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UPMC Health Plan, Inc. – Individual Plans

Rate request filing ID # UPMC-134504084 – 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: 16.28% Revised requested average rate change: 16.28%

Range of requested: 3.96% to 21.50% Effective date: January 1, 2026

Mapped members: 2,013

Available in: Rating Areas 1 and 5

Key Information

Jan. 2024 - Dec. 2024 financial experience

 Premiums
 \$19,805,809

 Claims
 \$16,495,040

 Administrative Expenses
 \$1,335,606

 Taxes & Fees
 \$686,875

 Insurer made (after taxes)
 \$1,288,287

How insurer plans to spend your premium

This is how the insurance company plans to spend

the premium it collects in 2026

Claims: 86%
Administrative: 9%
Taxes & Fees: 3%

Profit: 2%

The insurer expects its annual medical costs to increase 7.8%.

Explanation of Requested Rate Change:

Increases in medical and pharmacy cost and utilization.

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.

UPMC HEALTH PLAN

U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 T 412-454-7500 F 412-454-7520 www.upmchealthplan.com

May 15, 2025

Ms. Lindsi Swartz
Director - Life, Accident, and Health Rate and Policy Form Review
Bureau of Life, Accident and Health Insurance
Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Dear Ms. Swartz,

UPMC Health Plan, Inc. respectfully requests approval of a rate filing for Individual On and Off Exchange HMO products. The rates are proposed for effective dates of 1/1/2026 through 12/31/2026.

Company Name/NAIC #: UPMC Health Plan, Inc./95216

Market: Individual

On or Off Exchange: On and Off Effective Date of Coverage: 1/1/2026

Average Rate Change Requested (Table 11): 16.28% (\$65.42)

Range of Rate Change Requested (Table 11): 3.96% to 21.50% (\$15.90 to \$86.40)

Products Offered: HMO

Rating Areas Where Plans are Offered: 1, 5 (no change from 2025)

Metal Levels Offered: Catastrophic, Bronze, Silver, Gold Currently Enrolled Lives Affected by the Rate Change: 2,013

Currently Enrolled Policyholders Affected by the Rate Change: 1,428

Number of Plans Offered in 2026: 8 (no change from 2025)

Total additional annual revenue generated from the proposed rate change: \$3,019,192

Corresponding Contract Form #: 680, 681 Binder ID#: UPMC-PA26-125120126

HIOS Issuer ID #: 52899

Submission Tracking #: UPMC-134504084

If you have any questions or require additional information, please call me at

or email me at

Sincerely,

PA Actuarial Memorandum

Section 1 - Basic Information and Data

The purpose of this actuarial memorandum is to provide certain information related to a rate submission for the company identified below. The relevant index rate is developed in accordance with federal regulations, and plan specific premiums are generated using the allowable modifiers in accordance with the single risk pool rule.

1A. Company Information

The following section provides information related to the identification of the company that is submitting this rate filing. Much of this information is also displayed in Table 0 of the PA Actuarial Memorandum Exhibits.

Please note that UPMC is migrating the Individual market business with policies issued under the legal entity UPMC Health Coverage, Inc. (HIOS Issuer ID 62560) to the legal entity UPMC Health Plan, Inc. (HIOS Issuer ID 52899), effective 1/1/2026. For the purposes of rate filing, we are treating this migration as a continuity of the market offering, and unless otherwise noted will consider UPMC Health Coverage, Inc. experience through 12/31/2025 to correspond to UPMC Health Plan, Inc. policies going forward.

Company Legal Name: UPMC Health Plan, Inc.

NAIC #: 95216

HIOS Issuer ID: 52899 Market: Individual

Exchange: On and Off Exchange

Products: HMO

Effective Date: 1/1/2026

Company Contact Information:

Filing Information:

Rate Filing SERFF Tracking #: UPMC-134504084

Form Filing SERFF Tracking #: UPMC-134508630, UPMC-134508631

Binder SERFF Tracking #: UPMC-PA26-125120126

1B. Rate History and Proposed Variations in Rate Changes

Historical and proposed rate changes vary by plan due to various changes made to meet AV requirements on a plan-by-plan basis, as well as due to any changes made to geographic or network factors. The values listed below and overall proposed rate change for 2026 are weighted averages of the increase for each plan based on projected enrollment. Justification for rating factors is contained within this memorandum, and Table 10 of the

PA Actuarial Memorandum Exhibits illustrates a breakdown of plan-by-plan rate increases.

SERFF Tracking #	Year	Rate Change*
UPMC-133257300	2023	4.4%
UPMC-133641900	2024	6.1%
UPMC-134082103	2025	4.7%

^{*} Historical increases in this table are from Table 10

1C. Average Rate Change

- Average rate change in Table 10, column AC of the PA Actuarial Memorandum Exhibits: 14.5%
- Change in 21-year-old non-tobacco premium PMPM in Table 11, cell AN13 of the PA Actuarial Memorandum Exhibits: 16.3%

1D. Membership Count

Various illustrations of the membership count for the captioned company and market are displayed in Table 1 of the PA Actuarial Memorandum Exhibits.

1E. Benefit Changes

A table with these changes has been included in Appendix I. All plans have metal level actuarial values in accordance with the 2026 Marketplace Integrity and Affordability Proposed Rule. If the AV-related provisions of the proposed rule are not adopted in the final rule, a revised filing will be submitted.

1F. Experience Period Claims and Premium

The single risk pool consists of members in the experience period that are anticipated to enroll in ACA-compliant policies offered by UPMC in the Individual market in the projected period, which includes all currently enrolled members in ACA-compliant Individual market policies across both UPMC Health Options, Inc., and UPMC Health Coverage, Inc. (migrating to UPMC Health Plan, Inc. beginning 1/1/2026), except those domiciled in Rating Areas 6 and 7. Claims and premium data for all non-grandfathered policies (including Rating Areas 6 and 7) for the captioned company and market from the experience period (January 2024 - December 2024) with two months of run-out are displayed in Table 2 of the PA Actuarial Memorandum Exhibits. The Manual data in Table 2b excludes experience data from Rating Areas 6 and 7 to align with the projected period.

This section provides a discussion of each field in the table and its relation to the corresponding fields on the URRT.

Earned Premium:

This represents the revenue accumulated by the captioned company during the experience period. No

adjustments were made for MLR rebates as we do not anticipate owing them. HHS cost-sharing is not included in the premium data. Please note that the earned premium listed in Table 2 does match the total premium listed in section I, worksheet 1 of the URRT.

Paid Claims:

This field includes uncompleted paid medical and pharmacy experience period claims for the captioned company and market.

Ultimate Incurred Claims:

This field includes completed paid medical and pharmacy experience period claims for the captioned company and market. We used the standard Development / Completion Factor Method to calculate claims that are incurred but not reported (IBNR). The completion factors used in Table 4b are displayed in the table below. Factors were calculated using our entire ACA-compliant Individual block of business. Please note that the ultimate incurred claims shown in Table 2 do not match the total incurred claims displayed in section I, worksheet 1 of the URRT because the value in the URRT equals the ultimate incurred claims less total prescription drug rebates listed in Table 2.

Month	Completion Factor
1/1/2024	0.9999
2/1/2024	0.9998
3/1/2024	0.9992
4/1/2024	0.9986
5/1/2024	0.9976
6/1/2024	0.9963
7/1/2024	0.9933
8/1/2024	0.9914
9/1/2024	0.9876
10/1/2024	0.9788
11/1/2024	0.9608
12/1/2024	0.9537

The following table shows the ultimate paid claims for the experience period distinguished between claims paid and fully adjudicated and claims estimated by IBNR:

Incurred Claims Processed by Claim System:	\$	19,128,966
Claims Processed Outside Claim System:		-
Claims Estimated by IBNR:		263,176
Ultimate Incurred Claims:	\$	19,392,143

Member Months:

The sum of the experience period member months shown in Table 1 is also displayed in Table 2.

Estimated Cost Sharing:

This field represents the difference between allowed claims and ultimate incurred claims in Table 2.

Allowed Claims:

This field includes allowed medical and pharmacy claims from the experience period for the captioned company and market, which are pulled directly from our data warehouse. Please note that the allowed claims shown in Table 2 do not match the total allowed claims displayed in section I, worksheet 1 of the URRT because the value in the URRT equals the allowed claims less total prescription drug rebates listed in Table 2.

Non-EHB portion of Allowed Claims:

This field displays the amount of allowed experience period claims that can be attributed to non-EHBs for the captioned market and company.

Total Prescription Drug Rebates:

This field shows the amount of prescription drug rebates received for the captioned company and market during the experience period. The prescription drug rebates shown align with the receipts from the experience period, and the extent to which we expect the projected period rebates to differ from the experience period rebates is included in the development of the Change in Other factor in Table 5. Pharmacy rebates have been removed from the total incurred and allowed claims displayed in section I, worksheet 1 of the URRT.

Total EHB Capitation:

EHB benefits were not paid for via capitation during the experience period.

Total Non-EHB Capitation:

Non-EHB benefits were not paid for via capitation during the experience period.

Experience Period Risk Adjustment:

Experience period Risk Adjustment for the captioned company is estimated to be a receipt of \$936,162 per the Pennsylvania Insurance Department Risk Adjustment Department Model for Benefit Year 2024. The receipt translates to a PMPM of \$37.87. This information was disseminated by the Department on May 7, 2025 via email.

Experience Period Reinsurance Recoveries:

Experience period recoveries from the state-based reinsurance program are estimated to be a receivable of \$901,733 for the captioned company. This estimate was calculated based on a member-level analysis using data from UPMC's data warehouse for the experience period using an attachment point of \$60,000, a ceiling of \$100,000, and a reimbursement rate of 60% of costs in between those points. The estimate translates to a PMPM of \$36.48.

Loss Ratio:

The loss ratio calculated in Table 2 is 83.28%.

1G. Credibility of Data

The manual data for this filing was developed using the entirety of ACA-compliant experience period data from each of UPMC's subsidiary companies in the Individual market, excluding experience from members domiciled in

Rating Areas 6 and 7, and is displayed in tables 2b, 3b, and 4b in the PA Actuarial Memorandum Exhibits. The manual data consists of 1,262,789 member months of experience.

The experience period data for this company consists of 24,721 member months from ACA-compliant policies. Because the manual data encompasses the single risk pool of all UPMC Individual market companies, we believe it most appropriately represents the claim experience for use in calculating projected rates. Therefore, we assign 100% credibility to the manual data and 0% credibility is used for each company-specific single risk pool. Adjustments to the data include the trend and network adjustments discussed in the "Index Rate" section below.

1H. Trend Identification

The overall annual trend used in rate development is 7.76%. Historical allowed claims from our Individual block of ACA-compliant business across all of UPMC's subsidiary companies were used to develop trend factors for use in the projected rates, and the basis for this trend is a least squares regression analysis on 12-month rolling cost and utilization claims experience between 2022 and 2024. The selected trends consider the regression results in each category (Inpatient Hospital, Outpatient Hospital, Professional, Other Medical, and Prescription Drug), and incorporate the influence of anticipated changes in, as an example, the mix of services within a category. The selected aggregate trend is the weighted average aggregation of the component trends.

The large enrollment count and consistent makeup of this population make it appropriate for use in trend development for this filing. Service categories were defined to be consistent with the URRT instructions. Please see Tables 3 and 3b of the PA Actuarial Memorandum Exhibits for trend development calculations. No changes in provider contracting are expected between the experience and projection periods, and therefore, no adjustments have been applied.

11. Historical Experience

Historical data from the four most recent calendar years for the captioned company and market with two months of run-out is provided in Table 4. Allowed claims were developed using the same manner described above for Table 2. The historical data listed in Table 4b consists of a blend of ACA-compliant experience data from each of UPMC's subsidiary companies in the Individual market and was used in the development of trend.

Section 2 - Rate Development & Change

Per the Department's instructions, this rate filing assumes that enhanced Premium Tax Credits (ePTCs) are not extended for Plan Year 2026, but includes a separate version of the PAAM exhibits which do reflect a scenario where ePTCs are extended for Plan Year 2026. Under this scenario, the "Change in Morbidity - All Other" factor (discussed in Section 2A below) and projected membership assumptions would differ from the baseline submission.

2A. Projected Index Rate, Market-Adjusted Index Rate, & Total Allowed Claims

Table 5 of the PA Actuarial Memorandum Exhibits shows the development of the projected index rate, Market-Adjusted Index Rate, and projected total allowed claims. Detailed discussions on the development of each quantity are provided below.

Index Rate:

For this filing, the Index Rate of the Experience Period is set equal to the manual rate as outlined above in Section 1G of this memorandum. The calculation of the manual rate is shown in Table 2b of the PA Actuarial Memorandum Exhibits. The Index Rate of the Projection Period is then calculated in Table 5 by first applying two years of 7.76% annual trend to the Index Rate of Experience Period.

For 2026, the Pennsylvania Insurance Department has mandated that an adjustment factor of 1.0 is applied to the index rate to reflect the morbidity impact of the state-based reinsurance program in the Individual market. In line with that guidance, no adjustment for changes in morbidity as a result of the state-based reinsurance program has been applied.

An adjustment factor of 1.018 has been made in the Change in Morbidity - All Other category to account for the anticipated increase in plan liability as a result of adverse selection in 2026 due to the expiration of the federal enhanced Premium Tax Credits which are set to expire at the end of 2025. Please see Exhibit 13 of the Supporting Exhibits for the derivation of this factor.

An adjustment factor of 1.010 has been made in the Change in Demographics category to account for the differences between both the average age factor and the average geographic factor of the experience period enrollment versus that of the projected enrollment. Supporting Exhibit 5 illustrates the calculation for each piece of the adjustment.

An adjustment factor of 1.398 has been made in the Change in Network category to account for differences in expected allowed claims costs between the manual data and that of the captioned company. This adjustment factor brings the captioned company index rate in line with the current characteristics of the provider networks. Please see Exhibit 7 of the Supporting Exhibits for the derivation of this factor.

An adjustment factor of 0.979 has been made in the Change in Benefits category to account for the impact of on Allowed Claims in the projected period due to differences in induced demand between the experience period and the projected period. This impact is measured as the change in average induced demand factor between the experience period and the projected period, using the projected enrollment to determine the difference in plan mix when compared to the experience period. Plan design changes for 2026 are also accounted for. Please see Exhibit 6 of the Supporting Exhibits for the derivation of this factor.

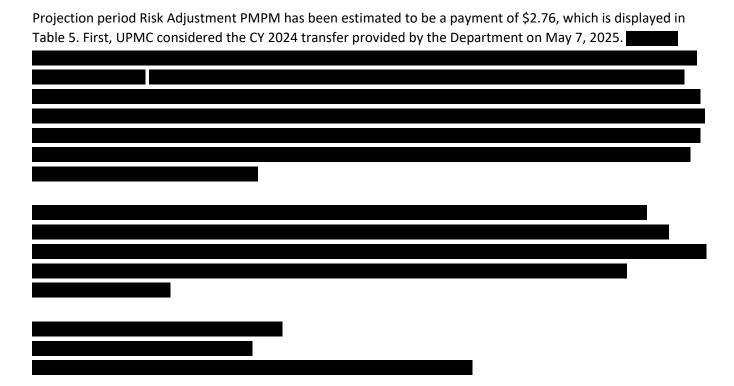
An adjustment factor of 0.980 has been applied to the index rate in the Change in Other category. This adjustment accounts for itemized differences between the 2024 experience period and the 2026 projection period, such as the impact of pharmacy rebate receipts in the projected period differing from those in the experience period. Please see Exhibit 8 of the Supporting Exhibits for the derivation of the Change in Other factor applied in Table 5.

The average age for our experience period Individual risk pool was 44.0 with an average premium factor of 1.83.

This compares to our 2025 enrollment with age 43.8 and premium factor 1.82; as noted, an adjustment for this difference has been made in the Change in Demographics factor in Table 5. Please note that the Index Rate of Projection Period of \$977.84 shown in Table 5 matches the corresponding value shown in section II, worksheet 1 of the URRT.

Market-Adjusted Index Rate:

The Projected Index Rate is adjusted by adding estimates for risk adjustment and marketplace fees (with impacts and costs spread across the whole risk pool) to obtain the Projected Market Adjusted Index Rate.



Finally, the Projection Period Risk Adjustment transfer PMPM accounts for the impact of known changes to HHS model weights for the 2026 Benefit Period, as well as the impact of the assumed change in the statewide average premium between 2024 and 2026 to scale the result accordingly. The transfer amount is not adjusted to reflect the estimated impact of the Risk Adjustment Data Validation (RADV) program, as there have been fluctuations in the program's impact directionally in recent years. UPMC relies on analysis by Wakely Consulting in estimating the impacts of both the 2026 model changes and the RADV program.

The projected transfer assumes a \$0 High Cost Risk Pool (HCRP) recovery net of the program's surcharge.

Please see Exhibit 9 of the Supporting Exhibits for the derivation of this estimate.

The value entered in Section II, Worksheet 1 of the URRT was (\$3.54) since the calculation of the Market Adjusted Index Rate is done on an allowed claims basis in the URRT. The updated PMPM was derived by taking the original paid PMPM divided by the Paid to Allowed Average Factor. The net amount after accounting for the fee is subtracted from the Index Rate of the Projection Period as part of the calculation of the Market Adjusted Index Rate. For the URRT and Table 5 of the PA Actuarial Memorandum Rate Exhibits, it was entered as a negative number because the calculation subtracts this value. The effect is an increase in premium as more

revenue will be required due to the anticipated payment.

The member-weighted average of a 3.0% Marketplace User Fee for Marketplace enrollees combined with 0% for non-Marketplace enrollees calculates to 2.4%. This load is developed based on fees from on-exchange policies, but is spread over all policies uniformly. This translates to a PMPM of \$19.94, which was entered as a positive value in Table 5 since the calculation adds this value. The effect for this adjustment is an increase in premium as additional revenue will be required to cover the anticipated payment. Since the URRT requires the exchange user fee to be listed on an "allowed" basis, the final value included in the URRT was calculated by first taking exchange user fee PMPM of \$19.94 divided by the paid-to-allowed ratio to derive the "allowed" exchange user fee PMPM. This value was then divided by the market adjusted index rate to arrive at the final value of 2.7%.

The index rate was further adjusted by accounting for estimated recoveries from the state-based reinsurance program. Estimated recoveries applied in Table 5 and Section II, Worksheet 1 of the URRT were \$35.17 PMPM and \$45.18 PMPM, respectively. The value entered in the URRT was derived by taking the Table 5 recovery PMPM and dividing by the Paid to Allowed Average Factor, as the calculation of the Market Adjusted Index Rate is done on an allowed claims basis. These values were entered as positive values in Table 5 and the URRT since both calculations subtract these values. The result of this adjustment is a decrease in projected period premium as less revenue will be required due to the anticipated recovery.

The estimated recovery of \$35.17 PMPM was derived using data entered into worksheets I.b, II.a, and II.b of the PA Actuarial Memorandum exhibits. Data entered into worksheet II.a matches the experience period data described in the sections above, and worksheet II.b was populated by referencing the same source of experience captured in worksheet II.a, but with member-level incurred claims trended forward two years to the projection period before allocating the data to each range within the continuance table. An annualized claims trend of 7.76% was applied to estimate the projected member-level claims used to populate worksheet II.b. The projected recovery as a percent of claims is calculated using a per-member attachment of \$60,000, a cap of \$100,000, and a coinsurance rate of 43%, as communicated by the Pennsylvania Insurance Department via the Final Rate Filing Guidance for 2026. The formula in Table 5 (cell C33) calculates the percent of projected paid claims, before pharmacy rebates, that the reinsurance recovery reflects, to align with the data in the continuance table in worksheet II.b.

Total Allowed Claims:

The Market-Adjusted Index Rate is further modified to develop the projected total allowed claims PMPM by adding the projected allowed non-EHB claims PMPM. Benefits that will be offered in excess of EHB requirements include routine foot care, acupuncture, dental anesthesia, diabetes care management, inherited metabolic disorder, treatment for TMJ, and gender affirming care. The projected allowed claims for these benefits is \$1.89 PMPM.

2B. Retention Items

Retention items related to this filing are shown in Table 6 of the PA Actuarial Memorandum Exhibits. Detailed discussions on each item are provided below.

Administrative Expenses:

Administrative costs of 8.9% of premium have been displayed in Table 6 and the URRT. This value has been derived from projected administrative costs for the projection period. These expenses are assumed to be uniform for all plan designs.

Taxes and Fees:

Taxes and Fees are expected to be 0.4% of premium in 2026. This accounts for the projected Federal Income Tax in 2026. Please note that the Risk Adjustment User Fee of \$0.20 PMPM and the projected PCORI Fee of \$0.29 PMPM were included in the Taxes and Fees field in Table 6 and the URRT.

Profit/Contingency:

The projected surplus and risk margin for this company is 1.8% for 2026. This value is listed in both Table 6 and the URRT. The same level of margin is expected for each plan included in this filing.

Projected Loss Ratio

The projected period loss ratio, using the federally-prescribed MLR methodology without the credibility adjustment, is 88.3%, as shown in Worksheet VIII of the PAAM Exhibits.

2C. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization factors for 2025 and 2026 are provided in Table 7 of the PA Actuarial Memorandum Exhibits. 2025 factors have been taken from the prior annual rate filing of the captioned company and market. Detailed discussion on each of the 2026 factors are provided below as well as in Section 5 of this memorandum.

Average Age Factor:

The average age factor was calculated using our projected ACA-related Individual population with the prescribed HHS Age Factors for 2026. It was assumed this represents the age distribution of the entire single risk-pool. The number of members under each age bracket was multiplied by the corresponding HHS Age Factor. These were then summed and divided by the total number of members to obtain the average age factor. For UPMC's entire block of ACA-compliant Individual business, the average age factor is 1.817 and average age is 43.8 for the projected enrollment. This preliminary age factor is then multiplied by an adjustment factor of 0.996, which accounts for the regulation that prohibits charging for more than three children per family, resulting in a final age calibration factor of 1.810. Please see Exhibit 1 in the Supporting Exhibits for the calculation of this factor.

Average Geographic Factor:

The calibration factor of 1.006 was calculated as the weighted average of the geographical factors using projected enrollment for the single risk pool, as shown in Exhibit 2 of the Supporting Exhibits. Please see the Geographic Factors section below for a discussion on the development of factors applied for each rating area.

Average Tobacco Factor:

The average tobacco factor was calculated using projected membership, which is assumed to have the same split for tobacco status as current membership. The member-weighted average of a 2.5% load applied for enrollees who qualify as tobacco users combined with a 0% load for non-tobacco users yields an average tobacco factor of 1.002. The derivation of this factor is shown below.

Tobacco Status	Feb 2025 Enrollment Split	Tobacco Factor	Calibration Factor
Non-User	93.1%	1.000	0.931
User	6.9%	1.025	0.070
Total	100.0%		1.002

Average Benefit Richness:

Benefit richness factors were calculated so that the average value is 1.0 when weighted with projected membership as demonstrated in Table 10 of the PA Actuarial Memorandum Exhibits.

Average Network Factor:

Network factors were calculated so that the average value is 1.0 when weighted with projected membership as demonstrated in Table 10 of the PA Actuarial Memorandum Exhibits. Please see the Network Factors section below for a discussion on the factors applied for each network.

2D. Components of Rate Change

Data to support the calculation of the components of the rate change is presented in Tables 8 and 9 of the PA Actuarial Memorandum Exhibits. Values presented in the 2025 columns have been taken from this company's 2025 annual rate filing.

Section 3 - Plan Rate Development

Table 10 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance to develop 2026 Plan Adjusted Index Rates. The allowable modifiers that are used in rate development are described below.

Plan Actuarial Value:

The AV for each plan was determined by the issuer's own pricing model based on experience from UPMC's Individual Market block of business. This model calculates an AV for a given plan by first trending 2024 allowed claims data forward two years to the projection period, calculating paid amounts for each benefit category based on the benefit design of a given plan and projected allowed claims data, and taking the ratio of the total projected paid claims to projected allowed claims. Since the same tool was used for all plans, this eliminates any impact from morbidity at the plan level, and differing rate increases by product type are purely based on

differences in benefit design for all plans within a given product.

Benefit Richness (Induced Demand)

Benefit richness factors were calculated using the formula (Plan AV)^2 - (Plan AV) + 1.24, where (Plan AV) is equal to the product of the Plan AV described above and, when applicable, the Non-Funding of CSR Adjustment described below on a plan-by-plan basis. This formula was prescribed by the Pennsylvania Insurance Department and has been developed to produce induced demand factors that mimic those determined by HHS. The initial factors calculated using this formula were then normalized against projected membership by plan.

Benefits in addition to EHBs

Benefits that will be offered outside EHB include routine foot care, acupuncture, dental anesthesia, diabetes care management, inherited metabolic disorder, treatment for TMJ, and gender affirming care. The projected allowed claims for these benefits is \$1.89 PMPM. The adjustment factor of 1.002 included in Table 10 has been derived by adding the aforementioned PMPM to the projected index rate for 2026 and dividing this total by the same index rate, causing the adjustment to be applied uniformly to all plans.

Provider Network

Please see the Network Factors section below for a discussion on the development of the provider network factors applied in Table 10.

Catastrophic Eligibility

No adjustments were made for catastrophic plans. Current enrollment is minimal and not credible.

Non-Funding of CSR Adjustment

To account for the elimination of funding for cost-share reduction subsidies, the Pennsylvania Insurance Department has mandated the rates for all silver plans offered both on and off the exchange be increased via the CSR Defunding Adjustment in Table 10 of the Actuarial Memorandum Rate Exhibits. The captioned company will apply a factor of 1.22 as the CSR Defunding Adjustment for 2026. Several off-exchange only silver plans continue to be included for 2026 to minimize disruption to non-subsidized members enrolled in silver plans.



We are in the process of determining the best approach to estimate the PY 2024 liability associated with CSR reimbursement that would have been received from the federal government under the original CSR funding arrangement of the ACA, in response to the Bulletin issued by CMS on May 2, 2025, and the email guidance from the Department that followed. Additionally, we are still considering the potential implications on rate sufficiency of a scenario in which Congress reinstates CSR funding for PY 2026; we note that the CSR load is likely to be removed entirely, but the aggregate rate change may be impacted in either direction as a result of the many other dynamic market factors influencing a market that, in that instance, would be suddenly reoriented

after seven years of Silver loading. We intend to work with the Department to address and communicate these considerations in advance of the June 2, 2025 deadline established during the Department conference call on May 12, 2025.

Total Projected Lives

Typically we would equate the total projected lives in column W of worksheet III Plan Rates with the current enrollment in column V. For 2026, we anticipate a decrease in enrollment as a result of the expiration of enhanced federal Premium Tax Credits, and have decreased the projected enrollment accordingly. The reduced projected enrollment was allocated across plan and age projections proportionally, reflecting that we do not have any reason to believe the average age or AV will be different as a result of this membership decline.

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

Table 11 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance. 2026 rates calculated in this table were tested to ensure that they match those included in the PA Plan Design Summary and Rate Tables, Federal Rates Template, and the binder.

Section 5 - Plan Factors

5A. Age and Tobacco Factors

As indicated in Table 12 of the PA Actuarial Memorandum Exhibits, the default federal standard age curve for 2026 is used in the development of the Consumer Adjusted Premium Rates. A tobacco load of 2.5% will be used for all 21-and-over age bands in the Individual market in 2026. This load has not changed from 2025.

5B. Geographic Factors

The geographic rating areas used within this filing are the same as those defined by the state. For 2026, the proposed geographic factors incorporate analysis based on studying past claim patterns. As a result, the proposed premium factor for Rating Area 5 has been revised from its values in the 2025 filing. The table below displays the current and proposed factors:

Region	2025	2026
1	0.966	0.966
5	1.011	1.042

The proposed factors acknowledge the cost differentials across regions relative to one another after accounting for age, benefit level, and morbidity. Please see Exhibit 12 of the Supporting Exhibits for an illustration of this change.

Table 13 has been completed such that the loss ratios produced in column S are adjusted for Risk Adjustment and Reinsurance. Based on the best information we have at the time of submission, the earned premium in column R includes the 2024 Risk Adjustment allocable to each Rating Area, and the incurred claims in column Q include the 2024 state reinsurance program receipt allocable to each rating area.

5C. Network Factors

Since only one network is included in this filing, no network adjustments were deemed necessary for 2026.

5D. Rate Change Summary

Table 15 of the PA Actuarial Memorandum Exhibits has been populated as described in state guidance.

5E. Service Area Composition

Table 13 of the PA Actuarial Memorandum Exhibits shows the areas in which plans will be offered in 2026. Service area maps for 2025 and 2026 have been uploaded in the Supporting Documentation section in SERFF.

5F. Composite Rating

No composite rating is used with these plans.

5G. Connectivity Factors

Connectivity features are not available under these plans.

Section 6 - Additional Tabs in the PAAM Exhibits

6A. VII Risk Adjustment

For the initial rate filing submission of this market dated May 15, 2025, Tables 16, 16A, and 16B are populated from a variety of sources. When available, we rely on data provided by the Department on May 7, 2025 regarding the 2024 total Risk Adjustment transfer and its properties. Because UPMC participates in market-wide analysis through Wakely Consulting, we have used information from their WNRAR reporting to estimate plan level risk metrics as illustrated in Tables 16A and 16B. After CMS releases the Summary Report on Individual and Small Group Risk Adjustment Transfers for the 2024 Benefit Year, which is anticipated to be available June 30, 2025, the detailed information in the accompanying TPIR reports can be used to populate Tables 16A and 16B, and we intend to do so for the scheduled re-submission of this rate filing on July 17, 2025.

The calculated BEP Risk Adjustment Transfer in Table 16 will not exactly match the actual 2024 transfer as a result of the estimated nature of the preliminary plan specific reporting in Table 16A in the absence of the detail

in the TPIR reports. As noted in Section 2 of this memorandum, Supporting Exhibit 9 comprehensively itemizes the components of UPMC's projected period risk transfer and illustrates the sequential development of that transfer beginning with the 2024 BY experience period transfer.

6B. VIII MLR and Rebate Calc

This exhibit is populated using data from our prior year MLR Rebate submission for the first two years (2022 and 2023), our current estimate of the data that will be submitted for the experience period (2024), and projected information for the following two years (2025 and 2026).

The estimate for 2025 is derived in part from information from both the current 2026 rate filing and the 2025 rate filing for the Individual market. Projected allowed claims are calculated by using PY 2024 data with two months of runout, applying 1 year of annualized trend, and applying the current adjustment factors for known changes in enrollment (not including the current morbidity adjustment, as that is not applicable to 2025). The 2025 average AV for that entity is applied to calculate paid claims. Premium is calculated based on the market-wide current enrollment as of February 15, 2025, annualized.

The estimate for 2026 is derived from the corresponding market-wide information in the other PAAM exhibits of this rate filing, when applicable.

6C. IX Retrospective Analysis

Table 17-1 is populated with the corresponding information from Table 4 in this company and market's prior year rate filing. Table 17-2 is populated with information from Table 5 in this company and market's rate filing two years ago, which projected the paid claims, pharmacy rebates, risk adjustment, and reinsurance (where applicable) for the year which is now used as the experience period for the current filing.

6D. X Drug Data

This exhibit was populated in collaboration with our Pharmacy Benefit Manager using data from their organization. Columns E-I represent data for UPMC's Individual market as a whole. Insurer pay represents UPMC's liability before member cost sharing, and specialty pharmacies are included in Mail.

Section 7 - Reference Information and Certification

URRT Warning Alerts

Several warning messages appear after clicking the validate button in the URRT. These messages highlight the fact that several terminated or renewing plans have entries of zero in the current enrollment and premium PMPM fields on worksheet 2 of the URRT. Similar messages have appeared in the URRT in prior years across UPMC companies for similar reasons.

SERFF Rate / Rule Schedule Tables

In accordance with PID guidance, the SERFF Rate/Rule Schedule Tab of this rate filing contains the proposed

premium rates for all proposed plans, and Excel versions of the Federal Rates Template and the PA Plan Design Summary and Rate Tables.

The Company Rate Information and Rate Review Detail is complete and accurate. Current premiums are consistent with our enrollment as of February 15, 2025. The rate change data presented is consistent with Table 11 and the number of policyholders affected is populated using the total covered lives shown in Table 10 cell V15. The total requested rate change entered is consistent with Cell AN13 of Table 11.

Standard Questions

Per PID ACA Rate Filing Final Guidance issued on April 10, 2025, the Standard Questions to be included with the initial filing are enclosed with this rate filing in a separate document under the Supporting Documentation tab in SERFF.

Reliance

Below is a summary of the information that we have relied on as part of rate development.

Source	Type of Information	Comments
, Sr. Director, Commercial Products	Projected administrative expenses, projected quality and provider incentive liabilities	I have not performed any independent audit or otherwise verified the accuracy of this data/information.
, Vice President, Risk Revenue Operations	Projected period Risk Adjustment transfer	I have not performed any independent audit or otherwise verified the accuracy of this data/information.
, Sr. Manager, Pharmacy Analytics	Pharmacy Rebate Reporting and Projections	I have not performed any independent audit or otherwise verified the accuracy of this data/information.
, Director, Financial Reporting	MLR Rebate Reporting and MLR Rebate Improving HCQ Expense Projections	I have not performed any independent audit or otherwise verified the accuracy of this data/information.

List of Supporting Exhibits

Supporting exhibits have been included with the rate filing to assist with the review process. Below is a list summarizing the contents of each exhibit.

- Exhibit 1: Derivation of Age Calibration Factor
- Exhibit 2: Derivation of Geographical Calibration Factor
- Exhibit 3: Current/Projected Commissions by OEP and SEP
- Exhibit 4: Derivation of 3-Child Cap Adjustment Factor
- Exhibit 5: Derivation of Change in Demographics Factor
- Exhibit 6: Derivation of Change in Benefits Factor
- Exhibit 7: Derivation of Change in Network Factor
- Exhibit 8: Derivation of Change in Other Factor
- Exhibit 9: Derivation of Projected Risk Adjustment PMPM
- Exhibit 9a: Risk Transfer Adjustment Support
- Exhibit 10: Projected Administrative Expense Load Development
- Exhibit 11: Derivation of Projected Taxes and Fees
- Exhibit 12: Derivation of Geographic Rating Factor Changes
- Exhibit 13: Derivation of Change in Morbidity Factor

Actuarial Certification

I, am a Member of the American Academy of Actuaries in good standing. I am currently Manager for ACA products in the Actuarial Services department for UPMC Health Plan. I certify that:

- All factor, benefit and other changes from the prior approved filing have been disclosed in this actuarial memorandum.
- New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR § 147.106.
- 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.
- The projected Index Rate is:
 - a. In compliance with all applicable state and Federal statutes and regulations (45 CFR § 156.80 and § 147.102)
 - b. Developed in compliance with the applicable Actuarial Standards of Practice
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered
 - d. Neither excessive nor deficient
- The Index Rate and only the allowable modifiers as described in 45 CFR § 156.80(d)(1) and § 156.80(d)(2) were used to generate plan level rates.
- The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
- The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I URRT for all plans except those specified in the certification.

5/15/2025
Date

UPMC Health Plan

PA Rate Template Part I Data Relevant to the Rate Filing

12/51/3006
12/51/2006

	Esperience Period	Correct Period (as e102-01-2001)	Projected Eating Period
ilumage ilge	46.0	654	65.6
Detail	24,791	2,663	23,004
85-89			
40-44			
41-49			
10.64			

	3.33%	0.12%	DECRIN
		1444	
		£324	
		13.624	

	Table 6.	Historical	Experience
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-	Total Annual Premium	Insurred Claims	Completion Factors* Ultimate Incurred Claims	Mandan	Utimate Insured PMPM	Dalimated Annual Cost Disring [Member + HHZ]		Allowed Cules (Not of Prescription Drug Schales)	Allowed PMPM	Medical Incurred Co.		Factor 1	Factor 1	ute Med Laims	Ultimate Sa Calms	Admin per 1000 OF 1	Visite per 1000	Prof Visits per 1800	Ba Saripin per 2000	GLP 1 and like drugs Soripis per 2000	CUP-1 and like sings Completed Allowed Claims	GUP 1 and like drugs Completed Paid Claims		OP Utilization Toront	Prof Utilization Toront	Residention Trend	Prescription Grug Relate Trend	CUP L and like strugs Utilization Trend	GUP L and like drugs Allowed Claims Trend	CLP 1 and like drugs Pa Claims Trend	Para S
San 23		1,555,213.20	100.0% 1,510,270	20 2,933	530.21		\$ (339,75040)	\$ 1,804,557.37	625	26 3,119,562	435,705	30 100.0	S 100.0%	3,329,567	A35,700	6.80	116.12	56734	1,11690	11.66	66,332,89	Q1M.E	*			1					_
		DESTRU	10004 1711111					1,000,000.07																							
		2,000,013.30	100.0% 3,116,870						-																						
		21000					\$ (\$14,50£40)	1,353414													36,331.40	27,668.90									
		2327 586 69	10009 217756E					23929034																							
							£ (555.748.50)								605,777																
		1.624.006.00 2.201.111.00	100.09 1429.008 100.09 2.201.115				1 (156,567.10)	13618112														39.755.50									
		2,301,111,80	1000N 3,301115 1000N 2280175				(118,46734)	5 2MLM471 231736744														46,450.1									
		27274410					(11423116															2122									
		120,000					(100,000															2171									
		157129920			A,000.00		5 (131.796.12)	1 188541022	700	71 7.100.007				2,725,003	277.736				12876		0.0141	M.16.1									
		1,00,383	10004 1,171,386 10004 141440				(MOM18)	144441033	760					1,215,65								B18.5									
		2,054,000,0																													
		2.496.007.40	10004 3,48(07					740326																							
		2,000,007.00	10000 150000					1305042														40.000.0									
		1203,177,20																													
			10001 1168162																												
		1,797,694,30	10004 1,787,656					1 16229336	89																						
			10004 1736116																												
			10004 1,410,475																												
			231718																												
			2000 1,450,145 2000 2,750,465																												
		2,795,983.40																													
			0001 C1010 0001 16016																												
								136239539																							
							£ (\$44,502.40)																								
			2009 111110																												
		139.612																													
		1,684,406.40	100.0% 1,684,406					5 1,794,887.81	M2																						
		1,404,121-01	10004 1,00010					S DEGREE																							
		CHORE						1,307,103,00	200						407,454																
		1.00.00.00																													
		2 204 806 00	2009 23610																												
		1,540,636.40					\$ (364,213.65)	5 1,716,83.81	Mar.	38 1,147,263					397,666										-82K	41K	38.0%	44.0%		38.8%	
							(343)13148	1,000,004.44																							
		Lanciana	975 OHOR				(143)78411	120730133	65						436,636							44,336.3	- 446		416						
		1,000,000,00 1,000,000,00	90.33 1,480,40 90.23 1,740,08				\$ (\$63,796.11) \$ (\$63,476.46)																								
							\$ (\$43,436.44)	11114431																							
		LOQUITA													454,362																
		1 290 739 60					£ /56474856							X21.106	630,673								23.7%								
		1,564,342 M	67.63 1.602.775 67.63 1.602.775											1.112.661									170%				25.76			31.7% 11.0%	
New 24		1,874,809,20 1,392,008,30	95.65 1.906.218 96.95 1.006.186				138266110	200450451		E 1 22 20 4	40.00										722341	66.012.01		178			23.7% 22.8%	22.8%	31.0%		
Own-24																															

Consistance SPIC Made No. No.

Section Consistance Spice Consistan

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Munichs	Estimated Cost Sharing (Manufact & 1900)	Ellowed Claims (Non-Capitaled)	Non-DR parties of Allowed Claims	Total Prescription Drug Relation*	Total DNB Capitation	Total Non-EMB Capitation	Estimated Etch Adjustment	Entiretied Entrerance Entireties
\$ 755,222,876.71	\$ 723,753,606.38		1,312,781		\$ 872,690,692.90	\$ 2,493,165.0	\$ (300,093,717.80	4	1	\$ (9,256,067.01	\$ 12,818,862.0
Experience Period Total & Sowed E	SE Claims + EHS Capitation PMPM (net of prescription drug relatios)									\$ 630.6
											12.27

Service Category	Coes	Otherwo.	Indused Genueld*	Composite Trend	wege,
	6.01%	4.61%		X-60%	25.80%
	2.66%	148%		4.19%	
Other Medical	1.61N			8.12%	36.99%
	15.70%	-0.DEE		13.61%	26,77%
wiel donneil Trend				7.76N	10030%
duritis of Trend				36	

Table 4b, Historical Manual Experier	b. Historical Manus	I Experienc
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Santh Year	Total Annual Premium	Insured Claims	Completion Factors*	Ultimate Insured Claims	Members	Ultimate Insured PMPM	Estimated Annual Cost Sharing (Member + HHS)	Personiption Drug Relation***	Allowed Claims (Not of Prescription Drug Behates)	Allowed PMPS		ms. En Insured Clai	Med Completion Factor*	En Completion Factor *	Ultimate Med Claims	Ultimate Ex Claims	P Admits per 1000	OF Visits per 1000	Prof Vicini per 1000	Ex Suripis per 1000	CLP-1 and like-drugs Saripis per 2000	GUP-1 and like drugs Completed Allowed Claims		IP Stitution Trend	OF Utilization Trend	Prof Utilization Trend	Re-Utilization Trend	Prescription Grug Relate Trend	GIP 1 and liberarups Utilization Trend	GUP-1 and like drugs Allowed Claims Trend	GUP-1 and like drugs Pain Claims Trend	
Ser-21		66,273,353,60	100.0%	44 275 353 40	106.7	65476		1 15.655.701.81	1 12 117 710	*	68X 60 10, 30E 61	25.000.89	1.56 200	100.01		25,266,897	1.00	212.0	6010	983.0		1052 621 89	991,736.0									Į
Fe6-21		64,283,963.95	100.0%	44,288,963.95	MILE	40110	1	5 (0.861,036.26	\$ 13,880,538	1.41	490.95 12,719,61		1.14 300	130.01	12,739,959	15,545,005	439	341.7	458.00	205.1	- 14	871,471.6	930,145.5									
Mar 21		54,601,357.46	100.0%	54,401,502.44	104,N	506.79		\$ HANDYES	62,158,860	1.71	181.00 BE,417,11		300	130.01			1.0	4113	808.7	1,129.0	104	1,158,266,37	1,004,170.0									
Apr 21		12,827,814.97	130.0%	12,127,628.07	104,8	80.12	1	1 (L445)113		-	151,10 38,449,50	134 11,868,16	533 500	130.00	36,649,167	15, 658, 330	1.11	411	746.0	1,5010	10.1	1,144,897.26	1,681,613.3									_
May 21		53 357 428 57	100.09	\$2 \$17 £28 \$7 \$4.577,727,79	377	008.61 908.61		10.470.477.6	1 17.8804761 1 40.212.9091		140 17 F7 275 41	11.041.94	200	1900	17 221 418 17 700 488		- 4	100	90.0	1,000.7	101	1 128 884 0	1 711 789 6									-
14.77	-	22 877 797 80	100.00	21 877 797 80	165.5	(M) 11		A MARKANIA	1 14 407 777		17817 12 81167	10 MATERIA	200	70 100.00		10.000.011		301.0	471.7	8811	111	1,111,101,11	1.308.111.9									_
Aug 22	-	55.896.793.20	100.0%	55,5% 765,20	108.0	10100		15.726.009.0	1 40.331.500.	2	156.36 36.266.60	26.668.25	5.76 200	130.00	38.768.606	26,665,239	120	172.7	775.0	1,0001	12.2	1,824,864,72	1261507									_
Sec-22	-	18.476.310.18	100.0%	58.676.000.16	108.61	587.80	1	1 11,729,391,00	1 43,116,631		18040 62,016,31	1,77 26,378,15	300	05 100.05		26,876,230	5.71	384.7	729.71	10020	12.8	1,424,003,01	1,392,312.69									_
Ox 9 22		56,273,693.35	100.0%	54,273,953.35		10.836		\$ [E,724,848.5]	\$ 60,763,827	4	160.33 33,844,54	149 24,329,39	200	200.01	29,844,543		5.17		773.71	1,023.3	12.6	1,353,906.60	1,283,517.8									
Nev-23		58,005,850.70	100.0%	58,025,950.72	167,6	335.45	1	\$ (4,478,533.5)	\$ 61,816,013	1	175.08 42,388,52	17,699,33	300	230.01		17,489,511	5.31	390.5	761.0	1,099.3	11.6	1,479,133.42	1,411,401.X									
Sec-21	\$ 679,417,420.5	\$5,647,542.39	100.0%	\$9,947,643.09	104,8	543.40	\$ 133,645,036	\$	\$ 63,604,125.0	LNC	196.43 43,888,81		1.43 300.	130.01		18,058,660	5.84	400.8	734.90	1,343.5	14.1	1,111,007.14	1,449,277.0									4
Jan-22	L	66,893,685.42	100.0%	44,892,081.42	104,6	501.08	1	\$ (1,031,148.0)	\$ 14,199,2801	i a	158.21 11,392,00		E70 500.	130.01	11,392,007		5.01	372.3	4814	1,008.4	13.4	3,387,316.21	1,277,610.10									4
Fe6-23		66,688,118.75	100.0%	60,688,558.75	101,10	403.00		\$ (L47L4412)	\$ \$1,001,308	LAC	111.00 11,111,00	144 TLXNLAN	125 300	130.01	11,111,860	25,174,618	444	118.7	451.4	807.8	114	1,279,681.11	1,314,112.4									_
Mar 22		54,110,799,20	200,09	56 130 799 20	104.21	101.00		1 0.0189.8	43,855,171	-	191.20 10.110.87	NAME OF TAXABLE PARTY.	200	120.00	36.536.871	27 595 679	- 455	172.2	761.61	1011	- 115	137411090	147139.0									-
Age 42	-	(8.118.177.00	120.00	49,109,701,04	100,0	221		D TOWN AND AND	1 BL/MC1/4	-	12,000,21	M MANAGE	274	200		38,472,699	- 10	485.7	101.0	100.0		1 10710710	1,011,011,0			_						_
may as	-	10.772.614.10	120.00	10.773.034.00	104,4	1 100.00		0.300.007.0			10121 12 12 12		200	200		17,683,834		887.5	690.1	1,041	24.0	1100 110 10	14414			_						-
AMP 22		63,795,603,32	120.00	65,746,609,32	100.0	80.40		5 0.225.383.3	1 1000107		20110 201101	10 M FOL 70	200	DE 1950	20,272,570	27,000,000		111.1	434.7	4,004.0		1 1000 124 75	1,620,170,8									-
Aug-22	-	33.175.160.89	120.00		21.0	\$2.5.30	1	T1.180.212.0	1 57411471		177.89 16.183.83	61 26.996.37	5.61 200	130.00	36.180.821	26,996,129	120	112.0	717.87	10010	15.1	162161181	1,139,790.6									-
See-22	-	68.287.208.00	100.0%	68.287.308.00	10.0	005.30		5 D.327.636.W	1 51410 227	-	163.23 12.376.38	11 708.90	1.52 200	130.00	12 3.78 183	15,705,500	- 40	117.1	725.0	1.022.0	14.7	11011111	1,616,136,0									-
Dil-22	-	68.368.334.70	100.0%	68,368,334,70	92.21	GME-00	1	1 0.081211.0	\$ \$1,250,329	7	10512 11,515,77	36,66935	100	05 100.05	11.938.777	26,003,338	6.73	205.3	763.0	10011	15.2	1356,808,05	1,672,610,3									
Nov-22	-	10407793.87	100.0%	50 837 763 87 50 238 139 77	76.67	123.16	1	1 02132939			173.15 16.263.56	10.376.25	5.08 200	05 100.05	36.261.561	26,176,296	5.50	303.0	721.1	1062	16.0	1,636,831,00	1,505,015,3									
Sec-33	5 635,258,687.5		100.0%	50,238,139.70	95,42	529.10	\$ 181,771,127		\$ 54,245,296	1.21	167.32 83,718,08		7.56 200.	130.01	11,718,082		6.60	117.7	671.50	1,0%1	16.6	3,683,962.71	2,598,248.5	-03.8%	-9.2%	-0.2%	-1.8%	29.6%	23.0%	28.1%	27.2%	
Jan-23		41,371,410.00	130.0%	41,271,862.88	97,00	40.40			1 1121660	4	15241 29,215,41		300	1000		14,119,775	4.50	141.1	73634	407.3	- 124	1,881,701.61	1,127,130.0	-0.84		33%		33.4%	23.7%	2624	27.1%	
Fe6-23	L	43,166,137.79	100.0%	41,541,337.79	98,00	464.29	1	\$ (6,590,611.2)	\$ \$3,256,665	i di	123.70 29,885,30		104 300	130.01	29,931,101		4.10	328.4	481.8	871.0	16.3	1,715,867.10	1,600,128.6	-12.8%	-9.6%	-1.0%	-13%	21.3%	264N	29.2%	28.1N	4
Mar-23		68,675,308.13	100.0%	68,679,508.11	97,00	501.83		\$ \$4,XXX,X17.80	\$4,637,173	1.84	18130 12,606,80			130.01	12,404,600		1.0	170.0	766.2	94.1	18.8	2,065,835.79		-23.4%	-8.0%	4.8%	-2.8%	22.3%	25.1K	28.7%	28.6% 78.6%	
Apr 23		81,000,587.41 51,006.683.77	130.0%	\$1,030,567.41 \$1,086.693.77	84,12	407.00	1	\$ 16,676,530.79	\$ 10,145,487		120.10 32,333,01	12411,01	300	130.00	90,389,377	16,481,491	- 44	121.2	661.0	608.2	12.2	1,804,833.10	1,781,113.8	-11.0%	-4.1%	446	-24%	21.7%	26.7%	31.0%	26.0%	_
May-21	-	51,006,693,77 50,680,178,92	120.09	\$1,086,692,77 \$0,680,178,82	95,23	583.31		11.431.0M.X	10.101.000	-	17910 151114	17 17 100 17	139 200	100.00	11.739.630 11.131.621			3011	735.8	811	21.2	2,220,441.00	2.041.007.3	-43% -27%	-195	248	-2.8%	2676	28.7%	12.6%	11.8% 31.8%	_
ART 23	-	69.133.696.79	120.0%	69.133.696.73	91,11	500.44	1	11.000.002.00 11.000.002.00	1 1110.775	-	10410 12 12 14 16		141 200	200		16,872,616			768.0	887		11911140	2,002,117,0	4.00	-525	03%	-176	75.05	M19	11.79	36.7%	
Apr. 23		1412149979	120.0%	14.121.09.71	91,A	507.00		5 950430170	1 10,200,000			11 11/17	200	DE 1950	33,379,711		- 12	111.0	707	1.001.0	240	7,000,000,00	7,000,110.0		-110	0.00	-1.00	74.00	1119	42.78	38.7% 19.1%	
Jane 23		10.319.833.73	120.0%		91,01 94.01	90.100 974 10		1 10.000.007.75	1 11414,000		118.67	17 17 17 17 17	700	DE 1950	11471.506	17,100,100		100	481.0	Mare	21.0	7,100,110,41	2,110,000.2	449	-111	0.1%	-14%	11.01	10.0%	42.65	6119	-
Dat 23	-	53,972,213,89	100.0%		99.71	363.61	1	1 10.638.130.7	\$1,618,910 \$7,700,082	2	602.62 36.622.71	29.305.09	176 200	DN 100.01	36,622,739	29,368,691	- 60	612.7	7660	1001	22.1	2.293.395.65	2,115,127,5	-1.9%	-105	0.2%	1.0%	26.1%	63.7%	66.2%	£12%	_
Nov-23		54,074,583.20	100.0%	54,076,583.20	95,33	566.97	1	\$ 16,612,713.74	\$ 57,453,543		602.31 36,695,54		1.83 200	130.01	34,671,546		6.60	176.2	714.0	1,054.6	24.8	2,112,686.61	2,877,729.3	-11%	-0.1%	DAN	-9.2%	26.8%	66.9%	46.9%	66.1%	
Dec-28	5 625,326,918.5	53,895,027.06	100.0%	\$1,695,027.06	94,71	568.50	\$ 141,011,106	\$ 16,371,268.0	\$ 56,717,415		198.10		333 300	130.01	\$1,011,027		5.20	3444	667.0	1,001.7	24.8	2,506,768.61	2,877,816.3	-0.3N	14%	1.1%	-9.1%	29.6%	47.6N	49.0%	48.1N	
Jan-26		48,401,194.18	100.0%	68,608,809.66		677.80		\$ (8,029,894.6)	\$ 54,660,838	LEC		17,634,00		130.01	30,994,842	17,416,008	5.20		7657	1,091.7	25.3	2,828,698.00	2,529,812.0	0.8%	2.7%	1.8%	-1.0%	28.6%	10.2%	11.8%	50.9%	
Pr0-20		12.796.176.90	100.0%	12.806-673.20	101.0	533.80	1	E 524 0M 5	\$11201E1	-		26,760 18	200	220.00		26,752,580	121	216.7	765.10	967.6	23.7	2 176 302 66	2,578,629.9	1.98	12%	1.8%	-2.5%	27.6%	63.9%	52.5%	50.2% 67.3%	_
Mar 24	L	56,957,796.43	95.95	\$7,002,969.89	10(3)	563.13		\$ (KANL/2010)			608.66 \$7,290,30		771 99.	130.00		18,797,428	433	318.4	723.20	679.3	22.4	2,626,155.51	2,619,696.10	2.0%	10%	12%	-22%	36.66	BLON	48.7%		
Apr 24		18,484,803.16	95.95	58,567,456.96 59,162,170.60	101,0	554.30		\$ 0X31434.30	\$ 45,007,071		615.29 87,750,11		171 95	130.01		20,794,475	131	1764	774.90	1,0016	26.4	3,113,328.79	2,816,725.0	4.2%	43N	2.8%	-03%	25.6%	66.1N	48.6%	68.0%	
May-36		\$4,007,803.18	95.83		101,9	558.34		\$ DE,400,408.20	44,481,533		410.27 34,414,11			130.01		22,583,466	4.0	366.1	764.8	1,000.0	27.0	1,149,831,11	2,848,085.4	1.1%	44%	2.0%	61K	34.64	43.1K	45.9%	65.3%	
Aut-24		56,603,114.70 41.126.747.10	95.45	56,836,000.81 61,985,703,86	106,1	505.49	1	\$ (8,610,246.0)	60,604,101 e		172.28 BANKAT	30,834,59	124 65	44 100.0	34,187,407	23,414,191	- 17	111.1	47136	867.4	- 22	1,140,772.81	2,868,630.4	1.05	43%	18%	E4K	25.5%	410%	44.04	414N	
Arr. N		43,000,767.00	99.15	63.373.700.00	100,0	581.00		(E, C10, 201.0	1 66.783.128		478.00 13.400.15	21,411,00	111 10	11 1200		23,425,060	- 10	1111	721.0	1,0042	- 5	1170,711.0	11/11/07	126	179	119	119	22.5%	17119	41.78	61.0%	
Jane 24		19.283.434.29	95.15	60,027,999,60	100,0	507.20 500 Th	1	5 (K,045/C) 1	1 42,422,017		188.00			1200		23,210,821	- 17	302.7	711.0	1,004.0		1122 263 21	1,01,04,0	2.85	120	189	100	22.65	20.00	41.78	61.0%	
0404		66,729,213,30	97.99	66.132.293.69	100.0	500.79	1	5 05.061.292.75				30 20 701 AC		120.00		26,963,609		(1) 1	F20.0	1,001		1,718,081,81	134139.6	1.65	47%	100	419	19.7%	17.1%	0.75	ELEN	
Non-24		11,716,813,22	90.15	64 777 787 00	100.7	806.00 806.00	1	(F.M.) 3/10	6E C09112		478.00		-	1200		27, 909,411		- 111	201	1,0016	- 2	11/2/2012	1177177	4.00	479	119	479	10.7%	W19	13.70	19.19	
						130.00	5 109,866,656		5 55,091,070	2							5.0	361.0	877.61			3,733,79040	1383,887.9							37.8%	38.1%	_

PA Rate Template Part II

ra naue i emplate Part II
Rate Development and Change
Carrier Name:
Product(s):
Market Segment:
Rate Effective Date:

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

Development of the Projected Index Rate	Act	ual Experience Data		Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$	852.74	\$	610.64	<- Actual Experience PMPN
Two year trend projection Factor		1.161		1.161	
Unadjusted Projected Allowed EHB Claims PMPM	\$	990.18	\$	709.06	
Single Risk Pool Adjustment Factors					
Change in Morbidity - Impact of Reinsurance Program		1.000		1.000	
Change in Morbidity - All Other		1.000		1.018	<- See URRT Instructions
Total Non-Morbidity Changes		1.000		1.355	
Change in Demographics		1.000		1.010	<- See URRT Instructions
Change in Network		1.000		1.398	
Change in Benefits		1.000		0.979	<- See URRT Instructions
Change in Other		1.000		0.980	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$	990.18	\$	977.84	
Credibility Factors		0%		100%	<- See Instructions
Blended Projected EHB Claims PMPM			\$	977.84	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims					
Adjusted Projected Allowed EHB Claims PMPM	\$		<- Ir	ndex Rate for Proje	tion Period on URRT
Projected Paid to Allowed Ratio		0.779			
Projected Incurred EHB Claims PMPM	\$	761.33			
Market-wide Adjustments					
Projected Incurred Risk Adjustment PMPM Projected Incurred Exchange User Fees PMPM	\$	(2.76) \$19.94			
Projected Incurred Exchange User Fees PMPM Projected Incurred Reinsurance Recoveries PMPM		\$19.94			
Market-Adjusted Projected Incurred EHB Claims PMPM	Ś	748.86			
market-hajaked i Tojecked incarred and claims i Wil Wi	7	740.00			
Market-Adjusted Projected Allowed EHB Claims PMPM	\$	961.83	<- N	farket-Adjusted Inc	lex Rate
Projected Allowed Non-EHB Claims PMPM	s	1.89			
Catastrophic Eligibility Adjustment		1.000			
Market-Adjusted Projected Incurred Total Claims PMPM		750.3361885			
	1	963.72			

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	8.95%	\$75.61
General and Claims	6.47%	\$54.68
Agent/Broker Fees and Commissions	0.88%	\$7.45
Quality Improvement Initiatives	1.60%	\$13.48
Taxes and Fees	0.44%	\$3.68
Risk Adjustment User Fee	0.02%	\$0.20
PCORI Fee	0.03%	\$0.29
PA Premium & Other Taxes (if applicable)	0.00%	\$0.00
Federal Income Tax	0.38%	\$3.19
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	1.80%	\$15.21
Total Retention	11.19%	\$94.50
Projected Required Revenue PMPM	\$ 844.84	

Table 8. Components of Rate Change

	_		_		
			Di		Percent Change
\$ 406.10	\$	464.91	\$	58.81	14.5%
\$ 582.67	\$	610.64	\$	27.96	6.9%
\$ (265.60)	\$	(275.79)	\$	(10.19)	-2.5%
\$ 317.07	\$	334.85	\$	17.78	4.4%
\$ 41.78	\$	53.97	\$	12.19	3.0%
\$	\$	6.96	\$	6.96	1.7%
\$ 116.93	\$	140.43	\$	23.50	5.8%
\$ 6.92	\$	1.94	\$	(4.98)	-1.2%
\$ 12.52	\$	14.05	\$	1.53	0.4%
\$ (28.89)	\$	(24.77)	\$	4.11	1.0%
\$ 466.33	\$	527.43	\$	61.10	15.0%
\$	\$		\$		0.0%
\$ (82.88)	\$	(116.77)	\$	(33.90)	-8.3%
\$ (0.00)	\$	0.00	\$	0.01	0.0%
\$	\$		\$		0.0%
\$ 0.62	\$	0.80	\$	0.17	0.0%
\$ (82.26)	\$	(115.97)	\$	(33.71)	-8.3%
\$ 39.61	\$	41.61	\$	2.00	0.5%
\$ 1.94	\$	2.03	\$	0.08	0.0%
\$ 8.12	\$	8.37	\$	0.25	0.1%
\$ 49.67	\$	52.00	\$	2.33	0.6%
\$ -	\$		\$		0.0%
\$ 433.75	\$	463.46	\$	29.71	7.3%
	\$ 131,07 \$ 12,65,60 \$ 317,07 \$ 116,93 \$ 16,93 \$ 12,52 \$ 12,52	\$ 406.10 \$ 5 \$ 5 \$ 22.60 \$ 6 \$ 6 \$ 6 \$ 6 \$ 6 \$ 6 \$ 6 \$ 6 \$ 6 \$	\$ 406.10 \$ 464.91 \$ 5 1275.99 \$ 610.64 \$ 1275.99 \$ 5 1275.99 \$ 610.64 \$ 1275.99 \$ 1275	\$ 606.10 \$ 646.21 \$ 5 \$ 182.67 \$ 610.64 \$ 5 \$ (2856.00) \$ (2757.99) \$ 5 \$ 117.07 \$ 334.85 \$ 5 \$ 41.78 \$ 5 33.07 \$ 5 \$ 11.22 \$ 5 40.5 \$ 5 \$ 12.22 \$ 5 40.6 \$ 5 \$ 12.22 \$ 5 40.6 \$ 5 \$ 12.22 \$ 5 40.6 \$ 5 \$ 12.22 \$ 5 40.6 \$ 5 \$ 12.22 \$ 5 40.6 \$ 5 \$ 12.23 \$ 5 40.6 \$ 5 \$ 12.23 \$ 5 40.6 \$ 5 \$ 10.28 \$ 10.27,43 \$ 5 \$ 602.88 \$ 10.27,43 \$ 5 \$ 602.88 \$ 10.27,43 \$ 5 \$ 602.88 \$ 10.27,43 \$ 5 \$ 602.88 \$ 10.27,43 \$ 5 \$ 602.88 \$ 10.27,43 \$ 5 \$ 602.89 \$ 10.27,43 \$ 5 \$ 602.80 \$	\$ 405.10 \$ 444.91 \$ 58.81 \$ 5.02.00 \$ 5 (255.00 \$ 2 275.00 \$ 5 (255.00 \$ 2 275.00 \$ 5 (255.00 \$ 2 275.00 \$ 5 (255.00 \$ 2 275.00 \$ 5 (255.00 \$ 2 275.00 \$ 5 (255.00 \$ 2 275.00 \$ 5 (255.00 \$ 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2

IPM should be consistent with the Index Rate for Experience Period on URRT

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 610.64	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 715,222,370.73	
Blended Loss Ratio	82.27%	

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	\$ 977.84	\$ 977.84	\$ 977.84	\$ 977.84	\$ 977.84
Months of Trend		3	6	9	
Annual Trend					
Single Risk Pool Projected Allowed Claims	\$ 977.84				
Quarterly Trend Factor	1.000	1.000	1.000	1.000	0.000

Table 5B. Exchange User Fee Calculation

Exchange User Fee Percentage	3.0%
Expected On-Exchange Enrollment Percentage	79%
Projected Required Revenue PMPM	\$ 844.84
Adjustment for Catastrophic Eligibility and Benefits in Addition to EHB (if applicable)	1.000
Projected Incurred Exchange User Fee PMPM	\$ 19.94

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors		2025	202	
Average Age Factor		1.852		1.810
Average Geographic Factor		0.990		1.006
Average Tobacco Factor		1.002		1.002
Average Benefit Richness (induced demand)		1.000		1.000
Average Network Factor		1.000		1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$	858.38	\$	963.72
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	s	467.11	\$	528.47

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

	2025		2026	
aid-to-Allowed	0.78	5	0.779	
				<- URRT W1, S2
JRRT Trend (Total Applied Trend Factor)	1.13			<- URRT W1, S2
JRRT Morbidity	1.00	0	1.018	<- URRT W1, S2
JRRT "Other"	1.32	6	1.355	
				<- URRT W1, S3
lisk Adjustment	\$ 9.9	\$	2.76	<- URRT W1, S3
xchange User Fee	\$ 18.0			<- URRT W1, S3
teinsurance Recoveries	\$ 41.6	\$	35.17	<- URRT W1, S2
apitation	\$ -	\$	-	
letwork	1.00	0	1.000	- For 2025 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjust
ricing AV	0.82	2	0.779	
lenefit Richness	1.00	0	1.000	
atastrophic Eligibility	1.00	0	1.000	
lenefits in Addition to EHB	1.00	2	1.002	
		1		
idministrative Expenses	9.75	8	8.95%	
axes and Fees	0.48	6	0.44%	
rofit and/or Contingency	2.00	K	1.80%	

PA Rate Template Part III Table 10. Plan Rates

| Cerrier Name: UPMC Health Plan, Inc. | Product(s): HMG | Harket Segment: Individual | Larket Segment: 1/1/2026 | 1/1/2026 | Larket Plane Period Start Date | 1/1/2024 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/2025 | 1/1/20

Total Covered Lives @ 02-01-2025 2.013

Base Period Start L		1/1/2024																	_														
Date of Most Rece Market Adjusted In	nt Membership: idex Rate:	2/1/2025 \$ 961.83											45 CFR F	Part 156.8 (d) (2) Allowable	e Factors											63.01.303	. Number of Co		by Rating Area			
																			_								02-01-2013			/ nature mea			
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 (# 1/1/2025 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier : Actuarial /	itandard AV, ipproach (1), Approach (2)	On/Off or deter	npany- Richne	ss Benef	ion to Provid	er Cata	sstrophic ligibility J	on-Funding of CSR idjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange Profit or fees)	Cov Ma 2026	Total vered Lives apped into i Plans @ 02- 01-2025	Total Projected Lives	2025 Calibrated Plan Adjusted Index Rate PMPM	2026 Calibrated Plan Adjusted Index Rate PMPM	Proposed Rate Change Compared to Prior 12 months	% of Total Covered Uves	1 2	3 4	5		7 1	9 To	2021 Continu Disconti Plan tal Indica	ed/ ued De Minimis
Totals - Current Men							0.741			0.779 1	.000	1.002	1.000	1.000	1.031 5	752.97	8.9%	0.4% 1.8%		2,013	1,917	\$ 406.10	\$ 464.91	14.5%		962 -		1,051	-		. 2	2,013	
Total - Projected Me	mbership						0.741			0.779 1	.000	1.002	1.000	1.000	1.031 5	752.95	8.9%	0.4% 1.8%															
Transitional Plans	RANSITIONAL		TRANSITIONAL	ONM	TRANSITIONAL	N/A	N/A N/	A	N/A N/A	N/A	N/A	N/A	N/A	N/	A N	/A	N/A	N/A N/A				N/A	N/A	N/A	N/A							- 0	
Plan 1	2560PA0010122		UPMC Advantage Bronze \$6,700/\$0 - Standard Network	DM	52899PA0030135	Bronze	0.5959243256	indard AV	on/Off	0.638	0.940	1.002	1.000	1.000	1.000	\$578.51	5 5.9%	0.4% 1	es.	275	262	\$ 308.77	\$ 357.23	15.7%	13.7%	94 -		. 181				275 1	100
Dies 3	2560040010123	Maso	UPMC Advantage Catastrophic \$10,600/\$0 - Standard Network	200	52895PA0010136	Catantonakin	0.5845047856	endand AV	n-inii	0.633	0.034	1.003	1.000	1.000	1.000	6552.11	* ****	0.00				6 258.03	5 340 90	14.4%	0.0%								w/a
Page 2	2560PA0010116	THE STATE OF THE S	UPMC Advantage Gold \$1,000/\$20 - Standard Network		52896PA0010129	Catalon Openio		anderd AV	o tell						1.000	Sam at						\$ 474.01	5 495.11	16.5%	45.9%							924 1	NA.
Pian a	JOSOPALUIU116	nwo	UPMC Advantage Gold HSA	UM	52899FADU30129	G/083	0.8057324750	indard AV	Jayon	0.815	1.017	1.002	1.000	1.000	1.000	10111		0.4% 1	-	924	880	5 424.93	5 495.11			JGV -		- 333		_		924 1	-
Plan 4	2560PA0010124	HMO	53,000/20% - Standard Network UPMC Advantage Silver \$7,000/545 -	OM	52899PA0030130	Gold	0.76563626 St	indard AV	De/Off	0.737	0.975	1.002	1.000	1.000	1.000	\$692.71	E 5.9%	0.4% 1	ax.	264	251	\$ 387.63	\$ 427.74	10.3%	13.1%	123 -		- 141				264 1	yes.
Plan 5	2560PA0010117	HMO	Standard Network	OM	52899PA0030133	Silver	0.66122813 5to	indard AV	on/Off	0.678	1.022	1.002	1.000	1.000	1.220	\$814.90	0 8.9%	0.4% 1	8%	165	157	\$ 484.00	\$ 503.34	4.0%	8.2%	87 -		- 78		/ - -/	1 - 1 7	165 1	yes.
Plan 6	25600000010125	HMO	UPMC Advantage Silver \$2,600/\$50 -	nos.	52899PA0030131	Show	0.71004995.50	orderd AV	n=/0#	0.760	1 021	1.002	1 000	1.000	1 220	6026.50	/ 80%	0.6%		177	116	5 511.16	4 602.05	18.0%	6.1%	69						122 1	-
			UPMC Advantage Silver \$3,500/\$50 -																														
Plan 7	2560PAD010118	HMO	Standard Network UPMC Advantage Silver HSA	OM	52899PAD030132	Sher	0.70845757 St	indard AV	DH	0.759	0.985	1.002	1.000	1.000	1.000	\$720.71	5.9%	0.4% 1	EN.	95	92	\$ 379.47	\$ 445.02	17.3%	4.8%	54 -		- 42	_			95 1	yers
Plan 8	2560PAD010120	HMO	54,000/30% - Standard Network	DM MO	52899PA0030134	Silver	0.69742528 Str	indard AV	off	0.709	0.963	1.002	1.000	1.000	1.000	\$658.64	4 5.9%	0.4%	EN.	167	159	\$ 352.94	\$ 406.66	15.2%	8.3%	166 -		. 1				167 1	yen
Plan 9			<u> </u>													\$0.00	0			-			5 -	0.0%	0.0%							- 0	
Plan 10																\$0.00	0			-			\$ -	0.0%	0.0%				_			- 0	

PA Rate Template Part IV A - Individual

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

 Carrier Name:
 UPMC Health Plan, Inc.

 Product(s):
 HMO

 Market Segment:
 Individual

 Rate Effective Date:
 1/1/2026

										2025 21-y	ear-old, Non-	Tobacco Pre	mium PMPM						2	026 21-year-old, No	lon-T
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)		Exchange On/Off or Off	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)	1	2	3	4 5	
Totals		These cells auto-fill	using the data en	itered in Table 10.			\$ 391.5	7 \$ -	\$ -	\$ -	\$ 411.43	\$ -	\$ -	\$ -	\$ -	\$ 401.94	\$ 447.64	\$ -	\$ -	\$ - \$ 485	5.76
							· -														
Plan 1	62560PA0010122	ge Bronze \$6,700/\$0 - Sta		52899PA0030135	Bronze	On/Off	\$ 298.2				\$ 312.30		\$ -	\$ -	\$ -	\$ 307.50	\$ 345.07			\$ - \$ 372	
Plan 2 Plan 3	62560PA0010123 62560PA0010116	atastrophic \$10,600/\$0 - ige Gold \$1,000/\$20 - Sta		52899PA0030136 52899PA0030129	Catastrophic Gold	On/Off On/Off	\$ 287.9		\$ -	\$ - \$ -	7 000.10		\$ -	\$ -	\$ -	\$ -	\$ 329.30 \$ 478.26			\$ - \$ 355 \$ - \$ 515	5.15
Plan 4	62560PA0010114	Gold HSA \$3,000/20% - 5		52899PA0030129 52899PA0030130	Gold	On/Off	\$ 374.4		7	\$ -			\$ -	7	\$ -	\$ 383.86	\$ 413.18		Y		5.62
Plan 5	62560PA0010117	ge Silver \$7,000/\$45 - Sta		52899PA0030133	Silver	On/Off	\$ 467.5		7	\$ -			\$ -	\$ -	\$ -	\$ 477.93	\$ 486.02 \$ 582.43	7			4.17
Plan 6 Plan 7	62560PA0010125 62560PA0010118	ge Silver \$2,600/\$50 - Sta ge Silver \$3,500/\$50 - Sta		52899PA0030131 52899PA0030132	Silver	On/Off Off	\$ 493.7 \$ 366.5		7	\$ - \$ -	9 317.01		\$ -	7	\$ - \$ -	\$ 503.86 \$ 374.11	\$ 582.43	7	Y		8.16 3.62
Plan 8	62560PA0010120	Silver HSA \$4,000/30% -	DM	52899PA0030134	Silver	Off	\$ 340.9	3 \$ -	\$ -	\$ -	\$ 356.99	\$ -	\$ -	\$ -	\$ -	\$ 341.03	\$ 392.82	\$ -	\$ -	\$ - \$ 423	
Plan 9 Plan 10	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ - \$ -	Ŧ	\$ -	\$ -	\$ - \$ -	\$ -	\$ -	\$ -			\$ - \$ \$ - \$	-
Plan 11	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	7	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	7		\$ - \$	
Plan 12	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ - \$	-
Plan 13 Plan 14	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ - \$	-
Plan 15	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	7	\$ -		-
Plan 16 Plan 17	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ - \$ -	7	\$ -	\$ - \$	-
Plan 18	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	7	7		-
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Plan 23 Plan 24	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	- 7	\$ -	\$ -	\$ - \$ -	\$ -	\$ -	\$ -	7	7		-
Plan 25	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	Ŧ	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	7	7		-
Plan 26 Plan 27	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ - \$ -	T	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ -	\$ -	7			-
Plan 28	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ - \$	-
Plan 29	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ - \$	-
Plan 30 Plan 31	0	0	0	0	0	0	\$ - \$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ - \$ -	\$ -	\$ -	\$ - \$ -	\$ -	\$ - \$ \$ - \$	-
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Plan 54 Plan 55	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ - \$ -	\$ - \$ -		-
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PA Rate Quarterly Template Part V Consumer Factors

Table 12. Age and Tobacco Factors

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

^{*}PA follows the federal default age curve.

Carrier Name: UPMC Health Plan, Inc.

Product(s): HMO
Market Segment: Individual
Rate Effective Date: 1/1/2026

Table 13. Geographic Factors and Adjusted Loss Ratios

	Geographic a	Area Factors ar	nd Risk Adjuste	d 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	Crawford	0.966	0.966	11454.000	\$ 979.76	\$ 718.06	\$ 834.17	86.1%
Rating Area 2								0.0%
Rating Area 3								0.0%
Rating Area 4								0.0%
Rating Area 5	Clearfield	1.011	1.042	13267.000	\$ 892.01	\$ 623.38	\$ 772.68	80.7%
Rating Area 6								0.0%
Rating Area 7								0.0%
Rating Area 8								0.0%
Rating Area 9								0.0%

Table 14. Network Factors

	Projection Period Network Factors			
Network Name	Rating Area	Current Factor	Proposed Factor	Approval Date
Standard	1, 5	1.000	1.000	

PA Rate Template Part VI - Rate Change Summary

Table 15. Rate Change Summary Information

Overview

Initial Requested Average Rate Change:	0.162767118
Revised Requested Average Rate Change:	16.28%
Minimum Requested Rate Change:	3.96%
Maximum Requested Rate Change:	21.50%
Mapped Members:	2,013
Available in Rating Areas:	Rating Areas 1 and 5

Key Information

Jan. 2024 - Dec. 2024 Financial Experience

Premium	\$ 19,805,808.6
Claims	\$ 16,495,040.4
Administrative Expenses	\$ 1,335,605.9
Taxes & Fees	\$ 686,875.2
Company Made After Taxes	\$ 1,288,286.93

The company expects its annual medical costs to increase:

7.76%

Explanation of requested rate change:

Increases in medical and pharmacy cost and utilization.

Carrier Name: Product(s): Market Segment: Rate Effective Date: UPMC Health Plan, Inc. HMO Individual 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:	8
Administrative Expenses:	
Taxes & Fees:	
Profit:	

Rating Area	Active Rating Areas	Count of Remaining	Active Rating Areas	Text
1				2 1
2				1
3				1
4				1
5				1 and 5
6				0
7				0
8				0
۰				U
0				0

Table 16. Risk Adjustment Calculation					
	Non-C	atastrophic	Cat	astrophic	
Component		Insurer Specific	Statewide	Insurer Specific	
State Average Monthly Premium Before Adjustment	619.34				
Administrative Cost Adjustment	0.86				
State Average Monthly Premium	532.63				
Actuarial Value (AV)	0.72			#DIV/01	
Plan Liability Risk Score (PLRS)	1.48			#DIV/01	
Allowable Rating Factor (ARF)	1.76			#DIV/01	
Induced Demand Factor (IDF)	1.05			#DIV/01	
Geographic Cost Factor (GCF)	1.06			#DIV/01	
Factors Including Risk Score	1.66			#DIV/01	
Factors Excluding Risk Score	1.42			#DIV/01	
BEP Risk Adjustment Transfer PMPM		37.57		#DIV/01	
Combined BEP Risk Adjustment Transfer PMPM		37.48			
BEP Average Premium PMPM		763.30			
Transfer Percentage		0.049097349			
Projected Average Premium PMPM		844.84			
Risk Adjustment Transfer PMPM		41.47917487			
Insurer Specific Manual Adjustment PMPM		(44.24)			
High Cost Risk Pool Adjustment PMPM		0			
Total Risk Adjustment Transfer	+	(2.76)			

	ı	Non-Cat	Cat
Rating Area	Ī	GCF	GCF
	1	0.989	0.838
	2	1.439	1.259
	3	1.156	1.12
	4	0.907	0.827
	5	1.113	1.017
	6	1.36	1.026
	7	1.349	1.133
	98	0.916	1.1
	9	1.415	1.03

	Non-Cat	Cat	1			Tab	le 16A. Non-Ca	tastrophic Plar	Specific	RA Deta	ils				
Rating Area	GCF	GCF		Plan ID	Metal Level	Rating Area	Total Member Months	Billable Member Months	PLRS	ARF	AV	GCF	IDF	Factors incl.	Factors excl.
1	0.989	0.838		62560PA0010116	Gold	1	4463.433333	4451.233333							
2	1.439	1.259		62560PA0010117	Silver	1	1017.533333	1017.533333							
3	1.156	1.12		62560PA0010118	Silver	1	750.3	738.1							
4	0.907	0.827		62560PA0010120	Silver	- 1	1931.833333	1919.633333							
5	1.113	1.017		62560PA0010122	Bronze	1	1239.233333	1239.233333							
6	1.36	1.026		62560PA0010124	Gold	1	964.7333333	964.7333333							
7	1.349	1.133		62560PA0010125	Silver	1	904.8	904.8							
8	0.916	1.1		62560PA0010116	Gold	5	7523.766667	7511.566667							
9	1.415	1.03		62560PA0010117	Silver	5	1553.366667	1542.2							
				62560PA0010118	Silver	5	672.4	670.3666667							
				62560PA0010120	Silver	5	12.2	12.2							
Billable Member Months	25,090			62560PA0010122	Bronze	5	1046.566667	1046.566667							
Total Member Months	25,152		25,152	62560PA0010124	Gold	5	1141.533333	1141.533333							
				62560PA0010125	Silver	5	1930.633333	1930.633333							
												-			
												_			

		Ta		strophic Plan S	pecific R/	A Details					
Plan ID	Metal Level	Rating Area	Total Member Months	Billable Member Months	PLRS	ARF	ΑV	GCF	IDF	Factors incl. risk score	Factors excl. risk score

MLR and Rebate Calculation

Carrier Name:
Product(s):
HMO
Market Segment:
Rate Effective Date:
Historical Claims as-of Date
UPMC Health Plan, Inc.
HMO
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	\$51,850,603	\$18,130,543	\$16,888,824	\$16,831,237	\$16,381,001	\$20,506,209
1.3 Improving Health Care Quality Expenses	\$259,452	\$66,508	\$93,581	\$99,363	\$101,052	\$102,800
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)	\$2,296,588	\$605,096	\$755,330	\$936,162	(\$121,865)	(\$63,491)
1.8 Shared Savings payments to enrollees	\$0	\$0	\$0	\$0	\$0	\$0
1.9 MLR numerator	\$49,813,466	\$17,591,955	\$16,227,074	\$15,994,437	\$16,603,918	\$20,672,501
2. Medical Loss Ratio Denominator						
Premium earned including Federal and State high risk programs and adjusted for net premium stabilization program payments / (charges)	\$57,000,399	\$19,766,051	\$18,364,701	\$18,869,647	\$18,549,149	\$23,986,214
2.2 Federal and State taxes and licensing or regulatory fees	\$1,115,591	(\$176,238)	\$427,017	\$864,812	\$88,736	\$543,523
2.3 MLR Denominator (Lines 2.1 - 2.2)	\$55,884,808	\$19,942,290	\$17,937,684	\$18,004,834	\$18,460,413	\$23,442,691
3. Credibility Adjustment						
3.1 Life-years	6,450	2,288	2,103	2,060	2,013	1,917
3.2 Base credibility factor	3.4%					
3.3 Average deductible	\$0					
3.4 Deductible factor	1.000					
3.5 Credibility adjustment (Lines 3.2 x 3.4 (do not round))	3.4%					
4. MLR Calculation (for issuers with at least 1,000 life						
vears in the Total column of Line 3.1)						
4.1 Preliminary MLR (Lines 1.9 / 2.3)	89.1%	88.2%	90.5%	88.8%	89.9%	88.2%
4.2 Credibility adjustment (Line 3.5, if applicable)	3.4%					
4.3 Credibility-adjusted MLR (Lines 4.1 + 4.2)	92.5%					
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)	92.5%					
5.3 Adjusted earned premium (Lines 2.1 - 2.2 CY)	\$18,004,834					
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		\$ 1,558,954.81	2,933	(\$139,757)						
Feb-21		\$ 1,740,318.08	2,928	(\$139,519)						
Mar-21		\$ 2,163,732.81	2,884	(\$137,423)						
Apr-21		\$ 2,147,280.90	2,869	(\$136,708)						
May-21		\$ 2,131,063.26	2,859	(\$136,231)						
Jun-21		\$ 2,027,815.63	2,849	(\$135,755)						
Jul-21		\$ 1,632,563.20	2,875	(\$136,994)						
Aug-21		\$ 2,204,793.73	2,909	(\$138,614)						
Sep-21		\$ 2,034,253.67	2,917	(\$138,995)						
Oct-21		\$ 2,178,782.55	2,922	(\$139,233)						
Nov-21		\$ 2,318,689.44	2,913	(\$138,804)						
Dec-21	\$24,397,027	\$ 3,207,548.59	2,870	(\$136,756)	\$ -	0.0%	\$ (48,315.57)	-0.2%	\$ 77.45	0.0
Jan-22		\$ 1,575,041.26	2,486	(\$131,758)						
Feb-22		\$ 1,616,014.96	2,437	(\$129,161)						
Mar-22		\$ 2,056,485.72	2,386	(\$126,458)						
Apr-22		\$ 2,489,535.86	2,336	(\$123,808)						
May-22		\$ 1,617,571.85	2,311	(\$122,483)						
Jun-22		\$ 1,744,665.06	2,289	(\$121,317)						
Jul-22		\$ 1,550,603.41	2,262	(\$119,886)						
Aug-22		\$ 1,787,982.09	2,249	(\$119,197)						
Sep-22		\$ 1,727,553.55	2,214	(\$117,342)						
Oct-22		\$ 1,838,296.60	2,190	(\$116,070)						
Nov-22		\$ 2,319,022.98	2,156	(\$114,268)						
Dec-22	\$19,766,051	\$ 1,512,520.33	2,134	(\$113,102)	\$ -	0.0%	\$ (18,650.72)	-0.1%	\$ 20.94	0.0
Jan-23		\$ 1,460,734.33	2,182	(\$146,630)						
Feb-23		\$ 2,800,261.59	2,195	(\$147,504)						
Mar-23		\$ 1,615,633.17	2,155	(\$144,816)						
Apr-23		\$ 1,221,417.91	2,110	(\$141,792)						
May-23		\$ 1,607,084.68	2,095	(\$140,784)						
Jun-23		\$ 1,713,399.20	2,087	(\$140,246)						
Jul-23		\$ 1,545,733.23	2,085	(\$140,112)						
Aug-23		\$ 1,341,288.01	2,069	(\$139,037)						
Sep-23		\$ 1,383,709.63	2,084	(\$140,045)						
Oct-23		\$ 1,723,096.55	2,070	(\$139,104)						
Nov-23		\$ 1,695,641.38	2,056	(\$138,163)						
Dec-23	\$18,366,454	\$ 1,680,533.83	2,046	(\$137,491)	\$ (3,020.04)	0.0%	\$ (151,351.67)	-0.8%	\$ (106,727.08)	6.3

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	\$ 713	\$ 784	\$ (71)
	Drug Rebates	\$ (71)	\$ (80)	\$ 9
	Risk Adjustment	\$ (22)	\$ 38	\$ (60)
	Reinsurance	\$ 28	\$ 36	\$ (9)
	TOTAL	\$ 707	\$ 710	\$ (2)

^{*} Projected PMPMs should come from PY24 filing.

Table 1. Number of Memb	es			
Market Legeneti Rate (Mestive Zate Rase Period Start Zate Date of Mest Record Membership		Individual L/1/0006 L/1/0004 2/1/0008	E	12/81/3006 12/81/3006
Carrier Name Product his		URSIC Health Plan, Inc.		

	Member manife	Mankey	
	Esperience Period	Commit Period (as e102-01-2001)	Projected Eating Period
ilumage ilge	46.0	654	45.6
Detail	24,791	2,663	24,314
85-89			
40-44			
41-49			
10.64			

	233%	0.12%	DECRIN
		1444	
		4336	
		£324	

Month Year	Total demand Premium	Insurred Claims	Completion Restorn*	Ultimate Insurred Claims	Mandana	Ultimate Insured PMPM	Dalimated January Cost Sharing (Silember + 1993)	Prescription Drug Selution**	Allowed Galmo (Not of Prescription Drug Relation)		Medical Incurred Cale	Be insured Claim	Med Completion Factor ¹	Re-Completion Ultima Factor ¹ Cir	im.	P Admin per 1000	OF Visits per 1000	Profiticis per 1000	Ba Saripin per 2000	COP-1 and the sings Scripts per 1000	GIF 1 and like drugs Completed Allowed Claims	GLP 1 and like drugs Completed Pald Claims	P Utilisation Frend	OF Utilization Total	Prof Utilization Trend	Resistantes Send	Peruniption Drug Relate Trend	GP Land He drugs Utilization Total	GIP I and the drup Allowed Calms Trend	GIP Land like strugs Paid Claims Trend	Allowed Calmo (Not Prescription Drug Solution) Trend
lan21		1,606,213.20	100.0%	1,616,279.22	2,933	530.2	17	\$ (539,75090)		7 615.26	3,118,967.02	435,70%	100.01	100.0%		6.62	19612	56734	1,114.00	11.66	16,325,33	42,195.89									
		2,00,004		Digital					- Lector					100.04							10001										
		2,000,002.00		2,100,870,37				5 (337,434.17) (336,734.40)	1,476,071			4030		100.0%	1,722,792 437,0						BARLES	11,434.30									
				2127166.69																											
		2.327.586.69 2.624.111.36		21771868				£ (\$16,236.67) £ (\$15,246.50)	23829921			400436																			
		1,621,631,51		1,629,005,95				(35650710	120100			820 ATT					120.79	62513			6233.61	38.745.90									
		2.356,661.00																													
								(LIA)HTHU																							
		1300,001.54		1,300,600.34				£ (\$34,746.35)																							
		1,179,299.20		1,579,299.20																											
		1,654,650.90		THE STATE OF THE S				(124,116.14)	i (milita						214,46						20,000										
		2,004,000.10		2314,130.13				\$ (356,496.14)	1,381,664																						
		2,444,007.44		3,446,007.46					1,000,000																						
		1.201.177.21		1434049.70 1243177.20											1216802 601.2																
		1.561.177.20		124117720				(12) 111 10	1 1522 1454																						
		1.797.614.32		179745630				(318.195.26)	1 1692783	80.4																					
				1736116-6																											
		1,890,878.33		010752																											
		DATA																													
		2,760,663.07																													
		CHICKLES.							1,80,00																						
		1,000,000,00		DIGIDA				(112)1111																							
		17013054		1,601,681.48					1,363,394																						
		1.00,40.00		1331492.98								427.434			1771700 407.0																155
		1.333.240.33		110110 0				\$ (\$47,836.90)	10175						101804 SET C																
In 11		1,397,611,76	100.04	1 387 411 70	2000	668.7	1	(348,8817)	1 1 1 1 1 1 1 1 1 1	70.7	#23.474.W	420,411	2000	320 EW	#11.00E #70.0		1011	100.10	12014	11.00	E2034.61	44.400.17	2176	-2.00	-119	-709	70.00	2.00	11.75	71.00	0.00
9023 9123			10004	168405.0		1343	12	(547,836,60)		M2.0		496.007	100.01	100.0%			418.16	71145	1,134.81	26.33	5620187	12.295 K7	92.86	9.75	525	765	33.05	27.3%	29.25	27.86	21%
New 23			20000			8011				MAX				300.0%			107.0	605.16	129842	27.75	55,163.63	0.3664	14.86	675	425	4.15	11.75	10.05	27.8%		
Ser-23	5 18.303.603.00	LANCTHIA	100.04	1,680716.56		800.7	4 100,000,00	£ (\$44,240.45)	\$ 1,000,000	486.2	1,334,374.40	400,436.4	1000	100.04	(334)374 487,4		10.34	\$27.79	1,048.41	28.86	64,608.74	62,245.79	-0486	2.24	444	444	34.8%	9.76	144%	1104	-23%
lan 24		1.000.090.02	100.0%	1,040,855,00	20%	521.0	15	£ (263,306,83)	1,177,707,0	675.0	757.521.65	103.126	100.01	100.0%	717490 161.1	1,00	360.00	616.72	10031	26.00	0.3860	63,163,85	98.60	0.75	-9.0%	718	32.6%	SE-DS	40.1%	37.0%	167%
749/2E			20004	230110 99	2009	1000	12	\$ 1365,913.701	2117863	1,206.85	3.91879332	166 122 1	1000	100.0%	1819283 100.1	-	177.80	712.05	1,816.92	26.65	56,367,37	6729033	4.15	0.5%	4.3%	-T0%	30.2%	98.0	60.8%	38.75	11.9%
Mar 26		1,544,826.66	90.3%	1,546,222.04	2,071	245.8	10	\$ (366,273.60)	5 1,794,653.0	MA 2	3,147,263.30	397,164	90.00	100.0%	1,148,657 397,0	1.80	31634	72214	1,000.46	36.06	67,083.91	57,386.25	13.8%	201	-8.2%	43K	38.0%	20.33	410K	HE	
Apr 24		DMAKE	9.0	DIDBH	2386	8364	12	\$ (SAT/ATTAN)	thinks .	102	2,81563.66	341,747.	-	100.04	738580 HEZ-2	1	435.14	364.77	1,034	21.85	52,595.22	44,718.11	436	186	-5.3%	444	200	39.6%	15.0k	11.14	43%
Mayor		1,860,002.00	674	DHORESE LIMITED	130	904.	10	(343,296.10)	1247361	605.3	140,610	400.00	- 44	300.04	1,411,001 696,6		411.04	300.00	1,000.11	71.00	03440	44,100.20	44%	174	434	444	31.0%	17.5%	31.4%	1294	-14%
invit		1,860,003.00	99.33		2360	902.8		(83)96111	1041,012	65.8	CHERT	18,60	- 6.0	40.04	1,000,000 300,00	620	143.12	669.32	1,10134	28.20	83,314	61,400.11	1195	+45	-62%	476	w15	-6	mili	- 15	418
24.00		1,36,36,3	831	1,942,04.44	2088	666.4		(567,471.44)	LIILUS.	796.6	SECTION.	411,864	4.1	40.04	TRAINE STAR	7.0	380.70	611.16	1,084,49	23	659641	61,690,13	415	-45	-23%	418	435	n-85	1845	nii	-59%
Aug as		1,200,729.66	99.24	120717533	20.79			5 0642838	- CDC/NL	580.70	D-Lane or	200,000		_20.00	231,000 CT C		1021	611.22	1,011.07	7.0	80,00.11	6,1671	220%	- 25	246				23.0%		200
Ere 24		1,790,794.66	95,753	120717655	2354	607.3	-	1564 348 (8)	1111722	638.0	29106176	1813	40	40.00	ALL STATE AND ADDRESS OF THE PARTY NAMED IN COLUMN TWO PARTY NAMED IN COLUMN TO ADDRESS OF THE PARTY NAMED IN COLUMN TO ADDRES	180	10.0	606.67	18041	10.07	761031	75.527.24	40%	-45	+75	12%	45	8.5	11.25	14.05	23%
Sec. 34		1 874 800 20 1 992 008 31	E 0	1,966,219,19		200.0	1	(362.663.16)	100000	983 C	2,612,610,00	40.00	- 20	320 EW	1000 000	- 12	100.00	19041	1001	70.00	200000	60.000.00	419	175	189	119	12.76	70.00	10.10	17.00	100
				1,665,165,80											995.161 675.0								4.85				12.75		35.6%	1276	9.75

Constitution MEC MAD This No.

Mark Constitution Medical Constitution Me

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Martin	Distinuted Cost Sharing (Manufact & 1900)	Ellowed Claims (Non-Capitated)	Non-DHE parties of Allowed Claims	Total Prescription Drug Relation*	Total DNB Capitation	Total Non-EMB Capitation	Estimated Etch Adjustment	Estimated Estraurance Resounces
\$ 715,222,870.71	\$ 723,753,666.38	\$ 723,801,818.83	1,312,791	\$ 159,800,850,17	\$ 872,690,692.90	\$ 2,493,165.0	\$ (300,093,717.80	4	1	\$ (9,256,067.01	\$ 12,818,862.0
Experience Period Total Ellowed D	E Claims + EHE Capitation PMPM (net of prescription drug relates)									\$ 630.6
											12.27

Service Category	Cons*	United ton	Indused Germans	Composite Trend	Weight.
	4.03%	£.61%		X-60%	21.80%
	2.66%	1.68N		4.19%	27.30%
Other Medical	LEIN			8.12%	36 88%
	18.70%			13.61%	26,77%
Talial Annual Triend				7.76N	100.00%
Marribs of Trend				36	

Martin Year	Total Sexual Premium	Insured Claims	Completion Factors*	Ultimate Insurved Claims	Members	Utimate Insured PMPM	Estimated Annual Cost Sharing (Member + 895)	Prescription Drug Relatios***	Allowed Claims (Net of Prescription Drug Behales)	Allowed PMPM Medical Incomed Claims	Ex Insured Claims	Med Completion Rs Co Factor * Fa	mpletion Utimate bits olar * Claims	Ultimate Ex Claims	P Admits per 1000	OP Visits per 1000	Prof Victor per 1000	En larigis per 1000	GUP-1 and like drugs Soripis per 2000	CEP 1 and Meedings Completed Allowed Clair		IP Distanton Trend OF Utilization Trend	Prof Utilization Trans	Re Utilization Trend	Prescription Erug Beluie Trend		GEP 1 and like-drugs Allowed Claims Trend	GLP 1 and like drugs Paid Claims Trend	Allowed Claims (Not of Penantytion Drug Relates) Tund
Sec. 21		64,273,353,60	120.01	44.273.353.40	106.71	647		\$ 16,666,921.80	1 13.117.710.1	488.80 \$3.006.616.81	13.166.896.36	200.0%	100.0% 11.108	637 25.266.890	10	712.0	0010	461		1.052.6211	991.736.00								
Feb-23		66,283,963.95	100.09	44,288,963.95	167,K	D110	9	\$ (4,684,038.26	\$ 13,860,508.6	490.00 12,719,814.4	13,549,005.54	303.0%	100.0% 12,791		4.7	341.	20 678.0	201	M E	973,673	930,165.50								4
Mar 23		54,603,552.66	100.09	54,601,552.60	104/8	506.79	4	\$ 4,451,331.50	\$ 43,118,660.7	585.00 88,417,112.3	36,184,640.26	300.04	\$35.0% 38,411	313 16,185,660	1.4	411.1	E5 858.7	1,1287	104	1,118,286	1,044,170.19								4
Apr 21		\$3,637,514.00 \$3,517,628.50	100.09	\$2,607,506.90	106,8	60.10	0	\$ 4,649,251.55	\$ 58,003,253.8	153.50 34,649,346.3	11,858,850.21	300.04	335-0% 36,649	287 25,958,930 638 25,090,990	5.5	421.1	N 746.6	1,3364	16.1	1,146,997	1,083,673.37								4
May 23			120.09	52 337 428 57 54 577 727 76	1870	90140	8	1 18458427.K	17,880,676,8 60,212,909,0	10032 17.225.417.6	21.011.010.00	300 PE	100.0% 17.221	53,000,000	- 11	305	681.6	1000	10.1	1 121 199	1.042 918 30								
Jun-21		54,177,727.76	130.09	11.873.297.80	127,5	508.42	3	1 [E,E30,E71.E2	1 86,313,806.0	161,39 17,661,687.3	36,617,039-97	300.04	130.0% 17,860	ARR 38,417,040 A77 38,058,621	1.7	314.	700.7	1,001	11.1	1,281,381	1,311,189.43								
147-25		11,871,397,88	130.09	\$1,875,297,84	1217	3 461.11		1 (LIRCHIE)	1 60.331300.2	128.12	Manyasa	300.04		A77 18,068,421 606 26,668,235	- 11	311.1	671.7	962	11.7	1,00,00	1,364,112.36								
Aug 21		\$0,380,743.50 18,476.330.34	190.09	\$5,5%,763.10 \$8,670.350.16	128,4	\$21.00	3	1 11,731,009.00 1 11,729.391.90	1 40,331,600,7	\$56.50 \$8,768,600.5 \$80.60 \$2,098.799.7	1444,144.84	303.04	10000 1070	ADS 18,668,110 200 18.878,110		131.	721.1	1,00	13.1	1,124,844	1,341,682.33		_						+
042		56 173 653 15	125.00	56 171 911 10	105.0	109.10		10.730.000.0	1 40.742.327.6	240.10 12.40.40.0	36 278 280 46	200 04	125.00	543 14,129,190		- 100	2257	1.00	111	1429.001	1 783 857 87							-	_
No. 7		18.003.910.70	125.00	58.025.990.72	1653	109.61	3	15,478,373,34	\$ 61,836,052,2	177.00 43.111.133.0	17.439.730.47	200.08				100	70.0	1.000	11.0	1,478,111	2 432 601 33							-	_
Sec. 1		18.84734739	125.00	\$8,947,542,39	100 %	161 6	1 177.000.000.0	15,473,341.5	5 51,404,125.0	200.01 43.000.00	18 (00 8 8 8 8 8 7	200.08	100.0% 61.888	12 12 12 12		400.0	T14.0	1.101		1 111 071	1 449 177 10							-	_
lan-73		06 893 080 60	125.00	46,852,083,42	104.6	49.0		0.433.3860	1 16,199,280.8	228 TO 82 282 000 T	13.300,378.00	200.08	100.00	20,300,07		- 177	9 495.0	1.00	11.0	1.187.116	2.777430.10							-	_
5ab-73		06.000.310.311	125.00	46.688.508.70	100.0	W1101	3	0.470.4417	1 11 100 100 1	207.68 27.277.807.6	73, 270, 472, 77	200.08		800 25.179.655		111	427.0	800	11.0	1.179.681	1,186,137,40							-	_
May 73		56.110.799.20	125.00		104.7	1080	3	1 0.03.891.0	1 41,855,171,8	202 20 20 20 20 20 20 20 20 20 20 20 20	17.101.078.10	200.08		821 17,191,979		- 177	701.0	1.00	111	1 174 116	147337878							-	_
Sar-22			120.09		165.2	673.11		1 (5.565.324.16		13037 123652163	26.272.695.75	202.0%			-	1113	7 689.1	705	11.	1,425,378	1,361,517,36								
May-22		69 159 221.06	120.09	69.359.203.06	161.1	90.2	8	\$ 13,306,947.50	1 14444,330,7	131.21 12.521.005.0	26,636,286,62	202.0%	120.0% 12.521	201 25.655.210		117.7	56 6903	1.024	16.0	1,322,397	0 1,413,675,60								
Autr-22		50,771,654.30	120.09	10.773.654.30	161.2	101.41		\$ 15.200.858.20	1 10,804,173,1	151.15 21.083.100.2	17.683.956.15	202.0%	100.0% 11.081	100 17,683,910	67	111.	6903	1.03	16.1	1196896	C 1.465.165.80								
34P-22		63,766,609,32	120.09	61,746,609.32	100.6	93.4		1 (1.229.381.X	1 11,000,167.5	108.12 10.525.816.9	16,836,790,82	202.0%	100.0% 30.325	X29 16.X26.790		111.	21 6362	90	16.7	1,100,124	1,422,170,81								
Aug 22		53,175,140.88	100.09	\$1,176,160.00	99,41	503.30	0	\$ (5,180,212.6)	1 31,000 347 E 1 37,613,671 4	177.88 16,183,821.0	24,994,329.63	300.0%	200.0% 34,180	X21 16,990,125	5.2	312.0	717.6	1,001	15.1	1,625,611	1,519,790.62								
Sep-22		48,287,308.07		68,287,308.07		G89.30	0	\$ (5,327,636.W	\$ \$3,410,107.6	543.25 82,578,384.5°		300.0%		183 15,708,600		117.	13 7290	1,003	14.1	3,335,333.	1,414,116.01								
Oct-22		48,368,354.70		48,568,554.70		494.60	0	\$ (5,081,218.6)	\$ \$3,250,209.7	34432 33,818,777.3	24,609,337.60	300.0%		277 18,669,338		311.2	20 703.5	1,061	15.2	1,114,808	1,470,610.33								
Nov-22		1041774187	100.09	50 837 793 87	90.00	12114	-	1 0213293	1 15,220,166.6	173.1h 16.363.563.7	20.370.255.05	202.04	120.05 36.261	561 26.579.289		365.0	725.5	1000	16.0	1,656,851	1,148,070,30								
Dec-33	5 630,298,687.5	50,058,159.77	100.09	50,038,139.77	95,42	523.30	E 133,771,3274	\$ E,968,2670:	5 5(20),1%1	587.31 33,718,082.4	14,330,037.34	300.04	100.0% 11,718	DR2 14,820,061	4.4	337.2	471.5	1,076	16.6	1,681,942	1,596,265.56		9.2%	-1.8%	29.6%	23.0%	28.1%	27.2%	
lac-21		41,275,456.98	190.00	41,275,466.98	97,00	40.8					14,134,771.00	505.04	100.04 24.111	A78 14,188,771	-	141.	7343	407	- 11	1,441,701	1,377,330.44	11.8% 15.3%	-0.2%	-23%	20.4%	23.7%	26.0%	27.1%	43%
Feb-23		43,144,137.79	100.09	41,540,257.79	98,00	664.29	10	\$ (6,340,611.2)	\$ \$1,294,665.0	123.77 29,815,500.7	18,811,057.06	300.04		101 13,610,011	43	326.4	43 481.E	871.	0 161	3,793,967	1,600,128.47	-0.00		-1.3%	21.3%	264N	29.2%	28.1%	
Mar 23		48,475,308.13	100.09	45,675,508.13	97,01	501.0	2	\$ 16,028,017.60	\$ 56,487,173.8	181.10 12,406,806.60	36,066,699.33	300.04		300 18,066,600	5.0	172.0	765.2	0 664	E 181	2,061,811	1,818,879.79	-01.6N -8.0%	-138	-2.8%	22.7%	25.3N	29.7%	28.6%	-14%
Apr 23		43,000,387.43	100.09	45,030,567.43	96,33	407.00	30	\$ 6,674,330.79	\$ 50,141,487.0	120 SN 83,888,674.70	14,611,690.61	300.04		277 16,681,691	44	121.	30 661.6	508.	E 18.4	1,804,833	1,781,112.81	-23.0% -8.5%	-0.0%	-2.4%	25.2%	26.7%	31.0%	25.0%	
May-21		\$1,000,692,77 \$0,680,178,87	120.09	\$1,000 (RC 77)	95.25	501.0		1 H.CTLOM X	1 10 10 10 10 1	19090 117794143	17.804 KTR 59	300 PE	100.09 11.21 100.09 11.111	820 17.800 879 820 17.566, 937		712	739.8	991	21.1	2,220,661	2.083.067.39	42% 5.8% 5.7% 5.8%	048	-2.8%	26.2%	28.7%	32.95	11.8%	ces
3at-23		50,680,178.00 69.133.690.75	130.09	50,480,179.32 69.133,696.73	90,13	580.22	9	1 (4,04,411)	1 00,000,000	179.33 10,111,422.8	17,864,551.43	300.04		A23 17,146,151 082 16,870,431	- 4	111.	9 708.1	603	73 23.3	2,172,006	2,642,117.60	-57% -52% -52% -52%	-6.1%	-8.2%	25.05	31.2%	33.04	33.8%	1.04
10.33		44,111,496.75 54,521,699.76	130.09	26,133,496.75 56,321,499.74	95,81	503.52	3	1 R. GELAGIS	1 11,121,776.2	15437 12,341,00.1	30,000,000,00	300.04		711 15.10.70	- 12	111.0	612.0	61	314	7,183,164	0 2,064,111.13	-035 -035 -035 -045	0.3%	-1.3%	25.85	34.1%	17.7% 43.7%	36.7% 10.1%	126
Aug as		10,389,833,73	232.01	50.305.813.71	93,01	56.7.91	3	5 B.600.687.75		Bullet 85,879,744.8	20,000,000.00	200.04	22,010	744 15,444,464		812.	7902	4,001		2 2 293 2133	2,110,000.20	404 444	0.4%	1.4%	25.55	87.2%	10.1%	9545	125
Sec 21		50 364 833 75	100.09	50.569.803.71	94.01	124.1	3	10.000.007.75	1 17794.002.2	158.42 12.425.415.8	17 NEST 81	200.09	100.05 12.621	720 27.365.600 720 28.365.600		318	5 6810	100	21	2 2 2 5 5 1 1 5	2277 100 17	188 -188	0.1%	43%	27.6%	0.79	62.6%	638	1.26
No.72		14.074,381,20	120.00	56.076.581.20	80.17	MA. 81	3	B. (11 71 71 7	1 174111421	477.10	10.101.034.03	202.00		300 25.002.00		- 11	700.0	1.000	- 6	2112486	111111111	418 418	03%	4.79	70.00	22.7%	449	00.10	1.84
Sec. 11	470 170 174 1	11 830 037 04	120.00	12 881 777 78		566.F	5 141,000,000,0	B 171 784 0		20.00	78 840 300 11	202.00	100.00					1.00		1100 707	2,177,278,37	03N 14N	119	419	76.00	27.6%	44.00	00.00	
Later 25		EE,677 104 10	120.00	25 CTR 9178 CD	101.0	500.0	, ittoricue,	1 (E.C.) (MAIN CO.)	10,000,000	100.00 10,000,000.0	17.636.007.33	202.00	100.00	#41 17.414.004			201	1.00	_ ==	1 177 400	2277777	0.00	129	100	77.4%	10.19	11.59	10.00	
Sale-24		12.796.176.90	125.00	52,806,673,30	100.0	377.81	=	5 05.324.084.3	11120183.1	187.87 19.00.0	26 200 181 88	200.08	100.00	887 26.752.580		- 111	744.7	M1		1170,971	2 272 470 47	1.5% 1.2%	189	-7.5%	11.69	(3.5)	22.88	50.19c	1.95 6.35
Mar-28		56,957,756,41	95.93		105.17	M2.11		1 08.834.707.07	1 63,998,770.0	608.66 87.390.308.6	20.797.627.73	93.94	100.05 17.211	542 15.797.429		2115.0	6 725.2	173	22.0	2,626,115	2,613,696,10		12%	-2.2%	25.65	SK.ON	65.75	E7.1%	6.5%
Aer 24		18.484.822.10	95.93	58,567,056,96	105.67	554.31		1 00.374.424.30	\$ \$5,007,071.6	615.29 87.790.127.6	20,716,876,71	93.83	100.0% 17.631	792 20.716.671	1.1	176	62 776.9	1.001	26.0	1,111,128	2,816,725,67	4.2% 4.5%	2.8%	-0.5%	25.65	06.1N	68.6%	EX.ON	
May 28		5500730116	95.83	19.162.170.62	101.70	558.20		1 (KASLAGE 2)	1 94483,321.7	610.27 35.636.377.6	22.381.061.72	93.63	100.0% 36.778	707 22,583,660		365.	796.8	1.098	27.0	3,109,891	2,503,090,00	1.75 44N	2.0%	0.1%	26.5%	63.1N	65.9%	CLIN .	
Art 26		56,603,114.72	25.62	16,834,000,83	106.1	505.40		1 05,630,266.0	\$ 90,006,121.0	172.18 13.556.322.0	20.836.356.26	93.61	100.0% 36.1%	501 27,626,390	1.2	111	272.0	92	0 203	3,160,772	2,965,520,60	1.05 4.85	1.8%	DEN	25.5%	61.0%	66.0%	ELEN	
34°34		41,124,747.65	99.19	61,940,795.H	100,0	581.0		5 (0,434,668.5)	44,041,018.1	620.48 87,496,227.0	21,811,140.44	66.65	100.0% 38,101	241 25,810,520	- 12	314.	4 7323	1,004	10 10 10 10	\$175,751.	1,384,229.40	2.76 5.76	2.04	176	22.5%	46.2%	45.8%	43.1%	7.24 6.75
Aug 26		63,093,429.83	95.13	£8,575,760.05		587.81	1	\$ 03,429,212.5	\$ 66,781,128.6	62E.00 39,607,589.E	35,634,339.33	98.6%				317.0	92 711.8	1,004	30.3	1,120,1111	3,141,100.00	1.2% 1.8%	2.3%	2.1N	21.6%	ETEN	45.2%	410%	6.76
Sep.24		59,283,454.79	19.83	60,027,895.60		566.71	9	\$ (0,394,677.5)	\$ 62,422,053.6	\$89.40 BECS1,429.E	31,211,024.94	96.0%	135.0% 34,7%	3.75 23,210,821		303.	7110	1,00%	26.0	1,121,241	1,111,114.90	2.8% 5.8%	2.8%	14N	33.6%	36.9%	45.7%	61.0%	
0.026		64,709,215.30		66,113,291.65		626.58	al .	\$ (K,161,282.7)	\$ 49,367,652.5	657.25 89,747,412.5	24,N1,662 N	96.6%		A38 24,961,601		421.2	E30.8	1,508	13.1	3,718,0611	1,141,186-61	1.05 4.76		4.1N	19.7%	37.2%	45.3%		
Nor20		83 736 835 22	96.19	64 273 263 00	105.2	100.71	4	0.3612610	66.089.117.7	628.00 28.447.306.3	22 NOT 811 66	91.01	100.09	500 22 309 511		367.5	2015	1 0021	10.1	110774	1,177,387,32	4.0% 4.2%	12%	4.7%		1615	15.05	19.2%	6.8% 6.7%
Dec-38	5 710,222,870.7	43,184,88845	95.49	64,333,945.90	164,12	436.0	5 109,844,854.1	\$ 0,2%L071.0	\$ 68,081,070.3	65470 BA,665,665.1	34,530,871.49	62.1/6	100.08 29.A12	030 24,120,871	- 44	342.0	477.6	1,000	12.1	1,751,7964	1,181,807.00	14% 4.0%	12%	5.7%	17.8%	33.2K	37.8%	SEIN	6.7%
* Express Completion Pactor as a peni **Express Presurption Drug Relates s																													

PA Rate Template Part II

PA Kate Template Part II
Rate Development and Change
Carrier Name:
Product(s):
Market Segment:
Rate Effective Date:

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

Development of the Projected Index Rate	Actu	al Experience Data	Mai	nual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$	852.74		610.64	<- Actual Experience PMF
Two year trend projection Factor		1.161		1.161	
Unadjusted Projected Allowed EHB Claims PMPM	\$	990.18	\$	709.06	
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		1.354	
Change in Demographics		1.000		1.010	<- See URRT Instructions
Change in Network		1.000		1.398	
Change in Benefits		1.000		0.979	<- See URRT Instructions
Change in Other		1.000		0.980	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	Ś	990.18	s	960.35	
Credibility Factors		0%		100%	c. See Instructions
Blended Projected EHB Claims PMPM			Ś	960.35	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims					,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Adjusted Projected Allowed EHB Claims PMPM	S	960.35	k- Index	Rate for Projes	tion Period on URRT
Projected Paid to Allowed Ratio		0.779			
Projected Incurred EHB Claims PMPM	\$	747.73			
Market-wide Adjustments					
Projected Incurred Risk Adjustment PMPM	\$	(2.76)			
Projected Incurred Exchange User Fees PMPM		\$19.60			
Projected Incurred Reinsurance Recoveries PMPM		\$34.55			
Market-Adjusted Projected Incurred EHB Claims PMPM	\$	735.54			
Market-Adjusted Projected Allowed EHB Claims PMPM	\$	944.70	<- Marke	et-Adjusted Inc	lex Rate
Projected Allowed Non-EHB Claims PMPM	<u> </u>	1.86			
Catastrophic Eligibility Adjustment	T. Carrier	1.000			
Market-Adjusted Projected Incurred Total Claims PMPM		736.9930481			
Market-Adjusted Projected Allowed Total Claims PMPM	Ś	946 56			

Table 6. Retention

tetention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	9.00%	\$74.7
General and Claims	6.48%	\$53.7
Agent/Broker Fees and Commissions	0.90%	\$7.4
Quality Improvement Initiatives	1.62%	\$13.4
axes and Fees	0.44%	\$3.6
Risk Adjustment User Fee	0.02%	\$0.2
PCORI Fee	0.03%	\$0.2
PA Premium & Other Taxes (if applicable)	0.00%	\$0.0
Federal Income Tax	0.38%	\$3.1
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.0
rofit/Contingency (after tax)	1.80%	\$14.9
otal Retention	11.24%	\$93.2
Projected Required Revenue PMPM	\$ 830.28	

Table 8. Components of Rate Change

Rate Components	2025	2026	Di	ifference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 406.10	\$ 456.86	\$	50.77	12.5%
B. Base period allowed claims before normalization	\$ 582.67	\$ 610.64	\$	27.96	6.9%
C. Normalization factor component of change	\$ (265.60)	\$ (275.80)	\$	(10.20)	-2.5%
D. Change in Normalized Allowed Claims Adjustment Components					
D1. Base period allowed claims after normalization	\$ 317.07	\$ 334.84	\$	17.76	4.4%
D2. URRT Trend	\$ 41.78	\$ 53.97	\$	12.19	3.0%
D3. URRT Morbidity	\$	\$	\$		0.0%
D4. URRT Other	\$ 116.93	\$ 137.79	\$	20.87	5.1%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ 6.92	\$ 1.94	\$	(4.98)	-1.2%
D6. Normalized Exchange User Fee on an allowed basis	\$ 12.52	\$ 13.80	\$	1.29	0.3%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ (28.89)	(24.33)		4.56	1.1%
D8. Subtotal - Sum(D1:D7)	\$ 466.33	\$ 518.02	\$	51.69	12.7%
E. Change in Allowable Plan Adjusted Level Components					
E1. Network	\$	\$	\$		0.0%
E2. Pricing AV	\$ (82.88)	(114.69)		(31.81)	-7.8%
E3. Benefit Richness	\$ (0.00)	\$ (0.00)	\$	0.00	0.0%
E4. Catastrophic Eligibility	\$	\$	\$		0.0%
ES. Benefits in Addition to EHB	\$ 0.62	\$ 0.78	\$	0.16	0.0%
E6. Subtotal - Sum(E1:E5)	\$ (82.26)	\$ (113.91)	\$	(31.65)	-7.8%
F. Change in Retention Components					
F1. Administrative Expenses	\$ 39.61	\$ 41.11	\$	1.50	0.4%
F2. Taxes and Fees	\$ 1.94	\$ 2.00	\$	0.05	0.0%
F3. Profit and/or Contingency	\$ 8.12	\$ 8.22	\$	0.10	0.0%
F4. Subtotal - Sum(F1:F3)	\$ 49.67	\$ 51.33	\$	1.66	0.4%
G. Change in Miscellaneous Items	\$ 	\$	\$		0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 433.75	\$ 455.44	\$	21.69	5.3%

MPM should be consistent with the Index Rate for Experience Period on URRT

Blended Base Period Unadjusted Claims before Normalization	\$ 610.64	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 715,222,370.73	
and the same of th		

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

For Informational Purposes only - No input required.

Effective Date	П	1/1/2026	Т	4/1/2026	Т	7/1/2026		10/1/2026	Total	Single Risk Pool
# of Member Months Renewing in Quarter Adjusted Projected Allowed EHB Claims PMPM		960.35		960.35		960.35		960.35		960.35
Adjusted Projected Allowed EHB Claims PNIPM Months of Trend	5	960.35	>	960.35	>	960.35	>	960.35	>	960.35
Annual Trend										
Single Risk Pool Projected Allowed Claims Quarterly Trend Factor	\$	960.35 1.000		960.35 1.000		960.35 1.000		960.35 1.000	\$	0.000

Table 5B. Exchange User Fee Calculation

Exchange User Fee Percentage	3.0%
Expected On-Exchange Enrollment Percentage	79%
Projected Required Revenue PMPM	\$ 830.28
Adjustment for Catastrophic Eligibility and Benefits in Addition to EHB (if applicable)	1.000
Projected Incurred Exchange User Fee PMPM	\$ 19.60

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2025	2026
Average Age Factor	1.852	1.810
Average Geographic Factor	0.990	1.006
Average Tobacco Factor	1.002	1.002
Average Benefit Richness (induced demand)	1.000	1.000
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 858.38	\$ 946.56
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 467.11	\$ 519.04

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

•			
	2025		2026
Paid-to-Allowed		0.785	0.779
URRT Trend (Total Applied Trend Factor)		1.132	1.161
URRT Morbidity		1.000	1.000
URRT "Other"		1.326	1.354
Risk Adjustment		9.98	
Exchange User Fee		8.05	
Reinsurance Recoveries	\$ 4	1.66	34.55
Capitation	\$	- 1	-
Network		1.000	1.000
Pricing AV		0.822	0.779
Benefit Richness		1.000	1.000
Catastrophic Eligibility		1.000	1.000
Benefits in Addition to EHB		1.002	1.002
Administrative Expenses		9.75%	9.00%
Taxes and Fees		0.48%	0.44%
Profit and/or Contingency		2.00%	1.80%

PA Rate Template Part III Table 10. Plan Rates

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

 Calibration
 1.810

 Age Calibration Factor
 1.800

 Seographic Calibration Factor
 1.005

 Cobacco Calibration Factor
 1.002

 aggregate Calibration Factor
 1.824

Base Period Start Date of Most Rece	Date	1/1/2024 2/1/2025																	
Market Adjusted I		\$ 944.70											45	CFR Part 156.8	(d) (2) Allowa	ble Factors			
					1/1/2026 HIOS Plan ID					Pricing AV	Senefit								
	HIOS Plan ID	Product Type		Discontinued & Not	(ti 1/1/2025 Plan		Metallic Tier		Exchange		Richness	Senefits in			Non-Funding			Taxes & Fees (not	
	(Standard	(HMO, POS, PPO, EPO,		Mapped (E,M,N,DM,	Discontinued &	Metallic		Approach (1),			(Induced	addition to		Catastrophic	of CSR			including Exchange	
Plan Number	Component)	Indemnity, Other)	Marketing Name	DNM) for 2026	Mapped)	Tier	Value	Approach (2)	Off	AV)	demand)	DIS	Network	Eligibility	Adjustment	Pure Premium	Admin Costs	fees)	Contingency

Plan Number	Component)	Indemnity, Other)	Marketing Name	DNM) for 2026	Mapped)	Tier	Value	Approach (2)	Off	AV)	demand)	E165	Network	Eligibility	Adjustment	Pure Premium	Admin Costs	fees)	Contingency	2025	Lives
Totals - Current N Total - Projected I							0.741			0.779	1.000				1.031			0.4% 0.4%	1.8% 1.8%	2,013	2,013
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
Plan 1	62560PA0010122	нмо	UPMC Advantage Bronze \$6,700/50 - Standard Network	OM	52899PA0030135	Bronze	0.59592412	Standard AV	On/Off	0.638	0.940	1.00	1.000	1.000	1.000	\$568.2	9.0%	0.49	1.8%	275	2
Plan 2	62560PA0010123	нмо	UPMC Advantage Catastrophic \$10,600/\$0 - Standard Network	OM	52899PA0030136	Catastrophic	0.58459476	Standard AV	On/Off	0.613	0.934	1.00	1.000	1.000	1.000	\$542.21	9.0%	0.49	1.8%		
Plan 3	62560PA0010116	HMO	UPMC Advantage Gold \$1,000/\$20 - Standard Network	OM	52899PA0030129	Gold	0.80573243	Standard AV	On/Off	0.818	1.017	1.00	1.000	1.000	1.000	\$787.60	9.0%	0.49	1.8%	924	9
Plan 4	62560PA0010124	HMO	UPMC Advantage Gold HSA \$3,000/20% - Standard Network	OM	52899PA0030130	Gold	0.76563626	Standard AV	On/Off	0.737	0.975	1.00	1.000	1.000	1.000	\$680.4	9.0%	0.49	1.8%	264	21
Plan 5	62560PA0010117	HMO	UPMC Advantage Silver \$7,000/\$45 - Standard Network	OM	52899PA0030133	Sher	0.66122811	Standard AV	On/Off	0.678	1.022	1.00	1.000	1.000	1.220	\$800.31	9.0%	0.49	1.8%	165	11
Plan 6	62560PA0010125	HMO	UPMC Advantage Silver \$2,600/\$50 - Standard Network	OM	52899PA0030131	Sher	0.71004995	Standard AV	On/Off	0.760	1.091	1.00	1.000	1.000	1.220	\$959.11	9.0%	0.49	1.8%	122	1
Plan 7	62560PA0010118	HMO	UPMC Advantage Silver \$3,500/\$50 - Standard Network	OM	52899PA0030132	Sher	0.7084575	Standard AV	Off	0.759	0.985	1.00	1.000	1.000	1.000	\$707.93	9.0%	0.49	1.8%	95	
Plan 8	62560PA0010120	HMO	UPMC Advantage Silver HSA \$4,000/30% - Standard Network	OM	52899PA0030134	Sher	0.69742521	Standard AV	Off	0.709	0.963	1.00	1.000	1.000	1.000	\$646.9		0.49	1.8%	167	11
Plan 9																\$0.00					
Plan 10																\$0.00				_	

cy	Total Covered Lives Mapped into 2026 Plans @ 02-01- 2025	Total Projected Lives	Plan	Calibrated Adjusted lex Rate MPM	Calib Adju	2026 rated Plan sted Index e PMPM	Proposed Rate Change Compared to Prior 12 months	% of Total Covered Lives
	2,013	2,013	\$	405.10	\$	456.86	12.5%	
	-		N/A		N/A		N/A	N/A
3%	275	275	s	308.77	5	351.05	13.7%	13.7%
as	-		5	298.07	5	335.00	12.4%	0.0%
3%	924	924		424.93		486.54	14.5%	45.9%
		264	į.					
3%	264	264	5	387.63	5	420.34	8.4%	13.1%
3%	165	165	5	484.00	\$	494.44	2.2%	8.2%
ax.	122	122	s	511.16	5	592.52	15.9%	6.1%
as.	96	96	5	379.47	s	437.32	15.2%	4.0%
3%	167	167	5	352.94	5	399.63	13.2%	8.3%
-	-		_		3	- :	0.0%	0.0%

		02-1	31-2025 Nu	mber of Co	wered Live	s by Rating	Area				
1	2	3	4	5	6	7		9	Total	2026 Continued/ Discontinued Plans Indicator	De Minimis Check
=	_	_	_	1.051		_			2.013		
96	2	-		1,051	-	-	-	-	2,013		
										0	
9	4 .	_		181		-			275	1	yes
		-					-			1	N/A
36				535					924	1	ven.
12				141					264	1	ven.
	, .			78					165	1	ven.
6			-	53					122	1	yes
5	4 .		-	42					96	1	yes
16	٠.		-	1					167	1	yes
										0	
									-	0	

PA Rate Template Part IV A - Individual

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

Carrier Name: UPMC Health Plan, Inc.

Product(s): HMO
Market Segment: Individual
Rate Effective Date: 1/1/2026

										2025 21-ve	ar-old, Non-To	obacco Prer	nium PMPN	1					
																Average			
			Discontinued,													(weighted		i i	
			New, Modified, Existing	1/1/2026 Plan HIOS Plan		Exchange										by enrollment			
	HIOS Plan ID (Standard	1/1/2025 Plan	(D,N,M,E) for	ID (If 1/1/2025 Plan		On/Off or										by rating			
Plan Number	Component)	Marketing Name	2026	Discontinued & Mapped)	Metallic Tier	Off	1	2	3	4	5	6	7	8	9	area)	1	2	3
Totals		These cells auto-fill	using the data en	tered in Table 10.			\$ 391.57	\$ -	\$ -	\$ -	\$ 411.43	\$ -	\$ -	Ś -	Ś-	\$ 401.94	\$ 439.89	Ś -	\$ -
Plan 1	62560PA0010122	ge Bronze \$6,700/\$0 - Sta	DM	52899PA0030135	Bronze	On/Off	\$ 298.26	\$ -	\$ -	\$ -	\$ 312.30	\$ -	Ś -	\$ -	Ś -	\$ 307.50	\$ 339.10	\$ -	Ś -
Plan 2	62560PA0010123	Catastrophic \$10,600/\$0 -	DM	52899PA0030136	Catastrophic	On/Off	\$ 287.93	\$ -	\$ -	\$ -	\$ 301.49	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 323.60	\$ -	\$ -
Plan 3	62560PA0010116	ge Gold \$1,000/\$20 - Sta	DM	52899PA0030129	Gold	On/Off	\$ 410.47	\$ -	\$ -	\$ -	\$ 429.80	\$ -	\$ -	\$ -	\$ -	\$ 422.08	\$ 469.98	\$ -	\$ -
Plan 4	62560PA0010124	Gold HSA \$3,000/20% - S	DM	52899PA0030130	Gold	On/Off	\$ 374.44	\$ -	\$ -	\$ -	\$ 392.07	\$ - \$ -	\$ -	\$ -	\$ -	\$ 383.86	\$ 406.03	\$ -	\$ - \$ -
Plan 5 Plan 6	62560PA0010117 62560PA0010125	ge Silver \$7,000/\$45 - Sta ge Silver \$2,600/\$50 - Sta	DM DM	52899PA0030133 52899PA0030131	Silver Silver	On/Off On/Off	\$ 467.52 \$ 493.76	\$ -	\$ -	\$ -	\$ 489.54 \$ 517.01	\$ - \$ -	\$ - \$ -	\$ -	\$ -	\$ 477.93 \$ 503.86	\$ 477.61 \$ 572.35	\$ -	\$ -
Plan 7	62560PA0010118	ge Silver \$3,500/\$50 - Sta	DM	52899PA0030132	Silver	Off	\$ 366.55	\$ -	\$ -	\$ -	\$ 383.82	\$ -	\$ -	\$ -	\$ -	\$ 374.11	\$ 422.43	\$ -	\$ -
Plan 8	62560PA0010120	Silver HSA \$4,000/30% - 5	DM	52899PA0030134	Silver	Off	\$ 340.93	\$ -	\$ -	\$ -	\$ 356.99	\$ -	\$ -	\$ -	\$ -	\$ 341.03	\$ 386.03	\$ -	\$ -
Plan 9	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 10	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 11 Plan 12	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ - \$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ - \$ -
Plan 13	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 14	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 15	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 16	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ - \$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 17 Plan 18	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ - \$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 19	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 20	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 21	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 22	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 23 Plan 24	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ - \$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 25	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 26	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 27	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 28	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 29 Plan 30	0	0	0	0	0	0	\$ -	\$ -	\$ - \$ -	\$ -	\$ - \$ -	\$ - \$ -	\$ -	\$ -	\$ -	\$ - \$ -	\$ -	\$ - \$ -	\$ -
Plan 31	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ - \$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 32	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 33	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 34	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 35 Plan 36	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 36 Plan 37	0	0	0	0	0	0	\$ -	\$ -	\$ - \$ -	\$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ -	\$ -	\$ -	\$ -	\$ - \$ -	\$ - \$ -
Plan 38	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 39	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 40	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
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Plan 43	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 44	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 45	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 46	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 47	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 48 Plan 49	0	0	0	0	0	0	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ -	\$ -	\$ -	\$ - \$ -	\$ - \$ -	\$ -
Plan 50	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 51	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 52	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 53	0	0	0	0	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

2026 21-year-old, Non-Tobacco Premium PMPM Average (weighted by enrollment by rating 4 5 6 7 8 9 area)	1 2	Change in 21	year-old Non-10	obacco Premium PMP	8 9	Average (weighted by enrollment by rating area)	Clarion	Crawford	Erie	Forest McKe	an Mercer	Venango Warren
		•		•								
\$ - \$ 477.36 \$ - \$ - \$ - \$ - \$ 459.46	12.3% 0.0	6 0.0% 0.09	6 16.0%	0.0%	0.0% 0	14.3%		962	0	0	0 0	0 0
\$ - \$ 365.72 \$ - \$ - \$ - \$ 356.62	13.7%		17.1%			16%		94	-	-	_	
\$ - \$ 349.00 \$ - \$ - \$ - \$ -	12.4%		15.8%			10/0	-	-	-		-	
\$ - \$ 506.88 \$ - \$ - \$ - \$ - \$ 492.15	14.5%		17.9%			17%	-	369	-	-		
\$ - \$ 437.91 \$ - \$ - \$ - \$ - \$ 423.06	8.4%		11.7%			10%	-	123	-	-		
\$ - \$ 515.11 \$ - \$ - \$ - \$ - \$ 495.33 \$ - \$ 617.29 \$ - \$ - \$ - \$ - \$ 591.87	2.2% 15.9%		5.2% 19.4%			4% 17%	-	87 69	-	-		
\$ - \$ 455.60 \$ - \$ - \$ - \$ - \$ 436.94	15.2%		18.7%			17%	_	54	-	-		
\$ - \$ 416.33 \$ - \$ - \$ - \$ - \$ 386.21	13.2%		16.6%			13%	-	166	-	-	-	
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							_																					
Match	0	1	0	Match	0	C	0		0	0	0	0	0	0	0	0	0 N	Match	0	0	0	0	0	0	C	0	0	0
Match Match	-	-	-	Match Match	-	-	-	-	-	-	-		-	-	-	-		Match Match	-	-	-	-	-	-	-	-	-	-
Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	- N	Match	-	-	-	-	-	-	-	-	-	-
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PA Rate Quarterly Template Part V Consumer Factors

Table 12. Age and Tobacco Factors

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

^{*}PA follows the federal default age curve.

Carrier Name: UPMC Health Plan, Inc.

Product(s): HMO
Market Segment: Individual
Rate Effective Date: 1/1/2026

Table 13. Geographic Factors and Adjusted Loss Ratios

	Geographic	Area Factors ar	nd Risk Adjuste	d 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	
Rating Area 1	Crawford	0.966	0.966	11454.000	\$ 979.76	\$ 718.06	\$ 834.17	86.1%
Rating Area 2								0.0%
Rating Area 3								0.0%
Rating Area 4								0.0%
Rating Area 5	Clearfield	1.011	1.042	13267.000	\$ 892.01	\$ 623.38	\$ 772.68	80.7%
Rating Area 6								0.0%
Rating Area 7								0.0%
Rating Area 8								0.0%
Rating Area 9								0.0%

Table 14. Network Factors

	Projection Period Network Factors			
Network Name	Rating Area	Current Factor	Proposed Factor	Approval Date
Standard	1, 5	1.000	1.000	

PA Rate Template Part VI - Rate Change Summary

Table 15. Rate Change Summary Information

Overview

Initial Requested Average Rate Change:	0.142651425
Revised Requested Average Rate Change:	14.27%
Minimum Requested Rate Change:	2.16%
Maximum Requested Rate Change:	19.39%
Mapped Members:	2,013
Available in Rating Areas:	Rating Areas 1 and 5

Key Information

Jan. 2024 - Dec. 2024 Financial Experience

Premium	\$ 19,805,808.6
Claims	\$ 16,495,040.4
Administrative Expenses	\$ 1,335,605.9
Taxes & Fees	\$ 686,875.2
Company Made After Taxes	\$ 1,288,286.93

The company expects its annual medical costs to increase:

7.76%

Explanation of requested rate change:

Increases in medical and pharmacy cost and utilization.

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

How It Plans to Spend Your Premium

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

Officers in 2020.	
Claims:	869
Administrative Expenses:	99
Taxes & Fees:	39
Profit:	29

Rating Area	Active Rating Areas	Count of Remaining Active Rating Areas	Text
1		1	2 1
2			1
3			1
4			1
5		5	1 and 5
6			0
7			0
8			0
9			0

Table 16. Risk Adjustment Calculation												
	Non-C	atastrophic	Cat	astrophic								
Component	Statewide	Insurer Specific	Statewide	Insurer Specific								
State Average Monthly Premium Before Adjustment	619.34											
Administrative Cost Adjustment	0.86											
State Average Monthly Premium	532.63											
Actuarial Value (AV)	0.72			#DIV/01								
Plan Liability Risk Score (PLRS)	1.48			#DIV/01								
Allowable Rating Factor (ARF)	1.76			#DIV/01								
Induced Demand Factor (IDF)	1.05			#DIV/01								
Geographic Cost Factor (GCF)	1.06			#DIV/01								
Factors Including Risk Score	1.66			#DIV/01								
Factors Excluding Risk Score	1.42			#DIV/01								
BEP Risk Adjustment Transfer PMPM		37.57		#DIV/01								
Combined BEP Risk Adjustment Transfer PMPM		37.48										
BEP Average Premium PMPM		763.30										
Transfer Percentage		0.049097349										
Projected Average Premium PMPM		830.28										
Risk Adjustment Transfer PMPM		40.76452953										
Insurer Specific Manual Adjustment PMPM		(43.52)										
High Cost Risk Pool Adjustment PMPM		0										
Total Risk Adjustment Transfer		(2.76)										

	Non-Cat	Cat
Rating Area	GCF	GCF
1	0.989	0.838
2	1.439	1.259
3	1.156	1.12
4	0.907	0.827
5	1.113	1.017
6	1.36	1.026
7	1.349	1.133
8	0.916	1.1
9	1.415	1.03

	Non-Cat	Cat	l			Tabl	e 16A. Non-Ca	tastrophic Plan	Specific	RA Deta	ils				
Rating Area	GCF	GCF		Plan ID	Metal Level	Rating Area	Total Member Months	Billable Member Months	PLRS	ARF	AV	GCF	IDF	Factors incl. risk	Factors excl. risk
1	0.989	0.838		62560PA0010116	Gold	1	4463.433333	4451.2333333							
2	1.439	1.259		62560PA0010117	Silver	1	1017.533333	1017.533333							
3	1.156	1.12		62560PA0010118	Silver	1	750.3	738.1							
4	0.907	0.827		62560PA0010120	Silver	1	1931.833333	1919.633333							
5	1.113	1.017		62560PA0010122	Bronze	1	1239.233333	1239.233333							
6	1.36	1.026		62560PA0010124	Gold	1	964.7333333	964.7333333							
7	1.349	1.133		62560PA0010125	Silver	1	904.8	904.8							
8	0.916	1.1		62560PA0010116	Gold	5	7523.766667	7511.566667							
9	1.415	1.03		62560PA0010117	Silver	5	1553.366667	1542.2							
				62560PA0010118	Silver	5	672.4	670.3666667							
				62560PA0010120	Silver	5	12.2	12.2							
Billable Member Months	25,090			62560PA0010122	Bronze	5	1046.566667	1046.566667							
Total Member Months	25,152		25,152		Gold	5	1141.533333	1141.533333							
				62560PA0010125	Silver	5	1930.633333	1930.633333							
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		Tabl	le 16A. Non-Ca	tastrophic Plar	Specific	c RA Deta	ils							Ta	ble 16B. Cata	strophic Plan S	pecific R	A Details					
Plan ID	Metal Level	Rating Area	Months	Billable Member Months	PLRS	ARF	AV C	iCF IE	F Factors incl. r	isk Factors excl. risk	_	Plan ID	Metal Level	Rating Area	Total Member Months	Billable Member Months	PLRS	ARF	AV	GCF	IDF	Factors incl. risk score	Factors e sco
62560PA0010116	Gold	1	4463.433333	4451.233333																			
62560PA0010117	Silver	1	1017.533333	1017.533333																-			
62560PA0010118	Silver	1	750.3	738.1							T												
62560PA0010120	Silver	1	1931.833333	1919.633333																-			
62560PA0010122	Bronze	1	1239.233333	1239.233333																			
62560PA0010124	Gold	1	964.7333333	964.7333333							T												
62560PA0010125	Silver	1	904.8	904.8							T												
62560PA0010116	Gold	5	7523.766667	7511.566667																			
62560PA0010117	Silver	5	1553.366667	1542.2																			
62560PA0010118	Silver	5	672.4	670.3666667																-			
62560PA0010120	Silver	5	12.2	12.2																-			
	Bronze		1046.566667	1046,566667																-			
62560PA0010122 62560PA0010124	Gold		1141.533333	1141.533333																			
62560PA0010125	Silver	5	1930.633333	1930.633333																			
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MLR and Rebate Calculation

Carrier Name:
Product(s):
HMO
Market Segment:
Individual
Rate Effective Date:
Historical Claims as-of Date
UPMC Health Plan, Inc.
HMO
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	\$51,850,603	\$18,130,543	\$16,888,824	\$16,831,237	\$16,375,741	\$21,153,290
1.3 Improving Health Care Quality Expenses	\$259,452	\$66,508	\$93,581	\$99,363	\$101,052	\$102,800
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)	\$2,296,588	\$605,096	\$755,330	\$936,162	(\$121,865)	(\$66,671)
1.8 Shared Savings payments to enrollees	\$0	\$0	\$0	\$0	\$0	\$0
1.9 MLR numerator	\$49,813,466	\$17,591,955	\$16,227,074	\$15,994,437	\$16,598,659	\$21,322,761
2. Medical Loss Ratio Denominator						
Premium earned including Federal and State high risk programs and adjusted for net premium stabilization program payments / (charges)	\$57,000,399	\$19,766,051	\$18,364,701	\$18,869,647	\$18,549,149	\$24,753,241
2.2 Federal and State taxes and licensing or regulatory fees	\$1,115,591	(\$176,238)	\$427,017	\$864,812	\$88,736	\$561,112
2.3 MLR Denominator (Lines 2.1 - 2.2)	\$55,884,808	\$19,942,290	\$17,937,684	\$18,004,834	\$18,460,413	\$24,192,129
3. Credibility Adjustment						
3.1 Life-years	6,450	2,288	2,103	2,060	2,013	2,013
3.2 Base credibility factor	3.4%					
3.3 Average deductible	\$0					
3.4 Deductible factor	1.000					
3.5 Credibility adjustment (Lines 3.2 x 3.4 (do not round))	3.4%					
4. MLR Calculation (for issuers with at least 1,000 life						
vears in the Total column of Line 3.1)						
4.1 Preliminary MLR (Lines 1.9 / 2.3)	89.1%	88.2%	90.5%	88.8%	89.9%	88.1%
4.2 Credibility adjustment (Line 3.5, if applicable)	3.4%					
4.3 Credibility-adjusted MLR (Lines 4.1 + 4.2)	92.5%					
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)	92.5%					
5.3 Adjusted earned premium (Lines 2.1 - 2.2 CY)	\$18,004,834					
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		\$ 1,558,954.81	2,933	(\$139,757)						
Feb-21		\$ 1,740,318.08	2,928	(\$139,519)						
Mar-21		\$ 2,163,732.81	2,884	(\$137,423)						
Apr-21		\$ 2,147,280.90	2,869	(\$136,708)						
May-21		\$ 2,131,063.26	2,859	(\$136,231)						
Jun-21		\$ 2,027,815.63	2,849	(\$135,755)						
Jul-21		\$ 1,632,563.20	2,875	(\$136,994)						
Aug-21		\$ 2,204,793.73	2,909	(\$138,614)						
Sep-21		\$ 2,034,253.67	2,917	(\$138,995)						
Oct-21		\$ 2,178,782.55	2,922	(\$139,233)						
Nov-21		\$ 2,318,689.44	2,913	(\$138,804)						
Dec-21	\$24,397,027		2,870	(\$136,756)	\$ -	0.0%	\$ (48,315.57)	-0.2%	\$ 77.45	0.0
Jan-22		\$ 1,575,041.26	2,486	(\$131,758)						
Feb-22		\$ 1,616,014.96	2,437	(\$129,161)						
Mar-22		\$ 2,056,485.72	2,386	(\$126,458)						
Apr-22		\$ 2,489,535.86	2,336	(\$123,808)						
May-22		\$ 1,617,571.85	2,311	(\$122,483)						
Jun-22		\$ 1,744,665.06	2,289	(\$121,317)						
Jul-22		\$ 1,550,603.41	2,262	(\$119,886)						
Aug-22		\$ 1,787,982.09	2,249	(\$119,197)						
Sep-22		\$ 1,727,553.55	2,214	(\$117,342)						
Oct-22		\$ 1,838,296.60	2,190	(\$116,070)						
Nov-22		\$ 2,319,022.98	2,156	(\$114,268)						
Dec-22	\$19,766,051		2,134	(\$113,102)	\$ -	0.0%	\$ (18,650.72)	-0.1%	\$ 20.94	0.0
Jan-23		\$ 1,460,734.33	2,182	(\$146,630)						
Feb-23		\$ 2,800,261.59	2,195	(\$147,504)						
Mar-23		\$ 1,615,633.17	2,155	(\$144,816)						
Apr-23		\$ 1,221,417.91	2,110	(\$141,792)						
May-23		\$ 1,607,084.68	2,095	(\$140,784)						
Jun-23		\$ 1,713,399.20	2,087	(\$140,246)						
Jul-23		\$ 1,545,733.23	2,085	(\$140,112)						
Aug-23		\$ 1,341,288.01	2,069	(\$139,037)						
Sep-23		\$ 1,383,709.63	2,084	(\$140,045)						
Oct-23		\$ 1,723,096.55	2,070	(\$139,104)						
Nov-23		\$ 1,695,641.38	2,056	(\$138,163)						
Dec-23	\$18,366,454	\$ 1,680,533.83	2,046	(\$137,491)	\$ (3,020.04)	0.0%	\$ (151,351.67)	-0.8%	\$ (106,727.08)	6.3

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	\$ 713	\$ 784	\$ (71)
	Drug Rebates	\$ (71)	\$ (80)	\$ 9
	Risk Adjustment	\$ (22)	\$ 38	\$ (60)
	Reinsurance	\$ 28	\$ 36	\$ (9)
	TOTAL	\$ 707	\$ 710	\$ (2)

^{*} Projected PMPMs should come from PY24 filing.

Company Name: UPMC Health Plan, Inc.
Market: Individual
Product: HMO
Effective Date of Rates: January 1, 2026

Ending date of Rates:

December 31, 2026

HIOS Plan ID (On Exchange)=>	52899D	A0030135	52899D	0030135	52899PA	0030136	52899D	A0030136	52899D	A0030129	52899PA	10030129	52899D	\0030130	52899DA	0030130	52899PA	0030131	52899PA
HIOS Plan ID (Off Exchange)=>		A0030135		0030135	52899PA			A0030136		A0030129	52899PA			A0030130		0030130	52899PA		52899PA
Plan Marketing Name =>					e Catastrophic														
Form # =>		80		80	68			80		80		80		81		81		30	68
Rating Area =>		1		5	1			5		1	!	5		1	ļ	5	1	l	5
Network =>	rral w/Dental A	dvantage w/De	erral w/Dental A	dvantage w/De	rral w/Dental A	dvantage w/De	rral w/Dental A	dvantage w/De							rral w/Dental A	dvantage w/De			
Metal =>		onze		nze	Catast			trophic		old		old		old		old	Silv		Silv
Deductible =>		\$13,400		\$13,400	\$10,600			/ \$21,200		/ \$2,000		/ \$2,000		/ \$6,000		/ \$6,000	\$2,600		\$2,600 /
Coinsurance =>		0%		0%	10			10%		0%		0%		0%		0%	60		60
Copays => OOP Maximum =>		40%	\$0 /		\$0,			/ \$0		/\$50		/ \$50		/ 20%		/ 20%	\$50,		\$50 /
Pediatric Dental (Yes/No) =>		/ \$21,200 'es	\$10,600 Y	/ \$21,200	\$10,600 y			/ \$21,200 es		/ \$15,000 'es	\$7,500 /			/ \$10,600 es		' \$10,600 es	\$10,600 y		\$10,600 /
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco		Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$263.98	\$263.98	\$284.70	\$284.70	\$251.91	\$251.91	\$271.69	\$271.69	\$365.87	\$365.87	\$394.59	\$394.59	\$316.08	\$316.08	\$340.90	\$340.90	\$445.56	\$445.56	\$480.54
15	\$287.44	\$287.44	\$310.01	\$310.01	\$274.31	\$274.31	\$295.84	\$295.84	\$398.39	\$398.39	\$429.66	\$429.66	\$344.18	\$344.18	\$371.20	\$371.20	\$485.16	\$485.16	\$523.26
16	\$296.42	\$296.42	\$319.69	\$319.69	\$282.87	\$282.87	\$305.07	\$305.07	\$410.83	\$410.83	\$443.07	\$443.07	\$354.92	\$354.92	\$382.79	\$382.79	\$500.31	\$500.31	\$539.59
17	\$305.39	\$305.39	\$329.36	\$329.36	\$291.43	\$291.43	\$314.31	\$314.31	\$423.26	\$423.26	\$456.48	\$456.48	\$365.66	\$365.66	\$394.37	\$394.37	\$515.45	\$515.45	\$555.92
18	\$315.05	\$315.05	\$339.78	\$339.78	\$300.65	\$300.65	\$324.25	\$324.25	\$436.65	\$436.65	\$470.93	\$470.93	\$377.23	\$377.23	\$406.85	\$406.85	\$531.76	\$531.76	\$573.51
19	\$324.71	\$324.71	\$350.20	\$350.20	\$309.87	\$309.87	\$334.20	\$334.20	\$450.04	\$450.04	\$485.37	\$485.37	\$388.80	\$388.80	\$419.33	\$419.33	\$548.07	\$548.07	\$591.10
20	\$334.72	\$334.72	\$361.00	\$361.00	\$319.42	\$319.42	\$344.50	\$344.50	\$463.91	\$463.91	\$500.33	\$500.33	\$400.78	\$400.78	\$432.25	\$432.25	\$564.96	\$564.96	\$609.32
21	\$345.07	\$353.70	\$372.16	\$381.46	\$329.30	\$337.53	\$355.15	\$364.03	\$478.26	\$490.22	\$515.80	\$528.70	\$413.18	\$423.51	\$445.62	\$456.76	\$582.43	\$596.99	\$628.16
22	\$345.07	\$353.70	\$372.16	\$381.46	\$329.30	\$337.53	\$355.15	\$364.03	\$478.26	\$490.22	\$515.80	\$528.70	\$413.18	\$423.51	\$445.62	\$456.76	\$582.43	\$596.99	\$628.16
23	\$345.07	\$353.70	\$372.16	\$381.46	\$329.30	\$337.53	\$355.15	\$364.03	\$478.26	\$490.22	\$515.80	\$528.70	\$413.18	\$423.51	\$445.62	\$456.76	\$582.43	\$596.99	\$628.16
24	\$345.07	\$353.70	\$372.16	\$381.46	\$329.30	\$337.53	\$355.15	\$364.03	\$478.26	\$490.22	\$515.80	\$528.70	\$413.18	\$423.51	\$445.62	\$456.76	\$582.43	\$596.99	\$628.16
25 26	\$346.45 \$353.35	\$355.11 \$362.19	\$373.65 \$381.09	\$382.99 \$390.62	\$330.62 \$337.20	\$338.88 \$345.63	\$356.57 \$363.67	\$365.48 \$372.77	\$480.17 \$489.74	\$492.18 \$501.98	\$517.86 \$528.18	\$530.81 \$541.38	\$414.83 \$423.10	\$425.20 \$433.67	\$447.40 \$456.31	\$458.59 \$467.72	\$584.76 \$596.41	\$599.38 \$611.32	\$630.67 \$643.24
26	\$353.35	\$362.19	\$381.09	\$390.62	\$337.20	\$345.63	\$363.67	\$372.77	\$489.74	\$501.98	\$528.18	\$541.38	\$423.10	\$433.67	\$456.31	\$467.72	\$610.39	\$625.65	\$658.31
28	\$375.09	\$384.47	\$404.54	\$414.65	\$357.95	\$366.90	\$386.05	\$395.70	\$519.87	\$532.87	\$560.67	\$574.69	\$449.13	\$460.35	\$484.39	\$496.50	\$633.10	\$648.93	\$682.81
29	\$386.13	\$395.79	\$416.45	\$426.86	\$368.49	\$377.70	\$397.41	\$407.35	\$535.17	\$548.55	\$577.18	\$591.61	\$462.35	\$473.91	\$498.65	\$511.11	\$651.74	\$668.03	\$702.91
30	\$391.65	\$401.45	\$422.40	\$432.96	\$373.76	\$383.10	\$403.10	\$413.17	\$542.83	\$556.40	\$585.43	\$600.07	\$468.96	\$480.68	\$505.78	\$518.42	\$661.06	\$677.58	\$712.96
31	\$399.94	\$409.93	\$431.33	\$442.12	\$381.66	\$391.20	\$411.62	\$421.91	\$554.30	\$568.16	\$597.81	\$612.76	\$478.88	\$490.85	\$516.47	\$529.39	\$675.04	\$691.91	\$728.04
32	\$408.22	\$418.42	\$440.27	\$451.27	\$389.56	\$399.30	\$420.14	\$430.65	\$565.78	\$579.93	\$610.19	\$625.45	\$488.79	\$501.01	\$527.17	\$540.35	\$689.01	\$706.24	\$743.11
33	\$413.39	\$423.73	\$445.85	\$456.99	\$394.50	\$404.36	\$425.47	\$436.11	\$572.96	\$587.28	\$617.93	\$633.38	\$494.99	\$507.36	\$533.85	\$547.20	\$697.75	\$715.19	\$752.54
34	\$418.91	\$429.39	\$451.80	\$463.10	\$399.77	\$409.76	\$431.15	\$441.93	\$580.61	\$595.12	\$626.18	\$641.84	\$501.60	\$514.14	\$540.98	\$554.51	\$707.07	\$724.75	\$762.59
35	\$421.68	\$432.22	\$454.78	\$466.15	\$402.40	\$412.46	\$433.99	\$444.84	\$584.43	\$599.04	\$630.31	\$646.07	\$504.91	\$517.53	\$544.55	\$558.16	\$711.73	\$729.52	\$767.61
36	\$424.44	\$435.05	\$457.76	\$469.20	\$405.04	\$415.16	\$436.83	\$447.76	\$588.26	\$602.97	\$634.43	\$650.29	\$508.21	\$520.92	\$548.11	\$561.82	\$716.39	\$734.30	\$772.64
37	\$427.20	\$437.88	\$460.73	\$472.25	\$407.67	\$417.87	\$439.68	\$450.67	\$592.09	\$606.89	\$638.56	\$654.52	\$511.52	\$524.30	\$551.68	\$565.47	\$721.05	\$739.07	\$777.66
38	\$429.96	\$440.71	\$463.71	\$475.30	\$410.31	\$420.57	\$442.52	\$453.58	\$595.91	\$610.81	\$642.69	\$658.75	\$514.82	\$527.69	\$555.24	\$569.12	\$725.71	\$743.85	\$782.69
39 40	\$435.48	\$446.37	\$469.67	\$481.41	\$415.58	\$425.97	\$448.20	\$459.40	\$603.56	\$618.65	\$650.94	\$667.21	\$521.43	\$534.47	\$562.37	\$576.43	\$735.03	\$753.40	\$792.74
40 41	\$441.00 \$449.28	\$452.02 \$460.51	\$475.62 \$484.55	\$487.51 \$496.67	\$420.85	\$431.37 \$439.47	\$453.88 \$462.41	\$465.23	\$611.22 \$622.69	\$626.50 \$638.26	\$659.19	\$675.67 \$688.36	\$528.04	\$541.25 \$551.41	\$569.50	\$583.74	\$744.35 \$758.32	\$762.95	\$802.79
42	\$449.28	\$468.65	\$484.55	\$505.44	\$428.75 \$436.32	\$439.47	\$462.41	\$473.97 \$482.34	\$633.69	\$649.54	\$671.57 \$683.44	\$700.52	\$537.96 \$547.46	\$561.41	\$580.20 \$590.45	\$594.70 \$605.21	\$758.32	\$777.28 \$791.01	\$817.86 \$832.31
43	\$468.26	\$479.97	\$505.02	\$517.65	\$446.86	\$458.03	\$481.94	\$493.99	\$649.00	\$665.22	\$699.94	\$717.44	\$560.69	\$574.70	\$604.71	\$619.82	\$790.36	\$810.12	\$852.41
44	\$482.06	\$494.11	\$519.91	\$532.91	\$460.03	\$471.53	\$496.14	\$508.55	\$668.13	\$684.83	\$720.57	\$738.59	\$577.21	\$591.64	\$622.53	\$638.09	\$813.65	\$834.00	\$877.54
45	\$498.28	\$510.74	\$537.40	\$550.83	\$475.51	\$487.40	\$512.84	\$525.66	\$690.61	\$707.87	\$744.82	\$763.44	\$596.63	\$611.55	\$643.48	\$659.56	\$841.03	\$862.05	\$907.06
46	\$517.61	\$530.55	\$558.24	\$572.20	\$493.95	\$506.30	\$532.73	\$546.04	\$717.39	\$735.32	\$773.70	\$793.04	\$619.77	\$635.26	\$668.43	\$685.14	\$873.65	\$895.49	\$942.24
47	\$539.34	\$552.83	\$581.69	\$596.23	\$514.70	\$527.56	\$555.10	\$568.98	\$747.52	\$766.21	\$806.20	\$826.35	\$645.80	\$661.95	\$696.50	\$713.92	\$910.34	\$933.10	\$981.81
48	\$564.19	\$578.29	\$608.48	\$623.69	\$538.41	\$551.87	\$580.67	\$595.19	\$781.96	\$801.50	\$843.33	\$864.42	\$675.55	\$692.44	\$728.59	\$746.80	\$952.27	\$976.08	\$1,027.04
49	\$588.69	\$603.41	\$634.90	\$650.78	\$561.79	\$575.83	\$605.89	\$621.03	\$815.91	\$836.31	\$879.95	\$901.95	\$704.89	\$722.51	\$760.23	\$779.23	\$993.63	\$1,018.47	\$1,071.64
50	\$616.30	\$631.70	\$664.68	\$681.29	\$588.13	\$602.83	\$634.30	\$650.16	\$854.17	\$875.53	\$921.22	\$944.25	\$737.94	\$756.39	\$795.88	\$815.77	\$1,040.22	\$1,066.23	\$1,121.89
51	\$643.56	\$659.64	\$694.08	\$711.43	\$614.14	\$629.50	\$662.35	\$678.91	\$891.95	\$914.25	\$961.97	\$986.02	\$770.58	\$789.85	\$831.08	\$851.86	\$1,086.23	\$1,113.39	\$1,171.52
52	\$673.58	\$690.42	\$726.46	\$744.62	\$642.79	\$658.86	\$693.25	\$710.58	\$933.56	\$956.90	\$1,006.84	\$1,032.01	\$806.53	\$826.69	\$869.85	\$891.60	\$1,136.90	\$1,165.33	\$1,226.17
53	\$703.94	\$721.54	\$759.21	\$778.19	\$671.77	\$688.57	\$724.51	\$742.62	\$975.65	\$1,000.04	\$1,052.23	\$1,078.54	\$842.89	\$863.96	\$909.06	\$931.79	\$1,188.16	\$1,217.86	\$1,281.45
54 55	\$736.72 \$769.51	\$755.14 \$788.74	\$794.56	\$814.43 \$850.66	\$703.06 \$734.34	\$720.63 \$752.70	\$758.25 \$791.98	\$777.20 \$811.78	\$1,021.09	\$1,046.61	\$1,101.23 \$1.150.23	\$1,128.76	\$882.14 \$921.39	\$904.19 \$944.43	\$951.40 \$993.73	\$975.18	\$1,243.49	\$1,274.58 \$1.331.29	\$1,341.12
56	\$769.51	\$788.74	\$829.92 \$868.25	\$850.66	\$734.34	\$752.70 \$787.46	\$791.98	\$811.78	\$1,066.52 \$1,115.78	\$1,093.18 \$1,143.68	\$1,150.23 \$1,203.36	\$1,178.99 \$1,233.45	\$921.39	\$944.43	\$993.73	\$1,018.58 \$1,065.62	\$1,298.82 \$1,358.81	\$1,331.29 \$1,392.78	\$1,400.80 \$1,465.50
56 57	\$840.94	\$861.96	\$868.25	\$929.63	\$802.50	\$787.46	\$865.50	\$849.28	\$1,115.78	\$1,143.68	\$1,203.36	\$1,233.45	\$1,006.92	\$1,032.09	\$1,039.63	\$1,065.62	\$1,358.81	\$1,392.78	\$1,465.50
57 58	\$879.24	\$901.22	\$906.95	\$929.63	\$802.50	\$860.03	\$904.92	\$887.14	\$1,165.52	\$1,194.66	\$1,257.00	\$1,288.43	\$1,006.92	\$1,032.09	\$1,085.98	\$1,113.13	\$1,419.38	\$1,454.87	\$1,530.83
59	\$898.22	\$920.67	\$968.73	\$992.95	\$857.17	\$878.60	\$924.46	\$947.57	\$1,244.91	\$1,249.07	\$1,314.26	\$1,347.11	\$1,032.78	\$1,079.10	\$1,155.44	\$1,188.95	\$1,464.03	\$1,521.13	\$1,600.55
60	\$936.52	\$959.93	\$1,010.04	\$1,035.29	\$893.72	\$916.06	\$963.88	\$987.97	\$1,298.00	\$1,330.45	\$1,399.88	\$1,434.88	\$1,073.31	\$1,149.40	\$1,209.41	\$1,239.65	\$1,510.07	\$1,620.23	\$1,704.83
61	\$969.65	\$993.89	\$1,045.77	\$1,033.23	\$925.33	\$948.47	\$997.97	\$1,022.92	\$1,343.91	\$1,377.51	\$1,449.40	\$1,485.63	\$1,161.04	\$1,190.06	\$1,252.19	\$1,283.50	\$1,636.63	\$1,677.54	\$1,765.13
62	\$991.39	\$1,016.17	\$1,069.22	\$1,095.95	\$946.08	\$969.73	\$1,020.35	\$1,045.85	\$1,374.04	\$1,408.39	\$1,481.89	\$1,518.94	\$1,187.07	\$1,216.74	\$1,280.27	\$1,312.27	\$1,673.32	\$1,715.15	\$1,804.70
63	\$1,018.65	\$1,044.11	\$1,098.62	\$1,126.08	\$972.09	\$996.40	\$1,048.40	\$1,074.61	\$1,411.82	\$1,447.12	\$1,522.64	\$1,560.71	\$1,219.71	\$1,250.20	\$1,315.47	\$1,348.36	\$1,719.33	\$1,762.32	\$1,854.33
64+	\$1,035.21	\$1,061.09	\$1,116.48	\$1,144.39	\$987.90	\$1,012.60	\$1,065.45	\$1,092.09	\$1,434.78	\$1,470.65	\$1,547.40	\$1,586.09	\$1,239.54	\$1,270.53	\$1,336.86	\$1,370.28	\$1,747.29	\$1,790.97	\$1,884.48

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

HIOC Plan ID (On Freehom)	0020121	F20000	0020122	F20000	0020122			1		ı		ī	
HIOS Plan ID (On Exchange)=> HIOS Plan ID (Off Exchange)=>	0030131 0030131		.0030133		.0030133	E2000DA	0030134	E2000D	0030134	E2000DA	A0030132	E2000D	0030132
Plan Marketing Name =>		ntage Silver \$7,0											
Form # =>	to	flage Silver \$7,0			300/345 - Stand		4,000/30% - 3ta 81	ge silver nsa ş			80 80		80 80
Rating Area =>	1		i						5	0.			5
Network =>	dvantage w/De	rral w/Dental A	dvantage w/Dei								='		
Metal =>	ver	Sil		Sil		Sil		Silver		Sil			ver
Deductible =>	\$5,200		\$14,000		\$14,000		/ \$8,000		/ \$8,000		/ \$7,000		/ \$7,000
Coinsurance =>	%	60	1%	60	1%	70	0%	70	0%	70	0%	7(0%
Copays =>	\$80	\$45	/ \$65	\$45	/ \$65	30%	/ 30%	30%	/ 30%	\$50	/ \$80	\$50	/ \$80
OOP Maximum =>	\$21,200	\$10,600	\$21,200	\$10,600	/ \$21,200	\$7,500 /	\$15,000	\$7,500 /	\$15,000	\$10,600	/ \$21,200	\$10,600	/ \$21,200
Pediatric Dental (Yes/No) =>	es		es		es		es		es		es		es
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$480.54	\$371.81	\$371.81	\$400.99	\$400.99	\$300.51	\$300.51	\$324.10	\$324.10	\$328.85	\$328.85	\$354.67	\$354.67
15	\$523.26	\$404.85	\$404.85	\$436.63	\$436.63	\$327.22	\$327.22	\$352.91	\$352.91	\$358.08	\$358.08	\$386.20	\$386.20
16	\$539.59	\$417.49	\$417.49	\$450.26	\$450.26	\$337.43	\$337.43	\$363.92	\$363.92	\$369.26	\$369.26	\$398.25	\$398.25
17 18	\$555.92 \$573.51	\$430.13 \$443.74	\$430.13 \$443.74	\$463.89 \$478.57	\$463.89 \$478.57	\$347.65 \$358.64	\$347.65 \$358.64	\$374.94 \$386.80	\$374.94 \$386.80	\$380.43 \$392.47	\$380.43 \$392.47	\$410.30 \$423.29	\$410.30 \$423.29
18	\$573.51	\$443.74	\$443.74	\$478.57	\$478.57	\$358.64	\$358.64	\$386.80	\$398.66	\$404.51	\$404.51	\$423.29	\$423.29
20	\$609.32	\$457.34	\$457.34 \$471.44	\$508.44	\$493.24 \$508.44	\$389.64	\$389.64	\$410.95	\$410.95	\$404.51	\$404.51	\$436.27	\$436.27
20	\$643.86	\$486.02	\$498.17	\$524.17	\$537.27	\$392.82	\$402.64	\$423.66	\$434.25	\$429.87	\$440.62	\$463.62	\$475.21
22	\$643.86	\$486.02	\$498.17	\$524.17	\$537.27	\$392.82	\$402.64	\$423.66	\$434.25	\$429.87	\$440.62	\$463.62	\$475.21
23	\$643.86	\$486.02	\$498.17	\$524.17	\$537.27	\$392.82	\$402.64	\$423.66	\$434.25	\$429.87	\$440.62	\$463.62	\$475.21
24	\$643.86	\$486.02	\$498.17	\$524.17	\$537.27	\$392.82	\$402.64	\$423.66	\$434.25	\$429.87	\$440.62	\$463.62	\$475.21
25	\$646.44	\$487.96	\$500.16	\$526.27	\$539.42	\$394.39	\$404.25	\$425.35	\$435.99	\$431.59	\$442.38	\$465.47	\$477.11
26	\$659.32	\$497.68	\$510.13	\$536.75	\$550.17	\$402.25	\$412.30	\$433.83	\$444.67	\$440.19	\$451.19	\$474.75	\$486.62
27	\$674.77	\$509.35	\$522.08	\$549.33	\$563.06	\$411.68	\$421.97	\$444.00	\$455.10	\$450.50	\$461.77	\$485.87	\$498.02
28	\$699.88	\$528.30	\$541.51	\$569.77	\$584.02	\$427.00	\$437.67	\$460.52	\$472.03	\$467.27	\$478.95	\$503.95	\$516.55
29	\$720.48	\$543.86	\$557.45	\$586.55	\$601.21	\$439.57	\$450.55	\$474.08	\$485.93	\$481.02	\$493.05	\$518.79	\$531.76
30	\$730.79	\$551.63	\$565.42	\$594.93	\$609.81	\$445.85	\$457.00	\$480.85	\$492.88	\$487.90	\$500.10	\$526.21	\$539.36
31 32	\$746.24 \$761.69	\$563.30 \$574.96	\$577.38 \$589.34	\$607.51 \$620.09	\$622.70 \$635.60	\$455.28 \$464.71	\$466.66 \$476.32	\$491.02 \$501.19	\$503.30 \$513.72	\$498.22 \$508.54	\$510.67 \$521.25	\$537.34 \$548.46	\$550.77 \$562.17
33	\$771.35	\$582.25	\$596.81	\$627.96	\$643.65	\$470.60	\$482.36	\$507.54	\$520.23	\$514.98	\$527.86	\$555.42	\$569.30
34	\$781.65	\$590.03	\$604.78	\$636.34	\$652.25	\$476.88	\$488.81	\$514.32	\$527.18	\$521.86	\$534.91	\$562.83	\$576.91
35	\$786.80	\$593.92	\$608.76	\$640.54	\$656.55	\$480.03	\$492.03	\$517.71	\$530.66	\$525.30	\$538.43	\$566.54	\$580.71
36	\$791.95	\$597.80	\$612.75	\$644.73	\$660.85	\$483.17	\$495.25	\$521.10	\$534.13	\$528.74	\$541.96	\$570.25	\$584.51
37	\$797.10	\$601.69	\$616.74	\$648.92	\$665.15	\$486.31	\$498.47	\$524.49	\$537.60	\$532.18	\$545.48	\$573.96	\$588.31
38	\$802.25	\$605.58	\$620.72	\$653.12	\$669.44	\$489.45	\$501.69	\$527.88	\$541.08	\$535.62	\$549.01	\$577.67	\$592.11
39	\$812.56	\$613.36	\$628.69	\$661.50	\$678.04	\$495.74	\$508.13	\$534.66	\$548.03	\$542.50	\$556.06	\$585.09	\$599.72
40	\$822.86	\$621.13	\$636.66	\$669.89	\$686.64	\$502.02	\$514.57	\$541.44	\$554.97	\$549.37	\$563.11	\$592.51	\$607.32
41	\$838.31	\$632.80	\$648.62	\$682.47	\$699.53	\$511.45	\$524.24	\$551.61	\$565.40	\$559.69	\$573.68	\$603.63	\$618.72
42	\$853.12	\$643.98	\$660.08	\$694.53	\$711.89	\$520.49	\$533.50	\$561.35	\$575.38	\$569.58	\$583.82	\$614.30	\$629.65
43	\$873.72	\$659.53	\$676.02	\$711.30	\$729.08	\$533.06	\$546.38	\$574.91	\$589.28	\$583.33	\$597.92	\$629.13	\$644.86
44 45	\$899.48 \$929.74	\$678.97 \$701.81	\$695.94 \$719.36	\$732.27 \$756.90	\$750.57 \$775.82	\$548.77 \$567.23	\$562.49 \$581.41	\$591.85 \$611.77	\$606.65 \$627.06	\$600.53 \$620.73	\$615.54 \$636.25	\$647.68 \$669.47	\$663.87 \$686.20
45	\$929.74	\$701.81	\$719.36	\$786.26	\$805.91	\$589.23	\$603.96	\$635.49	\$651.38	\$644.81	\$660.93	\$695.43	\$712.82
47	\$1,006.36	\$759.65	\$778.64	\$819.28	\$839.76	\$613.98	\$629.33	\$662.18	\$678.74	\$671.89	\$688.68	\$724.64	\$742.75
48	\$1,052.72	\$794.64	\$814.51	\$857.02	\$878.44	\$642.26	\$658.32	\$692.68	\$710.00	\$702.84	\$720.41	\$758.02	\$776.97
49	\$1,098.43	\$829.15	\$849.88	\$894.23	\$916.59	\$670.15	\$686.90	\$722.76	\$740.83	\$733.36	\$751.69	\$790.94	\$810.71
50	\$1,149.94	\$868.03	\$889.73	\$936.17	\$959.57	\$701.58	\$719.12	\$756.66	\$775.57	\$767.75	\$786.94	\$828.03	\$848.73
51	\$1,200.81	\$906.43	\$929.09	\$977.58	\$1,002.02	\$732.61	\$750.92	\$790.13	\$809.88	\$801.71	\$821.75	\$864.65	\$886.27
52	\$1,256.82	\$948.71	\$972.43	\$1,023.18	\$1,048.76	\$766.78	\$785.95	\$826.98	\$847.66	\$839.11	\$860.08	\$904.99	\$927.61
53	\$1,313.48	\$991.48	\$1,016.27	\$1,069.31	\$1,096.04	\$801.35	\$821.39	\$864.27	\$885.87	\$876.93	\$898.86	\$945.78	\$969.43
54	\$1,374.65	\$1,037.65	\$1,063.59	\$1,119.10	\$1,147.08	\$838.67	\$859.64	\$904.51	\$927.13	\$917.77	\$940.72	\$989.83	\$1,014.57
55 56	\$1,435.82	\$1,083.82	\$1,110.92	\$1,168.90	\$1,198.12	\$875.99	\$897.89 \$939.36	\$944.76 \$988.40	\$968.38	\$958.61	\$982.58	\$1,033.87	\$1,059.72
56	\$1,502.13 \$1,569.10	\$1,133.88 \$1,184.43	\$1,162.23 \$1,214.04	\$1,222.89 \$1,277.40	\$1,253.46 \$1,309.34	\$916.45 \$957.30	\$939.36	\$988.40	\$1,013.11 \$1,058.27	\$1,002.89 \$1,047.59	\$1,027.96 \$1,073.78	\$1,081.63 \$1,129.84	\$1,108.67 \$1,158.09
57	\$1,569.10	\$1,184.43	\$1,214.04	\$1,277.40	\$1,309.34	\$957.30	\$1,025.93	\$1,032.46	\$1,058.27	\$1,047.59	\$1,073.78	\$1,129.84	\$1,158.09
59	\$1,640.37	\$1,256.56	\$1,269.34	\$1,364.41	\$1,308.57	\$1,000.91	\$1,023.93	\$1,079.49	\$1,100.47	\$1,095.51	\$1,122.69	\$1,181.30	\$1,210.84
60	\$1,747.45	\$1,319.06	\$1,352.03	\$1,422.60	\$1,458.16	\$1,066.11	\$1,092.77	\$1,149.81	\$1,178.56	\$1,166.67	\$1,195.83	\$1,258.26	\$1,289.72
61	\$1,809.26	\$1,365.72	\$1,399.86	\$1,472.92	\$1,509.74	\$1,103.82	\$1,131.42	\$1,190.48	\$1,220.25	\$1,207.93	\$1,238.13	\$1,302.77	\$1,335.34
62	\$1,849.82	\$1,396.34	\$1,431.24	\$1,505.94	\$1,543.59	\$1,128.57	\$1,156.79	\$1,217.18	\$1,247.60	\$1,235.02	\$1,265.89	\$1,331.98	\$1,365.28
63	\$1,900.69	\$1,434.73	\$1,470.60	\$1,547.35	\$1,586.03	\$1,159.60	\$1,188.59	\$1,250.64	\$1,281.91	\$1,268.98	\$1,300.70	\$1,368.61	\$1,402.82
64+	\$1,931.59	\$1,458.06	\$1,494.51	\$1,572.51	\$1,611.82	\$1,178.46	\$1,207.92	\$1,270.98	\$1,302.75	\$1,289.61	\$1,321.85	\$1,390.86	\$1,425.63

UPMC Health Plan, Inc. Individual Plan Design Summary

				On/Off			
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange	Network	Rating Area	Counties Covered
	UPMC Advantage Bronze \$6,700/\$0 -				IND HMO Standard Referral w/Dental		
52899PA0030135	Standard Network	HMO	Bronze	On/Off	Advantage w/Dentemax PEDS PPO - 2026	1, 5	Clearfield, Crawford
	UPMC Advantage Catastrophic \$10,600/\$0				IND HMO Standard Referral w/Dental		
52899PA0030136	- Standard Network	HMO	Catastrophic	On/Off	Advantage w/Dentemax PEDS PPO - 2026	1, 5	Clearfield, Crawford
	UPMC Advantage Gold \$1,000/\$20 -				IND HMO Standard Referral w/Dental		
52899PA0030129	Standard Network	HMO	Gold	On/Off	Advantage w/Dentemax PEDS PPO - 2026	1, 5	Clearfield, Crawford
	UPMC Advantage Gold HSA \$3,000/20% -				IND HMO Standard Referral w/Dental		
52899PA0030130	Standard Network	HMO	Gold	On/Off	Advantage w/Dentemax PEDS PPO - 2026	1, 5	Clearfield, Crawford
	UPMC Advantage Silver \$2,600/\$50 -				IND HMO Standard Referral w/Dental		
52899PA0030131	Standard Network	HMO	Silver	On/Off	Advantage w/Dentemax PEDS PPO - 2026	1, 5	Clearfield, Crawford
	UPMC Advantage Silver \$7,000/\$45 -				IND HMO Standard Referral w/Dental		
52899PA0030133	Standard Network	HMO	Silver	On/Off	Advantage w/Dentemax PEDS PPO - 2026	1, 5	Clearfield, Crawford
	UPMC Advantage Silver HSA \$4,000/30% -				IND HMO Standard Referral w/Dental		
52899PA0030134	Standard Network	HMO	Silver	Off	Advantage w/Dentemax PEDS PPO - 2026	1,5	Clearfield, Crawford
	UPMC Advantage Silver \$3,500/\$50 -				IND HMO Standard Referral w/Dental		
52899PA0030132	Standard Network	HMO	Silver	Off	Advantage w/Dentemax PEDS PPO - 2026	1, 5	Clearfield, Crawford

Company Name UPMC Health Plan, Inc.

Market Individual

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

	02-01-2025 Number of Cover	02-01-2025 Number of Covered Lives by Rating County						
				On/Off				
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange	Crawford	Clarion	Erie	Forest
52899PA0030135	MC Advantage Bronze \$6,700/\$0 - Standard Netwo	НМО	Bronze	On/Off	\$345.07			
52899PA0030136	Advantage Catastrophic \$10,600/\$0 - Standard Ne	HMO	Catastrophic	On/Off	\$329.30			
52899PA0030129	PMC Advantage Gold \$1,000/\$20 - Standard Netwo	HMO	Gold	On/Off	\$478.26			
52899PA0030130	IC Advantage Gold HSA \$3,000/20% - Standard Netv	HMO	Gold	On/Off	\$413.18			
52899PA0030131	MC Advantage Silver \$2,600/\$50 - Standard Netwo	HMO	Silver	On/Off	\$582.43			
52899PA0030133	MC Advantage Silver \$7,000/\$45 - Standard Netwo	HMO	Silver	On/Off	\$486.02			
52899PA0030134	C Advantage Silver HSA \$4,000/30% - Standard Net	НМО	Silver	Off	\$392.82			
52899PA0030132	MC Advantage Silver \$3,500/\$50 - Standard Netwo	НМО	Silver	Off	\$429.87			

0	0	0	0
Mckean	Mercer	Venango	Warren

0	0	0
Elk	Cameron	Potter

0	0	0	0	0	0	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe

0	0	0	0	0	0
Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming

0	0	0	0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence

0	0
Washington	Westmoreland

0	0	1,051	0	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset

RATING AREA 6

Centre	Columbia	Lehigh	Mifflin		
0	0	0	0		

\$372.16

\$355.15

\$515.80

\$445.62

\$628.16

\$524.17

\$423.66

\$463.62

0 0 0 0 0 0 0 0 Montour Northampton Northumberland Schuylkill Snyder Union

RATING AREA 7

0	0	0	0
Adams	Berks	Lancaster	York

0	0
Bucks	Chester

0	0	0
Delaware	Montgomony	Dhiladalahia
Delaware	Montgomery	Philadelphia

0	0	0	0	0	0	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry

В	С	D	F	F	G	н	I J K L M N O P Q R
Unified Rate Review v6.0		· ·	-	·	· ·		To add a product to Worksheet 2 - Plan Product Info, select the Add Product button To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl
Company Legal Name:	UPMC Health Plan, Inc.						To validate, select the Validate button or Ctrl + Shift + I.
1 , 0	52899 State		PA				
			Individual				To finalize, select the Finalize button or Ctrl + Shift + F.
Effective Date of Rate Change(s):	1/1/2026 IVId1K	et.	mulviduai				
Market Level Calculations (Same for a	ll Plans)						
Section I: Experience Period Data			_				
Experience Period:		1/1/202		12/31/2024			
Allawa d Claims			<u>Total</u>	PMPM 6052.25			
Allowed Claims			\$21,095,691.47	\$853.35			
Reinsurance			\$901,732.82				
Incurred Claims in Experience Period			\$16,507,571.49	\$667.76			
Risk Adjustment Experience Period Premium			\$936,162.00	\$37.87 \$763.30			
Experience Period Member Months			\$18,869,646.63 24,721				
Experience Period Member Months			24,721				
Section II: Projections							
		Year	1 Trend	Year 2 ⁻	Trend		
Benefit Category	Experience Period Index Rate PMPM	Cost	Utilization	Cost	Utilization	Trended EHB Allowed Claims PMPM	
Inpatient Hospital	\$171.51	0.97			1.022		
Outpatient Hospital	\$295.31	1.04			1.022	\$348.80	
Professional	\$102.81	1.02			1.016	\$111.93	
Other Medical	\$133.76	1.01			1.066	\$156.90	
Capitation	\$0.00	1.00			1.000	\$0.00	
Prescription Drug	\$149.96	1.13			0.999	\$193.48	
Total	\$853.35					\$980.71	
	·					·	
Morbidity Adjustment				1.000			
Demographic Shift				1.000			
Plan Design Changes				1.000			
Other				1.000			
Adjusted Trended EHB Allowed Claims	PMPM for	1/1/202	6	\$980.71			
15110 411 101 1 101				1000			
Manual EHB Allowed Claims PMPM				\$977.84			
Applied Credibility %				0.00%			
					Projected Pariod Tatala		
Dunington I lander: Data face		4 14 1222	<u> </u>	A077 0.1	Projected Period Totals		
Projected Index Rate for		1/1/202	D	\$977.84	\$22,494,231.36		
Reinsurance				\$45.18	\$1,039,320.72		
Risk Adjustment Payment/Charge				-\$3.54 2.66%	-\$81,434.16 \$588.521.44		
Eychango Hear Food				<u>2.66%</u>	<u>\$588,521.44</u>		
Exchange User Fees Market Adjusted Index Rate				¢061 70	\$22 124 OCE 24		
				\$961.78	\$22,124,866.24		
Exchange User Fees Market Adjusted Index Rate Projected Member Months				\$961.78	\$22,124,866.24		

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

Product-Plan Data Collection

UPMC Health Plan, Inc. Company Legal Name:

HIOS Issuer ID: 52899 State: Effective Date of Rate Change(s): 1/1/2026 Market: Individual

Product/Plan Level Calculations

1.13 Submission Level Rate Increase %

Field # Section I: General Product and Plan Information 1.1 Product Name Exchange Individual HMO 52899PA003 1.2 Product ID Gold HSA | Silver \$2,600/\$50 - | Silver \$3,500/\$50 - | Silver \$7,000/\$45 -Gold \$1,000/\$20 -Silver HSA Bronze \$6,700/\$0 - Catastrophic 1.3 Plan Name 52899PA0030129 52899PA0030130 52899PA0030131 52899PA0030132 52899PA0030133 52899PA0030134 52899PA0030135 52899PA0030136 1.4 Plan ID (Standard Component ID) Catastrophic Silver Silver Silver Gold Silver Bronze 1.5 Metal 0.697 0.710 0.708 0.661 1.6 AV Metal Value 0.806 0.766 0.596 0.585 Renewing Renewing Renewing Renewing Renewing Renewing 1.7 Plan Category Renewing Renewing HMO Yes НМО НМО НМО 1.8 Plan Type НМО HMO НМО НМО 1.9 Exchange Plan? 1.10 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 1/1/2026 1.11 Cumulative Rate Change % (over 12 mos prior) 16.52% 10.35% 17.96% 17.27% 3.96% 15.22% 15.70% 14.37% 1.12 Product Rate Increase % 14.51%

14.51%

Worksheet 1 Totals	Section II: Experience Period and Current Plan	Level Information								
	2.1 Plan ID (Standard Component ID)	Total	52899PA0030129	52899PA0030130	52899PA0030131	52899PA0030132	52899PA0030133	52899PA0030134	52899PA0030135	52899PA0030136
\$21,095,691	2.2 Allowed Claims	\$21,095,691	\$9,539,172	\$1,351,356	\$4,318,545	\$812,814	\$2,642,605	\$1,837,728	\$593,471	\$0
\$901,733	2.3 Reinsurance	\$901,733	\$429,838	\$75,543	\$101,550	\$50,994	\$92,066	\$69,743	\$81,999	\$0
	2.4 Member Cost Sharing	\$3,686,387	\$1,998,734	\$339,679	\$246,401	\$223,256	\$224,075	\$332,720	\$321,521	\$0
	2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$16,507,571	2.6 Incurred Claims	\$16,507,571	\$7,110,600	\$936,135	\$3,970,594	\$538,564	\$2,326,464	\$1,435,265	\$189,950	\$0
\$936,162	2.7 Risk Adjustment Transfer Amount	\$936,162	\$446,249	\$78,427	\$105,428	\$52,941	\$95,582	\$72,406	\$85,130	\$0
\$18,869,647	2.8 Premium	\$18,869,647	\$9,406,896	\$1,446,227	\$2,768,336	\$810,888	\$2,341,476	\$824,734	\$1,271,089	\$0
24,721	2.9 Experience Period Member Months	24,721	11,784	2,071	2,784	1,398	2,524	1,912	2,248	0
	2.10 Current Enrollment	2,013	924	264	122	96	165	167	275	0
	2.11 Current Premium PMPM	\$768.29	\$838.22	\$748.82	\$989.88	\$623.71	\$902.68	\$449.65	\$617.04	\$0.00
	2.12 Loss Ratio	83.35%	72.17%	61.40%	138.17%	62.35%	95.46%	159.98%	14.01%	#DIV/0!
	Per Member Per Month									
	2.13 Allowed Claims	\$853.35	\$809.50	\$652.51	\$1,551.20	\$581.41	\$1,046.99	\$961.15	\$264.00	#DIV/0!
	2.14 Reinsurance	\$36.48	\$36.48	\$36.48	\$36.48	\$36.48	\$36.48	\$36.48	\$36.48	#DIV/0!
	2.15 Member Cost Sharing	\$149.12	\$169.61	\$164.02	\$88.51	\$159.70	\$88.78	\$174.02	\$143.03	#DIV/0!
	2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!
	2.17 Incurred Claims	\$667.76	\$603.41	\$452.02	\$1,426.22	\$385.24	\$921.74	\$750.66	\$84.50	#DIV/0!
	2.18 Risk Adjustment Transfer Amount	\$37.87	\$37.87	\$37.87	\$37.87	\$37.87	\$37.87	\$37.87	\$37.87	#DIV/0!
	2.19 Premium	\$763.30	\$798.28	\$698.32	\$994.37	\$580.03	\$927.68	\$431.35	\$565.43	#DIV/0!

3.1 Plan ID (Standard Component ID)	52899PA0030129	52899PA0030130	52899PA0030131	52899PA0030132	52899PA0030133	52899PA0030134	52899PA0030135	52899PA0030136
3.2 Market Adjusted Index Rate				\$96	1.78			
3.3 AV and Cost Sharing Design of Plan	0.8321	0.7189	1.0134	0.7479	0.8456	0.6835	0.6004	0.572
3.4 Provider Network Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.5 Benefits in Addition to EHB	1.0019	1.0019	1.0019	1.0019	1.0019	1.0019	1.0019	1.0019
Administrative Costs								
3.6 Administrative Expense	8.95%	8.95%	8.95%	8.95%	8.95%	8.95%	8.95%	8.95%
3.7 Taxes and Fees	0.44%	0.44%	0.44%	0.44%	0.44%	0.44%	0.44%	0.44%
3.8 Profit & Risk Load	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%
3.9 Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10 Plan Adjusted Index Rate	\$902.85	\$780.02	\$1,099.56	\$811.49	\$917.50	\$741.61	\$651.45	\$621.63

3.11 Age Calibration Factor	0.5523	0.5523							
3.12 Geographic Calibration Factor	0.9945	0.9945							
3.13 Tobacco Calibration Factor	0.9983	0.9983							
3.14 Calibrated Plan Adjusted Index Rate		\$495.06	\$427.71	\$602.92	\$444.96	\$503.09	\$406.65	\$357.21	\$340.85

4.1 Plan ID (Standard Component ID)	Total	52899PA0030129	52899PA0030130	52899PA0030131	52899PA0030132	52899PA0030133	52899PA0030134	52899PA0030135	52899PA0030136
4.2 Allowed Claims	\$22,537,851	\$10,520,714	\$2,877,112	\$1,490,207	\$1,065,517	\$1,886,890	\$1,800,854	\$2,896,558	\$0
4.3 Reinsurance	\$809,133	\$371,433	\$105,943	\$48,962	\$38,832	\$66,267	\$67,111	\$110,586	\$0
4.4 Member Cost Sharing	\$5,459,379	\$1,911,742	\$755,722	\$357,417	\$256,545	\$607,510	\$523,236	\$1,047,207	\$0
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$16,269,339	\$8,237,539	\$2,015,447	\$1,083,829	\$770,140	\$1,213,113	\$1,210,506	\$1,738,765	\$0
4.7 Risk Adjustment Transfer Amount	-\$63,491	-\$29,146	-\$8,313	-\$3,842	-\$3,047	-\$5,200	-\$5,266	-\$8,677	\$0
4.8 Premium	\$19,502,168	\$9,534,454	\$2,349,443	\$1,530,573	\$895,938	\$1,728,637	\$1,414,964	\$2,048,160	\$0
4.9 Projected Member Months	23,004	10,560	3,012	1,392	1,104	1,884	1,908	3,144	C
4.10 Loss Ratio	83.70%	86.66%	86.09%	70.99%	86.25%	70.39%	85.87%	85.26%	#DIV/0!
Per Member Per Month									
4.11 Allowed Claims	\$979.74	\$996.28	\$955.22	\$1,070.55	\$965.14	\$1,001.53	\$943.84	\$921.30	#DIV/0!
4.12 Reinsurance	\$35.17	\$35.17	\$35.17	\$35.17	\$35.17	\$35.17	\$35.17	\$35.17	#DIV/0!
4.13 Member Cost Sharing	\$237.32	\$181.04	\$250.90	\$256.76	\$232.38	\$322.46	\$274.23	\$333.08	#DIV/0!
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!
4.15 Incurred Claims	\$707.24	\$780.07	\$669.14	\$778.61	\$697.59	\$643.90	\$634.44	\$553.04	#DIV/0!
4.16 Risk Adjustment Transfer Amount	-\$2.76	-\$2.76	-\$2.76	-\$2.76	-\$2.76	-\$2.76	-\$2.76	-\$2.76	#DIV/0
4.17 Premium	\$847.77	\$902.88	\$780.03	\$1,099.55	\$811.54	\$917.54	\$741.60	\$651.45	#DIV/0

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

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

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

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

To remove a product, navigate to the corresponding $Product\ Name/Product\ ID\ field\ and\ select\ the\ Remove\ Product\ button\ or\ Ctrl\ +\ Shift\ +\ Q.$

To remove a plan, navigate to the corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.

Rating Area Data Collection

Specify the total number of Rating Select only the Rating Areas you ar To validate, select the Validate but To finalize, select the Finalize buttc

Rating Area	Rating Factor
Rating Area 1	0.9660
Rating Area 5	1.0418

RFJ Part III: Actuarial Memorandum

General Information

The purpose of this actuarial memorandum is to provide certain information related to a rate submission for the company identified below. The relevant index rate is developed in accordance with federal regulations, and plan specific premiums are generated using the allowable modifiers in accordance with the single risk pool rule.

The following section provides information related to the identification of the company that is submitting this rate filing. Much of this information is also displayed in Table 0 of the PA Actuarial Memorandum Exhibits.

Please note that UPMC is migrating the Individual market business with policies issued under the legal entity UPMC Health Coverage, Inc. (HIOS Issuer ID 62560) to the legal entity UPMC Health Plan, Inc. (HIOS Issuer ID 52899), effective 1/1/2026. For the purposes of rate filing, we are treating this migration as a continuity of the market offering, and unless otherwise noted will consider UPMC Health Coverage, Inc. experience through 12/31/2025 to correspond to UPMC Health Plan, Inc. policies going forward.

Company Identifying Information:

Company Legal Name: UPMC Health Plan, Inc.

NAIC #: 95216 State: PA

HIOS Issuer ID: 52899 Market: Individual

Exchange: On and Off Exchange

Products: HMO

Effective Date: 1/1/2026

Filing Information:

Rate Filing SERFF Tracking #: UPMC-134504084

Form Filing SERFF Tracking #: UPMC-134508630, UPMC-134508631

Binder SERFF Tracking #: UPMC-PA26-125120126

Rate History:

Historical and proposed rate changes vary by plan due to various changes made to meet AV requirements on a plan-by-plan basis. The values listed below and overall proposed rate change for 2026 are weighted averages of the increase for each plan based on projected enrollment. Please see Table 10 of the PA Actuarial Memorandum Exhibits for a breakdown of plan-by-plan rate increases.

SERFF Tracking #	Year	Rate Change*
UPMC-133257300	2023	4.4%
UPMC-133641900	2024	6.1%
UPMC-134082103	2025	4.7%

^{*} Historical increases in this table are from PAAM Exhibits Table 10

Proposed Rate Increase(s)

Reasons for Rate Increase(s):

The proposed rate increase calculated for HMO products in section I, worksheet 2 of the URRT is 14.5%

The largest drivers of the rate increase include the following:

- Increases in medical and pharmacy cost and utilization
- Anticipated increase in plan liability as a result of the expiration of enhanced APTC subsidies

Increases may vary by product due to annual changes in cost sharing, the impact of which may vary from plan to plan.

Market Experience

Single Risk Pool

The single risk pool consists of members that are anticipated to enroll in ACA-compliant policies offered under the captioned market.

Experience Period Premium and Claims

Paid Through Date:

The reported claims during the experience period have a paid through date of February 2025.

Current Date:

Current enrollment and premium data is reported as of February 15, 2025.

Premiums (net of MLR Rebate) in Experience Period:

Section I, worksheet 1 of the URRT contains calendar year 2024 premium for all non-grandfathered policies in the single risk pool for the captioned company and market. No adjustments were made for MLR rebates as we do not anticipate owing them. HHS cost-sharing is not included in the premium data. Please note that the earned premium is also listed in Table 2 of the PA Actuarial Memorandum Exhibits.

Allowed and Incurred Claims Incurred During the Experience Period:

Section I, worksheet 1 of the URRT contains calendar year 2024 claims experience for all non-grandfathered policies in the single risk pool for the captioned company and market, paid through February 2025. Allowed medical and pharmacy claims are pulled directly from our data warehouse. We used the standard

^{**} Structure of Table 10 leads to DIV/0 error in cell AC15 for 2021 filing

Development/Completion Factor Method to calculate IBNR. Factors were calculated using our entire block of ACA-related Individual business and no unexpected factors were observed.

Month	Completion Factor		
1/1/2024	0.9999		
2/1/2024	0.9998		
3/1/2024	0.9992		
4/1/2024	0.9986		
5/1/2024	0.9976		
6/1/2024	0.9963		
7/1/2024	0.9933		
8/1/2024	0.9914		
9/1/2024	0.9876		
10/1/2024	0.9788		
11/1/2024	0.9608		
12/1/2024	0.9537		

The following table shows the ultimate paid claims for the experience period distinguished between claims paid and fully adjudicated and claims estimated by IBNR:

Ultimate Incurred Claims:	\$ 19,392,143
Claims Estimated by IBNR:	\$ 263,176
Claims Processed Outside Claim System:	\$ -
Incurred Claims Processed by Claim System:	\$ 19,128,966

Benefit Categories

Medical claims are split into nine categories in our data warehouse. They, along with pediatric dental & vision claims, are mapped into the categories in the URRT as follows:

UPMC Benefit Category	URRT Benefit Category
Inpatient	Inpatient Hospital
Catastrophic	Inpatient Hospital
Outpatient	Outpatient Hospital
Behavioral	Outpatient Hospital
PCP	Professional
Specialist	Professional
Diagnostic	Other Medical
ER	Other Medical
Other	Other Medical
Pediatric Dental	Other Medical
Pediatric Vision	Other Medical

Drug claims are in separate tables and directly mapped into the Prescription Drugs category. Note that services are the unit of measurement used for the Other Medical category.

Projection Factors

Trend Factors (cost/utilization):

The overall annual trend used in rate development is 7.76%. Historical allowed claims from our Individual block of ACA-compliant business across all of UPMC's subsidiary companies were used to develop trend factors for use in the projected rates, and the basis for this trend is a least squares regression analysis on 12-month rolling cost and utilization claims experience between 2022 and 2024. The selected trends consider the regression results in each category (Inpatient Hospital, Outpatient Hospital, Professional, Other Medical, and Prescription Drug), and incorporate the influence of anticipated changes in, as an example, the mix of services within a category. The selected aggregate trend is the weighted average aggregation of the component trends.

The large enrollment count and consistent makeup of this population make it appropriate for use in trend development for this filing. Service categories were defined to be consistent with the URRT instructions. Please see Tables 3 and 3b of the PA Actuarial Memorandum Exhibits for trend development calculations. No changes in provider contracting are expected between the experience and projection periods, and therefore, no adjustments have been applied.

Adjustments to Trended EHB Allowed Claims PMPM

<u>Changes in the Morbidity of the Population Insured:</u>

For 2026, the Pennsylvania Insurance Department has mandated that an adjustment factor of 1.0 is applied to the index rate to reflect the morbidity impact of the state-based reinsurance program in the Individual market. In line with that guidance, no adjustment for changes in morbidity as a result of the state-based reinsurance program has been applied.

An adjustment factor of 1.018 has been made in the Change in Morbidity - All Other category to account for the anticipated increase in plan liability as a result of adverse selection in 2026 due to the expiration of the federal enhanced Premium Tax Credits which are set to expire at the end of 2025. Please see Exhibit 13 of the Supporting Exhibits for the derivation of this factor.

Changes in Benefits:

An adjustment factor of 0.979 has been made in the Change in Benefits category to account for the impact of on Allowed Claims in the projected period due to differences in induced demand between the experience period and the projected period. This impact is measured as the change in average induced demand factor between the experience period and the projected period, using the projected enrollment to determine the difference in plan mix when compared to the experience period. Plan design changes for 2026 are also accounted for. Please see Exhibit 6 of the Supporting Exhibits for the derivation of this factor.

Changes in Demographics:

The average age for our experience period Individual risk pool was 44.0 with an average premium factor of 1.83. This compares to our 2025 experience so far with age 43.8 and premium factor 1.82. An adjustment of 1.010 has been made in the Change in Demographics category to account for the difference between both the average age and the average geography of the experience period enrollment relative to the projected enrollment. Please see Exhibit 5 of the Supporting Exhibits for the derivation of this factor.

Other Adjustments:

An adjustment factor of 1.398 has been made in the Change in Network category to account for differences in expected allowed claims costs between the manual data and that of the captioned company. This adjustment factor brings the captioned company index rate in line with the current characteristics of the provider networks. Please see Exhibit 7 of the Supporting Exhibits for the derivation of this factor.

An adjustment factor of 0.980 has been applied to the index rate in the Change in Other category. This adjustment accounts for itemized differences between the 2024 experience period and the 2026 projection period, such as the impact of pharmacy rebate receipts in the projected period differing from those in the experience period. Please see Exhibit 8 of the Supporting Exhibits for the derivation of the Change in Other factor applied in Table 5.

Credibility Manual Rate Development

Source and Appropriateness of Manual Rate Used:

The manual data for this filing was developed using the entirety of ACA-compliant experience period data from each of UPMC's subsidiary companies in the Individual market, excluding experience from members domiciled in Rating Areas 6 and 7, and is displayed in tables 2b, 3b, and 4b in the PA Actuarial Memorandum Exhibits. The manual data consists of 1,262,789 member months of experience.

Adjustments Made to the Data:

Adjustments made to the manual data are discussed in the "Projection Factors" section above.

Inclusion of Capitation Payments:

No benefits are projected to be paid for via capitation.

Credibility of Experience

The experience period data for this company consists of 24,721 member months from ACA-compliant policies. Because the manual data encompasses the single risk pool of all UPMC Individual market companies, we believe it most appropriately represents the claim experience for use in calculating projected rates. Therefore, we assign 100% credibility to the manual data and 0% credibility is used for each company-specific single risk pool. Adjustments to the data include the trend and network adjustments discussed in the "Index Rate" section below.

Establishing the Index Rate

For this filing, the Index Rate of the Experience Period is set equal to the manual rate due to align with the single risk pool Index Rate. The calculation of the manual rate is shown in Table 2b of the PA Actuarial Memorandum Exhibits. The Index Rate of the Projection Period is then calculated in Table 5 by first applying two years of 7.76% annual trend to the Index Rate of Experience Period. The adjustments described in the Projection Factors section above were then applied to the trended manual rate to generate the Index Rate of the Projection Period. Please note that the Index Rate of Projection Period of \$977.84 shown in Table 5 matches the corresponding value shown in section II, worksheet 1 of the URRT. Please also note that claims

corresponding to non-EHBs were not included in the calculation of the index rates despite being covered during the experience period.

Paid to Allowed Ratio

The Paid to Allowed Average Factor was calculated by taking the weighted average of the company-determined Actuarial Values for all plans using projected membership as demonstrated in Table 10 of the PA Actuarial Memorandum Exhibits.

Development of the Market Adjusted Index Rate

The Projected Index Rate is adjusted by adding estimates for Risk Adjustment and Marketplace Fees (with impacts and costs spread across the whole risk pool) to obtain the projected Market Adjusted Index Rate. Derivation of the PMPM values used for the Risk Adjustment, Marketplace Fees adjustments, and projected Reinsurance recoveries are described in the following sections.

Experience Period Risk Adjustment and Reinsurance Adjustments PMPM:

Experience period Risk Adjustment for the captioned company is estimated to be a receipt of \$936,162 per the Pennsylvania Insurance Department Risk Adjustment Department Model for Benefit Year 2024. The receipt translates to a PMPM of \$37.87. This information was disseminated by the Department on May 7, 2025 via email.

Experience period recoveries from the state-based reinsurance program are estimated to be a receivable of \$901,733 for the captioned company. This estimate was calculated based on a member-level analysis using data from UPMC's data warehouse for the experience period using an attachment point of \$60,000, a ceiling of \$100,000, and a reimbursement rate of 60% of costs in between those points. The estimate translates to a PMPM of \$36.48.

Projected Risk Adjustments PMPM:

Projection period Risk Adjustment PMPM has been estimated to be a payment of \$2.76, which is displayed in Table 5. First, UPMC considered the CY 2024 transfer provided by the Department on May 7, 2025.		

Finally, the Projection Period Risk Adjustment transfer PMPM accounts for the impact of known changes to HHS model weights for the 2026 Benefit Period, as well as the impact of the assumed change in the statewide average premium between 2024 and 2026 to scale the result accordingly. The transfer amount is not adjusted to reflect the estimated impact of the Risk Adjustment Data Validation (RADV) program, as there have been fluctuations in the program's impact directionally in recent years. UPMC relies on analysis by Wakely Consulting in estimating the impacts of both the 2026 model changes and the RADV program.

The projected transfer assumes a \$0 High Cost Risk Pool (HCRP) recovery net of the program's surcharge.

Please see Exhibit 9 of the Supporting Exhibits for the derivation of this estimate.

The value entered in Section II, Worksheet 1 of the URRT was (\$3.54) since the calculation of the Market Adjusted Index Rate is done on an allowed claims basis in the URRT. The updated PMPM was derived by taking the original paid PMPM divided by the Paid to Allowed Average Factor. The net amount after accounting for the fee is subtracted from the Index Rate of the Projection Period as part of the calculation of the Market Adjusted Index Rate. For the URRT and Table 5 of the PA Actuarial Memorandum Rate Exhibits, it was entered as a negative number because the calculation subtracts this value. The effect is an increase in premium as more revenue will be required due to the anticipated payment.

Exchange User Fees:

The member-weighted average of a 3.0% Marketplace User Fee for Marketplace enrollees combined with 0% for non-Marketplace enrollees calculates to 2.4%. This load is developed based on fees from on-exchange policies, but is spread over all policies uniformly. This translates to a PMPM of \$19.94, which was entered as a positive value in Table 5 since the calculation adds this value. The effect for this adjustment is an increase in premium as additional revenue will be required to cover the anticipated payment. Since the URRT requires the exchange user fee to be listed on an "allowed" basis, the final value included in the URRT was calculated by first taking exchange user fee PMPM of \$19.94 divided by the paid-to-allowed ratio to derive the "allowed" exchange user fee PMPM. This value was then divided by the market adjusted index rate to arrive at the final value of 2.7%.

Estimated Reinsurance Recoveries PMPM:

The index rate was further adjusted by accounting for estimated recoveries from the state-based reinsurance program. Estimated recoveries applied in Table 5 and Section II, Worksheet 1 of the URRT were \$35.17 PMPM and \$45.18 PMPM, respectively. The value entered in the URRT was derived by taking the Table 5 recovery PMPM and dividing by the Paid to Allowed Average Factor, as the calculation of the Market Adjusted Index Rate is done on an allowed claims basis. These values were entered as positive values in Table 5 and the URRT since both calculations subtract these values. The result of this adjustment is a decrease in projected period premium as less revenue will be required due to the anticipated recovery.

The estimated recovery of \$35.17 PMPM was derived using data entered into worksheets I.b, II.a, and II.b of the PA Actuarial Memorandum exhibits. Data entered into worksheet II.a matches the experience period data described in the sections above, and worksheet II.b was populated by referencing the same source of experience captured in worksheet II.a, but with member-level incurred claims trended forward two years to the projection period before allocating the data to each range within the continuance table. An annualized claims trend of 7.76% was applied to estimate the projected member-level claims used to populate worksheet II.b. The

projected recovery as a percent of claims is calculated using a per-member attachment of \$60,000, a cap of \$100,000, and a coinsurance rate of 43%, as communicated by the Pennsylvania Insurance Department via the Final Rate Filing Guidance for 2026. The formula in Table 5 (cell C33) calculates the percent of projected paid claims, before pharmacy rebates, that the reinsurance recovery reflects, to align with the data in the continuance table in worksheet II.b.

Non-Benefit Expenses and Profit & Risk

Administrative Expense Load:

Administrative costs of 8.9% of premium have been displayed in Table 6 and the URRT. This value has been derived from projected administrative costs for the projection period. These expenses are assumed to be uniform for all plan designs.

Profit & Risk Margin:

The projected surplus and risk margin for this company is 1.8% for 2026. This value is listed in both Table 6 and the URRT. The same level of margin is expected for each plan included in this filing.

Taxes and Fees:

Taxes and Fees are expected to be 0.4% of premium in 2026. This accounts for the projected Federal Income Tax in 2026. Please note that the Risk Adjustment User Fee of \$0.20 PMPM and the projected PCORI Fee of \$0.29 PMPM were included in the Taxes and Fees field in Table 6 and the URRT.

Plan Adjusted Index Rates

Table 10 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance to develop 2026 Plan Adjusted Index Rates. The allowable modifiers that are used in rate development are described below.

Plan Actuarial Value:

The AV for each plan was determined by the issuer's own pricing model based on experience from UPMC's Individual Market block of business. This model calculates an AV for a given plan by first trending 2024 allowed claims data forward two years to the projection period, calculating paid amounts for each benefit category based on the benefit design of a given plan and projected allowed claims data, and taking the ratio of the total projected paid claims to projected allowed claims. Since the same tool was used for all plans, this eliminates any impact from morbidity at the plan level, and differing rate increases by product type are purely based on differences in benefit design for all plans within a given product.

Benefit Richness (induced demand)

Benefit richness factors were calculated using the formula (Plan AV)^2 - (Plan AV) + 1.24, where (Plan AV) is equal to the product of the Plan AV described above and, when applicable, the Non-Funding of CSR Adjustment described below on a plan-by-plan basis. This formula was prescribed by the Pennsylvania Insurance Department and has been developed to produce induced demand factors that mimic those determined by HHS. The initial factors calculated using this formula were then normalized against projected membership by plan.

Benefits in addition to EHBs

Benefits that will be offered outside EHB include routine foot care, acupuncture, dental anesthesia, diabetes care management, inherited metabolic disorder, treatment for TMJ, and gender affirming care. The projected allowed claims for these benefits is \$1.89 PMPM. The adjustment factor of 1.002 included in Table 10 has been derived by adding the aforementioned PMPM to the projected index rate for 2026 and dividing this total by the same index rate, causing the adjustment to be applied uniformly to all plans.

Provider Network

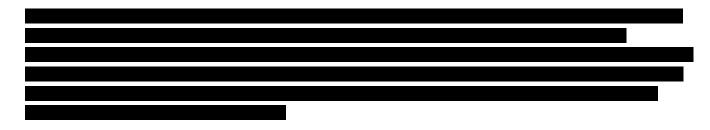
Since only one network is included in this filing, no network adjustments were deemed necessary for 2026.

Catastrophic Eligibility

No adjustments were made for catastrophic plans. Current enrollment is minimal and not credible.

Non-Funding of CSR Adjustment

To account for the elimination of funding for cost-share reduction subsidies, the Pennsylvania Insurance Department has mandated the rates for all silver plans offered both on and off the exchange be increased via the CSR Defunding Adjustment in Table 10 of the Actuarial Memorandum Rate Exhibits. The captioned company will apply a factor of 1.22 as the CSR Defunding Adjustment for 2026. Several off-exchange only silver plans continue to be included for 2026 to minimize disruption to non-subsidized members enrolled in silver plans.



We are in the process of determining the best approach to estimate the PY 2024 liability associated with CSR reimbursement that would have been received from the federal government under the original CSR funding arrangement of the ACA, in response to the Bulletin issued by CMS on May 2, 2025, and the email guidance from the Department that followed. Additionally, we are still considering the potential implications on rate sufficiency of a scenario in which Congress reinstates CSR funding for PY 2026; we note that the CSR load is likely to be removed entirely, but the aggregate rate change may be impacted in either direction as a result of the many other dynamic market factors influencing a market that, in that instance, would be suddenly reoriented after seven years of Silver loading. We intend to work with the Department to address and communicate these considerations in advance of the June 2, 2025 deadline established during the Department conference call on May 12, 2025.

Calibration

Age Curve Calibration:

The average age factor was calculated using our projected ACA-related Individual population with the prescribed HHS Age Factors for 2026. It was assumed this represents the age distribution of the entire single risk-pool. The number of members under each age bracket was multiplied by the corresponding HHS Age Factor. These were then summed and divided by the total number of members to obtain the average age factor. For UPMC's entire block of ACA-compliant Individual business, the average age factor is 1.817 and average age is 43.8 for the projected enrollment. This preliminary age factor is then multiplied by an adjustment factor of 0.996, which accounts for the regulation that prohibits charging for more than three children per family, resulting in a final age calibration factor of 1.810. Please see Exhibit 1 in the Supporting Exhibits for the calculation of this factor.

Geographic Factor Calibration:

The geographic rating areas used within this filing are the same as those defined by the state. For 2026, the proposed geographic factors are identical to the 2025 filing for this company with the exception of Rating Area 5. The table below displays the current and proposed factors:

Region	2025	2026
1	0.966	0.966
5	1.011	1.042

The proposed factor for Rating Area 5 acknowledges the elevated costs observed in that region relative to other regions after accounting for age, benefit level, and morbidity. Please see Exhibit 12 of the Supporting Exhibits for an illustration of this change.

The calibration factor of 1.006 was calculated as the weighted average of the proposed geographical factors using projected enrollment for the cationed company, as shown in Exhibit 2 of the Supporting Exhibits.

Tobacco Use Rating Factor Calibration:

The average tobacco factor was calculated using projected membership, which is assumed to have the same split for tobacco status as current membership. The member-weighted average of a 2.5% load applied for enrollees who qualify as tobacco users combined with a 0% load for non-tobacco users yields an average tobacco factor of 1.002. The derivation of this factor is shown below.

Tobacco Status	Feb 2025 Enrollment Split	Tobacco Factor	Calibration Factor
Non-User	93.1%	1.000	0.931
User	6.9%	1.025	0.070
Total	100.0%		1.002

Consumer Adjusted Premium Rate Development

Table 11 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance. 2025 rates calculated in this table were tested to ensure that they match those included in the PA

Plan Design Summary and Rate Tables, Federal Rates Template, and the binder. The Plan Adjusted Index Rates are divided by the age calibration factor then multiplied by the specific age/tobacco and geographic factors shown in Tables 12 and 13 of the PA Actuarial Memorandum Exhibits, respectively, to develop the Consumer Adjusted Premium Rates.

Projected Loss Ratio

The projected period loss ratio, using the federally-prescribed MLR methodology without the credibility adjustment, is 88.3%, as shown in Worksheet VIII of the PAAM Exhibits.

Plan Product Info

AV Metal Values

Metal values were determined using the final 2026 HHS AV Calculator. For plans with designs that were incompatible with the AV Calculator, a Supporting Documentation and Justification narrative has been included with the AV Screenshots.

All plans have metal level actuarial values in accordance with the 2026 Marketplace Integrity and Affordability Proposed Rule. If the AV-related provisions of the proposed rule are not adopted in the final rule, a revised filing will be submitted.

Membership Projections

Typically we would equate the total projected lives in column W of worksheet III Plan Rates with the current enrollment in column V. For 2026, we anticipate a decrease in enrollment as a result of the expiration of enhanced federal Premium Tax Credits, and have decreased the projected enrollment accordingly. The reduced projected enrollment was allocated across plan and age projections proportionally, reflecting that we do not have any reason to believe the average age or AV will be different as a result of this membership decline.

Terminated Plans and Products

Please see Table 10 of the PA Actuarial Memorandum Exhibits for a mapping of all terminated SCIDs to a 2026 plan, where applicable.

Warning Alerts

Several warning messages appear after clicking the validate button in the URRT. These messages highlight the

fact that several terminated or renewing plans have entries of zero in the current enrollment and premium PMPM fields on worksheet 2 of the URRT. Similar messages have appeared in the URRT in prior years across UPMC companies for similar reasons.

Effective Rate Review Information

The Pennsylvania Insurance Department is responsible for conducting effective rate review for all submitted rates.

Reliance

Below is a summary of the information that we have relied on as part of rate development.

Source	Type of Information	Comments	
, Sr. Director, Commercial Products	Projected administrative expenses, projected quality and provider incentive liabilities	I have not performed any independent audit or otherwise verified the accuracy of this data/information.	
, Vice President, Risk Revenue Operations	Projected period Risk Adjustment transfer	I have not performed any independent audit or otherwise verified the accuracy of this data/information.	
, Sr. Manager, Pharmacy Analytics	Pharmacy Rebate Reporting and Projections	I have not performed any independent audit or otherwise verified the accuracy of this data/information.	
, Director, Financial Reporting	MLR Rebate Reporting and MLR Rebate Improving HCQ Expense Projections	I have not performed any independent audit or otherwise verified the accuracy of this data/information.	

List of Supporting Exhibits

Supporting exhibits have been included with the rate filing to assist with the review process. Below is a list summarizing the contents of each exhibit.

- Exhibit 1: Derivation of Age Calibration Factor
- Exhibit 2: Derivation of Geographical Calibration Factor
- Exhibit 3: Current/Projected Commissions by OEP and SEP
- Exhibit 4: Derivation of 3-Child Cap Adjustment Factor
- Exhibit 5: Derivation of Change in Demographics Factor
- Exhibit 6: Derivation of Change in Benefits Factor
- Exhibit 7: Derivation of Change in Network Factor
- Exhibit 8: Derivation of Change in Other Factor
- Exhibit 9: Derivation of Projected Risk Adjustment PMPM
- Exhibit 9a: Risk Transfer Adjustment Support
- Exhibit 10: Projected Administrative Expense Load Development
- Exhibit 11: Derivation of Projected Taxes and Fees
- Exhibit 12: Derivation of Geographic Rating Factor Changes
- Exhibit 13: Derivation of Change in Morbidity Factor

Actuarial Certification

I, am a Member of the American Academy of Actuaries in good standing. I am currently Manager for ACA products in the Actuarial Services department for UPMC Health Plan. I certify that:

- All factor, benefit and other changes from the prior approved filing have been disclosed in this actuarial memorandum.
- New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR § 147.106.
- The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2025 Rate Filing Justification.
- The projected Index Rate is:
 - a. In compliance with all applicable state and Federal statutes and regulations (45 CFR § 156.80 and § 147.102)
 - b. Developed in compliance with the applicable Actuarial Standards of Practice
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered
 - d. Neither excessive nor deficient
- The Index Rate and only the allowable modifiers as described in 45 CFR § 156.80(d)(1) and § 156.80(d)(2) were used to generate plan level rates.
- The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
- The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I URRT for all plans except those specified in the certification.



RFJ Part II – Consumer Friendly Justification

Individual Exchange HMO Rate Filing

The rate change for UPMC Health Plan Individual plans is 16.28% for 2026. Rate change drivers include the following:

- Increases in medical and pharmacy cost and utilization
- · Changes to the state reinsurance program for the Individual health insurance market
- Anticipated increase in plan liability as a result of the expiration of enhanced federal Premium Tax Credits

Scope and Range of the Rate Increase

The number of individuals affected by this rate increase is 2,013. The proposed rate increase varies by plan due to various changes made to meet AV requirements on a plan-by-plan basis. The range of the proposed rate change is 3.96% to 21.50%.

Financial Experience of the Product

UPMC Health Options incurred an underwriting gain the ACA Individual market in 2024.

Changes in Medical Service Costs

Cost and utilization increases are expected to increase by approximately 7.76% for 2026.

Changes in Benefits

No changes in benefits contributed significantly to the increase.

Administrative Costs and Anticipated Margins

Changes in administrative costs contribute to the rate increase. This rate filing anticipates a surplus and risk margin for 2026.

ates Table Template v15.0	All fields with an asterisk (*) are				ize button or Ctrl + Shift + F.	
		state, select Family-Tier Rates under			ata far ayan, aga hand	
		ing state, select Age-Based Rates un Tobacco User, you must give a rate			ate for every age band.	
		dd Sheet button, or Ctrl + Shift + H. A				
HIOS Issuer	ID* 52899					
Rate Effective Da						
Rate Expiration Da	nte* 12/31/2026 Od* Age-Based Rates					
Rating Metri	Age-based Nates					
Plan ID*	Rating Area ID*	Tobacco*		Age*	Individual Rate*	Individual Tobacco Rat
Required:	Required:	Required: Select if Tobacco use of subscriber is	s used to	Required:	Required:	Required:
Enter the 14-character Plan ID	Select the Rating Area ID	determine if a person is eligible for a ra		t the age of a subscriber eligible for the rate	Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Enter the rate of an Individual tob enrollee on a plan
		plan				
	129 Rating Area 1	Tobacco User/Non-Tobacco		0-14	365.87	
	129 Rating Area 1 129 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		15 16	398.39 410.83	
	129 Rating Area 1	Tobacco User/Non-Tobacco		17	423.26	
	129 Rating Area 1	Tobacco User/Non-Tobacco		18	436.65	
	129 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		19 20	450.04 463.91	
	129 Rating Area 1 129 Rating Area 1	Tobacco User/Non-Tobacco		21	478.26	
	129 Rating Area 1	Tobacco User/Non-Tobacco		22	478.26	***************************************
52899PA00301	129 Rating Area 1	Tobacco User/Non-Tobacco	-	23	478.26	
	129 Rating Area 1	Tobacco User/Non-Tobacco		24	478.26	
	129 Rating Area 1 129 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		25 26	480.17 489.74	
	129 Rating Area 1	Tobacco User/Non-Tobacco		27	501.22	
52899PA0030 ⁻	129 Rating Area 1	Tobacco User/Non-Tobacco	User	28	519.87	
	129 Rating Area 1	Tobacco User/Non-Tobacco		29	535.17	
	129 Rating Area 1 129 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		30 31	542.83 554.30	
52899PA0030 ⁻	129 Rating Area 1	Tobacco User/Non-Tobacco		32	565.78	
52899PA0030 ⁻	129 Rating Area 1	Tobacco User/Non-Tobacco		33	572.96	
	129 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		34 35	580.61 584.43	
	129 Rating Area 1 129 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		35	584.43 588.26	
	129 Rating Area 1	Tobacco User/Non-Tobacco		37	592.09	
52899PA0030 ⁻	129 Rating Area 1	Tobacco User/Non-Tobacco		38	595.91	
	129 Rating Area 1	Tobacco User/Non-Tobacco		39	603.56	
	129 Rating Area 1 129 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		40 41	611.22 622.69	
	129 Rating Area 1	Tobacco User/Non-Tobacco		42	633.69	
52899PA0030°	129 Rating Area 1	Tobacco User/Non-Tobacco		43	649.00	
	129 Rating Area 1	Tobacco User/Non-Tobacco		44	668.13	
	129 Rating Area 1 129 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		45 46	690.61 717.39	
	129 Rating Area 1	Tobacco User/Non-Tobacco		47	747.52	
	129 Rating Area 1	Tobacco User/Non-Tobacco	User	48	781.96	
	129 Rating Area 1	Tobacco User/Non-Tobacco		49	815.91	
	129 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		50 51	854.17 891.95	
	129 Rating Area 1 129 Rating Area 1	Tobacco User/Non-Tobacco		52	933.56	
	129 Rating Area 1	Tobacco User/Non-Tobacco		53	975.65	
	129 Rating Area 1	Tobacco User/Non-Tobacco		54	1021.09	
	129 Rating Area 1 129 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		55 56	1066.52 1115.78	
	129 Rating Area 1	Tobacco User/Non-Tobacco		57	1165.52	
52899PA0030 ⁻	129 Rating Area 1	Tobacco User/Non-Tobacco		58	1218.61	
	129 Rating Area 1	Tobacco User/Non-Tobacco		59	1244.91	
	129 Rating Area 1 129 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		60 61	1298.00 1343.91	
	129 Rating Area 1	Tobacco User/Non-Tobacco		62	1374.04	
	129 Rating Area 1	Tobacco User/Non-Tobacco		63	1411.82	
	129 Rating Area 1	Tobacco User/Non-Tobacco		64 and over	1434.78	
	129 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		0-14	394.59	
	129 Rating Area 5 129 Rating Area 5	Tobacco User/Non-Tobacco		15 16		
52899PA0030°	129 Rating Area 5	Tobacco User/Non-Tobacco	User	17	456.48	
	129 Rating Area 5	Tobacco User/Non-Tobacco	User	18	470.93	
	129 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		19 20	485.37 500.33	
	129 Rating Area 5 129 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		20	500.33 515.80	
52899PA0030 ⁻	129 Rating Area 5	Tobacco User/Non-Tobacco	User	22	515.80	
52899PA0030 ⁻	129 Rating Area 5	Tobacco User/Non-Tobacco		23	515.80	
	129 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		24 25	515.80 517.86	
	129 Rating Area 5 129 Rating Area 5	Tobacco User/Non-Tobacco		25	517.86 528.18	
52899PA0030 ⁻	129 Rating Area 5	Tobacco User/Non-Tobacco		27	540.56	
	129 Rating Area 5	Tobacco User/Non-Tobacco		28	560.67	
	129 Rating Area 5 129 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		29 30	577.18 585.43	
	129 Rating Area 5 129 Rating Area 5	Tobacco User/Non-Tobacco		30	585.43 597.81	
52899PA0030	129 Rating Area 5	Tobacco User/Non-Tobacco	User	32	610.19	
52899PA0030 ⁻	129 Rating Area 5	Tobacco User/Non-Tobacco		33	617.93	
52899PA00301	129 Rating Area 5 129 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		34 35	626.18 630.31	
	129 Rating Area 5 129 Rating Area 5	Tobacco User/Non-Tobacco		36	634.43	
52899PA0030 ⁻	129 Rating Area 5	Tobacco User/Non-Tobacco	User	37	638.56	
	129 Rating Area 5	Tobacco User/Non-Tobacco		38	642.69	
	129 Rating Area 5 129 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		39 40	650.94 659.19	
	129 Rating Area 5 129 Rating Area 5	Tobacco User/Non-Tobacco		40	659.19 671.57	
52899PA0030°	129 Rating Area 5	Tobacco User/Non-Tobacco	User	42	683.44	
52899PA0030 ⁻	129 Rating Area 5	Tobacco User/Non-Tobacco	User	43	699.94	
	129 Rating Area 5	Tobacco User/Non-Tobacco		44	720.57	
	129 Rating Area 5 129 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		45 46	744.82 773.70	
52899PA0030	129 Rating Area 5	Tobacco User/Non-Tobacco		47	806.20	
52899PA0030 ⁻	129 Rating Area 5	Tobacco User/Non-Tobacco	User	48	843.33	
	129 Rating Area 5	Tobacco User/Non-Tobacco		49	879.95	
	129 Rating Area 5 129 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		50 51	921.22 961.97	
	129 Rating Area 5 129 Rating Area 5			51	1006.84	
52099PAUU3U	129 Nating Area 5	Tobacco User/Non-Tobacco	User			

 52899PA0030129 Rating Area 5 52899PA0030129 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55 56	1150.23 1203.36	11 12
52899PA0030129 Rating Area 5	Tobacco User/Non-Tobacco User	57	1257.00	12
52899PA0030129 Rating Area 5 52899PA0030129 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58 59	1314.26 1342.63	13 13
52899PA0030129 Rating Area 5	Tobacco User/Non-Tobacco User	60	1399.88	14
52899PA0030129 Rating Area 5 52899PA0030129 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	61 62	1449.40 1481.89	14 15
52899PA0030129 Rating Area 5	Tobacco User/Non-Tobacco User	63	1522.64	15
52899PA0030129 Rating Area 5 52899PA0030133 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	64 and over 0-14	1547.40 371.81	15 3
52899PA0030133 Rating Area 1	Tobacco User/Non-Tobacco User	15	404.85	4
52899PA0030133 Rating Area 1	Tobacco User/Non-Tobacco User	16	417.49	4
52899PA0030133 Rating Area 1 52899PA0030133 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	17 18	430.13 443.74	4
52899PA0030133 Rating Area 1	Tobacco User/Non-Tobacco User	19	457.34	4
52899PA0030133 Rating Area 1 52899PA0030133 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20	471.44 486.02	
52899PA0030133 Rating Area 1	Tobacco User/Non-Tobacco User	22	486.02	
52899PA0030133 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23	486.02	4
52899PA0030133 Rating Area 1 52899PA0030133 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	24 25	486.02 487.96	
52899PA0030133 Rating Area 1	Tobacco User/Non-Tobacco User	26	497.68	
52899PA0030133 Rating Area 1 52899PA0030133 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	27 28	509.35 528.30	
52899PA0030133 Rating Area 1	Tobacco User/Non-Tobacco User	29	543.86	
52899PA0030133 Rating Area 1	Tobacco User/Non-Tobacco User	30	551.63	
52899PA0030133 Rating Area 1 52899PA0030133 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	31 32	563.30 574.96	
52899PA0030133 Rating Area 1	Tobacco User/Non-Tobacco User	33	582.25	
52899PA0030133 Rating Area 1 52899PA0030133 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	34 35	590.03 593.92	
52899PA0030133 Rating Area 1	Tobacco User/Non-Tobacco User	36	597.80	
52899PA0030133 Rating Area 1	Tobacco User/Non-Tobacco User	37	601.69	
52899PA0030133 Rating Area 1 52899PA0030133 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	38 39	605.58 613.36	-
52899PA0030133 Rating Area 1	Tobacco User/Non-Tobacco User	40	621.13	
52899PA0030133 Rating Area 1	Tobacco User/Non-Tobacco User	41	632.80	
52899PA0030133 Rating Area 1 52899PA0030133 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	42	643.98 659.53	
52899PA0030133 Rating Area 1	Tobacco User/Non-Tobacco User	44	678.97	
52899PA0030133 Rating Area 1 52899PA0030133 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46	701.81 729.03	
52899PA0030133 Rating Area 1	Tobacco User/Non-Tobacco User	47	759.65	
52899PA0030133 Rating Area 1	Tobacco User/Non-Tobacco User	48	794.64	
52899PA0030133 Rating Area 1 52899PA0030133 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	49 50	829.15 868.03	
52899PA0030133 Rating Area 1	Tobacco User/Non-Tobacco User	51	906.43	
52899PA0030133 Rating Area 1 52899PA0030133 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	52 53	948.71 991.48	1
52899PA0030133 Rating Area 1	Tobacco User/Non-Tobacco User	54	1037.65	1
52899PA0030133 Rating Area 1	Tobacco User/Non-Tobacco User	55	1083.82	
52899PA0030133 Rating Area 1 52899PA0030133 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	56 57	1133.88 1184.43	1
52899PA0030133 Rating Area 1	Tobacco User/Non-Tobacco User	58	1238.38	1
52899PA0030133 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	59 60	1265.11 1319.06	1
52899PA0030133 Rating Area 1 52899PA0030133 Rating Area 1	Tobacco User/Non-Tobacco User	61	1365.72	1
52899PA0030133 Rating Area 1	Tobacco User/Non-Tobacco User	62	1396.34	1
52899PA0030133 Rating Area 1 52899PA0030133 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	63 64 and over	1434.73 1458.06	1
52899PA0030133 Rating Area 5	Tobacco User/Non-Tobacco User	0-14	400.99	
52899PA0030133 Rating Area 5 52899PA0030133 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16	436.63 450.26	
52899PA0030133 Rating Area 5	Tobacco User/Non-Tobacco User	17	463.89	
52899PA0030133 Rating Area 5 52899PA0030133 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	18 19	478.57 493.24	
52899PA0030133 Rating Area 5	Tobacco User/Non-Tobacco User	20	508.44	
52899PA0030133 Rating Area 5	Tobacco User/Non-Tobacco User	21	524.17	
52899PA0030133 Rating Area 5 52899PA0030133 Rating Area 5	Tobacco User/Non-Tobacco User	22	524.17 524.17	
52899PA0030133 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24	524.17	
52899PA0030133 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	24 25	524.17 526.27	
	Tobacco User/Non-Tobacco User	24	524.17	
52899PA0030133 Rating Area 5 52899PA0030133 Rating Area 5 52899PA0030133 Rating Area 5 52899PA0030133 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	24 25 26 27 28	524.17 526.27 536.75 549.33 569.77	
52899PA0030133 Rating Area 5 52899PA0030133 Rating Area 5 52899PA0030133 Rating Area 5 52899PA0030133 Rating Area 5 52899PA0030133 Rating Area 5	Tobacco User/Non-Tobacco User	24 25 26 27 28 29	524.17 526.27 536.75 549.33 569.77 586.55	
52899PA0030133 Rating Area 5 52899PA0030133 Rating Area 5 52899PA0030133 Rating Area 5 52899PA0030133 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	24 25 26 27 28	524.17 526.27 536.75 549.33 569.77	
52899PA0030133 Rating Area 5 52899PA0030133 Rating Area 5	Tobacco User/Non-Tobacco User	24 25 26 27 28 29 30 31 31	524.17 526.27 536.75 549.33 569.77 586.55 594.93 607.51 620.09	
52899PA0030133 Rating Area 5 52899PA0030133 Rating Area 5	Tobacco User/Non-Tobacco User	24 25 26 27 28 29 30	524.17 526.27 536.75 549.33 569.77 586.55 594.93 607.51	
52899PA0030133 Rating Area 5 52899PA0030133 Rating Area 5	Tobacco User/Non-Tobacco User	24 25 26 27 28 29 30 31 32 33 34 35	524.17 526.27 536.75 549.33 569.77 586.55 594.93 607.51 620.09 627.96 636.34 640.54	
52899PA0030133 Rating Area 5 52899PA0030133 Rating Area 5	Tobacco User/Non-Tobacco User	24 25 26 27 28 29 30 31 32 33 34 35	524.17 526.27 536.75 549.33 569.77 586.55 594.93 607.51 620.09 627.96 636.34 640.54 644.73	
52899PA0030133 Rating Area 5 52899PA0030133 Rating Area 5	Tobacco User/Non-Tobacco User	24 25 26 27 28 29 30 31 32 33 34 35	524.17 526.27 536.75 549.33 569.77 586.55 594.93 607.51 620.09 627.96 636.34 640.54	
52899PA0030133 Rating Area 5	Tobacco User/Non-Tobacco User	24 25 26 27 28 29 30 31 31 32 33 34 35 36 37 38	524.17 526.27 536.75 549.33 569.77 586.55 594.93 607.51 620.09 627.96 636.34 640.54 644.73 648.92 653.12 661.50	
52899PA0030133 Rating Area 5 52899PA0030133 Rating Area 5	Tobacco User/Non-Tobacco User	24 25 26 27 28 29 30 31 32 33 34 35 36 37	524.17 526.27 536.75 549.33 569.77 586.55 594.93 607.51 620.09 627.96 636.34 640.54 644.73 648.92 653.12	
52899PA0030133 Rating Area 5	Tobacco User/Non-Tobacco User	24 25 26 27 28 29 30 31 31 32 33 34 35 36 37 38 39 40	524.17 526.27 536.75 549.33 569.77 586.55 594.93 607.51 620.09 627.96 636.34 640.54 644.73 648.92 663.12 661.50 669.89 682.47 694.53	
52899PA0030133 Rating Area 5	Tobacco User/Non-Tobacco User	24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 41 42	524.17 526.27 536.75 549.33 569.77 586.55 594.93 607.51 620.09 627.96 636.34 640.54 644.73 648.92 653.12 661.50 669.89 682.47 694.53 711.30	
52899PA0030133 Rating Area 5	Tobacco User/Non-Tobacco User	24 25 26 27 28 29 30 31 31 32 33 34 35 36 37 38 39 40 41 41 42 43	524.17 526.27 536.75 549.33 569.77 586.55 594.93 607.51 620.09 627.96 636.34 644.73 648.92 653.12 661.50 669.89 682.47 694.53 711.30 732.27 756.90	
52899PA0030133 Rating Area 5	Tobacco User/Non-Tobacco User	24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46	524.17 526.27 536.75 549.33 569.77 586.55 594.93 607.51 620.09 627.96 636.34 641.54 644.73 648.92 653.12 661.50 668.89 682.47 694.53 711.30 732.27 756.90 786.26	
52899PA0030133 Rating Area 5	Tobacco User/Non-Tobacco User	24 25 26 27 28 29 30 31 31 32 33 34 35 36 37 38 39 40 41 41 42 43	524.17 526.27 536.75 549.33 569.77 586.55 594.93 607.51 620.09 627.96 636.34 644.73 648.92 653.12 661.50 669.89 682.47 694.53 711.30 732.27 756.90	
52899PA0030133 Rating Area 5	Tobacco User/Non-Tobacco User	24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48	524.17 526.27 536.75 549.33 569.77 586.55 594.93 607.51 620.09 627.96 636.34 640.54 644.73 648.92 653.12 661.50 669.89 682.47 694.53 7711.30 732.27 756.90 786.26 819.28 857.02 894.23	
52899PA0030133 Rating Area 5	Tobacco User/Non-Tobacco User	24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50	524.17 526.27 536.75 549.33 569.77 586.55 594.93 607.51 620.09 627.96 636.34 640.54 644.73 648.92 653.12 661.50 669.89 682.47 694.53 711.30 732.27 756.90 786.26 819.28 857.02 894.23 936.17	
52899PA0030133 Rating Area 5	Tobacco User/Non-Tobacco User	24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48	524.17 526.27 536.75 549.33 569.77 586.55 594.93 607.51 620.09 627.96 636.34 640.54 644.73 648.92 653.12 661.50 669.89 682.47 694.53 7711.30 732.27 756.90 786.26 819.28 857.02 894.23	1
52899PA0030133 Rating Area 5	Tobacco User/Non-Tobacco User	24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53	524.17 526.27 536.75 549.33 569.77 586.55 594.93 607.51 620.09 627.96 636.34 640.54 644.73 648.92 653.12 661.50 669.89 682.47 694.53 711.30 732.27 756.90 786.26 819.28 857.02 894.23 936.17 977.58 1023.18 1069.31	1 1 1 1
52899PA0030133 Rating Area 5	Tobacco User/Non-Tobacco User	24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54	524.17 526.27 536.75 549.33 569.77 586.55 594.93 607.51 620.09 627.96 636.34 640.54 644.73 648.92 653.12 661.50 669.89 682.47 694.53 711.30 732.27 756.90 786.26 819.28 857.02 894.23 936.17 977.58 1023.18 1069.31 1119.10	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
52899PA0030133 Rating Area 5	Tobacco User/Non-Tobacco User	24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56	524.17 526.27 536.75 549.33 569.77 586.55 594.93 607.51 620.09 627.96 636.34 640.54 644.73 648.92 653.12 661.50 669.89 682.47 694.53 711.30 732.27 756.90 786.26 819.28 857.02 894.23 936.17 977.58 1023.18 1069.31 1119.10 1168.90 1222.89	1 1 1 1 1 1 1
52899PA0030133 Rating Area 5	Tobacco User/Non-Tobacco User	24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57	524.17 526.27 536.75 549.33 569.77 586.55 594.93 607.51 620.09 627.96 636.34 640.54 644.73 648.92 653.12 661.50 669.89 682.47 694.53 711.30 732.27 756.90 786.26 819.28 857.02 894.23 936.17 977.58 1023.18 1069.31 1119.10 1168.90 1222.89	1 1 1 1 1 1 1 1
52899PA0030133 Rating Area 5	Tobacco User/Non-Tobacco User	24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56	524.17 526.27 536.75 549.33 569.77 586.55 594.93 607.51 620.09 627.96 636.34 640.54 644.73 648.92 653.12 661.50 669.89 682.47 694.53 711.30 732.27 756.90 786.26 819.28 857.02 894.23 936.17 977.58 1023.18 1069.31 1119.10 1168.90 1222.89	11 11 11 11 11 11 11 11 11 11 11 11 11
52899PA0030133 Rating Area 5	Tobacco User/Non-Tobacco User	24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60	524.17 526.27 536.75 549.33 569.77 586.55 594.93 607.51 620.09 627.96 636.34 640.54 644.73 648.92 653.12 661.50 669.89 682.47 694.63 711.30 732.27 756.90 786.26 819.28 857.02 894.23 936.17 977.58 1023.18 1069.31 1119.10 1168.90 1222.89 1277.40 1335.59 1384.41 1422.60	1 1 1 1 1 1 1 1 1 1 1
52899PA0030133 Rating Area 5	Tobacco User/Non-Tobacco User	24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59	524.17 526.27 536.75 549.33 569.77 586.55 594.93 607.51 620.09 627.96 636.34 640.54 644.73 648.92 653.12 661.50 669.89 682.47 694.53 711.30 732.27 756.90 786.26 819.28 857.02 894.23 936.17 977.58 1023.18 1069.31 1119.10 1168.90 1222.89 1277.40 1335.59 1364.41	

52899PA0030133 Rating Area 5 52899PA0030132 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	64 and over 0-14	1572.51 328.85	16
52899PA0030132 Rating Area 1	Tobacco User/Non-Tobacco User	15	358.08	3
52899PA0030132 Rating Area 1 52899PA0030132 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	16 17	369.26 380.43	3
52899PA0030132 Rating Area 1 52899PA0030132 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	18 19	392.47 404.51	3
52899PA0030132 Rating Area 1	Tobacco User/Non-Tobacco User	20	416.97	4
52899PA0030132 Rating Area 1 52899PA0030132 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	21	429.87 429.87	4
52899PA0030132 Rating Area 1	Tobacco User/Non-Tobacco User	23	429.87	4
52899PA0030132 Rating Area 1 52899PA0030132 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	24 25	429.87 431.59	4
52899PA0030132 Rating Area 1	Tobacco User/Non-Tobacco User	26	440.19	4
52899PA0030132 Rating Area 1 52899PA0030132 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	27 28	450.50 467.27	4
52899PA0030132 Rating Area 1	Tobacco User/Non-Tobacco User	29	481.02	4
52899PA0030132 Rating Area 1 52899PA0030132 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	30 31	487.90 498.22	5 5
52899PA0030132 Rating Area 1	Tobacco User/Non-Tobacco User	32	508.54	5
52899PA0030132 Rating Area 1 52899PA0030132 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33 34	514.98 521.86	5 5
52899PA0030132 Rating Area 1 52899PA0030132 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	35 36	525.30	5 5
52899PA0030132 Rating Area 1	Tobacco User/Non-Tobacco User	37	528.74 532.18	5
52899PA0030132 Rating Area 1 52899PA0030132 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	38 39	535.62 542.50	
52899PA0030132 Rating Area 1	Tobacco User/Non-Tobacco User	40	549.37	5
52899PA0030132 Rating Area 1 52899PA0030132 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	41 42	559.69 569.58	5 5
52899PA0030132 Rating Area 1	Tobacco User/Non-Tobacco User	43	583.33	5
52899PA0030132 Rating Area 1 52899PA0030132 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	44 45	600.53 620.73	6
52899PA0030132 Rating Area 1	Tobacco User/Non-Tobacco User	46	644.81	6
52899PA0030132 Rating Area 1 52899PA0030132 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	47 48	671.89 702.84	- - ε
52899PA0030132 Rating Area 1	Tobacco User/Non-Tobacco User	49	733.36	7
52899PA0030132 Rating Area 1 52899PA0030132 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	50 51	767.75 801.71	7
52899PA0030132 Rating Area 1	Tobacco User/Non-Tobacco User	52	839.11	8
52899PA0030132 Rating Area 1 52899PA0030132 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	53 54	876.93 917.77	9
52899PA0030132 Rating Area 1	Tobacco User/Non-Tobacco User	55	958.61	9
52899PA0030132 Rating Area 1 52899PA0030132 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	56 57	1002.89 1047.59	10
52899PA0030132 Rating Area 1	Tobacco User/Non-Tobacco User	58	1095.31	11
52899PA0030132 Rating Area 1 52899PA0030132 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	59 60	1118.95 1166.67	11
52899PA0030132 Rating Area 1	Tobacco User/Non-Tobacco User	61	1207.93	12
52899PA0030132 Rating Area 1 52899PA0030132 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62 63	1235.02 1268.98	12 13
52899PA0030132 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1289.61	13
52899PA0030132 Rating Area 5 52899PA0030132 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	0-14 15	354.67 386.20	3
52899PA0030132 Rating Area 5 52899PA0030132 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	16 17	398.25 410.30	3
52899PA0030132 Rating Area 5	Tobacco User/Non-Tobacco User	18	423.29	-
52899PA0030132 Rating Area 5 52899PA0030132 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	19 20	436.27 449.71	
52899PA0030132 Rating Area 5	Tobacco User/Non-Tobacco User	21	463.62	
52899PA0030132 Rating Area 5 52899PA0030132 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	22	463.62 463.62	
52899PA0030132 Rating Area 5	Tobacco User/Non-Tobacco User	24	463.62	4
52899PA0030132 Rating Area 5 52899PA0030132 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	25 26	465.47 474.75	
52899PA0030132 Rating Area 5	Tobacco User/Non-Tobacco User	27	485.87	4
52899PA0030132 Rating Area 5 52899PA0030132 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 29	503.95 518.79	
52899PA0030132 Rating Area 5	Tobacco User/Non-Tobacco User	30	526.21	
52899PA0030132 Rating Area 5 52899PA0030132 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	31 32	537.34 548.46	
52899PA0030132 Rating Area 5	Tobacco User/Non-Tobacco User	33	555.42	
52899PA0030132 Rating Area 5 52899PA0030132 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	34 35	562.83 566.54	
52899PA0030132 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	36 37	570.25 573.06	
52899PA0030132 Rating Area 5 52899PA0030132 Rating Area 5	Tobacco User/Non-Tobacco User	38	573.96 577.67	5
52899PA0030132 Rating Area 5 52899PA0030132 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	39 40	585.09 592.51	
52899PA0030132 Rating Area 5	Tobacco User/Non-Tobacco User	41	603.63	
52899PA0030132 Rating Area 5 52899PA0030132 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	42 43	614.30 629.13	
52899PA0030132 Rating Area 5	Tobacco User/Non-Tobacco User	44	647.68	
52899PA0030132 Rating Area 5 52899PA0030132 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46	669.47 695.43	
52899PA0030132 Rating Area 5	Tobacco User/Non-Tobacco User	47	724.64	
52899PA0030132 Rating Area 5 52899PA0030132 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	48	758.02 790.94	-
52899PA0030132 Rating Area 5	Tobacco User/Non-Tobacco User	50	828.03	
52899PA0030132 Rating Area 5 52899PA0030132 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	51 52	864.65 904.99	3
52899PA0030132 Rating Area 5 52899PA0030132 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	53	945.78	9
52899PA0030132 Rating Area 5 52899PA0030132 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	54 55	989.83 1033.87	10 10
52899PA0030132 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	56	1081.63	11
52899PA0030132 Rating Area 5 52899PA0030132 Rating Area 5	Tobacco User/Non-Tobacco User	57 58	1129.84 1181.30	11
52899PA0030132 Rating Area 5 52899PA0030132 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	59 60	1206.80	12
52899PA0030132 Rating Area 5 52899PA0030132 Rating Area 5	Tobacco User/Non-Tobacco User	60 61	1258.26 1302.77	12 13
	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62	1331.98	10 14
52899PA0030132 Rating Area 5		63 64 and over	1368.61 1390.86	14
52899PA0030132 Rating Area 5 52899PA0030132 Rating Area 5 52899PA0030132 Rating Area 5	Tobacco User/Non-Tobacco User			
52899PA0030132 Rating Area 5 52899PA0030132 Rating Area 5 52899PA0030132 Rating Area 5 52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	0-14	300.51 327.22	
52899PA0030132 Rating Area 5 52899PA0030132 Rating Area 5 52899PA0030132 Rating Area 5 52899PA0030134 Rating Area 1 52899PA0030134 Rating Area 1 52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	0-14 15 16	327.22 337.43	3
5289PA0030132 Rating Area 5 5289PA0030132 Rating Area 5 5289PA0030132 Rating Area 5 5289PA0030134 Rating Area 1 5289PA0030134 Rating Area 1 5289PA0030134 Rating Area 1 5289PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User	0-14 15 16 17	327.22 337.43 347.65	
52899PA0030132 Rating Area 5 52899PA0030132 Rating Area 5 52899PA0030132 Rating Area 5 52899PA0030134 Rating Area 1 52899PA0030134 Rating Area 1 52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	0-14 15 16	327.22 337.43	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3

52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User	22	392.82	402.64
52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User	23	392.82	402.64
52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User	24	392.82	402.64
52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User	25	394.39	404.25
52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User	26	402.25	412.30
52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User	27	411.68	421.97
52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User	28	427.00	437.67
52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User	29	439.57	450.55
52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User	30	445.85	457.00
52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User	31	455.28	466.66
52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User	32	464.71	476.32
52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User	33	470.60	482.36
52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User	34	476.88	488.81
52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User	35	480.03	492.03
52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User	36	483.17	495.25
52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User	37	486.31	498.47
52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User	38	489.45	501.69
52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User	39	495.74	508.13
52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User	40	502.02	514.57
52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User	41	511.45	524.24
52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User	42	520.49	533.50
52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User	43	533.06	546.38
52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User	44	548.77	562.49
52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User	45	567.23	581.41
52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User	46	589.23	603.96
52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User	47	613.98	629.33
52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User	48	642.26	658.32
52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User	49	670.15	686.90
52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User	50	701.58	719.12
52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User	51	732.61	750.92
52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User	52	766.78	785.95
52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User	53	801.35	821.39
52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User	54	838.67	859.64
52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User	55	875.99	897.89
52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User	56	916.45	939.36
52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User	57	957.30	981.23
52899PA0030134 Rating Area 1 52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58		
	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58	1000.91	1025.93
52899PA0030134 Rating Area 1			1022.51	1048.07
52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User	60	1066.11	1092.77
52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User	61	1103.82	1131.42
52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User	62	1128.57	1156.79
52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User	63	1159.60	1188.59
52899PA0030134 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1178.46	1207.92
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	0-14	324.10	324.10
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	15	352.91	352.91
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	16	363.92	363.92
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	17	374.94	374.94
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	18	386.80	386.80
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	19	398.66	398.66
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	20	410.95	410.95
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	21	423.66	434.25
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	22	423.66	434.25
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24	423.66 423.66	434.25 434.25
52899PA0030134 Rating Area 5				
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	25	425.35	435.99
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	26	433.83	444.67
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	27	444.00	455.10
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	28	460.52	472.03
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	29	474.08	485.93
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	30	480.85	492.88
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	31	491.02	503.30
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	32	501.19	513.72
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	33	507.54	520.23
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	34	514.32	527.18
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	35	517.71	530.66
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	36	521.10	534.13
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	37	524.49	537.60
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	38	527.88	541.08
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	39	534.66	548.03
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	40	541.44	554.97
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	41	551.61	565.40
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	42	561.35	575.38
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	43	574.91	589.28
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	44	591.85	606.65
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	45	611.77	627.06
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	46	635.49	651.38
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	47	662.18	678.74
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	48	692.68	710.00
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	49	722.76	740.83
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	50	756.66	775.5
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	51	790.13	809.88
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	52	826.98	847.66
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	53	864.27	885.8
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	54	904.51	927.13
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	55	944.76	968.38
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	56	988.40	1013.1
52899PA0030134 Rating Area 5 52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	57	1032.46	1013.1
52899PA0030134 Rating Area 5 52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	58	1079.49	1106.47
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	59	1102.79	1130.36
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	60	1149.81	1178.56
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	61	1190.48	1220.2
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	62	1217.18	1247.60
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	63	1250.64	1281.9
52899PA0030134 Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1270.98	1302.7
52899PA0030135 Rating Area 1	Tobacco User/Non-Tobacco User	0-14	263.98	263.9
52899PA0030135 Rating Area 1	Tobacco User/Non-Tobacco User	15	287.44	287.4
52899PA0030135 Rating Area 1		16	296.42	296.42
	Tobacco User/Non-Tobacco User			
52899PA0030135 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	17	305.39	305.3
52899PA0030135 Rating Area 1		17	305.39	
52899PA0030135 Rating Area 1 52899PA0030135 Rating Area 1	Tobacco User/Non-Tobacco User		305.39 315.05	315.0
52899PA0030135 Rating Area 1 52899PA0030135 Rating Area 1 52899PA0030135 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	17 18 19	305.39 315.05 324.71	315.0 324.7
52899PA0030135 Rating Area 1 52899PA0030135 Rating Area 1 52899PA0030135 Rating Area 1 52899PA0030135 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	17 18 19 20	305.39 315.05 324.71 334.72	315.09 324.7° 334.7°
52899PA0030135 Rating Area 1 52899PA0030135 Rating Area 1 52899PA0030135 Rating Area 1 52899PA0030135 Rating Area 1 52899PA0030135 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	17 18 19 20 21	305.39 315.05 324.71 334.72 345.07	315.00 324.7 334.7 353.70
52899PA0030135 Rating Area 1 52899PA0030135 Rating Area 1	Tobacco User/Non-Tobacco User	17 18 19 20 21 22	305.39 315.05 324.71 334.72 345.07 345.07	315.08 324.7′ 334.7′ 353.7′ 353.7′
52899PA0030135 Rating Area 1 52899PA0030135 Rating Area 1	Tobacco User/Non-Tobacco User	17 18 19 20 21 22 23	305.39 315.05 324.71 334.72 345.07 345.07 345.07	315.05 324.7 334.72 353.70 353.70 353.70
52899PA0030135 Rating Area 1 52899PA0030135 Rating Area 1	Tobacco User/Non-Tobacco User	17 18 19 20 21 22 23 24	305.39 315.05 324.71 334.72 345.07 345.07 345.07 345.07	315.05 324.71 334.72 353.70 353.70 353.70
52899PA0030135 Rating Area 1 52899PA0030135 Rating Area 1	Tobacco User/Non-Tobacco User	17 18 19 20 21 22 23 24 25	305.39 315.05 324.71 334.72 345.07 345.07 345.07 345.07 346.45	315.05 324.71 334.72 353.70 353.70 353.70 353.70 355.11
52899PA0030135 Rating Area 1 52899PA0030135 Rating Area 1	Tobacco User/Non-Tobacco User	17 18 19 20 21 22 23 24 25 26	305.39 315.05 324.71 334.72 345.07 345.07 345.07 345.07 345.37 346.45 353.35	315.05 324.71 334.72 353.70 353.70 353.70 353.70 352.15
52899PA0030135 Rating Area 1 52899PA0030135 Rating Area 1	Tobacco User/Non-Tobacco User	17 18 19 20 21 22 23 24 25 26	305.39 315.05 324.71 334.72 345.07 345.07 345.07 346.07 346.45 353.35 361.63	315.06 324.71 334.72 353.70 353.70 353.70 353.71 355.11 362.15
52899PA0030135 Rating Area 1 52899PA0030135 Rating Area 1	Tobacco User/Non-Tobacco User	17 18 19 20 21 22 23 24 25 26	305.39 315.05 324.71 334.72 345.07 345.07 345.07 345.07 345.37 346.45 353.35	305.39 315.05 324.71 334.72 353.70 353.70 353.70 355.11 362.19 370.67 384.47
52899PA0030135 Rating Area 1 52899PA0030135 Rating Area 1	Tobacco User/Non-Tobacco User	17 18 19 20 21 22 23 24 25 26	305.39 315.05 324.71 334.72 345.07 345.07 345.07 346.07 346.45 353.35 361.63	315.05 324.71 334.72 353.70 353.70 353.70 355.11 362.19 370.67

52899PA0030135 Rating Area 1	Tobacco User/Non-Tobacco U		31	399.94	409.93
52899PA0030135 Rating Area 1	Tobacco User/Non-Tobacco U		32	408.22	418.43
52899PA0030135 Rating Area 1	Tobacco User/Non-Tobacco U		33	413.39	423.73
52899PA0030135 Rating Area 1	Tobacco User/Non-Tobacco U		34	418.91	429.39
52899PA0030135 Rating Area 1	Tobacco User/Non-Tobacco U		35 36	421.68	432.22
52899PA0030135 Rating Area 1	Tobacco User/Non-Tobacco U		36	424.44	435.0
52899PA0030135 Rating Area 1	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		38	427.20	437.8
52899PA0030135 Rating Area 1	Tobacco User/Non-Tobacco U		38	429.96 435.48	440.7° 446.3°
52899PA0030135 Rating Area 1 52899PA0030135 Rating Area 1	Tobacco User/Non-Tobacco U		40	441.00	452.0
	Tobacco User/Non-Tobacco U		40		
52899PA0030135 Rating Area 1 52899PA0030135 Rating Area 1	Tobacco User/Non-Tobacco U		42	449.28 457.22	460.5 468.6
	Tobacco User/Non-Tobacco U		42	468.26	479.9
52899PA0030135 Rating Area 1	Tobacco User/Non-Tobacco U		43	482.06	494.1
52899PA0030135 Rating Area 1	Tobacco User/Non-Tobacco U		44	498.28	510.74
52899PA0030135 Rating Area 1	Tobacco User/Non-Tobacco U		45	517.61	530.5
52899PA0030135 Rating Area 1 52899PA0030135 Rating Area 1	Tobacco User/Non-Tobacco U		47	539.34	552.8
	Tobacco User/Non-Tobacco U		47	564.19	
52899PA0030135 Rating Area 1	Tobacco User/Non-Tobacco U		49	588.69	578.29 603.4
52899PA0030135 Rating Area 1 52899PA0030135 Rating Area 1	Tobacco User/Non-Tobacco U		50	616.30	631.70
	Tobacco User/Non-Tobacco U		51	643.56	659.64
52899PA0030135 Rating Area 1 52899PA0030135 Rating Area 1	Tobacco User/Non-Tobacco U		52	673.58	690.42
52899PA0030135 Rating Area 1	Tobacco User/Non-Tobacco U		53	703.94	721.54
52899PA0030135 Rating Area 1	Tobacco User/Non-Tobacco U		54	736.72	
52899PA0030135 Rating Area 1	Tobacco User/Non-Tobacco U		55	769.51	755.14
	Tobacco User/Non-Tobacco U		56	805.05	788.74
52899PA0030135 Rating Area 1					825.1
52899PA0030135 Rating Area 1	Tobacco User/Non-Tobacco U		57	840.94	861.90
52899PA0030135 Rating Area 1	Tobacco User/Non-Tobacco U		58 50	879.24	901.23
52899PA0030135 Rating Area 1	Tobacco User/Non-Tobacco U		59	898.22	920.6
52899PA0030135 Rating Area 1	Tobacco User/Non-Tobacco U		60	936.52	959.93
52899PA0030135 Rating Area 1	Tobacco User/Non-Tobacco U		61	969.65	993.89
52899PA0030135 Rating Area 1	Tobacco User/Non-Tobacco U		62	991.39	1016.1
52899PA0030135 Rating Area 1	Tobacco User/Non-Tobacco L		63	1018.65	1044.1
52899PA0030135 Rating Area 1	Tobacco User/Non-Tobacco L		64 and over	1035.21	1061.09
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U		0-14	284.70	284.70
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco L		15	310.01	310.0
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco L		16	319.69	319.69
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U		17	329.36	329.3
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U		18	339.78	339.78
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U		19	350.20	350.20
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U		20	361.00	361.00
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U	Jser	21	372.16	381.40
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U		22	372.16	381.46
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U		23	372.16	381.46
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U		24	372.16	381.46
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U		25	373.65	382.99
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U		26	381.09	390.62
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U		27	390.02	399.7
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U		28	404.54	414.6
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U		29	416.45	426.80
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U		30	422.40	432.90
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U		31	431.33	442.12
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U		32	440.27	451.2
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U		33	445.85	456.99
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U		34	451.80	463.10
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U		35	454.78	466.1
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U		36	457.76	469.20
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U		37	460.73	472.2
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U		38	463.71	475.30
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U		39	469.67	481.4
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U		40	475.62	487.5
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U		41	484.55	496.6
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U		42	493.11	505.4
	Tobacco User/Non-Tobacco U		43	505.02	517.6
52899PA0030135 Rating Area 5 52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U		43	519.91	532.9
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U		44	537.40	550.8
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U		46	558.24	572.20
	Tobacco User/Non-Tobacco U				
52899PA0030135 Rating Area 5			47	581.69	596.2
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		48	608.48	623.69
52899PA0030135 Rating Area 5			49	634.90	650.78
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U		50	664.68	681.29
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U		51	694.08	711.43
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U		52	726.46	744.6
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U		53	759.21	778.19
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U		54	794.56	814.43
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U		55	829.92	850.66
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U		56	868.25	889.9
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		57 58	906.95	929.6
52899PA0030135 Rating Area 5			58	948.26	971.9
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U		59	968.73	992.9
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U		60	1010.04	1035.29
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U		61	1045.77	1071.9
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U		62	1069.22	1095.9
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U		63 64 and over	1098.62	1126.0
52899PA0030135 Rating Area 5	Tobacco User/Non-Tobacco U		64 and over	1116.48	1144.39
52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco U		0-14	251.91	251.9
52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco U		15	274.31	274.3
52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco U		16	282.87	282.8
52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco L		17	291.43	291.43
52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco L		18	300.65	300.6
52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco U		19	309.87	309.8
52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco L		20	319.42	319.4
52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco L		21	329.30	337.5
52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco U		22	329.30	337.5
			23	329.30	337.5
52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco L		24	329.30	337.5
52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco U				338.8
52899PA0030136 Rating Area 1 52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser	25	330.62	
52899PA0030136 Rating Area 1 52899PA0030136 Rating Area 1 52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser Jser	25 26	337.20	345.6
52899PA0030136 Rating Area 1 52899PA0030136 Rating Area 1 52899PA0030136 Rating Area 1 52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser Jser Jser	25 26 27	337.20 345.11	345.6 353.7
52899PA0030136 Rating Area 1 52899PA0030136 Rating Area 1 52899PA0030136 Rating Area 1 52899PA0030136 Rating Area 1 52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser Jser Jser Jser	25 26 27 28	337.20 345.11 357.95	345.6 353.7 366.9
52899PA0030136 Rating Area 1 52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L	Jser Jser Jser Jser Jser	25 26 27 28 29	337.20 345.11 357.95 368.49	345.6 353.7 366.9 377.7
52899PA0030136 Rating Area 1 52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco L	Jser Jser Jser Jser Jser Jser	25 26 27 28 29 30	337.20 345.11 357.95 368.49 373.76	345.6 353.7 366.9 377.7 383.1
52899PA0030136 Rating Area 1 52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser Jser Jser Jser Jser Jser Jser	25 26 27 28 29 30 31	337.20 345.11 357.95 368.49 373.76 381.66	345.6 353.7 366.9 377.7 383.1 391.2
52899PA0030136 Rating Area 1 52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco L	Jser Jser Jser Jser Jser Jser Jser	25 26 27 28 29 30	337.20 345.11 357.95 368.49 373.76	345.6 353.7 366.9 377.7 383.1 391.2
52899PA0030136 Rating Area 1 52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser Jser Jser Jser Jser Jser Jser Jser	25 26 27 28 29 30 31	337.20 345.11 357.95 368.49 373.76 381.66	345.6 353.7 366.9 377.7 383.1 391.2 399.3
52899PA0030136 Rating Area 1 52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco L	Jser Jser Jser Jser Jser Jser Jser Jser	25 26 27 28 29 30 31	337.20 345.11 357.95 368.49 373.76 381.66 389.56	345.6 353.7: 366.9 377.7: 383.1: 391.2: 399.3: 404.3:
52899PA0030136 Rating Area 1 52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco L	Jser Jser Jser Jser Jser Jser Jser Jser	25 26 27 28 29 30 31 32 33	337.20 345.11 357.95 368.49 373.76 381.66 389.56	345.6: 353.7: 366.9: 377.7: 383.1! 391.2: 399.3: 404.3:
52899PA0030136 Rating Area 1 52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco L	Jser Jser Jser Jser Jser Jser Jser Jser	25 26 27 28 29 30 31 32 33 34	337.20 345.11 357.95 368.49 373.76 381.66 389.56 394.50 399.77 402.40	345.6: 353.7: 366.9: 377.7: 383.1: 391.2: 399.3: 404.3: 409.7:
52899PA0030136 Rating Area 1 52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser Jser Jser Jser Jser Jser Jser Jser	25 26 27 28 29 30 31 32 33 34 35	337.20 345.11 357.95 368.49 373.76 381.66 389.56 394.50 399.77 402.40 405.04	345.6: 353.7: 366.9: 377.7: 383.1: 391.2: 399.3: 404.3: 409.7: 412.4: 415.11
52899PA0030136 Rating Area 1 52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco L	Jser Jser Jser Jser Jser Jser Jser Jser	25 26 27 28 29 30 31 32 33 34	337.20 345.11 357.95 368.49 373.76 381.66 389.56 394.50 399.77 402.40	345.6: 353.7: 366.9: 377.7: 383.1: 391.2: 399.3: 404.3: 409.7:

52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco User	40	420.85	431.
52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco User	41	428.75	439
52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco User	42	436.32	447.
52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco User	43	446.86	458.
52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco User	44	460.03	471.
52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco User	45	475.51	487
52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco User	46	493.95	506
52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco User	47	514.70	527
52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco User	48	538.41	551.
52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco User	49	561.79	575
52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco User	50	588.13	602
52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco User	51	614.14	629
52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco User	52	642.79	658.
52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco User	53	671.77	688
52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco User	54	703.06	720
52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco User	55	734.34	752
52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco User	56	768.26	787.
52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco User	57	802.50	822
52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco User	58	839.06	860
52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco User	59	857.17	878
52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco User	60	893.72	916.
52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco User	61	925.33	948.
52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco User	62	946.08	969.
52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco User	63	972.09	996
52899PA0030136 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	987.90	1012
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	0-14	271.69	271
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	15	295.84	295
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	16	305.07	305
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	17	314.31	314
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	18	324.25	324
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	19	334.20	334
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	20	344.50	344
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	21	355.15	364
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	22	355.15	364
	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	22		
52899PA0030136 Rating Area 5			355.15	364
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	24	355.15	364
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	25	356.57	365
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	26	363.67	372
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	27	372.20	381.
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	28	386.05	395
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	29	397.41	407
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	30	403.10	413
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	31	411.62	421.
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	32	420.14	430
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	33	425.47	436
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	34	431.15	441.
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	35	433.99	444
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	36	436.83	447
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	37	439.68	450
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	38	442.52	453
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	39	448.20	459
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	40	453.88	465
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	41	462.41	473
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	42	470.57	482
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	43	481.94	493
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	44	496.14	508
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	45	512.84	525
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	46	532.73	546
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	47	555.10	568
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	48	580.67	595
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	49	605.89	621
	Tobacco User/Non-Tobacco User	50	634.30	
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User			650
52899PA0030136 Rating Area 5		51	662.35	678
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	52	693.25	710.
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	53	724.51	742
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	54	758.25	777.
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	55	791.98	811.
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	56	828.56	849
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	57	865.50	887
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	58	904.92	927
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	59	924.46	947
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	60	963.88	987.
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	61	997.97	1022
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	62	1020.35	1045
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	63	1048.40	1074
52899PA0030136 Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1065.45	1092
52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User	0-14	316.08	316
 52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User	15	344.18	344.
52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User	16	354.92	354
52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User	17	365.66	365
52899PA0030130 Rating Area 1 52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User	18	377.23	377
52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User	19	388.80	388
52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User	20	400.78	400
52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User	21	413.18	423
52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User	22	413.18	423
52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User	23	413.18	423
52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User	24	413.18	423
52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User	25	414.83	425
	Tobacco User/Non-Tobacco User	25	423.10	
52899PA0030130 Rating Area 1				433
52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User	27	433.01	443
52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User	28	449.13	46
52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User	29	462.35	47:
52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User	30	468.96	48
52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User	31	478.88	49
52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User	32	488.79	50°
52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User	33	494.99	507
52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User	34	501.60	514
52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User	35	504.91	517
52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User	36	508.21	520
52899PA0030130 Rating Area 1 52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User	37	511.52	
				524
52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User	38	514.82	527
52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User	39	521.43	534
52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User	40	528.04	541
52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User	41	537.96	551
	Tobacco User/Non-Tobacco User	42	547.46	561
52899PA0030130 Rating Area 1			560.69	574
52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User	43		
52899PA0030130 Rating Area 1 52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	44	577.21	591.
52899PA0030130 Rating Area 1 52899PA0030130 Rating Area 1 52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	44 45	577.21 596.63	591. 611.
52899PA0030130 Rating Area 1 52899PA0030130 Rating Area 1 52899PA0030130 Rating Area 1 52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	44 45 46	577.21 596.63 619.77	591. 611. 635.
52899PA0030130 Rating Area 1 52899PA0030130 Rating Area 1 52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	44 45	577.21 596.63	59 61

52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User	49	704.89	7
52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User	50	737.94	7
52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User	51	770.58	7
52899PA0030130 Rating Area 1 52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	52 53	806.53 842.89	8
52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User	54	882.14	9
52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User	55	921.39	9
52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User	56	963.95	9
52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	57 58	1006.92 1052.78	10
52899PA0030130 Rating Area 1 52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User	59	1075.51	10 11
52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User	60	1121.37	11
52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User	61	1161.04	11
52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User	62	1187.07	12
52899PA0030130 Rating Area 1 52899PA0030130 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	63 64 and over	1219.71 1239.54	12 12
52899PA0030130 Rating Area 5	Tobacco User/Non-Tobacco User	0-14	340.90	3
52899PA0030130 Rating Area 5	Tobacco User/Non-Tobacco User	15	371.20	3
52899PA0030130 Rating Area 5	Tobacco User/Non-Tobacco User	16	382.79	3
52899PA0030130 Rating Area 5 52899PA0030130 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	17 18	394.37 406.85	3 4
52899PA0030130 Rating Area 5 52899PA0030130 Rating Area 5	Tobacco User/Non-Tobacco User	19	419.33	4
52899PA0030130 Rating Area 5	Tobacco User/Non-Tobacco User	20	432.25	4
52899PA0030130 Rating Area 5	Tobacco User/Non-Tobacco User	21	445.62	4
52899PA0030130 Rating Area 5	Tobacco User/Non-Tobacco User	22	445.62	4
52899PA0030130 Rating Area 5 52899PA0030130 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24	445.62 445.62	4
52899PA0030130 Rating Area 5	Tobacco User/Non-Tobacco User	25	447.40	4
52899PA0030130 Rating Area 5	Tobacco User/Non-Tobacco User	26	456.31	4
52899PA0030130 Rating Area 5	Tobacco User/Non-Tobacco User	27	467.01	4
52899PA0030130 Rating Area 5	Tobacco User/Non-Tobacco User	28	484.39	4
52899PA0030130 Rating Area 5	Tobacco User/Non-Tobacco User	29 30	498.65	5
52899PA0030130 Rating Area 5 52899PA0030130 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	31	505.78 516.47	5 5
52899PA0030130 Rating Area 5	Tobacco User/Non-Tobacco User	32	527.17	5
52899PA0030130 Rating Area 5	Tobacco User/Non-Tobacco User	33	533.85	5
52899PA0030130 Rating Area 5	Tobacco User/Non-Tobacco User	34	540.98	5
52899PA0030130 Rating Area 5	Tobacco User/Non-Tobacco User	35	544.55	5
52899PA0030130 Rating Area 5 52899PA0030130 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	36 37	548.11 551.68	5 5
52899PA0030130 Rating Area 5	Tobacco User/Non-Tobacco User	38	555.24	5
52899PA0030130 Rating Area 5	Tobacco User/Non-Tobacco User	39	562.37	5
52899PA0030130 Rating Area 5	Tobacco User/Non-Tobacco User	40	569.50	5
52899PA0030130 Rating Area 5	Tobacco User/Non-Tobacco User	41	580.20	5
52899PA0030130 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	42 43	590.45	6
52899PA0030130 Rating Area 5 52899PA0030130 Rating Area 5	Tobacco User/Non-Tobacco User	45	604.71 622.53	6
52899PA0030130 Rating Area 5	Tobacco User/Non-Tobacco User	45	643.48	6
52899PA0030130 Rating Area 5	Tobacco User/Non-Tobacco User	46	668.43	6
52899PA0030130 Rating Area 5	Tobacco User/Non-Tobacco User	47	696.50	7
52899PA0030130 Rating Area 5	Tobacco User/Non-Tobacco User	48	728.59	7
52899PA0030130 Rating Area 5 52899PA0030130 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	49 50	760.23 795.88	
52899PA0030130 Rating Area 5	Tobacco User/Non-Tobacco User	51	831.08	8
52899PA0030130 Rating Area 5	Tobacco User/Non-Tobacco User	52	869.85	8
52899PA0030130 Rating Area 5	Tobacco User/Non-Tobacco User	53	909.06	9
52899PA0030130 Rating Area 5	Tobacco User/Non-Tobacco User	54 55	951.40	9
52899PA0030130 Rating Area 5 52899PA0030130 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	56	993.73 1039.63	10 10
52899PA0030130 Rating Area 5	Tobacco User/Non-Tobacco User	57	1085.98	11
52899PA0030130 Rating Area 5	Tobacco User/Non-Tobacco User	58	1135.44	11
52899PA0030130 Rating Area 5	Tobacco User/Non-Tobacco User	59	1159.95	11
52899PA0030130 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	60 61	1209.41 1252.19	12
52899PA0030130 Rating Area 5 52899PA0030130 Rating Area 5	Tobacco User/Non-Tobacco User	62	1280.27	12 13
52899PA0030130 Rating Area 5	Tobacco User/Non-Tobacco User	63	1315.47	13
52899PA0030130 Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1336.86	13
52899PA0030131 Rating Area 1	Tobacco User/Non-Tobacco User	0-14	445.56	4
52899PA0030131 Rating Area 1	Tobacco User/Non-Tobacco User	15	485.16	
52899PA0030131 Rating Area 1 52899PA0030131 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	16 17	500.31 515.45	
52899PA0030131 Rating Area 1		18		
			531.76	
52899PA0030131 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	19	531.76 548.07	
52899PA0030131 Rating Area 1 52899PA0030131 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20	548.07 564.96	5
52899PA0030131 Rating Area 1 52899PA0030131 Rating Area 1 52899PA0030131 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20 21	548.07 564.96 582.43	E
52899PA0030131 Rating Area 1 52899PA0030131 Rating Area 1 52899PA0030131 Rating Area 1 52899PA0030131 Rating Area 1	Tobacco User/Non-Tobacco User	20 21 22	548.07 564.96 582.43 582.43	
52899PA0030131 Rating Area 1 52899PA0030131 Rating Area 1 52899PA0030131 Rating Area 1 52899PA0030131 Rating Area 1 52899PA0030131 Rating Area 1	Tobacco User/Non-Tobacco User	20 21 22 22 23	548.07 564.96 582.43 582.43 582.43	
52899PA0030131 Rating Area 1 52899PA0030131 Rating Area 1 52899PA0030131 Rating Area 1 52899PA0030131 Rating Area 1	Tobacco User/Non-Tobacco User	20 21 22	548.07 564.96 582.43 582.43	
52899PA0030131 Rating Area 1 52899PA0030131 Rating Area 1	Tobacco User/Non-Tobacco User	20 21 22 23 24 25 26	548.07 564.96 582.43 582.43 582.43 582.43 584.76 596.41	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$
52899PA0030131 Rating Area 1 52899PA0030131 Rating Area 1	Tobacco User/Non-Tobacco User	20 21 22 23 24 25 26 27	548.07 564.96 582.43 582.43 582.43 582.43 584.76 596.41 610.39	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$
52899PA0030131 Rating Area 1 52899PA0030131 Rating Area 1	Tobacco User/Non-Tobacco User	20 21 22 23 24 25 26 27 28	548.07 564.96 582.43 582.43 582.43 582.43 584.76 596.41 610.39 633.10	
52899PA0030131 Rating Area 1 52899PA0030131 Rating Area 1	Tobacco User/Non-Tobacco User	20 21 22 23 24 25 26 27 28 29	548.07 564.96 582.43 582.43 582.43 582.43 584.76 596.41 610.39 633.10	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$
52899PA0030131 Rating Area 1 52899PA0030131 Rating Area 1	Tobacco User/Non-Tobacco User	20 21 22 23 24 25 26 27 28	548.07 564.96 582.43 582.43 582.43 582.43 584.76 596.41 610.39 633.10 651.74 661.06	
52899PA0030131 Rating Area 1	Tobacco User/Non-Tobacco User	20 21 22 23 24 25 26 27 28 29 30 31 32	548.07 564.96 582.43 582.43 582.43 582.43 584.76 596.41 610.39 633.10 651.74 661.06 675.04 689.01	
52899PA0030131 Rating Area 1 52899PA003131 Rating Area 1 52899PA003131 Rating Area 1 52899PA0030131 Rating Area 1 52899PA0030131 Rating Area 1 52899PA0030131 Rating Area 1 52899PA0030131 Rating Area 1	Tobacco User/Non-Tobacco User	20 21 22 23 33 24 25 26 27 28 29 30 31 32 33	548.07 564.96 582.43 582.43 582.43 582.43 584.76 596.41 610.39 633.10 651.74 661.06 675.04 689.01	
52899PA0030131 Rating Area 1	Tobacco User/Non-Tobacco User	20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	548.07 564.96 582.43 582.43 582.43 582.43 584.76 596.41 610.39 633.10 651.74 661.06 675.04 689.01 697.75 707.07	
52899PA0030131 Rating Area 1	Tobacco User/Non-Tobacco User	20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	548.07 564.96 582.43 582.43 582.43 582.43 584.76 596.41 610.39 633.10 651.74 661.06 675.04 689.01 697.75 707.07 711.73	£ £ £ £ £ £ £ £ £ £ £ £ £ £ £ £ £ £ £
52899PA0030131 Rating Area 1	Tobacco User/Non-Tobacco User	20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	548.07 564.96 582.43 582.43 582.43 582.43 584.76 596.41 610.39 633.10 651.74 661.06 675.04 689.01 697.75 707.07	
52899PA0030131 Rating Area 1	Tobacco User/Non-Tobacco User	20 21 22 22 23 24 25 26 27 28 29 30 31 31 32 33 34 35 36 37	548.07 564.96 582.43 582.43 582.43 582.43 582.43 584.76 596.41 610.39 633.10 651.74 661.06 675.04 689.01 697.75 707.07 711.73 716.39 721.05	
52899PA0030131 Rating Area 1	Tobacco User/Non-Tobacco User	20 21 22 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38	548.07 564.96 562.43 582.43 582.43 582.43 584.76 596.41 610.39 633.10 651.74 661.06 675.04 689.01 697.75 707.07 711.73 716.39 721.05 725.71 735.03	
52899PA0030131 Rating Area 1	Tobacco User/Non-Tobacco User	20 21 22 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39	548.07 564.96 582.43 582.43 582.43 582.43 582.43 584.76 596.41 610.39 633.10 651.74 661.06 675.04 689.01 697.75 707.07 711.73 716.39 721.05 725.71 735.03 744.35	
52899PA0030131 Rating Area 1	Tobacco User/Non-Tobacco User	20 21 22 22 23 24 25 26 27 28 29 30 31 31 32 33 34 35 36 37 38 39 40	548.07 564.96 562.43 582.43 582.43 582.43 582.43 584.76 596.41 610.39 633.10 651.74 661.06 675.04 689.01 697.75 707.07 711.73 716.39 721.05 725.71 735.03 744.35 758.32	
52899PA0030131 Rating Area 1	Tobacco User/Non-Tobacco User	20 21 22 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39	548.07 564.96 562.43 562.43 582.43 582.43 582.43 584.76 596.41 610.39 633.10 651.74 661.06 675.04 689.01 697.75 707.07 711.73 716.39 721.05 725.71 735.03 744.35 758.32 771.72 790.36	
52899PA0030131 Rating Area 1	Tobacco User/Non-Tobacco User	20 21 22 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43	548.07 564.96 562.43 582.43 582.43 582.43 582.43 584.76 596.41 610.39 633.10 651.74 661.06 675.04 689.01 697.75 707.07 711.73 716.39 721.05 725.71 735.03 744.35 758.32 771.72 790.36 813.65	\$ 6 6 6 6 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7
52899PA0030131 Rating Area 1	Tobacco User/Non-Tobacco User	20 21 22 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43	548.07 564.96 562.43 582.43 582.43 582.43 582.43 584.76 596.41 610.39 633.10 651.74 661.06 675.04 689.01 697.75 707.07 711.73 716.39 721.05 725.71 735.03 744.35 758.32 771.72 790.36 813.65 841.03	5 5 5 5 5 5 5 6 6 6 6 6 6 6 7 7 7 7 7 7
52899PA0030131 Rating Area 1	Tobacco User/Non-Tobacco User	20 21 22 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 41 42 43 44	548.07 564.96 562.43 582.43 582.43 582.43 582.43 584.76 596.41 610.39 633.10 651.74 661.06 675.04 689.01 697.75 707.07 711.73 716.39 721.05 725.71 735.03 744.35 758.32 771.72 790.36 813.65 841.03 873.65	
52899PA0030131 Rating Area 1 5289PA0030131 Rating Area 1	Tobacco User/Non-Tobacco User	20 21 22 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 42 43 44 44	548.07 564.96 562.43 582.43 582.43 582.43 582.43 584.76 596.41 610.39 633.10 651.74 661.06 675.04 689.01 697.75 707.07 711.73 716.39 721.05 725.71 735.03 744.35 758.32 771.72 790.36 813.65 841.03 873.65	£ £ £ £ £ £ £ £ £ £ £ £ £ £ £ £ £ £ £
52899PA0030131 Rating Area 1	Tobacco User/Non-Tobacco User	20 21 22 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 41 42 43 44	548.07 564.96 562.43 582.43 582.43 582.43 582.43 584.76 596.41 610.39 633.10 651.74 661.06 675.04 689.01 697.75 707.07 711.73 716.39 721.05 725.71 735.03 744.35 758.32 771.72 790.36 813.65 841.03 873.65	
52899PA0030131 Rating Area 1 5289PA0030131 Rating Area 1 5289PA0030131 Rating Area 1 5289PA0030131 Rati	Tobacco User/Non-Tobacco User	20 21 22 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 44 45 46 47 48	548.07 564.96 562.43 582.43 582.43 582.43 582.43 584.76 596.41 610.39 633.10 651.74 661.06 675.04 689.01 697.75 707.07 711.73 716.39 721.05 725.71 735.03 744.35 758.32 771.72 790.36 813.65 841.03 873.65 910.34 952.27 993.63	\$ 8 8 8 8 9 9 11 11 11 11 11 11 11 11 11 11 11 11
52899PA0030131 Rating Area 1	Tobacco User/Non-Tobacco User	20 21 22 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 41 42 42 43 44 45 46 47 48 49 50	548.07 564.96 562.43 582.43 582.43 582.43 582.43 584.76 596.41 610.39 633.10 651.74 661.06 675.04 689.01 697.75 707.07 711.73 716.39 721.05 725.71 735.03 744.35 758.32 771.72 790.36 813.65 841.03 873.65 910.34 952.27 993.63 1040.22	5 5 5 5 5 5 5 5 5 6 6 6 6 6 6 6 6 7 7 7 7
52899PA0030131 Rating Area 1 52899PA0030131 R	Tobacco User/Non-Tobacco User	20 21 22 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 50 51	548.07 564.96 582.43 582.43 582.43 582.43 582.43 584.76 596.41 610.39 633.10 651.74 661.06 675.04 689.01 697.75 707.07 711.73 716.39 721.05 725.71 735.03 744.35 758.32 771.72 790.36 813.65 841.03 873.65 910.34 952.27 993.63 1040.22 1086.23	5 5 5 5 5 5 5 5 5 6 6 6 6 6 6 6 6 6 6 6
52899PA0030131 Rating Area 1 52899PA0030131 R	Tobacco User/Non-Tobacco User	20 21 22 22 23 24 25 26 27 28 29 30 31 31 32 33 34 35 36 37 38 39 40 41 41 42 43 44 45 46 47 48 49 50 50 51 51	548.07 564.96 562.43 562.43 562.43 562.43 562.43 562.43 564.76 596.41 610.39 633.10 651.74 661.06 675.04 689.01 697.75 707.07 711.73 716.39 721.05 725.71 735.03 744.35 758.32 771.72 790.36 813.65 841.03 873.65 910.34 952.27 993.63 1040.22 1086.23 1136.90	\$ 6 6 6 6 6 6 7 7 7 7 7 7 7 7 7 7 7 7 7
52899PA0030131 Rating Area 1	Tobacco User/Non-Tobacco User	20 21 22 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 51 52 53	548.07 564.96 562.43 582.43 582.43 582.43 582.43 584.76 596.41 610.39 633.10 651.74 661.06 675.04 689.01 697.75 707.07 711.73 716.39 721.05 725.71 735.03 744.35 758.32 771.72 790.36 813.65 841.03 873.65 910.34 952.27 993.63 1040.22 1086.23 1136.90 1188.16	5 5 5 5 5 5 5 5 5 5 5 5 5 5 6 6 6 6 6 6
52899PA0030131 Rating Area 1 52899PA0030131 R	Tobacco User/Non-Tobacco User	20 21 22 22 23 24 25 26 27 28 29 30 31 31 32 33 34 35 36 37 38 39 40 41 41 42 43 44 45 46 47 48 49 50 50 51 51	548.07 564.96 562.43 562.43 562.43 562.43 562.43 562.43 564.76 596.41 610.39 633.10 651.74 661.06 675.04 689.01 697.75 707.07 711.73 716.39 721.05 725.71 735.03 744.35 758.32 771.72 790.36 813.65 841.03 873.65 910.34 952.27 993.63 1040.22 1086.23 1136.90	\$ 6 6 6 6 6 6 7 7 7 7 7 7 7 7 7 7 7 7 7

52899PA0030131 Rating Area 1	Tobacco User/Non-Tobacco User	58	1484.03	1521.13
52899PA0030131 Rating Area 1	Tobacco User/Non-Tobacco User	59	1516.07	1553.97
52899PA0030131 Rating Area 1	Tobacco User/Non-Tobacco User	60	1580.72	1620.23
52899PA0030131 Rating Area 1	Tobacco User/Non-Tobacco User	61	1636.63	1677.54
52899PA0030131 Rating Area 1	Tobacco User/Non-Tobacco User	62	1673.32	1715.15
52899PA0030131 Rating Area 1	Tobacco User/Non-Tobacco User	63	1719.33	1762.32
52899PA0030131 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1747.29	1790.97
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	0-14	480.54	480.54
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	15	523.26	523.26
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	16	539.59	539.59
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	17	555.92	555.92
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	18	573.51	573.51
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	19	591.10	591.10
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	20	609.32	609.32
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	21	628.16	643.86
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	22	628.16	643.86
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	23	628.16	643.86
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	24	628.16	643.86
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	25	630.67	646.44
	Tobacco User/Non-Tobacco User	26		659.32
52899PA0030131 Rating Area 5		26	643.24	
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User		658.31	674.77
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	28 29	682.81	699.88
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User		702.91	720.48
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	30	712.96	730.79
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	31	728.04	746.24
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	32	743.11	761.69
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	33	752.54	771.35
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	34	762.59	781.65
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	35	767.61	786.80
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	36	772.64	791.95
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	37	777.66	797.10
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	38	782.69	802.25
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	39	792.74	812.56
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	40	802.79	822.86
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	41	817.86	838.31
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	42	832.31	853.12
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	43	852.41	873.72
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	44	877.54	899.48
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	45	907.06	929.74
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	46	942.24	965.80
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	47	981.81	1006.36
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	48	1027.04	1052.72
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	49	1071.64	1098.43
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	50	1121.89	1149.94
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	51	1171.52	1200.81
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	52	1226.17	1256.82
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	53	1281.45	1313.48
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	54	1341.12	1374.65
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	55	1400.80	1435.82
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	56	1465.50	1502.13
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	57	1530.83	1569.10
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	58	1600.55	1640.57
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	59	1635.10	1675.98
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	60	1704.83	1747.45
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	61	1765.13	1809.26
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	62	1804.70	1849.82
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	63	1854.33	1900.69
52899PA0030131 Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1884.48	1931.59

Exhibit 1: Derivation of Age Calibration Factor

Age Band	Age Factor	Portion of
		Projected Enrl
0-14	0.765	6.93%
15	0.833	0.52%
16	0.859	0.56%
17	0.885	0.63%
18	0.913	0.64%
19	0.941	0.87%
20	0.970	1.01%
21	1.000	1.14%
22	1.000	1.12%
23	1.000	1.04%
24	1.000	0.99%
25	1.004	1.01%
26	1.024	1.40%
27	1.048	1.29%
28	1.087	1.24%
29	1.119	1.38%
30	1.135	1.38%
31	1.159	1.43%
32	1.183	1.47%
33	1.198	1.55%
34	1.214	1.62%
35	1.222	1.66%
36	1.230	1.64%
37	1.238	1.63%
38	1.246	1.59%
39	1.262	1.60%
40	1.278	1.71%
41	1.302	1.63%
42	1.325	1.63%
43	1.357	1.61%
44	1.397	1.64%
45	1.444	1.62%
46	1.500	1.63%
47	1.563	1.68%
48	1.635	1.60%
49	1.706	1.66%
50	1.786	1.68%
51	1.865	1.76%
52	1.952	1.88%
53	2.040	2.04%
54	2.135	2.29%
55	2.230	2.25%
56	2.333	2.39%
57	2.437	2.56%
58	2.548	2.75%
59	2.603	3.06%
60	2.714	3.63%
61	2.810	3.91%
62	2.873	4.48%
63	2.952	5.54%
64 and over	3.000	6.00%
,		2.20,0

Initial Age Factor:	1.8170
3-child cap Adjustment:	0.9964
Final Age Factor used:	1.8105

Exhibit 2: Derivation of Geographical Calibration Factor

Rating Areas	Portion of Projected Enrl	Proposed Factor
1	47.84%	0.966
5	52.16%	1.042



Exhibit 4: Derivation of 3-child Cap Adjustment Factor

Total Members	Dependents under the age of 21 in excess of 3 per contract	% of Total	3-child Cap Adjustment
112,922	406	0.3595%	0.99640

UPMC Feburary 2025 Individual Population including all legal entities

Exhibit 5: Derivation of Change in Demographics Factor

Component Factor	2024 Experience Period	2026 Projected	Change in Demographics Factor	
Average Age Factor	1.828	1.817	0.994	
Average Geographic Factor	0.989	1.006	1.016	
Total	1.809	1.827	1.010	

Average Geographic Factor Derivation

Region	Proposed Geographic Factor	2024 Experience Period Member Months	2026 Projected Enrollment	
Rating Area 1	0.966	170,705	917	
Rating Area 2	1.235	9,878	0	
Rating Area 3	1.229	29,710	0	
Rating Area 4	0.966	865,428	0	
Rating Area 5	1.042	166,751	1,000	
Rating Area 9	1.274	20,317	0	
Average Geographic Factor		0.989	1.006	

Assumption to be used in "Change in Demographics" factor table above

Exhibit 6: Derivation of Change in Benefits Factor

Legal Entity	Average Induced Demand Factor (2024 Experience Period)	Average Induced Demand Factor (2026 Projected)	Change in Benefits Factor	
Health Options	1.097	1.087	0.991	
Health Plan	1.094	1.073	0.979	
Total	1.097	1.087		

Exhibit 7: Derivation of Change in Network Factor

Legal Entity	Service Area Factor	Network Calibration Factor	Change in Network Factor		
Health Plan	1.155	1.210	1.398		
Health Options	1.000	0.984	0.984		

Exhibit 10: Projected Administrative Expense Load Development

	ral and s PMPM	Agent/Broker Fees and Commissions PMPM	Quality Improvement Initiatives PMPM	Projected Required Revenue PMPM	General and Claims % of Projected Revenue	Agent/Broker Fees and Commissions % of Projected Revenue	Quality Improvement Initiatives % of Projected Revenue	Admin Expense % of Projected Revenue
\$5	4.68	\$7.45	\$13.48	\$844.84	6.47%	0.88%	1.60%	8.95%

Exhibit 11: Derivation of Projected Taxes and Fees

Risk Adjustment User Fee PMPM	PCORI Fee PMPM	PA Premium Tax (if applicable) PMPM	Federal Income Tax PMPM	Total Taxes & Fees PMPM	2026 Projected Lives (from Table 10)	2026 Projected Member Months	Projected Taxes & Fees
\$0.20	\$0.29	\$0.00	\$3.19	\$3.68	1,917	23,004	\$84,716

Exhibit 12: Derivation of Geographic Rating Factor Changes

Rating Area	Current Factor	Proposed Factor		
Rating Area 1	0.966	0.966		
Rating Area 2	1.165	1.235		
Rating Area 3	1.280	1.229		
Rating Area 4	0.966	0.966		
Rating Area 5	1.011	1.042		
Rating Area 9	1.274	1.274		

Change
0.0%
6.0%
-4.0%
0.0%
3.0%
0.0%

Region	Allowed Claims PMPM	Allowed Claims Differential (vs Total Market)	Average DxCG Score	Average DxCG Differential (vs Total Market)	Morbidity-Adjusted Differential (vs Total Market)
Rating Area 2	\$1,073.90	1.5138	2.1414	1.1324	1.3368
Rating Area 3	\$594.07	0.8374	1.6958	0.8968	0.9338
Rating Area 5	\$780.70	1.1005	1.9680	1.0407	1.0574
Total Market	\$709.40	1.0000	1.8910	1.0000	1.0000

2026 Business Rules Template v15.0		All fields with an asterisk (*) a	are required. To validate the tem	plate, press Validate butto	n or Ctrl + Shift + I. To finaliz	ze the template, press Fina	lize button or Ctrl + Shift + F.
		Enter the Issuer Rule on the fi	rst row (no Product ID or Plan IL	D).			
For each Product rule, enter only the Product ID and the business rules that differ from the Issuer Rule.			he Issuer Rule.				
		For each Plan rule, enter only	the Plan ID and the business ru	les that differ from the Pro	duct or Issuer Rule.		
		Issuer level rule will apply only	to plan type indicated in cell C1	10.			
HIOS Issuer ID*	52899						
Medical, Dental, or Both?*	Medical						
Product ID	Plan ID (Standard Component)	Medical or Dental Rule?*	What is the maximum number of rated underage dependents on this policy?	Is there a maximum age for a dependent?	How is age determined for rating and eligibility purposes?	How is tobacco status determined for subscribers and dependents?	What relationships between primary and dependent are allowed, and is the dependent required to live in the same household as the primary subscriber?
		Medical			Age on effective date		Self, Yes; Spouse, No; Child, No; Stepson or Stepdaughter, No; Life Partner, No; Foster Child, No; Ward, No

Standard Questions – IND Health Plan

1. Membership

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

This submission assumes a decrease of 96 enrolled lives for this company versus February 2025 enrollment due to the expiration of enhanced federal premium subsidies. We are assuming a proportional decrease for all plans based on the February 2025 plan enrollment distribution. Proportional means that both the plan mix and the age distribution in the projection period are assumed to be the same as those of the February 2025 enrollment.

The version of the PAAM exhibits that is enclosed with the filing to represent the scenario in which enhanced federal premium subsidies persist into 2026 assumes projected membership for plan year 2026 does not vary from the February 2025 enrollment.

2. Experience Period Claims:

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

Our ACA markets do not have any capitation agreements, thus there are no capitated claims to be removed from the experience period.

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

We can confirm that all non-EHB claims have been removed from the experience period claims.

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?



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.

N/A

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

N/A

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.

UPMC is filing a 1.8% surplus and risk load for the 2026 rating period, including consideration of the 21% federal income tax rate. The surplus and tax are both reflected in Table 6, and cell C57 does not reflect any additional adjustments.

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.

We can confirm that the Risk Adjustment User Fee of \$0.20 PMPM 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.

Pricing AVs:

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

We can confirm that the Pricing AVs were calculated using a single risk pool (i.e. 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.

Unlike the AV Calculator (AVC), which relies on a national data set, UPMC models actuarial value of benefit based on its own allowed claims experience. The UPMC benefit valuation

calculator is updated annually and is used to determine the actuarial value of a plan design by readjudicating an experience period claim by claim to calculate the plan liability for each policyholder. The ratio of the total plan liability to the total allowed claims is the plan AV. This simulation ensures that UPMC has the ability to calculate factors that account for embedded versus aggregate deductibles or out-of-pocket maximums, and that claim types align with our schedule of benefits.

Table 10 of the PAAM Exhibits illustrates the AV results from both the AVC and our pricing process for each plan.

6. Expanded Bronze Plans:

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

All Bronze Plans offered under UPMC Health Plan, Inc. (Issuer HIOS ID 52899) in the Individual market are within standard Bronze de minimis range.

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.

Please see Exhibit 12 of the enclosed Supporting Exhibits for support for the proposed change to 2026 geographic rating area factors relative to 2025.

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

Proposed 2026 network factors did not change relative to one another when compared to 2025 network factors.

8. Plan of Withdrawal:

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

UPMC does not intend to discontinue the issuance of any plan, product, or book of business at the end of the policy term for current policyholders without offering alternative coverage.

9. Copay Adjustment Programs:

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

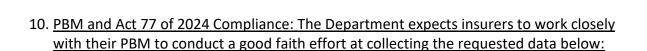
i. If the company uses a copay adjustment program, please provide a detailed narrative that describes how the program works and the motivation behind implementing the program.



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



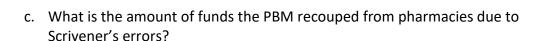
c. If any change to such a program has resulted in a pricing impact, please include a narrative describing how the impact has been included within the rate development and a detailed quantitative exhibit supporting the pricing impact.



a. Is the PBM handling any part of the negotiations that impacts the cost of drugs?



b. What is the email address, name, and phone number for the PBM contact?



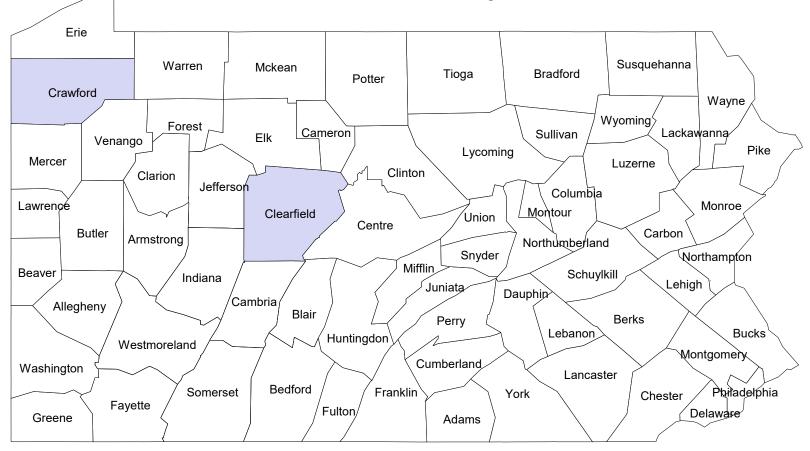
- d. Use the same pharmacy for all affiliated data. Use the same pharmacy for all non-affiliated data. In Table 18 of the PAAME, using last year's PA claims data:
 - Complete cells P7-R16 to show the minimum, maximum, and average allowed amounts paid by the PBM to a retail pharmacy that is affiliated to the PBM.
 - ii. Complete cells S7-U16 to show the minimum, maximum, and average allowed amounts paid by the PBM to a retail pharmacy that is not affiliated to the PBM.
 - iii. Complete cells V7-X16 to show the minimum, maximum, and average allowed amounts paid by the PBM to an entity participating in the program under section 340(B) of 58 Stat. 682. 42 U.S.C. Section 256(B).
 - iv. Complete cells Y7-AA16 to show the minimum, maximum, and average allowed amounts paid by the PBM to an entity not participating in the program under section 340(B) of 58 Stat. 682. 42 U.S.C. Section 256(B).
 - v. Complete cells AG7-Al12 to show the minimum, maximum, and average allowed amounts paid by the PBM to a retail pharmacy that is affiliated to the PBM.
 - vi. Complete cells AJ7-AL12 to show the minimum, maximum, and average allowed amounts paid by the PBM to a retail pharmacy that is not affiliated to the PBM.
- e. The following questions pertain to rebates:
 - i. Please provide the total amount of rebates remitted to the PBM in cell AO5 of Table 18.

- ii. Please provide the total amount of funds (rebates, etc.) remitted to the insurer by the PBM for the previous claim year in cell AO6 of Table 18. If there are funds in addition to the rebates, please specify what those funds represent.
- iii. Please provide the total amount of rebates remitted to the insurer by the PBM for the previous claim year in cell AO7 of Table 18.
- f. What is the percent of rebates remitted to the insurer by the PBM for the previous claim year based on your response to parts i and iii above? Please confirm that this answer matches cell AO8 of Table 18.
- g. Does the health plan have an arrangement with the PBM where the insurer has to meet specific contract requirements, such as reaching a threshold of filled scripts?
 - i. If yes, what is the total amount of funds remitted for the previous claim year to the PBM by the insurer for unexpected fees, penalties, etc.? Please state this value in cell AO10 of Table 18.
- h. In aggregate for the previous claim year, how much funds in total were received from non-affiliate pharmacies for post-sale or retroactive Direct and Indirect Renumeration?
- i. In aggregate for the previous claim year, how much funds in total were received from affiliate pharmacies for post-sale or retroactive Direct and Indirect Renumeration?

2025 Service Area

Issuer: UPMC Health Coverage, Inc.

Market: Individual and Family



Key (modify as needed)

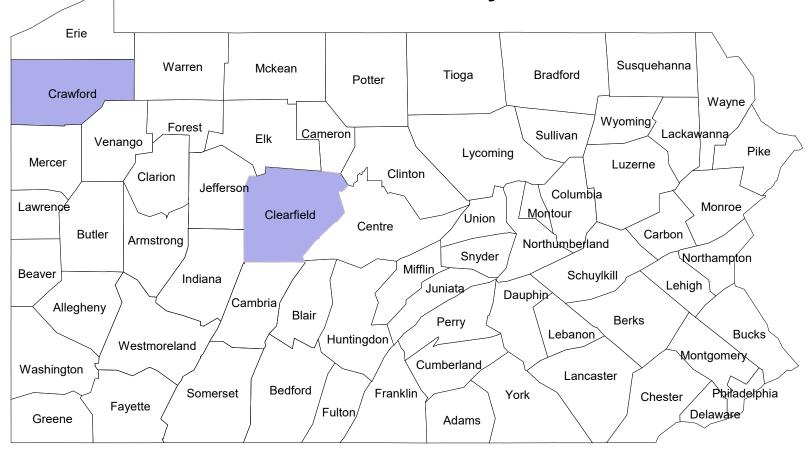
: On-exchange service area

: Off-exchange service area

2026 Service Area

Issuer: UPMC Health Plan, Inc.

Market: Individual and Family



Key (modify as needed)

: On-exchange service area

: Off-exchange service area