# Geisinger Quality Options – Individual Plans

Rate request filing ID # GSHP-134496843 – 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: | 16.23% |
| Revised requested average rate change:[1] | 16.23% |
| Range of requested: | 13.83% to 17.81% |
| Effective date: | January 1, 2026 |
| Mapped members: | 3,419 |
| Available in: | Rating Areas 2, 3, 5, 6, 7, and 9 |

## Key Information

**Jan. 2024 – Dec. 2024 financial experience**

| | |
|---|---|
| Premiums | $36,391,975 |
| Claims | $33,085,760 |
| Administrative Expenses | $3,849,385 |
| Taxes & Fees | $202,686 |
| Insurer made (after taxes) | $-745,855 |

**How insurer plans to spend your premium**

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

| | |
|---|---|
| Claims: | 89% |
| Administrative: | 9% |
| Taxes & Fees: | 3% |
| Profit: | 2% |

The insurer expects its annual medical costs to increase 6.5%.

## Explanation of Requested Rate Change:

Geisinger Quality Options has proposed an overall base rate increase of 16.2% for Individual PPO members renewing in the Marketplace effective January 1, 2026 through December 1, 2026. The actual range of proposed rate changes vary from 13.8% to 17.8%. The key drivers of this increase are changes in the normalized risk pool experience, morbidity, and normalized reinsurance recoveries. The total projected 2026 administrative costs are slightly higher than those used for the current 2025 rates. As required by federal regulations and using the Federally prescribed MLR methodology, the projected loss

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

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

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

Geisinger

May 12th, 2025

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

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

1. Company Name & NAIC Number: Geisinger Quality Options – NAIC# 12743
2. Market: Individual
3. On and Off Exchange
4. Effective date of coverage: January 1, 2026
5. Average rate change: 16.2%
6. Range of rate change requested: 13.8% to 17.8%
7. Total additional annual revenue generated from the proposed rate change: $5,465,462
8. Products: PPO
9. Rating areas: 2, 3, 5, 6, 7, and 9 (no changes from 2025)
10. Metal Levels & Catastrophic Plans: Bronze, Silver, and Gold plans
11. As of February 1, 2025: 3,419 covered lives and 2,472 policyholders
12. Number of plans offered in 2026: 4 gold plans, 8 silver plans, and 8 bronze plans (for a total of 20 plans). There are no changes from 2025.
13. Contract form #: M-152-115-F Rev. 1/26, M-152-392-F Rev. 1/26; SERFF #: GSHP-134496843; Binder ID #: GSHP-PA26-125119916
14. HIOS issuer ID: 75729

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

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

Sincerely,

Mark A McCullough

Mark McCullough
Chief Financial Officer
Geisinger Health Plan

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

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  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

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

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

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

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

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

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

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# Actuarial Memorandum – Individual GQO

## 1.Basic Information and Data

**General Information**
**Company Identifying Information** (as included in **Table 0**)
Company Legal Name: Geisinger Quality Options State: Pennsylvania
HIOS Issuer ID: 75729
NAIC Number: 12743 Market: Individual
Effective Date: 1/1/2026
**Company Contact Information**
Primary Contact Name: Sarah MacDerment
Primary Contact Phone: N/A
Primary Contact email address: smmacderment@thehealthplan.com
**Filing Information**
HIOS Submission Tracking Number: NA
Contract Form Number: M-152-115-F Rev. 1/26, M-152-392-F Rev. 1/26
SERFF Number: GSHP-134496843
Binder ID Number: GSHP-PA26-125119916

### Rate History and Proposed Variations in Rate Changes
**Rate History**
The recent historical rate increases based on Table 11 are summarized in the table below.

| Year | SERFF ID | Average Increase | Minimum Increase | Maximum Increase |
|---|---|---|---|---|
| 2023 | GSHP-133251210 | 16.8% | -2.1% | 25.1% |
| 2024 | GSHP-133664950 | 7.1% | -0.8% | 10.4% |
| 2025 | GSHP-134083390 | 6.3% | 6.0% | 7.9% |

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

**Adjustments if the Enhanced Subsidies Are Extended**
If the Enhanced Subsidies are extended the following assumptions would change:
- Projected Membership
- Percent of Off-Exchange Members
- Morbidity

**Projected Membership if the Enhanced Subsidies are Extended**
If the enhanced subsidies are extended, we do not expect any significant change in enrollment. February 2025 membership would be expected to best represent calendar year 2026 in total for the Individual ACA market. This membership would be used to calculate all normalization factors. We do not expect any changes in distribution for age, geographic, tobacco or network.

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

**Morbidity Assumption if the Enhanced Subsidies are Extended**
If the enhanced subsidies are extended, we do not expect any significant change in morbidity.

**Impact on Rates**
A second version of the PA Actuarial Memorandum Rate Exhibits has been submitted, as required, and demonstrates the impact of the assumption changes on rates. Please see file "2026_Indiv_GQO_PAAMExhibits_051225_Sub_Cont.xlsx"

**Proposed Rate Increase**
This filing applies to PPO products, sold on and off exchange in rating areas 2, 3, 5, 6, 7 and 9. There will be 4 gold plans, 8 silver plans, and 8 bronze plans, for a total of 20 plans offered in 2026. For every county in our service area, we will continue to have one silver plan offered Off-Exchange only. These plans do not include the adjustment of the defunding of CSR and therefore are lower priced than a similar plan offered On-Exchange. As of February 2025, 3,419 covered lives and 2,472 policyholders will be impacted by this filing. The proposed overall rate increase is 16.2% but is not uniform by plan. The increases range from 13.8% to 17.8%. Table 11 shows the increases at the plan level. These increases vary by plan due to benefit changes necessary to maintain the desired metal level as well as changes in pricing and induced demand factors.

**Average Rate Change**
The average rate change from Table 11, cell AN13 is 16.2% and is entered as the "percent rate change requested" in the SERFF Rate Review Detail Screen. It is the change in 21-year-old non-tobacco premium PMPM (as instructed by the Department).

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

**Benefit Changes**
Several plans' cost sharing elements were adjusted to maintain the current metal tier. The 'Benefit Changes' tab in the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051225.xlsx" summarizes the significant changes made by HIOS ID.

**Reason for Rate Increase**

The primary components of this rate increase are:
- Normalized Risk Pool Experience: 15%, row 77 on Table 8
- Morbidity: 4%, row 79 on Table 8
- Reinsurance Recoveries: 3%, row 83 on Table 8

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

## Experience Period Claims and Premium

**Paid Through Date**

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

**Premiums (net of MLR Rebate) in Experience Period**

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

**Allowed and Incurred Claims Incurred During the Experience Period**

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

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

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

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

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

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

The calendar year 2024 loss ratio, as displayed on Table 2 is 90.9%. The Federal MLR calculation that determines if a rebate is necessary is more complex than the MLR displayed on Table 2. For example, the Federal MLR calculation requires issuers to combine 3 years of experience when determining if a rebate is necessary.

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

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

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

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

**Morbidity Adjustments**
We are assuming that the Expanded Subsidies, provided by ARPA, will expire in 2025 and not be continued into 2026. As a result, there will be a significant reduction in Individual ACA membership and a resulting increase in morbidity since healthier members will be more likely to drop coverage than those members with poorer health. The CBO estimates that premiums will increase by 4.3% on average for 2026. [1] We have targeted a 4.3% change on Table 8 for the URRT Morbidity component, row 79, by applying a morbidity adjustment on Table 5 of 1.034.

**Changes in Benefits**
We have no planned changes to the scope of benefits covered.

**Changes in Demographics**
We are applying a -0.5% adjustment factor to account for the favorable demographic shift between CY2024 and our projected 2026 enrollment. This adjustment factor is developed on the 'Manual_Age_Factor' tab of file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051225.xlsx". The Change in Demographics factor on Table 5 is 0.995 and is 1.890/1.899.


1 Congressional Budget Office Letter Concerning Premium Tax Credits, December 5, 2024

**Change in Other**
The only item captured in the "Change in Other" adjustment is our private reinsurance coverage. The Reinsurance adjustment is developed on the 'Reinsurance' tab in the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051225.xlsx".

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

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

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

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

The Composite URR Trend in Table 5, Cell C12 is 1.134 and is used to project the experience period data to the rating period. The aggregate URR Trend reported in Worksheet I, Section 2 is $1,275.99/ $1,125.01 = 1.134 and matches the Composite Trend in Table 3 of the Department's rate exhibits.

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

## 2. Rate Development & Change

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

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

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

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

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

**Paid to Allowed Ratio**
The Projected Paid to Allowed Average Ratio is 0.822 and is displayed on Table 5. This value is calculated on Table 10 in cell K16. There are variations between the AV Pricing Values and the AV Calculator values because of different cost structures and management approaches than what is reflected in the national average data used in the AV Calculator. These are demonstrated on the 'Pricing AV vs Metallic Av' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051225.xlsx".

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

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

We combine our individual GHP and GQO experience together when projecting our risk adjustment transfer payment, using the same estimate for both entities. An Insurer Specific Manual Adjustment PMPM was entered to reflect this combination of our individual market experience as well as the impact of model and coefficient changes to the risk adjustment program from 2024 to 2026. The development of this adjustment amount is shown on the 'Risk Adjustment' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051225.xlsx".

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

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

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

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

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

The allowable market-wide modifiers (Risk Adjustment of $92.79, Exchange User Fees of $24.31 and Reinsurance Recoveries of $32.01) are combined with Projected Incurred EHB Claims PMPM on a paid basis. The Exchange User Fees PMPM is added while the Risk Adjustment and Reinsurance Recovery PMPM are subtracted. This PMPM is then converted back to an allowed basis, again using the projected paid to allowed ratio. Any non-EHB claims would then be added to this value if we had some, but we don't. The Catastrophic Eligibility Adjustment from Table 10 is then applied before calculating the Market-Adjusted Projected Total Allowed Claims PMPM, $1,059.00 as shown on Table 5 in cell C42.

## Retention Items

### Administration Expense

Administration expenses are based on activity-based allocation by product for calendar year 2026. This methodology applies for all variable costs and all fixed costs. We are combining the individual GHP and GQO estimates to create one overall PMPM estimate. This helps maintain appropriate relativities between the GHP and GQO plans. The historical administrative expenses are displayed on the 'Administrative_Expense' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051225.xlsx". Table 6 provides a breakdown of the administrative expenses, as well as the taxes and fees. The administrative expenses are developed as a PMPM expense but applied as a consistent percentage of premium and do not vary by plan. The proposed percentage of premium for 2026 is 8.7% and is shown in both Tables 6 and 10.

**Agent/Broker Fees and Commissions**
Commissions for Individual ACA business are paid based on the schedules in the file “Broker Commissions 2025.pdf”. Broker commissions do not vary by geographic location, metal level, plan or enrollment type (open enrollment vs SEP enrollment). The development of the broker commission is displayed on the ‘Commission’ tab of the file “PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051225.xlsx”.

**Quality Improvement Initiatives**
The Quality Initiatives amount is based on the latest estimate for this product. They are reported on line 6.6 of the Supplement Health Care Exhibit of the Annual Statement. The estimated % of premium is 1.39% and is calculated on the ‘Quality Improvement’ tab of the file “PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051225.xlsx”.

**Profit & Risk Margin**
The risk margin is set at 0% of premium. This risk margin is applied consistently across all plans.

**Taxes, Fees, and Subsidies**
The Risk Adjustment User Fee for plan year 2026 was finalized as $0.20 PMPM.

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

Geisinger Quality Options does not pay PA Premium tax.

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

**Projected Loss Ratio**
The projected loss ratio is displayed on tab ‘VIII MLR and Rebate Calc.’ The projected loss ratio for 2026 is 92.5%.

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

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

## Normalization Factors

### Age Factor

The federal age curve, as shown in Table 12, is used to determine a normalization factor to account for the age mix of business used in generating the Index Rate. The average age factor includes a factor of 0 for non-billable members. The average factors for 2025 and 2026 are shown on Table 7 and are developed on the 'Age_Calibration' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051225.xlsx".

### Geographic Factor

The geographic rating area factors used to determine premium rates are shown on Table 13. These factors are consistent with the current approved factors. The geographic normalization factor in Table 7 of this filing, is determined using these factors weighted using projected membership by area and is shown on the 'Area_Calibration' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051225.xlsx".

### Tobacco Factor

A standard 10% load is applied for applicants who indicate tobacco usage by affirmatively answering the question— "Have you used tobacco at least four times a week for the past six months?" We utilized the February 2025 ACA compliant population to determine the percentage of members that admit to the use of tobacco. The average tobacco factor is shown on Table 7 and developed on the 'Tobacco_Calibration' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051225.xlsx". Table 12 shows the age bands, age factors and tobacco factors where it demonstrates that the tobacco factors are uniform across all age bands (for 21+).

### Benefit Richness (Induced Demand)

Induced Demand factors are applied to each plan to reflect the expected utilization, not the expected health status. The PID has instructed carriers to use the formula (Plan AV)^2 - (Plan AV) + 1.24. The Plan AV is the Pricing AV times the CSR Defunding Adjustment. To ensure revenue neutrality, a normalization factor is applied, as instructed. This is developed on the 'Induced_Util_Exhibit' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051225.xlsx". The average benefit richness factor is shown on Table 7. The Benefit Richness factors in column L of Table 10 are calculated using the prescribed formula and divided by the normalization factor.

### Network Factors

There is only one network shown on Table 14.

### Connectivity Factors

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

### Components of Rate Change

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

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

## 3. Plan Rate Development

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

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

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

Each renewing plan is identified as existing or modified. We have no new or discontinued plans for 2026. Column G lists the metallic tier. Column H is the value we calculated using the HHS Actuarial Value Calculator. Screen shots of this calculation are provided in the file "AV_Screenshots_GQO_Indiv_050125.pdf." The Actuarial Certification, at the end of this document, includes attestation that the Federal AV calculator was used to determine the metallic values. Please also refer to the document "PY2026_AV_UniquePlanDesignJust_GQO_Indiv_043025.pdf" for further details. Columns L and N were normalized using projected (CY2026) membership.

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

1. The plan named "Geisinger Marketplace All-Access PPO 40/80/8400" covers several major services before the deductible, including primary care and specialty care visits with a copay.
2. The plan named "Geisinger Marketplace All-Access QHDHP PPO 7100 – HSA Eligible" meets the high deductible health plan definition at 26 U.S.C 223(c)(2).

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

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

## 5. Plan Factors

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

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

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

**Network Factors**

There is only one network shown on Table 14.

**Service Area Composition**
There is no change to our Service Area composition. To preserve flexibility and align with unique regional and network characteristics, counties are grouped with similarly situated geographies. All counties and service areas are defined in the QHP Service Area template. These service areas are defined on the 'Service Areas' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051225.xlsx".

**Composite Rating**
Composite rating is not used.

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

**Terminated Plans and Products**
No products are being terminated in this market.

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

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

**Additional Exhibits**
The following exhibits are included in the PA Actuarial Memorandum Rate Exhibits:
- Table 15 on tab "VI Rate Change Summary"
- Tables 17-1 and 17-2 on tab "IX Retrospective Analysis"
- Table 18 on tab "X Drug Data."

The following required exhibits have been uploaded in SERFF under the tabs noted next to the exhibit:
• Department Plan Design Summary – submitted under the "Rate/Rule Schedule" tab;
• Service Area Map – submitted under the "Supporting Documentation" tab.

**Actuarial Certification**

I certify that:

1. I am a member of the American Academy of Actuaries, meet the Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States promulgated by the American Academy of Actuaries, and have the education and experience necessary to perform this work.
2. The projected Index Rate is:
    a. In compliance with all applicable state and Federal regulations including 45 CFR 156.80(d)(1)
    b. Developed in compliance with the applicable Actuarial Standards of Practice,
    c. Is reasonable in relation to the benefits provided and the population anticipated to be covered,
    d. Is neither excessive nor deficient based on available information.
3. The Index Rate is used to develop the plan level rates using only the allowable modifiers in accordance with 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2).
4. The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
5. The Federal AV Calculator was utilized, with an acceptable alternative methodology when appropriate, to determine the AV Metal Values shown on Table 10
 and in Worksheet 2, Section I of the URRT, following ASOP 50. Please refer to the "PY2026_AV_UniquePlanDesignJust_GQO_Indiv_043025.pdf" document for further details.
6. All factor, benefit and other changes from the prior (2025) approved filing have been disclosed in the actuarial memorandum.
7. New plans have not been considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
8. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2026 Rate Filing Justification.

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

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

Sarah M MacDerment 5/14/2025

**Sarah MacDerment** **Date**
**FSA, MAAA**
**Attesting Actuary**



Devised 5/13/25

**Geisinger Quality Options**
**Individual Filing for 2026**
**Standard Questions**
**SERFF Tracking Number: GSHP-134496843**

1. Membership:
a. If the projected membership for plan year 2026 significantly differs from the current 2/1/2025 membership, please explain why.
Assuming the Expanded Subsides expire, it is estimated by the CBO that the overall Individual ACA market membership will drop significantly. We estimate that 34% of those receiving the expanded subsidies will leave the market. Only members who buy their coverage On-Exchange and receive APTC would be impacted by the expiration of the expanded subsidies. We expect members that do not receive APTC and members in the 94% CSR variant to remain enrolled without change from February 2025.

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

2. Experience Period Claims:
a. Please confirm that all claims which are capitated have been removed from the experience period claims.
Yes, all capitated claims have been removed from the experience period claims.
b. Please confirm that all non-EHB claims have been removed from the experience period claims.
Yes, this is confirmed.
c. How are drug rebates projected to change from the base period to the rating period? How has this change been reflected in the rate development?
Our prescription drug trends were selected based on historical data that is net of rebates. Therefore, the projected impact of drug rebates is reflected within the Projected Index Rate shown on Table 5. Our rebate vendor has confirmed that we expect no significant differences between the actual 2024 rebates and the projected rebates for 2026. Therefore, no additional adjustments related to drug rebates have been made to 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.
Not applicable.
b. [SG. Only] In Table 5A, if cells K32:M32 are left to equal J32, please explain why that is a reasonable assumption.
Not applicable.

4. Table 6 – Retention:
a. Please confirm that the federal income tax is calculated using a Federal Income Tax Rate of 21%. If other adjustments were made in Table 6, cell C57, please provide a demonstration of how this number was calculated and an explanation of the other adjustments included in the calculation.
The federal income tax only applies to profit margin. We are filing a 0% profit margin on individual plans, so the federal income tax is not applicable.
b. Please confirm that the Risk Adjustment User Fee PMPM is consistent with HHS Final Notice of Benefit and Payment Parameters for plan year 2026.
Yes, the Risk Adjustment User Fee PMPM of $0.20 is consistent with HHS Final Notice of Benefit and Payment Parameters for plan year 2026.
c. Please provide an exhibit showing the commission PMPM amount to be paid to brokers in the following situations: Open-Enrollment Enrollee – Renewing, Open Enrollment Enrollee – New, Special Enrollment Period Enrollee – New, Special Enrollment Enrollee – Renewing. If the commission PMPM is not consistent between the four options above, please provide a detailed explanation as to the reason for the difference.
Please refer to the 'Commission' sheet of the "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051225.xlsx" file for the different PMPM commissions that we provide to brokers for new and renewing individuals. We provide a higher PMPM commission for new enrollees due to the added administrative work to the broker for transitioning the member to a new carrier. Broker commissions do not vary by enrollment type (open enrollment vs SEP enrollment).

5. Pricing AVs:
a. Please confirm that the Pricing AVs were calculated using a single risk pool (i.e., claims/utilization experience is not separated by metal level).
Yes, our Pricing AV's were calculated using a single risk pool (claims experience is not separated by metal level).
b. Please identify and support any differences between the company's metallic AV calculator results and the corresponding Pricing AVs.
Please refer to the 'Pricing AV vs Metallic AV' tab of the "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051225.xlsx" file. All of our Pricing AV's are between 9.1% and 12.0% higher than the Metallic AV's of the same plan. This difference in magnitude between the Pricing and Metallic AV's is due to the higher paid to allowed ratios that our plans exhibit. The specific differences between Pricing and Metallic AV's by plan are likely due to different cost structures and management approaches than what is reflected in the national average data used in the AV Calculator. We are a small regional carrier therefore it is reasonable that our experience varies from the national data used in the AV calculator.

6. Expanded Bronze Plans:
a. Please provide an exhibit which demonstrates that the criteria for expanded bronze plans have been met.
The criteria for expanded bronze plans is discussed in the '3. Plan Rate Development' section of our memorandum. We have copied the language from the memorandum below for reference:

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

1. The plan named “Geisinger Marketplace All-Access PPO 40/80/8400” covers several major services before the deductible, including primary care and specialty care visits with a copay.
2. The plan named “Geisinger Marketplace All-Access QHDHP PPO 7100 - HSA Eligible” meets the high deductible health plan definition at 26 U.S.C. 223(c)(2).

7. PAAM Exhibits – Consumer Factors:
a. Please provide quantitative and qualitative support for the proposed geographic rating area factors, if different from the previous year.
Our geographic rating area factors are the same factors from the previous year.
b. Please provide quantitative and qualitative support for the proposed network factors, if different from the previous year.
There is only one network shown on Table 14, and it has the same network factor from the previous year.

8. Plan of Withdrawal:
a. Please confirm that a Plan of Withdrawal has been submitted if any plans are being discontinued.
A Plan of Withdrawal is not necessary this year because we are not discontinuing any products.
b. For further information regarding the Plan of Withdrawal process, click here. Please send all Plan of Withdrawals to Jeff Rohaly, wrohaly@pa.gov.
Not applicable this year.

9. Copay Adjustment Programs:
a. Does the company use a copay adjustment program (also known as a copay accumulator program)?
Yes.
i. If the company uses a copay adjustment program, please provide a detailed narrative that describes how the program works and the motivation behind implementing the program.
The program collects unused manufacturer assistance dollars and tabulates the use of manufacturer copay assistance programs. The funding that members pay out-of-pocket after assistance is applied to the OOP accumulators. The services include monitoring of manufacturer copay assistance available and support to ensure that eligible members are receiving that assistance. This program was implemented as a way to reduce costs for rapidly increased drug costs and ultimately to combat rising premiums.
b. How does the company handle copay assistance coupons? For example, does the coupon apply to the MOOP?
Only the actual amount members pay, after manufacturer coupon assistance, applies to the member’s annual deductible or maximum out-of-pocket.
c. If any change to such a program has resulted in a pricing impact, please include a narrative describing how the impact has been included within the rate development and a detailed quantitative exhibit supporting the impact.
There are no changes to our copay adjustment program that will have an impact on pricing.

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

### Table 0. Identifying Information

| | | | |
|---|---|---|---|
| **Carrier Name:** | Geisinger Quality Options | | |
| **Product(s):** | PPO | | |
| **Market Segment:** | Individual | | |
| **Rate Effective Date:** | 1/1/2026 | to | 12/31/2026 |
| **Base Period Start Date:** | 1/1/2024 | to | 12/31/2024 |
| **Date of Most Recent Membership:** | 2/1/2025 | | |

### Table 1. Number of Members

| | Member-months | Members | Member-months |
|---|---|---|---|
| | Experience Period | Current Period (as of 02-01-2025) | Projected Rating Period |
| **Average Age** | 46.0 | 46.0 | 46.0 |
| Total | 38,665 | 3,419 | 29,304 |
| <18 | 2,464 | 236 | 2,028 |
| 18-24 | 2,083 | 187 | 1,584 |
| 25-29 | 1,785 | 177 | 1,512 |
| 30-34 | 2,514 | 233 | 1,992 |
| 35-39 | 2,884 | 275 | 2,364 |
| 40-44 | 3,394 | 284 | 2,436 |
| 45-49 | 3,437 | 313 | 2,688 |
| 50-54 | 3,885 | 344 | 2,952 |
| 55-59 | 5,738 | 487 | 4,176 |
| 60-63 | 7,479 | 630 | 5,388 |
| 64+ | 3,001 | 253 | 2,184 |

### Table 2. Experience Period Claims and Premiums

| Earned Premium | Paid Claims | Ultimate Incurred Claims | Member Months | Estimated Cost Sharing (Member & HHS) | Allowed Claims (Non-Capitated) | Non-EHB portion of Allowed Claims | Total Prescription Drug Rebates* | Total EHB Capitation | Total Non-EHB Capitation | Estimated Risk Adjustment | Estimated Reinsurance Recoveries |
|---|---|---|---|---|---|---|---|---|---|---|---|
| $ 30,011,156.59 | $ 36,244,456.55 | $ 36,837,157.72 | 38,665 | $ 7,989,515.73 | $ 44,826,673.45 | $ - | $ (1,330,168.66) | $ 1,546.20 | $ - | $ 6,380,818.00 | $ 2,422,775.48 |
| **Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)** | | | | | | | | | | | $ 1,125.01 |
| **Loss Ratio** | | | | | | | | | | | 90.91% |

**Express Prescription Drug Rebates as a negative number*

### Table 3. Trend Components

| Service Category | Cost* | Utilization* | Induced Demand* | Composite Trend | Weight* |
|---|---|---|---|---|---|
| Inpatient Hospital | 4.00% | 2.80% | | 6.91% | 21.73% |
| Outpatient Hospital | 5.00% | 2.00% | | 7.10% | 34.53% |
| Professional | 1.70% | 4.60% | | 6.38% | 16.44% |
| Other Medical | -3.00% | 8.80% | | 5.54% | 2.88% |
| Capitation | | | | 0.00% | 0.00% |
| Prescription Drugs | 6.00% | -0.50% | | 5.47% | 24.42% |
| Total Annual Trend | | | | 6.50% | 100.00% |
| Months of Trend | | | | 24 | |
| Total Applied Trend Projection Factor | | | | 1.134 | |

** Express Cost, Utilization, Induced Utilization and Weight as percentages*
*** Should equal URRT Trend*

### Table 4. Historical Experience

| Month-Year | Total Annual Premium | Incurred Claims | Completion Factors* | Ultimate Incurred Claims | Members | Ultimate Incurred PMPM | Estimated Annual Cost Sharing (Member + HHS) |
|---|---|---|---|---|---|---|---|
| Jan-21 | | 2,825,940.46 | 100.0% | 2,825,940.46 | 3,949 | 715.67 | |
| Feb-21 | | 2,388,358.13 | 100.0% | 2,388,358.13 | 4,174 | 572.16 | |
| Mar-21 | | 2,839,912.43 | 100.0% | 2,839,912.43 | 4,181 | 679.31 | |
| Apr-21 | | 3,673,610.72 | 100.0% | 3,673,610.72 | 4,291 | 856.10 | |
| May-21 | | 2,829,942.69 | 100.0% | 2,829,942.69 | 4,404 | 642.65 | |
| Jun-21 | | 4,016,660.48 | 100.0% | 4,016,660.48 | 4,491 | 894.36 | |
| Jul-21 | | 2,922,787.36 | 100.0% | 2,922,787.36 | 4,559 | 641.14 | |
| Aug-21 | | 3,308,417.29 | 100.0% | 3,308,417.29 | 4,642 | 712.72 | |
| Sep-21 | | 4,303,648.68 | 100.0% | 4,303,648.68 | 4,737 | 908.53 | |
| Oct-21 | | 3,648,577.52 | 100.0% | 3,648,577.52 | 4,698 | 776.70 | |
| Nov-21 | | 4,496,040.19 | 100.0% | 4,496,040.19 | 4,643 | 968.35 | |
| Dec-21 | $ 34,249,128.25 | 3,388,785.65 | 100.0% | 3,388,785.65 | 4,633 | 731.49 | $ 7,260,813.84 |
| Jan-22 | | 3,096,691.93 | 100.0% | 3,096,691.93 | 4,490 | 689.67 | |
| Feb-22 | | 3,006,951.97 | 100.0% | 3,006,951.97 | 4,470 | 672.69 | |
| Mar-22 | | 3,329,239.92 | 100.0% | 3,329,239.92 | 4,410 | 754.98 | |
| Apr-22 | | 3,112,267.47 | 100.0% | 3,112,267.47 | 4,315 | 721.30 | |
| May-22 | | 3,152,938.85 | 100.0% | 3,152,938.85 | 4,310 | 731.57 | |
| Jun-22 | | 3,351,105.57 | 100.0% | 3,351,105.57 | 4,360 | 768.59 | |
| Jul-22 | | 3,458,474.85 | 100.0% | 3,458,474.85 | 4,321 | 800.34 | |
| Aug-22 | | 4,237,329.54 | 100.0% | 4,237,329.54 | 4,292 | 987.16 | |
| Sep-22 | | 3,617,241.44 | 100.0% | 3,617,241.44 | 4,282 | 844.82 | |
| Oct-22 | | 3,436,703.60 | 100.0% | 3,436,703.60 | 4,230 | 812.42 | |
| Nov-22 | | 3,143,674.23 | 100.0% | 3,143,674.23 | 4,137 | 759.93 | |
| Dec-22 | $ 32,754,612.99 | 3,393,087.67 | 100.0% | 3,393,087.67 | 4,069 | 833.87 | $ 7,048,384.25 |
| Jan-23 | | 2,156,992.87 | 100.0% | 2,156,992.87 | 3,745 | 576.03 | |
| Feb-23 | | 3,574,709.05 | 100.0% | 3,574,709.05 | 3,702 | 965.55 | |
| Mar-23 | | 2,949,436.40 | 100.0% | 2,949,436.40 | 3,615 | 815.93 | |
| Apr-23 | | 2,777,168.79 | 100.0% | 2,777,168.79 | 3,566 | 778.69 | |
| May-23 | | 2,879,870.29 | 100.0% | 2,879,870.29 | 3,522 | 817.65 | |
| Jun-23 | | 3,228,623.29 | 100.0% | 3,228,623.29 | 3,496 | 923.56 | |
| Jul-23 | | 2,813,534.22 | 100.0% | 2,813,534.51 | 3,530 | 797.09 | |
| Aug-23 | | 3,328,451.02 | 100.0% | 3,328,450.22 | 3,490 | 953.69 | |
| Sep-23 | | 2,403,197.19 | 100.0% | 2,403,197.20 | 3,509 | 684.78 | |
| Oct-23 | | 2,689,903.78 | 100.0% | 2,689,904.36 | 3,491 | 770.45 | |
| Nov-23 | | 3,052,060.56 | 100.0% | 3,052,059.72 | 3,457 | 882.80 | |
| Dec-23 | $ 30,990,058.92 | 3,115,408.07 | 100.0% | 3,115,408.42 | 3,416 | 911.88 | $ 6,951,590.10 |
| Jan-24 | | 2,341,386.18 | 99.8% | 2,345,171.28 | 3,278 | 715.34 | |
| Feb-24 | | 2,708,326.91 | 99.9% | 2,711,494.25 | 3,311 | 818.95 | |
| Mar-24 | | 2,621,043.57 | 99.7% | 2,627,692.22 | 3,291 | 798.45 | |
| Apr-24 | | 3,547,099.10 | 99.6% | 3,559,754.01 | 3,278 | 1,085.89 | |
| May-24 | | 3,497,030.68 | 99.7% | 3,508,983.61 | 3,262 | 1,075.57 | |
| Jun-24 | | 2,450,360.31 | 99.6% | 2,461,234.18 | 3,255 | 756.07 | |
| Jul-24 | | 3,277,455.87 | 99.6% | 3,291,066.99 | 3,239 | 1,016.04 | |
| Aug-24 | | 3,211,890.23 | 99.3% | 3,234,972.29 | 3,205 | 1,009.23 | |
| Sep-24 | | 3,028,911.09 | 99.3% | 3,050,346.11 | 3,176 | 960.44 | |
| Oct-24 | | 3,482,820.58 | 97.1% | 3,585,886.75 | 3,151 | 1,138.09 | |
| Nov-24 | | 2,744,455.91 | 95.1% | 2,884,825.70 | 3,123 | 923.63 | |
| Dec-24 | $ 30,011,156.59 | 3,333,676.12 | 93.2% | 3,575,730.32 | 3,094 | 1,155.80 | $ 7,989,515.73 |

| Month-Year | Prescription Drug Rebates** | Allowed Claims (Net of Prescription Drug Rebates) | Allowed PMPM | Medical Incurred Claims | Rx Incurred Claims | Med Completion Factor * | Rx Completion Factor * |
|---|---|---|---|---|---|---|---|
| Jan-21 | $ (55,197.30) | $ 3,487,485.66 | 883.21 | 2,377,680.06 | 448,260.40 | 100.0% | 100.0% |
| Feb-21 | $ (72,614.23) | $ 2,915,298.58 | 698.40 | 1,966,488.77 | 421,869.36 | 100.0% | 100.0% |
| Mar-21 | $ (71,738.12) | $ 3,417,456.51 | 817.46 | 2,284,649.23 | 555,263.20 | 100.0% | 100.0% |
| Apr-21 | $ (65,545.92) | $ 4,312,477.40 | 1,004.98 | 3,114,483.77 | 559,126.95 | 100.0% | 100.0% |
| May-21 | $ (82,075.36) | $ 3,316,232.35 | 753.09 | 2,409,556.40 | 420,386.29 | 100.0% | 100.0% |
| Jun-21 | $ (75,634.95) | $ 4,649,655.66 | 1,035.30 | 3,401,215.56 | 615,444.92 | 100.0% | 100.0% |
| Jul-21 | $ (86,951.62) | $ 3,406,605.30 | 747.26 | 2,341,040.93 | 581,746.43 | 100.0% | 100.0% |
| Aug-21 | $ (85,651.97) | $ 3,827,021.95 | 824.44 | 2,648,315.47 | 660,101.82 | 100.0% | 100.0% |
| Sep-21 | $ (88,439.54) | $ 4,810,727.60 | 1,015.58 | 3,570,469.73 | 733,178.95 | 100.0% | 100.0% |
| Oct-21 | $ (85,643.79) | $ 4,114,574.54 | 875.91 | 3,064,940.45 | 583,637.07 | 100.0% | 100.0% |
| Nov-21 | $ (89,493.46) | $ 4,956,951.93 | 1,067.63 | 3,764,231.94 | 731,808.25 | 100.0% | 100.0% |
| Dec-21 | $ (101,148.22) | $ 3,728,873.48 | 804.90 | 2,608,293.21 | 780,492.44 | 100.0% | 100.0% |
| Jan-22 | $ (159,151.05) | $ 3,933,999.55 | 876.15 | 2,411,109.07 | 685,582.86 | 100.0% | 100.0% |
| Feb-22 | $ (156,172.30) | $ 3,643,087.69 | 815.00 | 2,372,456.55 | 634,495.42 | 100.0% | 100.0% |
| Mar-22 | $ (142,069.73) | $ 3,969,812.13 | 900.25 | 2,546,618.27 | 782,621.65 | 100.0% | 100.0% |
| Apr-22 | $ (185,516.38) | $ 3,571,018.73 | 827.62 | 2,429,499.10 | 682,768.37 | 100.0% | 100.0% |
| May-22 | $ (154,656.89) | $ 3,566,379.49 | 827.50 | 2,449,795.14 | 703,143.71 | 100.0% | 100.0% |
| Jun-22 | $ (121,931.18) | $ 3,805,672.63 | 872.85 | 2,594,330.46 | 756,775.11 | 100.0% | 100.0% |
| Jul-22 | $ (137,158.64) | $ 3,842,202.66 | 889.14 | 2,699,484.83 | 758,990.02 | 100.0% | 100.0% |
| Aug-22 | $ (128,347.90) | $ 4,653,295.10 | 1,084.06 | 3,350,742.05 | 886,587.49 | 100.0% | 100.0% |
| Sep-22 | $ (137,421.06) | $ 3,979,839.37 | 929.51 | 2,755,956.67 | 861,284.77 | 100.0% | 100.0% |
| Oct-22 | $ (104,642.09) | $ 3,822,883.61 | 903.71 | 2,683,140.07 | 753,563.53 | 100.0% | 100.0% |
| Nov-22 | $ (122,993.30) | $ 3,389,167.63 | 819.28 | 2,319,402.58 | 824,271.65 | 100.0% | 100.0% |
| Dec-22 | $ (109,588.02) | $ 3,547,084.16 | 871.71 | 2,548,024.44 | 845,063.23 | 100.0% | 100.0% |
| Jan-23 | $ (123,445.03) | $ 2,806,036.31 | 749.35 | 1,627,070.45 | 529,922.42 | 100.0% | 100.0% |
| Feb-23 | $ (120,382.09) | $ 4,270,748.03 | 1,153.55 | 2,937,837.12 | 636,871.93 | 100.0% | 100.0% |
| Mar-23 | $ (132,464.28) | $ 3,626,733.00 | 1,003.30 | 2,290,786.60 | 658,649.80 | 100.0% | 100.0% |
| Apr-23 | $ (123,489.55) | $ 3,303,715.46 | 926.33 | 2,173,769.93 | 603,398.86 | 100.0% | 100.0% |
| May-23 | $ (134,077.98) | $ 3,282,661.85 | 932.01 | 2,186,364.62 | 693,505.67 | 100.0% | 100.0% |
| Jun-23 | $ (154,659.11) | $ 3,686,317.50 | 1,054.49 | 2,490,406.29 | 738,217.00 | 100.0% | 100.0% |
| Jul-23 | $ (122,375.55) | $ 3,152,074.79 | 893.00 | 2,072,798.22 | 740,736.00 | 100.0% | 100.0% |
| Aug-23 | $ (151,257.89) | $ 3,725,470.78 | 1,067.45 | 2,417,828.34 | 910,622.68 | 100.0% | 100.0% |
| Sep-23 | $ (211,275.29) | $ 2,646,900.80 | 754.23 | 1,764,582.33 | 638,614.86 | 100.0% | 100.0% |
| Oct-23 | $ (301,017.73) | $ 2,815,516.75 | 806.43 | 1,868,891.05 | 821,012.73 | 100.0% | 100.0% |
| Nov-23 | $ (241,555.91) | $ 3,261,800.28 | 943.47 | 2,395,916.62 | 656,143.94 | 100.0% | 100.0% |
| Dec-23 | $ (304,268.01) | $ 3,222,701.25 | 943.29 | 2,332,375.94 | 783,032.13 | 100.0% | 100.0% |
| Jan-24 | $ (109,931.58) | $ 3,500,594.81 | 1,067.77 | 1,777,275.76 | 564,110.42 | 99.8% | 100.0% |
| Feb-24 | $ (96,644.20) | $ 3,482,804.76 | 1,051.91 | 2,066,205.58 | 642,121.33 | 99.8% | 100.0% |
| Mar-24 | $ (110,483.59) | $ 3,263,411.75 | 991.62 | 1,987,654.05 | 633,389.52 | 99.7% | 100.0% |
| Apr-24 | $ (114,446.46) | $ 4,182,470.60 | 1,275.84 | 2,729,198.98 | 817,900.12 | 99.5% | 100.0% |
| May-24 | $ (118,750.57) | $ 4,104,936.52 | 1,258.24 | 2,592,615.23 | 904,415.45 | 99.5% | 100.0% |
| Jun-24 | $ (102,147.56) | $ 2,914,542.11 | 895.32 | 1,785,466.15 | 664,894.16 | 99.4% | 100.0% |
| Jul-24 | $ (129,924.61) | $ 3,658,381.84 | 1,129.44 | 2,338,279.57 | 939,176.30 | 99.4% | 100.0% |
| Aug-24 | $ (117,701.12) | $ 3,606,378.92 | 1,125.10 | 2,464,969.81 | 746,920.42 | 99.1% | 100.0% |
| Sep-24 | $ (107,564.20) | $ 3,484,506.37 | 1,097.14 | 2,030,827.96 | 998,083.13 | 99.0% | 100.0% |
| Oct-24 | $ (107,531.40) | $ 4,113,957.56 | 1,305.69 | 2,553,938.97 | 928,881.61 | 96.1% | 100.0% |
| Nov-24 | $ (107,410.97) | $ 3,272,213.67 | 1,047.65 | 1,890,144.78 | 854,311.13 | 93.1% | 100.0% |
| Dec-24 | $ (107,632.40) | $ 3,912,305.87 | 1,264.59 | 2,239,305.88 | 1,094,370.24 | 90.2% | 100.0% |

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

| Ultimate Med Claims | Ultimate Rx Claims | IP Admits per 1000 | OP Visits per 1000 | Prof Visits per 1000 | Rx Scripts per 1000 | GLP-1 and like drugs Scripts per 1000 | GLP-1 and like drugs Completed Allowed Claims | GLP-1 and like drugs Completed Paid Claims | IP Utilization Trend | OP Utilization Trend | Prof Utilization Trend | Rx Utilization Trend | Prescription Drug Rebate Trend | GLP-1 and like drugs Utilization Trend | GLP-1 and like drugs Allowed Claims Trend | GLP-1 and like drugs Paid Claims Trend | Allowed Claims (Net of Prescription Drug Rebates) Trend |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2,377,680 | 448,260 | 413.31 | 3,549.57 | 13,247.06 | 16,428.91 | 97.25 | 24,731.57 | 23,341.32 | | | | | | | | | |
| 1,966,489 | 421,869 | 574.95 | 3,659.58 | 12,128.65 | 15,954.96 | 54.62 | 15,648.95 | 14,561.45 | | | | | | | | | |
| 2,284,649 | 555,263 | 433.43 | 5,232.75 | 15,652.34 | 19,708.22 | 94.72 | 26,241.99 | 22,194.89 | | | | | | | | | |
| 3,114,484 | 559,127 | 648.78 | 5,058.84 | 15,218.48 | 19,776.75 | 97.88 | 28,451.99 | 25,996.19 | | | | | | | | | |
| 2,409,556 | 420,386 | 422.39 | 4,237.52 | 14,238.61 | 18,367.12 | 98.10 | 28,306.76 | 22,857.26 | | | | | | | | | |
| 3,401,216 | 615,445 | 569.13 | 4,582.40 | 15,427.85 | 19,160.56 | 112.22 | 32,346.93 | 30,368.24 | | | | | | | | | |
| 2,341,041 | 581,746 | 315.87 | 4,230.09 | 13,324.65 | 19,365.75 | 94.76 | 27,072.62 | 25,391.47 | | | | | | | | | |
| 2,648,315 | 660,102 | 361.92 | 4,779.90 | 16,480.18 | 18,773.19 | 137.01 | 40,669.74 | 38,567.24 | | | | | | | | | |
| 3,570,470 | 733,179 | 623.19 | 4,656.18 | 17,076.88 | 19,369.51 | 106.40 | 34,156.97 | 31,934.32 | | | | | | | | | |
| 3,064,940 | 583,637 | 495.58 | 4,580.30 | 17,330.03 | 20,140.03 | 86.85 | 26,743.24 | 25,823.24 | | | | | | | | | |
| 3,764,232 | 731,808 | 640.97 | 4,577.24 | 17,732.62 | 20,952.97 | 186.09 | 56,269.08 | 54,042.93 | | | | | | | | | |
| 2,608,293 | 780,492 | 227.94 | 4,771.26 | 16,222.80 | 22,439.42 | 88.07 | 27,225.99 | 26,469.99 | | | | | | | | | |
| 2,411,109 | 685,583 | 395.54 | 4,431.08 | 15,458.01 | 20,420.93 | 82.85 | 25,080.53 | 24,255.53 | | | | | | | | | |
| 2,372,457 | 634,495 | 397.31 | 3,763.73 | 14,654.94 | 18,182.43 | 142.28 | 42,811.69 | 39,300.48 | | | | | | | | | |
| 2,546,618 | 782,622 | 337.44 | 4,563.60 | 17,043.41 | 21,117.18 | 114.29 | 35,468.97 | 31,246.34 | | | | | | | | | |
| 2,429,499 | 682,768 | 303.14 | 4,427.55 | 15,468.62 | 20,605.36 | 155.74 | 45,937.09 | 42,776.29 | | | | | | | | | |
| 2,449,795 | 703,144 | 272.87 | 4,129.18 | 15,762.18 | 20,506.70 | 136.43 | 39,257.56 | 36,892.76 | | | | | | | | | |
| 2,594,330 | 756,775 | 528.43 | 4,252.24 | 14,807.14 | 21,398.79 | 156.88 | 46,891.26 | 45,460.94 | | | | | | | | | |
| 2,699,485 | 758,990 | 605.38 | 3,393.45 | 14,445.79 | 20,202.44 | 199.94 | 57,705.18 | 54,988.21 | | | | | | | | | |
| 3,350,742 | 886,587 | 391.38 | 4,008.89 | 16,057.92 | 20,897.11 | 139.78 | 41,531.27 | 39,652.85 | | | | | | | | | |
| 2,755,957 | 861,285 | 552.12 | 4,243.20 | 15,930.23 | 21,311.31 | 187.78 | 54,979.66 | 52,813.24 | | | | | | | | | |
| 2,683,140 | 753,564 | 567.35 | 4,269.28 | 17,247.33 | 22,699.53 | 201.41 | 52,440.56 | 55,243.14 | | | | | | | | | |
| 2,319,403 | 824,272 | 304.59 | 3,892.89 | 16,992.97 | 21,573.35 | 147.94 | 23,982.64 | 41,606.92 | | | | | | | | | |
| 2,548,024 | 845,063 | 533.78 | 3,936.99 | 16,296.48 | 21,433.73 | 194.64 | 46,510.06 | 53,642.66 | -9.4% | -8.5% | 3.3% | 8.6% | 78.6% | 48.3% | 44.0% | 56.7% | 0.6% |
| 1,627,070 | 529,922 | 522.35 | 3,557.11 | 16,990.82 | 22,467.49 | 157.03 | 27,634.98 | 39,512.13 | -6.9% | -11.6% | 2.9% | 7.7% | 61.6% | 56.0% | 48.1% | 64.8% | -0.4% |
| 2,937,837 | 636,872 | 703.35 | 3,902.47 | 16,436.40 | 18,864.10 | 168.55 | 44,083.64 | 39,475.90 | 1.6% | -11.5% | 2.5% | 6.9% | 49.6% | 47.7% | 41.2% | 57.0% | 1.6% |
| 2,290,787 | 658,650 | 527.83 | 4,401.90 | 19,735.53 | 22,109.11 | 215.78 | 59,025.05 | 54,010.09 | 6.9% | -10.7% | 3.1% | 6.7% | 43.0% | 53.1% | 47.2% | 63.0% | 1.7% |
| 2,173,770 | 603,399 | 696.49 | 4,051.06 | 17,116.08 | 20,699.46 | 215.34 | 55,067.82 | 49,364.15 | 21.9% | -10.4% | 3.9% | 6.4% | 27.0% | 51.0% | 45.8% | 60.4% | 4.3% |
| 2,186,365 | 693,506 | 555.35 | 4,613.12 | 18,510.39 | 22,261.53 | 211.24 | 53,441.37 | 49,331.49 | 31.3% | -9.3% | 4.5% | 6.2% | 20.6% | 52.2% | 47.9% | 60.6% | 4.6% |
| 2,490,406 | 738,217 | 490.87 | 4,318.29 | 16,713.63 | 21,629.20 | 291.78 | 72,430.08 | 66,250.36 | 31.6% | -8.6% | 5.8% | 5.3% | 21.2% | 56.7% | 52.0% | 63.0% | 7.9% |
| 2,072,799 | 740,736 | 441.96 | 3,549.24 | 15,621.41 | 20,136.16 | 231.18 | 55,984.40 | 51,637.52 | 21.2% | -6.8% | 5.8% | 4.9% | 17.5% | 48.3% | 43.6% | 53.4% | 6.6% |
| 2,417,828 | 910,623 | 546.70 | 4,490.47 | 18,020.32 | 22,352.62 | 299.14 | 71,865.60 | 64,576.07 | 23.4% | -4.5% | 7.1% | 4.6% | 17.3% | 58.0% | 52.4% | 61.3% | 3.7% |
| 1,764,582 | 638,615 | 283.81 | 3,737.36 | 15,325.57 | 21,046.15 | 218.84 | 54,682.06 | 50,431.79 | 19.9% | -4.7% | 7.4% | 3.7% | 20.2% | 52.2% | 47.3% | 54.9% | 3.1% |
| 1,868,891 | 821,013 | 178.73 | 4,289.46 | 18,103.03 | 23,241.44 | 264.65 | 66,115.33 | 62,510.88 | 10.8% | -4.1% | 7.9% | 2.8% | 34.3% | 46.0% | 44.3% | 48.7% | 2.0% |
| 2,395,916 | 656,144 | 555.36 | 3,870.14 | 17,396.54 | 22,578.70 | 236.03 | 58,551.68 | 53,710.73 | 23.6% | -2.8% | 8.5% | 3.0% | 41.1% | 54.2% | 63.2% | 56.4% | 5.7% |
| 2,332,376 | 783,032 | 316.12 | 3,607.24 | 15,191.16 | 22,071.97 | 323.14 | 81,144.31 | 76,831.92 | 12.1% | -1.9% | 7.9% | 3.6% | 55.2% | 52.3% | 65.9% | 54.3% | 5.8% |
| 1,781,061 | 564,110 | 333.09 | 4,128.82 | 16,138.26 | 22,100.89 | 153.73 | 38,754.99 | 33,821.77 | 5.9% | 1.1% | 6.6% | 2.7% | 57.1% | 46.3% | 67.1% | 48.1% | 9.9% |
| 2,069,373 | 642,121 | 427.67 | 4,298.49 | 16,016.04 | 21,441.71 | 213.84 | 61,173.74 | 42,331.96 | -4.8% | 1.6% | 5.4% | 3.4% | 57.9% | 46.6% | 69.7% | 47.8% | 5.7% |
| 1,994,302 | 633,390 | 521.42 | 4,568.82 | 15,555.15 | 20,915.22 | 153.14 | 37,053.28 | 36,125.28 | -8.0% | 2.3% | 1.8% | 2.5% | 55.9% | 36.4% | 56.2% | 36.7% | 4.7% |
| 2,741,854 | 817,900 | 380.70 | 4,824.60 | 18,225.86 | 21,754.62 | 219.63 | 52,500.66 | 50,307.66 | -18.9% | 4.7% | 1.5% | 2.9% | 60.2% | 32.8% | 51.7% | 34.2% | 6.8% |
| 2,604,568 | 904,416 | 599.55 | 4,520.54 | 17,887.23 | 22,801.34 | 290.58 | 80,252.84 | 62,169.38 | -21.8% | 3.5% | -0.2% | 2.4% | 59.6% | 31.8% | 52.0% | 32.6% | 8.5% |
| 1,796,340 | 664,894 | 689.34 | 3,984.89 | 13,882.59 | 19,906.00 | 232.24 | 61,414.69 | 54,258.01 | -18.2% | 2.6% | -2.5% | 1.6% | 50.3% | 21.7% | 41.5% | 24.1% | 5.5% |
| 2,351,890 | 939,177 | 474.21 | 4,160.41 | 16,141.52 | 22,306.20 | 248.22 | 67,692.92 | 53,342.26 | -15.6% | 3.6% | -2.8% | 2.5% | 50.9% | 20.8% | 42.8% | 23.9% | 7.4% |
| 2,488,052 | 746,921 | 539.09 | 3,934.62 | 15,405.30 | 22,024.15 | 284.52 | 75,361.32 | 65,222.86 | -17.8% | 1.4% | -5.0% | 1.8% | 44.6% | 12.6% | 35.0% | 17.8% | 8.3% |
| 2,052,263 | 998,084 | 593.20 | 4,069.27 | 18,340.05 | 21,751.89 | 321.16 | 80,589.82 | 73,422.54 | -9.2% | 3.2% | -3.3% | 2.2% | 29.5% | 15.2% | 38.6% | 21.4% | 13.1% |
| 2,657,005 | 928,882 | 643.65 | 4,646.47 | 20,791.04 | 24,729.11 | 251.37 | 63,108.14 | 55,947.84 | 5.0% | 3.8% | -2.4% | 2.5% | 2.6% | 11.9% | 34.0% | 17.9% | 18.6% |
| 2,030,515 | 854,311 | 910.55 | 4,314.57 | 17,146.86 | 22,080.00 | 326.57 | 77,191.98 | 71,564.54 | 6.5% | 4.8% | -2.7% | 2.0% | -12.2% | 11.6% | 29.2% | 17.9% | 18.2% |
| 2,481,360 | 1,094,370 | 434.43 | 4,196.88 | 15,926.41 | 23,664.64 | 337.46 | 80,153.51 | 76,767.41 | 12.5% | 6.7% | -1.8% | 2.3% | -31.0% | 7.1% | 21.8% | 13.0% | 20.2% |

| | |
|---|---|
| **Carrier Name:** | **Geisinger Quality Options** |
| **Product(s):** | **PPO** |
| **Market Segment:** | **Individual** |
| **Rate Effective Date:** | **1/1/2026** |

## Table 2b. Manual Experience Period Claims and Premiums

| Manual Experience Description: | The Credibility Manual Rate is a combination of our individual GHP and GQO experience |
|---|---|

| Earned Premium | Paid Claims | Ultimate Incurred Claims | Member Months | Estimated Cost Sharing (Member & HHS) | Allowed Claims (Non-Capitated) | Non-EHB portion of Allowed Claims | Total Prescription Drug Rebates* | Total EHB Capitation | Total Non-EHB Capitation |
|---|---|---|---|---|---|---|---|---|---|
| $ 179,404,688.28 | $ 196,275,759.40 | $ 200,511,278.18 | 229,538 | $ 39,888,882.58 | $ 240,400,160.76 | $ - | $ (8,630,943.03) | $ 9,177.28 | $ - |
| **Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)** | | | | | | | | | |
| **Loss Ratio** | | | | | | | | | |

**Express Prescription Drug Rebates as a negative number*

## Table 3b. Manual Trend Components

| Service Category | Cost* | Utilization* | Induced Demand* | Composite Trend | Weight* |
|---|---|---|---|---|---|
| Inpatient Hospital | 4.00% | 2.80% | | 6.91% | 19.29% |
| Outpatient Hospital | 5.00% | 2.00% | | 7.10% | 38.94% |
| Professional | 1.70% | 4.60% | | 6.38% | 16.80% |
| Other Medical | -3.00% | 8.80% | | 5.54% | 1.94% |
| Capitation | | | | 0.00% | 0.00% |
| Prescription Drugs | 6.00% | -0.50% | | 5.47% | 23.02% |
| Total Annual Trend | | | | 6.53% | 99.99% |
| Months of Trend | | | | 24 | |
| Total Applied Trend Projection Factor | | | | 1.135 | |

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

## Table 4b. Historical Manual Experience

| Month-Year | Total Annual Premium | Incurred Claims | Completion Factors* | Ultimate Incurred Claims | Members | Ultimate Incurred PMPM | Estimated Annual Cost Sharing (Member + HHS) | Prescription Drug Rebates** | Allowed Claims (Net of Prescription Drug Rebates) |
|---|---|---|---|---|---|---|---|---|---|
| Jan-21 | | 12,468,904.59 | 100.0% | 12,468,904.59 | 20,544 | 606.95 | | $ (373,996.92) | $ 15,005,427.60 |
| Feb-21 | | 12,019,656.17 | 100.0% | 12,019,656.17 | 21,130 | 568.85 | | $ (369,027.55) | $ 14,118,627.04 |
| Mar-21 | | 14,817,716.44 | 100.0% | 14,817,716.44 | 21,027 | 704.69 | | $ (442,806.28) | $ 17,347,344.01 |
| Apr-21 | | 16,415,870.38 | 100.0% | 16,415,870.38 | 21,255 | 772.33 | | $ (428,595.58) | $ 18,745,662.00 |
| May-21 | | 14,169,634.21 | 100.0% | 14,169,634.21 | 21,522 | 658.37 | | $ (413,074.50) | $ 16,174,217.56 |
| Jun-21 | | 16,444,037.44 | 100.0% | 16,444,037.44 | 21,739 | 756.43 | | $ (462,707.24) | $ 18,533,261.82 |
| Jul-21 | | 16,228,690.69 | 100.0% | 16,228,690.69 | 21,930 | 740.03 | | $ (440,404.16) | $ 18,154,402.92 |
| Aug-21 | | 16,771,650.70 | 100.0% | 16,771,650.70 | 22,162 | 756.78 | | $ (449,563.56) | $ 18,503,799.10 |
| Sep-21 | | 18,218,716.31 | 100.0% | 18,218,716.31 | 22,346 | 815.32 | | $ (472,577.73) | $ 19,968,059.55 |
| Oct-21 | | 17,354,180.53 | 100.0% | 17,354,180.53 | 22,254 | 779.83 | | $ (438,745.22) | $ 18,984,652.86 |
| Nov-21 | | 19,278,420.47 | 100.0% | 19,278,420.47 | 22,014 | 875.74 | | $ (495,050.83) | $ 20,958,383.63 |
| Dec-21 | $ 171,286,069.98 | 17,115,072.87 | 100.0% | 17,115,072.87 | 21,729 | 787.68 | $ 28,976,575.36 | $ (514,510.62) | $ 18,484,227.88 |
| Jan-22 | | 13,424,986.91 | 100.0% | 13,424,986.91 | 21,510 | 624.12 | | $ (721,943.59) | $ 16,330,658.34 |
| Feb-22 | | 14,012,748.45 | 100.0% | 14,012,748.45 | 21,794 | 642.97 | | $ (699,665.00) | $ 16,592,767.45 |
| Mar-22 | | 16,313,230.73 | 100.0% | 16,313,230.73 | 21,501 | 758.71 | | $ (719,274.41) | $ 18,971,756.57 |
| Apr-22 | | 16,322,807.96 | 100.0% | 16,322,807.96 | 21,162 | 771.34 | | $ (795,388.42) | $ 18,372,437.27 |
| May-22 | | 14,178,233.89 | 100.0% | 14,178,233.89 | 20,986 | 675.62 | | $ (682,024.28) | $ 16,126,511.10 |
| Jun-22 | | 14,576,721.94 | 100.0% | 14,576,721.94 | 21,448 | 679.62 | | $ (705,105.75) | $ 16,317,538.97 |
| Jul-22 | | 14,201,690.76 | 100.0% | 14,201,690.76 | 21,202 | 669.84 | | $ (661,974.60) | $ 15,842,854.82 |
| Aug-22 | | 17,106,737.61 | 100.0% | 17,106,737.61 | 21,026 | 813.60 | | $ (723,262.94) | $ 18,806,246.15 |
| Sep-22 | | 16,412,082.67 | 100.0% | 16,412,082.67 | 20,841 | 787.48 | | $ (663,915.64) | $ 17,974,349.44 |
| Oct-22 | | 16,686,215.54 | 100.0% | 16,686,215.54 | 20,582 | 810.74 | | $ (633,985.18) | $ 18,176,982.30 |
| Nov-22 | | 15,973,041.48 | 100.0% | 15,973,041.48 | 20,269 | 788.06 | | $ (649,558.70) | $ 17,003,326.06 |
| Dec-22 | $ 165,817,228.01 | 16,390,104.87 | 100.0% | 16,390,104.87 | 20,013 | 818.99 | $ 30,472,142.38 | $ (619,122.44) | $ 17,280,095.77 |
| Jan-23 | | 13,663,515.45 | 100.0% | 13,663,515.45 | 19,482 | 701.35 | | $ (698,355.09) | $ 16,360,275.85 |
| Feb-23 | | 14,128,584.46 | 100.0% | 14,128,584.46 | 19,592 | 721.15 | | $ (662,066.89) | $ 16,747,085.97 |
| Mar-23 | | 15,159,155.94 | 100.0% | 15,159,155.94 | 19,246 | 787.66 | | $ (738,896.30) | $ 17,586,419.32 |
| Apr-23 | | 15,622,354.48 | 100.0% | 15,622,354.48 | 18,963 | 823.82 | | $ (667,193.93) | $ 17,602,923.99 |
| May-23 | | 15,017,368.56 | 100.0% | 15,017,368.56 | 18,760 | 800.51 | | $ (744,889.59) | $ 16,879,153.14 |
| Jun-23 | | 14,172,108.43 | 100.0% | 14,172,108.43 | 18,716 | 757.21 | | $ (728,073.09) | $ 15,934,188.16 |
| Jul-23 | | 15,030,455.73 | 100.0% | 15,030,457.12 | 18,901 | 795.22 | | $ (673,424.90) | $ 16,713,666.34 |
| Aug-23 | | 15,661,410.11 | 100.0% | 15,661,416.53 | 18,905 | 828.43 | | $ (725,171.00) | $ 17,393,829.74 |
| Sep-23 | | 15,305,191.84 | 100.0% | 15,305,196.49 | 19,035 | 804.08 | | $ (674,259.43) | $ 16,961,881.20 |
| Oct-23 | | 16,152,541.95 | 100.0% | 16,155,751.38 | 19,145 | 843.87 | | $ (812,811.49) | $ 17,730,807.65 |
| Nov-23 | | 17,343,426.24 | 100.0% | 17,344,849.48 | 19,153 | 905.60 | | $ (725,940.39) | $ 18,997,166.85 |
| Dec-23 | $ 168,641,071.69 | 18,344,128.73 | 99.9% | 18,366,066.13 | 18,921 | 970.66 | $ 31,811,731.82 | $ (828,535.95) | $ 19,851,540.02 |
| Jan-24 | | 13,637,714.57 | 99.8% | 13,665,950.98 | 18,926 | 722.07 | | $ (692,869.42) | $ 18,586,232.60 |
| Feb-24 | | 15,094,169.27 | 99.8% | 15,117,688.25 | 19,416 | 778.61 | | $ (704,783.84) | $ 18,830,991.35 |
| Mar-24 | | 14,704,195.73 | 99.3% | 14,801,754.41 | 19,285 | 767.54 | | $ (703,799.98) | $ 17,749,944.80 |
| Apr-24 | | 17,970,591.36 | 98.3% | 18,273,238.79 | 19,266 | 948.49 | | $ (699,435.85) | $ 21,278,694.51 |
| May-24 | | 16,483,635.26 | 99.4% | 16,584,198.99 | 19,274 | 860.45 | | $ (735,038.93) | $ 19,170,092.05 |
| Jun-24 | | 15,125,137.19 | 99.3% | 15,225,852.38 | 19,230 | 791.79 | | $ (711,422.00) | $ 17,415,815.32 |
| Jul-24 | | 17,100,432.88 | 99.3% | 17,213,730.38 | 19,232 | 895.07 | | $ (807,152.27) | $ 19,293,579.68 |
| Aug-24 | | 17,498,890.70 | 99.3% | 17,625,246.10 | 19,218 | 917.11 | | $ (731,698.49) | $ 19,710,774.54 |
| Sep-24 | | 17,106,076.04 | 99.1% | 17,256,379.73 | 19,139 | 901.61 | | $ (710,903.70) | $ 19,209,125.98 |
| Oct-24 | | 18,887,423.73 | 97.9% | 19,294,192.71 | 19,000 | 1,015.47 | | $ (712,299.41) | $ 21,600,556.66 |
| Nov-24 | | 16,082,637.61 | 93.8% | 17,151,296.38 | 18,907 | 907.14 | | $ (710,974.05) | $ 18,905,101.49 |
| Dec-24 | $ 179,404,688.28 | 16,584,855.06 | 90.6% | 18,301,749.09 | 18,645 | 981.60 | $ 39,888,882.58 | $ (710,565.07) | $ 20,018,308.76 |

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

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

| Allowed PMPM | Medical Incurred Claims | Rx Incurred Claims | Med Completion Factor * | Rx Completion Factor * | Ultimate Med Claims | Ultimate Rx Claims | IP Admits per 1000 | OP Visits per 1000 | Prof Visits per 1000 | Rx Scripts per 1000 | GLP-1 and like drugs Scripts per 1000 | GLP-1 and like drugs Completed Allowed Claims | GLP-1 and like drugs Completed Paid Claims |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 730.42 | 10,093,226.48 | 2,375,678.11 | 100.0% | 100.0% | 10,093,226 | 2,375,678 | 318.35 | 3,663.62 | 14,017.79 | 19,744.53 | 122.67 | 164,144.95 | 142,032.93 |
| 668.19 | 9,610,123.20 | 2,409,532.97 | 100.0% | 100.0% | 9,610,123 | 2,409,533 | 428.21 | 3,800.55 | 13,329.75 | 18,295.11 | 102.79 | 146,705.91 | 133,967.07 |
| 824.99 | 11,833,626.53 | 2,984,089.91 | 100.0% | 100.0% | 11,833,627 | 2,984,090 | 385.21 | 5,281.69 | 17,292.91 | 22,445.62 | 152.37 | 217,891.97 | 196,421.92 |
| 881.95 | 13,393,130.84 | 3,022,739.54 | 100.0% | 100.0% | 13,393,131 | 3,022,740 | 529.57 | 5,049.56 | 15,861.18 | 22,669.40 | 153.00 | 211,674.52 | 194,258.33 |
| 751.51 | 11,415,114.89 | 2,754,519.32 | 100.0% | 100.0% | 11,415,115 | 2,754,519 | 414.27 | 4,211.26 | 14,623.70 | 21,321.12 | 127.12 | 184,012.60 | 169,835.82 |
| 852.54 | 13,070,401.24 | 3,373,636.20 | 100.0% | 100.0% | 13,070,401 | 3,373,636 | 436.64 | 4,360.28 | 15,094.56 | 21,858.82 | 162.84 | 231,375.36 | 213,547.30 |
| 827.84 | 13,182,505.89 | 3,046,184.80 | 100.0% | 100.0% | 13,182,506 | 3,046,185 | 501.78 | 4,249.57 | 14,252.98 | 22,175.92 | 134.06 | 194,122.75 | 183,219.05 |
| 834.94 | 13,471,247.61 | 3,300,403.09 | 100.0% | 100.0% | 13,471,248 | 3,300,403 | 366.57 | 4,602.49 | 15,442.69 | 21,866.68 | 161.90 | 236,245.13 | 226,488.98 |
| 893.60 | 14,740,397.26 | 3,478,319.05 | 100.0% | 100.0% | 14,740,397 | 3,478,319 | 487.08 | 4,624.27 | 16,170.19 | 21,967.85 | 163.25 | 243,896.38 | 231,061.66 |
| 853.10 | 14,138,212.87 | 3,215,967.66 | 100.0% | 100.0% | 14,138,213 | 3,215,968 | 493.94 | 4,559.77 | 16,565.28 | 22,377.15 | 138.04 | 202,840.54 | 189,488.52 |
| 952.06 | 15,491,150.36 | 3,787,270.11 | 100.0% | 100.0% | 15,491,150 | 3,787,270 | 531.49 | 4,561.51 | 16,634.13 | 23,194.57 | 182.61 | 268,689.14 | 258,789.24 |
| 850.69 | 13,385,644.45 | 3,729,428.42 | 100.0% | 100.0% | 13,385,644 | 3,729,428 | 383.28 | 4,565.06 | 15,365.80 | 24,310.92 | 155.74 | 222,798.54 | 214,266.88 |
| 759.20 | 10,228,192.09 | 3,196,794.82 | 100.0% | 100.0% | 10,228,192 | 3,196,795 | 387.16 | 4,096.47 | 14,470.12 | 22,377.98 | 160.67 | 233,391.04 | 211,407.02 |
| 761.35 | 10,879,878.92 | 3,132,869.53 | 100.0% | 100.0% | 10,879,879 | 3,132,870 | 403.05 | 3,608.71 | 13,511.47 | 19,984.46 | 156.92 | 237,186.18 | 218,895.32 |
| 882.36 | 12,352,450.17 | 3,960,780.56 | 100.0% | 100.0% | 12,352,450 | 3,960,781 | 313.10 | 4,447.02 | 15,863.70 | 22,968.99 | 179.15 | 270,511.77 | 251,961.97 |
| 868.20 | 12,878,701.76 | 3,444,106.20 | 100.0% | 100.0% | 12,878,702 | 3,444,106 | 828.48 | 4,028.42 | 13,976.43 | 22,164.27 | 175.22 | 264,090.86 | 251,227.08 |
| 768.45 | 10,667,045.66 | 3,511,188.23 | 100.0% | 100.0% | 10,667,046 | 3,511,188 | 359.67 | 3,962.14 | 14,138.24 | 22,741.26 | 193.28 | 281,932.80 | 264,524.10 |
| 760.79 | 10,617,070.31 | 3,959,651.63 | 100.0% | 100.0% | 10,617,070 | 3,959,652 | 435.28 | 3,958.92 | 13,972.02 | 22,694.40 | 226.03 | 332,199.92 | 313,709.79 |
| 747.24 | 10,701,860.16 | 3,499,830.60 | 100.0% | 100.0% | 10,701,860 | 3,499,831 | 389.97 | 3,477.45 | 12,702.55 | 21,625.98 | 212.81 | 304,900.98 | 289,452.55 |
| 894.43 | 12,766,742.88 | 4,339,994.73 | 100.0% | 100.0% | 12,766,743 | 4,339,995 | 336.73 | 4,088.10 | 14,863.37 | 22,510.50 | 224.87 | 328,674.44 | 311,818.11 |
| 862.44 | 12,575,915.50 | 3,836,167.17 | 100.0% | 100.0% | 12,575,916 | 3,836,167 | 419.75 | 4,022.99 | 14,905.28 | 22,154.95 | 230.31 | 327,285.89 | 313,170.90 |
| 883.17 | 12,745,162.84 | 3,941,052.70 | 100.0% | 100.0% | 12,745,163 | 3,941,053 | 376.65 | 4,052.17 | 15,362.11 | 24,107.22 | 223.31 | 309,980.03 | 302,513.01 |
| 838.89 | 12,122,684.19 | 3,850,357.29 | 100.0% | 100.0% | 12,122,684 | 3,850,357 | 334.50 | 3,796.16 | 15,216.62 | 22,887.69 | 238.59 | 271,080.50 | 316,349.17 |
| 863.46 | 12,461,965.79 | 3,928,139.08 | 100.0% | 100.0% | 12,461,966 | 3,928,139 | 502.48 | 3,833.97 | 14,363.29 | 23,379.77 | 244.64 | 276,739.20 | 324,209.73 |
| 839.78 | 10,452,302.28 | 3,211,213.17 | 100.0% | 100.0% | 10,452,302 | 3,211,213 | 400.99 | 3,871.34 | 15,057.86 | 23,112.21 | 211.89 | 210,494.60 | 245,761.07 |
| 854.80 | 10,814,737.00 | 3,313,847.46 | 100.0% | 100.0% | 10,814,737 | 3,313,847 | 418.34 | 3,797.50 | 14,214.27 | 20,977.49 | 279.91 | 386,561.89 | 345,448.57 |
| 913.78 | 11,542,618.26 | 3,616,537.68 | 100.0% | 100.0% | 11,542,618 | 3,616,538 | 382.21 | 4,304.74 | 16,218.24 | 23,633.70 | 310.51 | 432,490.24 | 402,852.78 |
| 928.26 | 12,171,236.49 | 3,451,117.99 | 100.0% | 100.0% | 12,171,236 | 3,451,118 | 569.52 | 3,911.34 | 14,625.93 | 22,079.69 | 272.10 | 375,539.31 | 353,841.64 |
| 899.75 | 10,937,401.78 | 4,079,966.78 | 100.0% | 100.0% | 10,937,402 | 4,079,967 | 371.01 | 4,305.60 | 15,822.18 | 23,629.97 | 357.57 | 480,303.87 | 452,895.58 |
| 851.36 | 10,304,960.80 | 3,867,147.63 | 100.0% | 100.0% | 10,304,961 | 3,867,148 | 262.23 | 4,107.87 | 14,570.23 | 23,154.64 | 353.28 | 470,092.31 | 437,920.15 |
| 884.28 | 11,175,166.98 | 3,855,288.75 | 100.0% | 100.0% | 11,175,163 | 3,855,294 | 464.74 | 3,731.88 | 13,477.42 | 22,410.30 | 326.33 | 443,389.43 | 413,087.73 |
| 920.07 | 11,286,228.25 | 4,375,181.86 | 100.0% | 100.0% | 11,286,229 | 4,375,188 | 391.64 | 4,254.13 | 15,545.16 | 24,217.19 | 411.32 | 560,559.97 | 526,936.38 |
| 891.11 | 11,429,094.98 | 3,876,096.86 | 100.0% | 100.0% | 11,429,096 | 3,876,100 | 360.61 | 4,078.28 | 15,156.27 | 22,896.11 | 387.09 | 534,497.57 | 506,397.25 |
| 926.14 | 11,859,885.04 | 4,292,656.91 | 100.0% | 100.0% | 11,863,085 | 4,292,666 | 283.31 | 4,407.02 | 16,522.42 | 24,521.63 | 367.93 | 514,255.04 | 490,089.97 |
| 991.87 | 12,961,139.16 | 4,382,287.08 | 100.0% | 100.0% | 12,962,559 | 4,382,291 | 422.29 | 4,024.89 | 15,291.34 | 24,450.11 | 377.80 | 531,077.09 | 507,178.48 |
| 1,049.17 | 13,913,835.49 | 4,430,293.24 | 99.8% | 100.0% | 13,935,766 | 4,430,300 | 450.92 | 3,932.74 | 14,037.60 | 24,210.96 | 447.12 | 619,897.43 | 595,405.61 |
| 982.04 | 10,662,173.57 | 2,975,541.00 | 99.7% | 100.0% | 10,690,406 | 2,975,545 | 443.83 | 4,271.56 | 15,569.62 | 23,760.22 | 277.08 | 443,962.20 | 333,241.85 |
| 969.86 | 11,504,570.73 | 3,589,598.54 | 99.8% | 100.0% | 11,528,081 | 3,589,607 | 419.65 | 4,189.07 | 14,957.77 | 22,659.77 | 292.33 | 454,903.01 | 384,598.81 |
| 920.42 | 10,944,978.96 | 3,759,216.77 | 99.1% | 100.0% | 11,042,534 | 3,759,220 | 392.02 | 4,203.34 | 14,632.98 | 22,542.48 | 299.93 | 457,405.97 | 390,471.92 |
| 1,104.49 | 13,908,074.65 | 4,062,516.71 | 97.9% | 100.0% | 14,210,714 | 4,062,525 | 556.23 | 4,456.04 | 16,208.41 | 23,970.04 | 355.04 | 535,258.63 | 483,145.02 |
| 994.62 | 12,067,037.61 | 4,416,597.65 | 99.2% | 100.0% | 12,167,591 | 4,416,608 | 376.68 | 4,236.85 | 15,549.63 | 24,345.83 | 382.28 | 587,132.31 | 527,158.94 |
| 905.67 | 10,892,107.39 | 4,233,029.80 | 99.1% | 100.0% | 10,992,815 | 4,233,037 | 426.84 | 3,820.95 | 13,573.95 | 22,069.53 | 369.43 | 550,416.18 | 508,990.15 |
| 1,003.22 | 12,362,632.93 | 4,737,799.95 | 99.1% | 100.0% | 12,475,919 | 4,737,812 | 540.98 | 4,110.11 | 14,594.09 | 24,867.17 | 444.89 | 670,430.55 | 613,828.19 |
| 1,025.63 | 13,114,644.99 | 4,384,245.71 | 99.0% | 100.0% | 13,240,992 | 4,384,254 | 500.15 | 4,173.55 | 14,922.12 | 24,019.13 | 383.39 | 578,202.62 | 527,642.69 |
| 1,003.64 | 12,439,283.25 | 4,666,792.79 | 98.8% | 100.0% | 12,589,579 | 4,666,801 | 417.57 | 4,156.23 | 15,251.22 | 23,401.30 | 376.81 | 562,115.62 | 528,075.15 |
| 1,136.86 | 13,820,390.80 | 5,067,032.93 | 97.1% | 100.0% | 14,227,160 | 5,067,033 | 629.04 | 4,567.52 | 17,646.72 | 26,499.44 | 410.52 | 616,866.64 | 568,738.13 |
| 999.90 | 11,650,863.27 | 4,431,774.34 | 91.6% | 100.0% | 12,719,522 | 4,431,774 | 473.47 | 3,957.26 | 14,418.12 | 23,478.87 | 356.06 | 523,506.93 | 496,785.17 |
| 1,073.66 | 11,477,603.91 | 5,107,251.15 | 87.0% | 100.0% | 13,194,498 | 5,107,251 | 306.36 | 3,879.02 | 13,537.00 | 25,044.06 | 417.06 | 610,368.68 | 584,352.46 |

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

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

| | | | |
|---|---|---|---|
| **Carrier Name:** | **Geisinger Quality Options** | **Attachment Point:** | **$60,000** |
| **Product(s):** | **PPO** | **Reinsurance Cap:** | **$100,000** |
| **Market Segment:** | **Individual** | **Coinsurance Rate:** | **30%** |
| **Rate Effective Date:** | **1/1/2026** | | |
| **Incurred Dates:** | **1/1/2024 to 12/31/2024** | **Proj. Incurred Claim Impact:** | **-3.9%** |

| **Individual ACA Compliant Policies Only: Incurred Dates 1/1/2024 to 12/31/2024** | | | | | |
|---|---|---|---|---|---|
| **Annual Incurred Claims Range** | | **Unique Members** | **Member Months** | **Total Incurred Claims** | **Total Incurred Claims with Reinsurance** |
| $0 | $29,999 | 3,835 | 35,851 | $8,422,157 | $8,422,157 |
| $30,000 | $34,999 | 45 | 464 | $1,452,568 | $1,452,568 |
| $35,000 | $39,999 | 21 | 199 | $784,360 | $784,360 |
| $40,000 | $44,999 | 21 | 206 | $895,985 | $895,985 |
| $45,000 | $49,999 | 15 | 147 | $717,167 | $717,167 |
| $50,000 | $54,999 | 7 | 64 | $369,920 | $369,920 |
| $55,000 | $59,999 | 9 | 91 | $514,991 | $514,991 |
| $60,000 | $64,999 | 8 | 76 | $502,612 | $495,828 |
| $65,000 | $69,999 | 7 | 83 | $474,008 | $457,806 |
| $70,000 | $74,999 | 7 | 81 | $504,744 | $479,321 |
| $75,000 | $79,999 | 10 | 115 | $772,011 | $720,407 |
| $80,000 | $84,999 | 7 | 84 | $580,925 | $532,647 |
| $85,000 | $89,999 | 6 | 68 | $525,380 | $475,766 |
| $90,000 | $94,999 | 10 | 112 | $922,695 | $825,887 |
| $95,000 | $99,999 | 6 | 62 | $583,176 | $516,223 |
| $100,000 | $109,999 | 9 | 101 | $936,775 | $828,775 |
| $110,000 | $119,999 | 12 | 122 | $1,372,308 | $1,228,308 |
| $120,000 | $129,999 | 4 | 43 | $500,653 | $452,653 |
| $130,000 | $139,999 | 10 | 96 | $1,355,577 | $1,235,577 |
| $140,000 | $149,999 | 8 | 81 | $1,160,931 | $1,064,931 |
| $150,000 | $159,999 | 7 | 76 | $1,087,183 | $1,003,183 |
| $160,000 | $169,999 | 9 | 87 | $1,476,523 | $1,368,523 |
| $170,000 | $179,999 | 1 | 11 | $170,571 | $158,571 |
| $180,000 | $189,999 | 2 | 24 | $371,189 | $347,189 |
| $190,000 | $199,999 | 3 | 36 | $576,992 | $540,992 |
| $200,000 | $209,999 | 2 | 24 | $405,333 | $381,333 |
| $210,000 | $219,999 | 3 | 36 | $643,234 | $607,234 |
| $220,000 | $229,999 | 1 | 12 | $227,685 | $215,685 |
| $230,000 | $239,999 | 4 | 37 | $932,354 | $884,354 |
| $240,000 | $249,999 | 2 | 24 | $492,399 | $468,399 |
| $250,000 | $259,999 | 0 | 0 | $0 | $0 |
| $260,000 | $269,999 | 1 | 12 | $268,215 | $256,215 |
| $270,000 | $279,999 | 0 | 0 | $0 | $0 |
| $280,000 | $289,999 | 0 | 0 | $0 | $0 |
| $290,000 | $299,999 | 1 | 12 | $298,410 | $286,410 |
| $300,000 | $324,999 | 1 | 5 | $321,971 | $309,971 |
| $325,000 | $349,999 | 3 | 36 | $994,943 | $958,943 |
| $350,000 | $374,999 | 1 | 8 | $361,756 | $349,756 |
| $375,000 | $399,999 | 2 | 24 | $763,048 | $739,048 |
| $400,000 | $424,999 | 1 | 12 | $402,544 | $390,544 |
| $425,000 | $449,999 | 1 | 11 | $428,311 | $416,311 |
| $450,000 | $474,999 | 0 | 0 | $0 | $0 |
| $475,000 | $499,999 | 0 | 0 | $0 | $0 |
| $500,000 | $599,999 | 0 | 0 | $0 | $0 |
| $600,000 | $699,999 | 0 | 0 | $0 | $0 |
| $700,000 | $799,999 | 0 | 0 | $0 | $0 |
| $800,000 | $899,999 | 1 | 12 | $890,622 | $878,622 |
| $900,000 | $999,999 | 0 | 0 | $0 | $0 |
| $1,000,000+ | | 2 | 19 | $2,374,932 | $2,350,932 |
| **Total** | | **4,105** | **38,665** | **$36,837,158** | **$35,383,492** |

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

| | | | |
|---|---|---|---|
| **Carrier Name:** | **Geisinger Quality Options** | **Attachment Point:** | **$60,000** |
| **Product(s):** | **PPO** | **Reinsurance Cap:** | **$100,000** |
| **Market Segment:** | **Individual** | **Coinsurance Rate:** | **30%** |
| **Rate Effective Date:** | **1/1/2026** | | |
| | | **Proj. Incurred Claim Impact:** | **-3.3%** |
| | | **Proj. Morbidity Impact:** | **0.0%** |

**Reinsurance Program Impact Continuance Table Development - Plan Year 2026**

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

# PA Rate Template Part II

## Rate Development and Change

| | |
|---|---|
| **Carrier Name:** | **Geisinger Quality Options** |
| **Product(s):** | **PPO** |
| **Market Segment:** | **Individual** |
| **Rate Effective Date:** | **1/1/2026** |

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

| Development of the Projected Index Rate | Actual Experience Data | Manual Data | |
|---|---|---|---|
| Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM | $ 1,125.01 | $ 1,009.76 | <- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT |
| Two year trend projection Factor | 1.134 | 1.135 | |
| Unadjusted Projected Allowed EHB Claims PMPM | $ 1,276.00 | $ 1,146.02 | |
| Single Risk Pool Adjustment Factors | | | |
| Change in Morbidity - Impact of Reinsurance Program | 1.000 | 1.000 | |
| Change in Morbidity - All Other | 1.000 | 1.034 | <- See URRT Instructions |
| Total Non-Morbidity Changes | 1.000 | 0.997 | |
| Change in Demographics | 1.000 | 0.995 | <- See URRT Instructions |
| Change in Network | 1.000 | 1.000 | |
| Change in Benefits | 1.000 | 1.000 | <- See URRT Instructions |
| Change in Other | 1.000 | 1.002 | <- See URRT Instructions |
| | | | |
| Total Adjusted Projected Allowed EHB Claims PMPM | $ 1,276.00 | $ 1,181.30 | |
| Credibility Factors | **0%** | **100%** | <- See Instructions |
| Blended Projected EHB Claims PMPM | | **$ 1,181.30** | **<- Projected Index Rate** |
| **Development of the Market-Adjusted Index Rate and Total Allowed Claims** | | | |
| Adjusted Projected Allowed EHB Claims PMPM | $ 1,181.30 | <- Index Rate for Projection Period on URRT | |
| Projected Paid to Allowed Ratio | 0.822 | | |
| Projected Incurred EHB Claims PMPM | $ 970.66 | | |
| Market-wide Adjustments | | | |
| Projected Incurred Risk Adjustment PMPM | $ 92.79 | | |
| Projected Incurred Exchange User Fees PMPM | $24.31 | | |
| Projected Incurred Reinsurance Recoveries PMPM | $32.01 | | |
| Market-Adjusted Projected Incurred EHB Claims PMPM | $ 870.16 | | |
| | | | |
| Market-Adjusted Projected Allowed EHB Claims PMPM | $ 1,059.00 | <- Market-Adjusted Index Rate | |
| | | | |
| Projected Allowed Non-EHB Claims PMPM | $ - | | |
| Catastrophic Eligibility Adjustment | 1.000 | | |
| Market-Adjusted Projected Incurred Total Claims PMPM | 870.1626567 | | |
| | | | |
| Market-Adjusted Projected Allowed Total Claims PMPM | $ 1,059.00 | | |

### For Informational Purposes only - No input required.

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

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

| Effective Date | 1/1/2026 | 4/1/2026 | 7/1/2026 | 10/1/2026 | Total Single Risk Pool |
|---|---|---|---|---|---|
| # of Member Months Renewing in Quarter | | | | | - |
| Adjusted Projected Allowed EHB Claims PMPM | $ 1,181.30 | $ 1,181.30 | $ 1,181.30 | $ 1,181.30 | $ 1,181.30 |
| Months of Trend | - | 3 | 6 | 9 | |
| Annual Trend | 6.53% | 6.53% | 6.53% | 6.53% | |
| Single Risk Pool Projected Allowed Claims | $ 1,181.30 | $ 1,200.14 | $ 1,219.28 | $ 1,238.72 | $ - |
| Quarterly Trend Factor | 1.000 | 1.016 | 1.032 | 1.049 | 0.000 |

### Table 5B. Exchange User Fee Calculation

| | |
|---|---|
| Exchange User Fee Percentage | 3.0% |
| Expected On-Exchange Enrollment Percentage | 85% |
| Projected Required Revenue PMPM | $ 953.25 |
| Adjustment for Catastrophic Eligibility and Benefits in Addition to EHB (if applicable) | 1.000 |
| Projected Incurred Exchange User Fee PMPM | $ 24.31 |

### Table 6. Retention

| Retention Items - *Express in percentages* | Percentages | PMPM Amounts |
|---|---|---|
| Administrative Expenses | 8.66% | $82.56 |
| General and Claims | 6.88% | $65.54 |
| Agent/Broker Fees and Commissions | 0.40% | $3.81 |
| Quality Improvement Initiatives | 1.39% | $13.21 |
| Taxes and Fees | 0.06% | $0.52 |
| Risk Adjustment User Fee | 0.02% | $0.20 |
| PCORI Fee | 0.03% | $0.32 |
| PA Premium & Other Taxes (if applicable) | 0.00% | $0.00 |
| Federal Income Tax | 0.00% | $0.00 |
| Health Insurance Providers Fee (Prorated for Small Groups only) | 0.00% | $0.00 |
| | | |
| Profit/Contingency (after tax) | 0.00% | $0.00 |
| | | |
| Total Retention | 8.72% | $83.09 |
| | | |
| Projected Required Revenue PMPM | $ 953.25 | |

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

| Normalization Factors | 2025 | 2026 |
|---|---|---|
| Average Age Factor | 1.940 | 1.896 |
| Average Geographic Factor | 0.998 | 0.996 |
| Average Tobacco Factor | 1.008 | 1.008 |
| Average Benefit Richness (induced demand) | 1.106 | 1.101 |
| Average Network Factor | 1.000 | 1.000 |
| | | |
| Market-Adjusted Projected Allowed Total Claims PMPM | $ 900.29 | $ 1,059.00 |
| | | |
| Normalized Market-Adjusted Projected Allowed Total Claims PMPM | $ 417.21 | $ 505.44 |

### Table 8. Components of Rate Change

| Rate Components | 2025 | 2026 | Difference | Percent Change |
|---|---|---|---|---|
| A. Calibrated Plan Adjusted Index Rate (PMPM) | $ 431.17 | $ 501.15 | $ 69.98 | 16.2% |
| | | | | |
| B. Base period allowed claims before normalization | $ 902.36 | $ 1,009.76 | $ 107.40 | 24.9% |
| C. Normalization factor component of change | $ (484.19) | $ (527.82) | $ (43.63) | -10.1% |
| | | | | |
| D. Change in Normalized Allowed Claims Adjustment Components | | | | |
| D1. Base period allowed claims after normalization | $ 418.17 | $ 481.94 | $ 63.77 | 14.8% |
| D2. URRT Trend | $ 64.46 | $ 65.03 | $ 0.58 | 0.1% |
| D3. URRT Morbidity | $ - | $ 18.54 | $ 18.54 | 4.3% |
| D4. URRT Other | $ (9.62) | $ (1.70) | $ 7.92 | 1.8% |
| D5. Normalized URRT Risk Adjustment on an allowed basis | $ (37.15) | $ (53.90) | $ (16.75) | -3.9% |
| D6. Normalized Exchange User Fee on an allowed basis | $ 12.74 | $ 14.12 | $ 1.38 | 0.3% |
| D7. Normalized Reinsurance Recoveries on an allowed basis | $ (31.38) | $ (18.59) | $ 12.79 | 3.0% |
| D8. Subtotal - Sum(D1:D7) | $ 417.21 | $ 505.44 | $ 88.23 | 20.5% |
| E. Change in Allowable Plan Adjusted Level Components | | | | |
| E1. Network | $ - | $ - | $ - | 0.0% |
| E2. Pricing AV | $ (72.00) | $ (91.42) | $ (19.42) | -4.5% |
| E3. Benefit Richness | $ 36.50 | $ 40.95 | $ 4.45 | 1.0% |
| E4. Catastrophic Eligibility | $ - | $ - | $ - | 0.0% |
| E5. Benefits in Addition to EHB | $ - | $ - | $ - | 0.0% |
| E6. Subtotal - Sum(E1:E5) | $ (35.50) | $ (50.47) | $ (14.97) | -3.5% |
| F. Change in Retention Components | | | | |
| F1. Administrative Expenses | $ 37.90 | $ 43.40 | $ 5.51 | 1.3% |
| F2. Taxes and Fees | $ 3.29 | $ 0.28 | $ (3.01) | -0.7% |
| F3. Profit and/or Contingency | $ 8.62 | $ - | $ (8.62) | -2.0% |
| F4. Subtotal - Sum(F1:F3) | $ 49.81 | $ 43.68 | $ (6.13) | -1.4% |
| | | | | |
| G. Change in Miscellaneous Items | $ - | $ - | $ - | 0.0% |
| | | | | |
| H. Sum of Components of Rate Change (should approximate the change shown in line A) | $ 431.51 | $ 498.64 | $ 67.13 | 15.6% |

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

| | 2025 | 2026 | |
|---|---|---|---|
| Paid-to-Allowed | 0.827 | 0.822 | |
| | | | <- URRT W1, S2 |
| URRT Trend (Total Applied Trend Factor) | 1.154 | 1.135 | <- URRT W1, S2 |
| URRT Morbidity | 1.000 | 1.034 | <- URRT W1, S2 |
| URRT "Other" | 0.980 | 0.997 | |
| | | | <- URRT W1, S3 |
| Risk Adjustment | $ (66.33) | $ (92.79) | <- URRT W1, S3 |
| Exchange User Fee | $ 22.74 | $ 24.31 | <- URRT W1, S3 |
| Reinsurance Recoveries | $ 56.03 | $ 32.01 | <- URRT W1, S2 |
| Capitation | $ 0.04 | $ 0.04 | |
| | | | |
| Network | 1.000 | 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 Adjustme |
| Pricing AV | 0.827 | 0.819 | |
| Benefit Richness | 1.106 | 1.099 | |
| Catastrophic Eligibility | 1.000 | 1.000 | |
| Benefits in Addition to EHB | 1.000 | 1.000 | |
| | | | |
| Administrative Expenses | 8.79% | 8.66% | |
| Taxes and Fees | 0.76% | 0.06% | |
| Profit and/or Contingency | 2.00% | 0.00% | |

# PA Rate Template Part III
## Table 10. Plan Rates

| | |
|---|---|
| **Carrier Name:** | Geisinger Quality Options |
| **Product(s):** | PPO |
| **Market Segment:** | Individual |
| **Rate Effective Date:** | 1/1/2026 |
| **Base Period Start Date** | 1/1/2024 |
| **Date of Most Recent Membership:** | 2/1/2025 |
| **Market Adjusted Index Rate:** | $ 1,059.00 |

| Plan Number | HIOS Plan ID (Standard Component) | Product Type (HMO, POS, PPO, EPO, Indemnity, Other) | 1/1/2025 Plan Marketing Name | Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2026 | 1/1/2026 HIOS Plan ID (If 1/1/2025 Plan Discontinued & Mapped) | Metallic Tier | Metallic Tier Actuarial Value | Standard AV, Approach (1), Approach (2) | Exchange On/Off or Off | Pricing AV (company-determined AV) |
|---|---|---|---|---|---|---|---|---|---|---|
| **Totals - Current Membership** | | | | | | | **0.700** | | | **0.819** |
| **Total - Projected Membership** | | | | | | | **0.701** | | | **0.822** |
| Transitional Plans | TRANSITIONAL | N/A | TRANSITIONAL | DNM | TRANSITIONAL | N/A | N/A | N/A | N/A | N/A |
| Plan 1 | 75729PA0012630 | PPO | Geisinger Marketplace All-Access PPO 30/50/5500 | E | 75729PA0012630 | Silver | 0.7172 | Approach (1) | Off | 0.809 |
| Plan 2 | 75729PA0012631 | PPO | Geisinger Marketplace All-Access PPO 30/50/5500 | E | 75729PA0012631 | Silver | 0.7172 | Approach (1) | Off | 0.809 |
| Plan 3 | 75729PA0012635 | PPO | Geisinger Marketplace All-Access PPO 30/50/5500 | E | 75729PA0012635 | Silver | 0.7172 | Approach (1) | Off | 0.809 |
| Plan 4 | 75729PA0012640 | PPO | Geisinger Marketplace All-Access PPO 30/50/5500 | E | 75729PA0012640 | Silver | 0.7172 | Approach (1) | Off | 0.809 |
| Plan 5 | 75729PA0012647 | PPO | Geisinger Marketplace All-Access PPO 20/50/3250 | E | 75729PA0012647 | Gold | 0.8066 | Approach (1) | On/Off | 0.919 |
| Plan 6 | 75729PA0012651 | PPO | Geisinger Marketplace All-Access PPO 20/50/3250 | E | 75729PA0012651 | Gold | 0.8066 | Approach (1) | On/Off | 0.919 |
| Plan 7 | 75729PA0012655 | PPO | Geisinger Marketplace All-Access PPO 20/50/3250 | E | 75729PA0012655 | Gold | 0.8066 | Approach (1) | On/Off | 0.919 |
| Plan 8 | 75729PA0012657 | PPO | Geisinger Marketplace All-Access PPO 20/50/3250 | E | 75729PA0012657 | Gold | 0.8066 | Approach (1) | On/Off | 0.919 |
| Plan 9 | 75729PA0012664 | PPO | Geisinger Marketplace All-Access PPO 30/60/4900 | E | 75729PA0012664 | Silver | 0.7158 | Approach (1) | On/Off | 0.807 |
| Plan 10 | 75729PA0012668 | PPO | Geisinger Marketplace All-Access PPO 30/60/4900 | E | 75729PA0012668 | Silver | 0.7158 | Approach (1) | On/Off | 0.807 |
| Plan 11 | 75729PA0012672 | PPO | Geisinger Marketplace All-Access PPO 30/60/4900 | E | 75729PA0012672 | Silver | 0.7158 | Approach (1) | On/Off | 0.807 |
| Plan 12 | 75729PA0012674 | PPO | Geisinger Marketplace All-Access PPO 30/60/4900 | E | 75729PA0012674 | Silver | 0.7158 | Approach (1) | On/Off | 0.807 |
| Plan 13 | 75729PA0012681 | PPO | Geisinger Marketplace All-Access PPO 40/80/8400 | M | 75729PA0012681 | Expanded Bronze | 0.6475 | Approach (1) | On/Off | 0.750 |
| Plan 14 | 75729PA0012685 | PPO | Geisinger Marketplace All-Access PPO 40/80/8400 | M | 75729PA0012685 | Expanded Bronze | 0.6475 | Approach (1) | On/Off | 0.750 |
| Plan 15 | 75729PA0012689 | PPO | Geisinger Marketplace All-Access PPO 40/80/8400 | M | 75729PA0012689 | Expanded Bronze | 0.6475 | Approach (1) | On/Off | 0.750 |
| Plan 16 | 75729PA0012691 | PPO | Geisinger Marketplace All-Access PPO 40/80/8400 | M | 75729PA0012691 | Expanded Bronze | 0.6475 | Approach (1) | On/Off | 0.750 |
| Plan 17 | 75729PA0012702 | PPO | Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible | M | 75729PA0012702 | Expanded Bronze | 0.6497 | Approach (1) | On/Off | 0.770 |
| Plan 18 | 75729PA0012706 | PPO | Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible | M | 75729PA0012706 | Expanded Bronze | 0.6497 | Approach (1) | On/Off | 0.770 |
| Plan 19 | 75729PA0012710 | PPO | Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible | M | 75729PA0012710 | Expanded Bronze | 0.6497 | Approach (1) | On/Off | 0.770 |
| Plan 20 | 75729PA0012712 | PPO | Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible | M | 75729PA0012712 | Expanded Bronze | 0.6497 | Approach (1) | On/Off | 0.770 |

| Calibration | |
|---|---|
| Age Calibration Factor | 1.896 |
| Geographic Calibration Factor | 0.996 |
| Tobacco Calibration Factor | 1.008 |
| Aggregate Calibration Factor | 1.904 |

| Total Covered Lives @ 02-01-2025 |
|---|
| 3,419 |

**45 CFR Part 156.8 (d) (2) Allowable Factors**

| Benefit Richness (induced demand) | Benefits in addition to EHB | Provider Network | Catastrophic Eligibility | Non-Funding of CSR Adjustment | Pure Premium | Admin Costs | Taxes & Fees (not including Exchange fees) | Profit or Contingency | Total Covered Lives Mapped into 2026 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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **0.998** | **1.000** | **1.000** | **1.000** | **1.014** | **$ 870.80** | **8.7%** | **0.1%** | **0.0%** | **3,419** | **2,442** | **$ 431.17** | **$ 501.15** | **16.2%** |
| **1.000** | **1.000** | **1.000** | **1.000** | **1.016** | **$ 875.08** | **8.7%** | **0.1%** | **0.0%** | | | | | |
| N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | - | - | N/A | N/A | N/A |
| 0.986 | 1.000 | 1.000 | 1.000 | 1.000 | $844.88 | 8.7% | 0.1% | 0.0% | 126 | 126 | $ 416.47 | $ 486.23 | 16.8% |
| 0.986 | 1.000 | 1.000 | 1.000 | 1.000 | $844.88 | 8.7% | 0.1% | 0.0% | 1 | 1 | $ 416.47 | $ 486.23 | 16.8% |
| 0.986 | 1.000 | 1.000 | 1.000 | 1.000 | $844.88 | 8.7% | 0.1% | 0.0% | 7 | 7 | $ 416.47 | $ 486.23 | 16.8% |
| 0.986 | 1.000 | 1.000 | 1.000 | 1.000 | $844.88 | 8.7% | 0.1% | 0.0% | 2 | 2 | $ 416.47 | $ 486.23 | 16.8% |
| 1.059 | 1.000 | 1.000 | 1.000 | 1.000 | $1,030.57 | 8.7% | 0.1% | 0.0% | 42 | 29 | $ 521.02 | $ 593.09 | 13.8% |
| 1.059 | 1.000 | 1.000 | 1.000 | 1.000 | $1,030.57 | 8.7% | 0.1% | 0.0% | 68 | 48 | $ 521.02 | $ 593.09 | 13.8% |
| 1.059 | 1.000 | 1.000 | 1.000 | 1.000 | $1,030.57 | 8.7% | 0.1% | 0.0% | 813 | 574 | $ 521.02 | $ 593.09 | 13.8% |
| 1.059 | 1.000 | 1.000 | 1.000 | 1.000 | $1,030.57 | 8.7% | 0.1% | 0.0% | 48 | 35 | $ 521.02 | $ 593.09 | 13.8% |
| 1.122 | 1.000 | 1.000 | 1.000 | 1.234 | $1,183.22 | 8.7% | 0.1% | 0.0% | 4 | 3 | $ 583.52 | $ 680.95 | 16.7% |
| 1.122 | 1.000 | 1.000 | 1.000 | 1.234 | $1,183.22 | 8.7% | 0.1% | 0.0% | 17 | 14 | $ 583.52 | $ 680.95 | 16.7% |
| 1.122 | 1.000 | 1.000 | 1.000 | 1.234 | $1,183.22 | 8.7% | 0.1% | 0.0% | 159 | 132 | $ 583.52 | $ 680.95 | 16.7% |
| 1.122 | 1.000 | 1.000 | 1.000 | 1.234 | $1,183.22 | 8.7% | 0.1% | 0.0% | 19 | 16 | $ 583.52 | $ 680.95 | 16.7% |
| 0.956 | 1.000 | 1.000 | 1.000 | 1.000 | $759.47 | 8.7% | 0.1% | 0.0% | 69 | 46 | $ 371.00 | $ 437.08 | 17.8% |
| 0.956 | 1.000 | 1.000 | 1.000 | 1.000 | $759.47 | 8.7% | 0.1% | 0.0% | 169 | 112 | $ 371.00 | $ 437.08 | 17.8% |
| 0.956 | 1.000 | 1.000 | 1.000 | 1.000 | $759.47 | 8.7% | 0.1% | 0.0% | 985 | 684 | $ 371.00 | $ 437.08 | 17.8% |
| 0.956 | 1.000 | 1.000 | 1.000 | 1.000 | $759.47 | 8.7% | 0.1% | 0.0% | 122 | 83 | $ 371.00 | $ 437.08 | 17.8% |
| 0.966 | 1.000 | 1.000 | 1.000 | 1.000 | $787.43 | 8.7% | 0.1% | 0.0% | 42 | 29 | $ 386.05 | $ 453.17 | 17.4% |
| 0.966 | 1.000 | 1.000 | 1.000 | 1.000 | $787.43 | 8.7% | 0.1% | 0.0% | 67 | 44 | $ 386.05 | $ 453.17 | 17.4% |
| 0.966 | 1.000 | 1.000 | 1.000 | 1.000 | $787.43 | 8.7% | 0.1% | 0.0% | 580 | 403 | $ 386.05 | $ 453.17 | 17.4% |
| 0.966 | 1.000 | 1.000 | 1.000 | 1.000 | $787.43 | 8.7% | 0.1% | 0.0% | 79 | 54 | $ 386.05 | $ 453.17 | 17.4% |

| | 02-01-2025 Number of Covered Lives by Rating Area | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **% of Total Covered Lives** | **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** | **Total** | **2026 Continued/ Discontinued Plans Indicator** | **De Minimis Check** |
| | - | 17 | 1,743 | - | 148 | 1,164 | 219 | - | 128 | **3,419** | | |
| N/A | - | - | - | - | - | - | - | - | - | - | 0 | |
| 3.7% | - | - | 86 | - | - | 40 | - | - | - | 126 | 1 | yes |
| 0.0% | - | - | - | - | 1 | - | - | - | - | 1 | 1 | yes |
| 0.2% | - | - | - | - | - | - | 2 | - | 5 | 7 | 1 | yes |
| 0.1% | - | - | - | - | - | 2 | - | - | - | 2 | 1 | yes |
| 1.2% | - | 6 | 1 | - | 35 | - | - | - | - | 42 | 1 | yes |
| 2.0% | - | - | - | - | 1 | - | 54 | - | 13 | 68 | 1 | yes |
| 23.8% | - | - | 520 | - | 2 | 283 | - | - | 8 | 813 | 1 | yes |
| 1.4% | - | - | - | - | - | 48 | - | - | - | 48 | 1 | yes |
| 0.1% | - | 1 | - | - | 3 | - | - | - | - | 4 | 1 | yes |
| 0.5% | - | - | - | - | - | - | 7 | - | 10 | 17 | 1 | yes |
| 4.7% | - | - | 97 | - | - | 60 | - | - | 2 | 159 | 1 | yes |
| 0.6% | - | - | - | - | - | 19 | - | - | - | 19 | 1 | yes |
| 2.0% | - | 6 | - | - | 63 | - | - | - | - | 69 | 1 | yes |
| 4.9% | - | - | - | - | - | - | 111 | - | 58 | 169 | 1 | yes |
| 28.8% | - | - | 686 | - | 4 | 293 | - | - | 2 | 985 | 1 | yes |
| 3.6% | - | - | - | - | - | 122 | - | - | - | 122 | 1 | yes |
| 1.2% | - | 4 | - | - | 36 | 2 | - | - | - | 42 | 1 | yes |
| 2.0% | - | - | - | - | - | - | 45 | - | 22 | 67 | 1 | yes |
| 17.0% | - | - | 353 | - | 3 | 216 | - | - | 8 | 580 | 1 | yes |
| 2.3% | - | - | - | - | - | 79 | - | - | - | 79 | 1 | yes |

# PA Rate Template Part IV A - Individual

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

**Carrier Name:** Geisinger Quality Options
**Product(s):** PPO
**Market Segment:** Individual
**Rate Effective Date:** 1/1/2026

| Plan Number | HIOS Plan ID (Standard Component) | 1/1/2025 Plan Marketing Name | Discontinued, New, Modified, Existing (D,N,M,E) for 2026 | 1/1/2026 Plan HIOS Plan ID (If 1/1/2025 Plan Discontinued & Mapped) | Metallic Tier | Exchange On/Off or Off | 2025 21-year-old, Non-T 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Totals | These cells auto-fill using the data entered in Table 10. | | | | | | $ - | $ 439.99 | $ 411.31 | $ - | $ 397.20 |
| Plan 1 | 75729PA0012630 | Geisinger Marketplace All-Access PPO 30/50/5500 | E | 75729PA0012630 | Silver | Off | $ - | $ 416.47 | $ 395.65 | $ - | $ 395.65 |
| Plan 2 | 75729PA0012631 | Geisinger Marketplace All-Access PPO 30/50/5500 | E | 75729PA0012631 | Silver | Off | $ - | $ 416.47 | $ 395.65 | $ - | $ 395.65 |
| Plan 3 | 75729PA0012635 | Geisinger Marketplace All-Access PPO 30/50/5500 | E | 75729PA0012635 | Silver | Off | $ - | $ 416.47 | $ 395.65 | $ - | $ 395.65 |
| Plan 4 | 75729PA0012640 | Geisinger Marketplace All-Access PPO 30/50/5500 | E | 75729PA0012640 | Silver | Off | $ - | $ 416.47 | $ 395.65 | $ - | $ 395.65 |
| Plan 5 | 75729PA0012647 | Geisinger Marketplace All-Access PPO 20/50/3250 | E | 75729PA0012647 | Gold | On/Off | $ - | $ 521.02 | $ 494.97 | $ - | $ 494.97 |
| Plan 6 | 75729PA0012651 | Geisinger Marketplace All-Access PPO 20/50/3250 | E | 75729PA0012651 | Gold | On/Off | $ - | $ 521.02 | $ 494.97 | $ - | $ 494.97 |
| Plan 7 | 75729PA0012655 | Geisinger Marketplace All-Access PPO 20/50/3250 | E | 75729PA0012655 | Gold | On/Off | $ - | $ 521.02 | $ 494.97 | $ - | $ 494.97 |
| Plan 8 | 75729PA0012657 | Geisinger Marketplace All-Access PPO 20/50/3250 | E | 75729PA0012657 | Gold | On/Off | $ - | $ 521.02 | $ 494.97 | $ - | $ 494.97 |
| Plan 9 | 75729PA0012664 | Geisinger Marketplace All-Access PPO 30/60/4900 | E | 75729PA0012664 | Silver | On/Off | $ - | $ 583.52 | $ 554.34 | $ - | $ 554.34 |
| Plan 10 | 75729PA0012668 | Geisinger Marketplace All-Access PPO 30/60/4900 | E | 75729PA0012668 | Silver | On/Off | $ - | $ 583.52 | $ 554.34 | $ - | $ 554.34 |
| Plan 11 | 75729PA0012672 | Geisinger Marketplace All-Access PPO 30/60/4900 | E | 75729PA0012672 | Silver | On/Off | $ - | $ 583.52 | $ 554.34 | $ - | $ 554.34 |
| Plan 12 | 75729PA0012674 | Geisinger Marketplace All-Access PPO 30/60/4900 | E | 75729PA0012674 | Silver | On/Off | $ - | $ 583.52 | $ 554.34 | $ - | $ 554.34 |
| Plan 13 | 75729PA0012681 | Geisinger Marketplace All-Access PPO 40/80/8400 | M | 75729PA0012681 | Expanded Bronze | On/Off | $ - | $ 371.00 | $ 352.45 | $ - | $ 352.45 |
| Plan 14 | 75729PA0012685 | Geisinger Marketplace All-Access PPO 40/80/8400 | M | 75729PA0012685 | Expanded Bronze | On/Off | $ - | $ 371.00 | $ 352.45 | $ - | $ 352.45 |
| Plan 15 | 75729PA0012689 | Geisinger Marketplace All-Access PPO 40/80/8400 | M | 75729PA0012689 | Expanded Bronze | On/Off | $ - | $ 371.00 | $ 352.45 | $ - | $ 352.45 |
| Plan 16 | 75729PA0012691 | Geisinger Marketplace All-Access PPO 40/80/8400 | M | 75729PA0012691 | Expanded Bronze | On/Off | $ - | $ 371.00 | $ 352.45 | $ - | $ 352.45 |
| Plan 17 | 75729PA0012702 | Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible | M | 75729PA0012702 | Expanded Bronze | On/Off | $ - | $ 386.05 | $ 366.75 | $ - | $ 366.75 |
| Plan 18 | 75729PA0012706 | Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible | M | 75729PA0012706 | Expanded Bronze | On/Off | $ - | $ 386.05 | $ 366.75 | $ - | $ 366.75 |
| Plan 19 | 75729PA0012710 | Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible | M | 75729PA0012710 | Expanded Bronze | On/Off | $ - | $ 386.05 | $ 366.75 | $ - | $ 366.75 |
| Plan 20 | 75729PA0012712 | Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible | M | 75729PA0012712 | Expanded Bronze | On/Off | $ - | $ 386.05 | $ 366.75 | $ - | $ 366.75 |

| obacco Premium PMPM | | | | | 2026 21-year-old, Non-Tobacco Premium PMPM | | | | | | | | | | Change in 21-year-old Non | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 6 | 7 | 8 | 9 | Average (weighted by enrollment by rating area) | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | Average (weighted by enrollment by rating area) | 1 | 2 | 3 | 4 | 5 |
| $ 433.57 | $ 522.87 | $ - | $ 505.01 | $ 429.07 | $ - | $ 510.27 | $ 477.82 | $ - | $ 462.32 | $ 503.87 | $ 608.87 | $ - | $ 589.47 | $ 498.75 | 0.0% | 16.0% | 16.2% | 0.0% | 16.4% |
| | | | | | | | | | | | | | | | | | | | |
| $ 416.47 | $ 520.59 | $ - | $ 499.77 | $ 402.26 | $ - | $ 486.23 | $ 461.92 | $ - | $ 461.92 | $ 486.23 | $ 607.79 | $ - | $ 583.48 | $ 469.64 | | 16.8% | 16.8% | | 16.8% |
| $ 416.47 | $ 520.59 | $ - | $ 499.77 | $ 395.65 | $ - | $ 486.23 | $ 461.92 | $ - | $ 461.92 | $ 486.23 | $ 607.79 | $ - | $ 583.48 | $ 461.92 | | 16.8% | 16.8% | | 16.8% |
| $ 416.47 | $ 520.59 | $ - | $ 499.77 | $ 505.72 | $ - | $ 486.23 | $ 461.92 | $ - | $ 461.92 | $ 486.23 | $ 607.79 | $ - | $ 583.48 | $ 590.43 | | 16.8% | 16.8% | | 16.8% |
| $ 416.47 | $ 520.59 | $ - | $ 499.77 | $ 416.47 | $ - | $ 486.23 | $ 461.92 | $ - | $ 461.92 | $ 486.23 | $ 607.79 | $ - | $ 583.48 | $ 486.23 | | 16.8% | 16.8% | | 16.8% |
| $ 521.02 | $ 651.28 | $ - | $ 625.23 | $ 498.69 | $ - | $ 593.09 | $ 563.44 | $ - | $ 563.44 | $ 593.09 | $ 741.37 | $ - | $ 711.71 | $ 567.68 | | 13.8% | 13.8% | | 13.8% |
| $ 521.02 | $ 651.28 | $ - | $ 625.23 | $ 644.00 | $ - | $ 593.09 | $ 563.44 | $ - | $ 563.44 | $ 593.09 | $ 741.37 | $ - | $ 711.71 | $ 733.08 | | 13.8% | 13.8% | | 13.8% |
| $ 521.02 | $ 651.28 | $ - | $ 625.23 | $ 505.32 | $ - | $ 593.09 | $ 563.44 | $ - | $ 563.44 | $ 593.09 | $ 741.37 | $ - | $ 711.71 | $ 575.22 | | 13.8% | 13.8% | | 13.8% |
| $ 521.02 | $ 651.28 | $ - | $ 625.23 | $ 521.02 | $ - | $ 593.09 | $ 563.44 | $ - | $ 563.44 | $ 593.09 | $ 741.37 | $ - | $ 711.71 | $ 593.09 | | 13.8% | 13.8% | | 13.8% |
| $ 583.52 | $ 729.40 | $ - | $ 700.22 | $ 561.64 | $ - | $ 680.95 | $ 646.90 | $ - | $ 646.90 | $ 680.95 | $ 851.18 | $ - | $ 817.14 | $ 655.41 | | 16.7% | 16.7% | | 16.7% |
| $ 583.52 | $ 729.40 | $ - | $ 700.22 | $ 712.24 | $ - | $ 680.95 | $ 646.90 | $ - | $ 646.90 | $ 680.95 | $ 851.18 | $ - | $ 817.14 | $ 831.16 | | 16.7% | 16.7% | | 16.7% |
| $ 583.52 | $ 729.40 | $ - | $ 700.22 | $ 567.19 | $ - | $ 680.95 | $ 646.90 | $ - | $ 646.90 | $ 680.95 | $ 851.18 | $ - | $ 817.14 | $ 661.89 | | 16.7% | 16.7% | | 16.7% |
| $ 583.52 | $ 729.40 | $ - | $ 700.22 | $ 583.52 | $ - | $ 680.95 | $ 646.90 | $ - | $ 646.90 | $ 680.95 | $ 851.18 | $ - | $ 817.14 | $ 680.95 | | 16.7% | 16.7% | | 16.7% |
| $ 371.00 | $ 463.75 | $ - | $ 445.20 | $ 354.06 | $ - | $ 437.08 | $ 415.22 | $ - | $ 415.22 | $ 437.08 | $ 546.34 | $ - | $ 524.49 | $ 417.12 | | 17.8% | 17.8% | | 17.8% |
| $ 371.00 | $ 463.75 | $ - | $ 445.20 | $ 457.39 | $ - | $ 437.08 | $ 415.22 | $ - | $ 415.22 | $ 437.08 | $ 546.34 | $ - | $ 524.49 | $ 538.84 | | 17.8% | 17.8% | | 17.8% |
| $ 371.00 | $ 463.75 | $ - | $ 445.20 | $ 358.16 | $ - | $ 437.08 | $ 415.22 | $ - | $ 415.22 | $ 437.08 | $ 546.34 | $ - | $ 524.49 | $ 421.94 | | 17.8% | 17.8% | | 17.8% |
| $ 371.00 | $ 463.75 | $ - | $ 445.20 | $ 371.00 | $ - | $ 437.08 | $ 415.22 | $ - | $ 415.22 | $ 437.08 | $ 546.34 | $ - | $ 524.49 | $ 437.08 | | 17.8% | 17.8% | | 17.8% |
| $ 386.05 | $ 482.57 | $ - | $ 463.26 | $ 369.51 | $ - | $ 453.17 | $ 430.51 | $ - | $ 430.51 | $ 453.17 | $ 566.46 | $ - | $ 543.80 | $ 433.74 | | 17.4% | 17.4% | | 17.4% |
| $ 386.05 | $ 482.57 | $ - | $ 463.26 | $ 476.23 | $ - | $ 453.17 | $ 430.51 | $ - | $ 430.51 | $ 453.17 | $ 566.46 | $ - | $ 543.80 | $ 559.02 | | 17.4% | 17.4% | | 17.4% |
| $ 386.05 | $ 482.57 | $ - | $ 463.26 | $ 375.27 | $ - | $ 453.17 | $ 430.51 | $ - | $ 430.51 | $ 453.17 | $ 566.46 | $ - | $ 543.80 | $ 440.51 | | 17.4% | 17.4% | | 17.4% |
| $ 386.05 | $ 482.57 | $ - | $ 463.26 | $ 386.05 | $ - | $ 453.17 | $ 430.51 | $ - | $ 430.51 | $ 453.17 | $ 566.46 | $ - | $ 543.80 | $ 453.17 | | 17.4% | 17.4% | | 17.4% |

-Tobacco Premium PMPM

| 6 | 7 | 8 | 9 | Average (weighted by enrollment by rating area) |
|---|---|---|---|---|
| 16.2% | 16.4% | 0.0% | 16.7% | 16.2% |
| 16.8% | 16.8% | | 16.8% | 17% |
| 16.8% | 16.8% | | 16.8% | 17% |
| 16.8% | 16.8% | | 16.8% | 17% |
| 16.8% | 16.8% | | 16.8% | 17% |
| 13.8% | 13.8% | | 13.8% | 14% |
| 13.8% | 13.8% | | 13.8% | 14% |
| 13.8% | 13.8% | | 13.8% | 14% |
| 13.8% | 13.8% | | 13.8% | 14% |
| 16.7% | 16.7% | | 16.7% | 17% |
| 16.7% | 16.7% | | 16.7% | 17% |
| 16.7% | 16.7% | | 16.7% | 17% |
| 16.7% | 16.7% | | 16.7% | 17% |
| 17.8% | 17.8% | | 17.8% | 18% |
| 17.8% | 17.8% | | 17.8% | 18% |
| 17.8% | 17.8% | | 17.8% | 18% |
| 17.8% | 17.8% | | 17.8% | 18% |
| 17.4% | 17.4% | | 17.4% | 17% |
| 17.4% | 17.4% | | 17.4% | 17% |
| 17.4% | 17.4% | | 17.4% | 17% |
| 17.4% | 17.4% | | 17.4% | 17% |

| Clarion | Crawford | Erie | Forest | McKean | Mercer | Venango | Warren | 1 | Cameron | Elk | Potter | 2 | Bradford | Carbon | Clinton | Lackawanna | Luzerne |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | Match | 2 | 12 | 3 | Match | 52 | 64 | 62 | 320 | 403 |
| - | - | - | - | - | - | - | - | Match | - | - | - | Match | 3 | 2 | 8 | 12 | 26 |
| - | - | - | - | - | - | - | - | Match | - | - | - | Match | - | - | - | - | - |
| - | - | - | - | - | - | - | - | Match | - | - | - | Match | - | - | - | - | - |
| - | - | - | - | - | - | - | - | Match | - | - | - | Match | - | - | - | - | - |
| - | - | - | - | - | - | - | - | Match | 1 | 2 | 3 | Match | - | - | - | - | - |
| - | - | - | - | - | - | - | - | Match | - | - | - | Match | - | - | - | - | - |
| - | - | - | - | - | - | - | - | Match | - | - | - | Match | 23 | 27 | 14 | 91 | 108 |
| - | - | - | - | - | - | - | - | Match | - | - | - | Match | - | - | - | - | - |
| - | - | - | - | - | - | - | - | Match | 1 | - | - | Match | - | - | - | - | - |
| - | - | - | - | - | - | - | - | Match | - | - | - | Match | - | - | - | - | - |
| - | - | - | - | - | - | - | - | Match | - | - | - | Match | 1 | 3 | 6 | 7 | 17 |
| - | - | - | - | - | - | - | - | Match | - | - | - | Match | - | - | - | - | - |
| - | - | - | - | - | - | - | - | Match | - | 6 | - | Match | - | - | - | - | - |
| - | - | - | - | - | - | - | - | Match | - | - | - | Match | - | - | - | - | - |
| - | - | - | - | - | - | - | - | Match | - | - | - | Match | 17 | 28 | 18 | 140 | 167 |
| - | - | - | - | - | - | - | - | Match | - | - | - | Match | - | - | - | - | - |
| - | - | - | - | - | - | - | - | Match | - | 4 | - | Match | - | - | - | - | - |
| - | - | - | - | - | - | - | - | Match | - | - | - | Match | - | - | - | - | - |
| - | - | - | - | - | - | - | - | Match | - | - | - | Match | 8 | 4 | 16 | 70 | 85 |
| - | - | - | - | - | - | - | - | Match | - | - | - | Match | - | - | - | - | - |

**02-01-2025 Number of Covered Lives by County**

| Lycoming | Monroe | Pike | Sullivan | Susquehanna | Tioga | Wayne | Wyoming | 3 | Allegheny | Armstrong | Beaver | Butler | Fayette | Greene | Indiana | Lawrence | Washington | Westmoreland | 4 | Bedford | Blair | Cambria | Clearfield |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 190 | 246 | 179 | 16 | 73 | 25 | 58 | 55 | Match | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | Match | 3 | 17 | 4 | 65 |
| 20 | 8 | 1 | - | 3 | - | 1 | 2 | Match | - | - | - | - | - | - | - | - | - | - | Match | - | - | - | - |
| - | - | - | - | - | - | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match | - | - | - | 1 |
| - | - | - | - | - | - | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match | - | - | - | - |
| - | - | - | - | - | - | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match | - | - | - | - |
| - | - | - | - | - | 1 | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match | - | 8 | 2 | 13 |
| - | - | - | - | - | - | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match | 1 | - | - | - |
| 49 | 81 | 70 | 3 | 19 | 13 | 11 | 11 | Match | - | - | - | - | - | - | - | - | - | - | Match | - | - | - | 2 |
| - | - | - | - | - | - | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match | - | - | - | - |
| - | - | - | - | - | - | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match | - | - | - | 2 |
| - | - | - | - | - | - | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match | - | - | - | - |
| 8 | 15 | 28 | 1 | 2 | 2 | 4 | 3 | Match | - | - | - | - | - | - | - | - | - | - | Match | - | - | - | - |
| - | - | - | - | - | - | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match | - | - | - | - |
| - | - | - | - | - | - | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match | 2 | 3 | 1 | 28 |
| - | - | - | - | - | - | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match | - | - | - | - |
| 70 | 105 | 51 | 9 | 29 | 4 | 24 | 24 | Match | - | - | - | - | - | - | - | - | - | - | Match | - | - | - | - |
| - | - | - | - | - | - | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match | - | - | - | - |
| - | - | - | - | - | - | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match | - | 6 | 1 | 16 |
| - | - | - | - | - | - | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match | - | - | - | - |
| 43 | 37 | 29 | 3 | 20 | 5 | 18 | 15 | Match | - | - | - | - | - | - | - | - | - | - | Match | - | - | - | 3 |
| - | - | - | - | - | - | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match | - | - | - | - |

| Huntingdon | Jefferson | Somerset | 5 | Centre | Columbia | Lehigh | Mifflin | Montour | Northampton | Northumberland | Schuylkill | Snyder | Union | 6 | Adams | Berks | Lancaster | York | 7 | Bucks | Chester | Delaware | Montgomery |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 51 | 3 | 5 | Match | 259 | 156 | 138 | 65 | 35 | 132 | 107 | 127 | 83 | 62 | Match | 41 | 36 | 34 | 108 | Match | 0 | 0 | 0 | 0 |
| - | - | - | Match | 7 | 5 | - | - | 2 | - | 13 | 8 | 2 | 3 | Match | - | - | - | - | Match | - | - | - | - |
| - | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match | - | - | - | - | Match | - | - | - | - |
| - | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match | - | 2 | - | - | Match | - | - | - | - |
| - | - | - | Match | - | - | 1 | - | - | 1 | - | - | - | - | Match | - | - | - | - | Match | - | - | - | - |
| 9 | - | 3 | Match | - | - | - | - | - | - | - | - | - | - | Match | - | - | - | - | Match | - | - | - | - |
| - | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match | 11 | 11 | 10 | 22 | Match | - | - | - | - |
| - | - | - | Match | 62 | 52 | - | 23 | 13 | - | 46 | 35 | 34 | 18 | Match | - | - | - | - | Match | - | - | - | - |
| - | - | - | Match | - | - | 23 | - | - | 25 | - | - | - | - | Match | - | - | - | - | Match | - | - | - | - |
| 1 | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match | - | - | - | - | Match | - | - | - | - |
| - | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match | 1 | - | 2 | 4 | Match | - | - | - | - |
| - | - | - | Match | 5 | 10 | - | 4 | 9 | - | 6 | 6 | 10 | 10 | Match | - | - | - | - | Match | - | - | - | - |
| - | - | - | Match | - | - | 10 | - | - | 9 | - | - | - | - | Match | - | - | - | - | Match | - | - | - | - |
| 24 | 3 | 2 | Match | - | - | - | - | - | - | - | - | - | - | Match | - | - | - | - | Match | - | - | - | - |
| - | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match | 23 | 10 | 20 | 58 | Match | - | - | - | - |
| 4 | - | - | Match | 112 | 52 | - | 25 | 4 | - | 26 | 41 | 22 | 11 | Match | - | - | - | - | Match | - | - | - | - |
| - | - | - | Match | - | - | 64 | - | - | 58 | - | - | - | - | Match | - | - | - | - | Match | - | - | - | - |
| 13 | - | - | Match | 2 | - | - | - | - | - | - | - | - | - | Match | - | - | - | - | Match | - | - | - | - |
| - | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match | 6 | 13 | 2 | 24 | Match | - | - | - | - |
| - | - | - | Match | 71 | 37 | - | 13 | 7 | - | 16 | 37 | 15 | 20 | Match | - | - | - | - | Match | - | - | - | - |
| - | - | - | Match | - | - | 40 | - | - | 39 | - | - | - | - | Match | - | - | - | - | Match | - | - | - | - |

| Philadelphia | 8 | Cumberland | Dauphin | Franklin | Fulton | Juniata | Lebanon | Perry | 9 |
|---|---|---|---|---|---|---|---|---|---|
| 0 | Match | 30 | 28 | 5 | 7 | 20 | 36 | 2 | Match |
| | | | | | | | | | |
| - | Match | - | - | - | - | - | - | - | Match |
| - | Match | - | - | - | - | - | - | - | Match |
| - | Match | 4 | - | - | - | - | 1 | - | Match |
| - | Match | - | - | - | - | - | - | - | Match |
| - | Match | - | - | - | - | - | - | - | Match |
| - | Match | 4 | 3 | - | 3 | - | 3 | - | Match |
| - | Match | - | - | - | - | 8 | - | - | Match |
| - | Match | - | - | - | - | - | - | - | Match |
| - | Match | - | - | - | - | - | - | - | Match |
| - | Match | - | 2 | 1 | 3 | - | 4 | - | Match |
| - | Match | - | - | - | - | 2 | - | - | Match |
| - | Match | - | - | - | - | - | - | - | Match |
| - | Match | - | - | - | - | - | - | - | Match |
| - | Match | 20 | 14 | 2 | 1 | - | 19 | 2 | Match |
| - | Match | - | - | - | - | 2 | - | - | Match |
| - | Match | - | - | - | - | - | - | - | Match |
| - | Match | - | - | - | - | - | - | - | Match |
| - | Match | 2 | 9 | 2 | - | - | 9 | - | Match |
| - | Match | - | - | - | - | 8 | - | - | Match |
| - | Match | - | - | - | - | - | - | - | Match |

# PA Rate Quarterly Template Part V
# Consumer Factors

| | |
|---|---|
| **Carrier Name:** | **Geisinger Quality Options** |
| **Product(s):** | **PPO** |
| **Market Segment:** | **Individual** |
| **Rate Effective Date:** | **1/1/2026** |

## Table 12. Age and Tobacco Factors

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

*PA follows the federal default age curve.

## Table 13. Geographic Factors and Adjusted Loss Ratios

| Geographic Area Factors and Risk Adjusted Loss Ratios | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **Area** | **Counties** | **Current Factor** | **Proposed Factor** | **CY 2024 Member Months** | **CY 2024 Allowed Claims PMPM** | **CY 2024 Incurred Claims PMPM** | **CY 2024 Earned Premiums PMPM** | **Risk Adjusted Loss Ratio** |
| Rating Area 1 | | 0.000 | 0.000 | 0.000 | $ - | $ - | $ - | 0.0% |
| Rating Area 2 | Cameron, Elk, Potter | 1.000 | 1.000 | 236.000 | $ 1,179.60 | $ 1,012.34 | $ 1,075.21 | 94.2% |
| Rating Area 3 | Tioga, Clinton, Lycoming, Sullivan, Bradford, Susquehanna, Wyoming, Lackawanna, Wayne, Pike, Monroe, Carbon, Luzerne | 0.950 | 0.950 | 19608.740 | $ 1,094.83 | $ 900.68 | $ 910.50 | 98.9% |
| Rating Area 4 | | 0.000 | 0.000 | 0.000 | $ - | $ - | $ - | 0.0% |
| Rating Area 5 | Jefferson, Clearfield, Cambria, Somerset, Bedford, Blair, Huntingdon | 0.950 | 0.950 | 1480.000 | $ 841.93 | $ 637.51 | $ 827.31 | 77.1% |
| Rating Area 6 | Centre, Mifflin, Union, Snyder, Montour, Northumberland, Columbia, Schuylkill, Lehigh, Northampton | 1.000 | 1.000 | 13193.830 | $ 1,053.55 | $ 844.93 | $ 945.85 | 89.3% |
| Rating Area 7 | Adams, York, Lancaster, Berks | 1.250 | 1.250 | 2591.000 | $ 1,932.32 | $ 1,651.66 | $ 1,278.86 | 129.2% |
| Rating Area 8 | | 0.000 | 0.000 | 0.000 | $ - | $ - | $ - | 0.0% |
| Rating Area 9 | Fulton, Cumberland, Perry, Juniata, Dauphin, Lebanon, Franklin | 1.200 | 1.200 | 1555.090 | $ 1,026.87 | $ 794.87 | $ 814.81 | 97.6% |

## Table 14. Network Factors

| Projection Period Network Factors | | | | |
|---|---|---|---|---|
| **Network Name** | **Rating Area** | **Current Factor** | **Proposed Factor** | **Approval Date** |
| Geisinger Marketplace All-Access PPO | 2,3,5,6,7,9 | 1.000 | 1.000 | 8/15/2013 |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

# PA Rate Template Part VI - Rate Change Summary

## Table 15. Rate Change Summary Information

### Overview

| | |
|---|---|
| Initial Requested Average Rate Change: | |
| Revised Requested Average Rate Change: | 16.23% |
| Minimum Requested Rate Change: | 13.83% |
| Maximum Requested Rate Change: | 17.81% |
| Mapped Members: | 3,419 |
| Available in Rating Areas: | Rating Areas 2, 3, 5, 6, 7, and 9 |

| | |
|---|---|
| Carrier Name: | Geisinger Quality Options |
| Product(s): | PPO |
| Market Segment: | Individual |
| Rate Effective Date: | 1/1/2026 |

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

### Key Information

**Jan. 2024 - Dec. 2024 Financial Experience**

| | |
|---|---|
| Premium | $ 36,391,974.59 |
| Claims | $ 33,085,759.78 |
| Administrative Expenses | $ 3,849,384.56 |
| Taxes & Fees | $ 202,685.72 |
| Company Made After Taxes | $ (745,855.47) |

### How It Plans to Spend Your Premium

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

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

The company expects its annual medical costs to increase: 6.50%

Explanation of requested rate change: Geisinger Quality Options has proposed an overall base rate increase of 16.2% for Individual PPO members renewing in the Marketplace effective January 1, 2026 through December 1, 2026. The actual range of proposed rate changes vary from 13.8% to 17.8%. The key drivers of this increase are changes in the normalized risk pool experience, morbidity, and normalized reinsurance recoveries. The total projected 2026 administrative costs are slightly higher than those used for the current 2025 rates. As required by federal regulations and using the Federally prescribed MLR methodology, the projected loss ratio exceeds 80%. There were minimal benefit changes proposed for 2026 to maintain the desired metallic levels.

## MLR and Rebate Calculation

| | |
|---|---|
| **Carrier Name:** | **Geisinger Quality Options** |
| **Product(s):** | **PPO** |
| **Market Segment:** | **Individual** |
| **Rate Effective Date:** | **1/1/2026** |
| **Historical Claims as-of Date** | |

| 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 | $100,226,587 | $36,714,194 | $30,428,179 | $33,084,214 | $37,400,159 | $27,506,142 |
| 1.3 Improving Health Care Quality Expenses | $1,385,253 | $491,493 | $422,583 | $471,177 | $531,607 | $387,165 |
| 1.4 Reconciled payments of cost-sharing reductions | $0 | $0 | $0 | $0 | $0 | $0 |
| 1.5 Federal Transitional Reinsurance Program payments from HHS | $0 | $0 | $0 | $0 | $0 | $0 |
| 1.6 Federal Risk Adjustment Program net payments expected from HHS / (charges payable to HHS) | $12,259,110 | $151,384 | $5,726,909 | $6,380,818 | $7,199,182 | $2,719,211 |
| 1.8 Shared Savings payments to enrollees | $0 | $0 | $0 | $0 | $0 | $0 |
| **1.9 MLR numerator** | **$89,352,729** | **$37,054,303** | **$25,123,853** | **$27,174,573** | **$30,732,584** | **$25,174,095** |
| **2. Medical Loss Ratio Denominator** | | | | | | |
| 2.1 Premium earned including Federal and State high risk programs and adjusted for net premium stabilization program payments / (charges) | $96,730,450 | $35,519,480 | $31,199,813 | $30,011,157 | $33,860,201 | $27,933,971 |
| 2.2 Federal and State taxes and licensing or regulatory fees | $1,375,139 | $321,303 | $272,181 | $781,655 | $881,905 | $727,554 |
| **2.3 MLR Denominator (Lines 2.1 - 2.2)** | **$95,355,311** | **$35,198,178** | **$30,927,632** | **$29,229,501** | **$32,978,296** | **$27,206,418** |
| **3. Credibility Adjustment** | | | | | | |
| 3.1 Life-years | 11,643 | 4,839 | 3,582 | 3,222 | 3,419 | 2,442 |
| 3.2 Base credibility factor | 2.5% | | | | | |
| 3.3 Average deductible | | | | | | |
| 3.4 Deductible factor | 1.000 | | | | | |
| 3.5 Credibility adjustment (Lines 3.2 x 3.4 (do not round)) | 2.5% | | | | | |
| **4. MLR Calculation (for issuers with at least 1,000 life years in the Total column of Line 3.1)** | | | | | | |
| 4.1 Preliminary MLR (Lines 1.9 / 2.3) | 93.7% | 105.3% | 81.2% | 93.0% | 93.2% | 92.5% |
| 4.2 Credibility adjustment (Line 3.5, if applicable) | 2.5% | | | | | |
| **4.3 Credibility-adjusted MLR (Lines 4.1 + 4.2)** | **96.2%** | | | | | |
| **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) | 96.2% | | | | | |
| 5.3 Adjusted earned premium (Lines 2.1 - 2.2 CY) | $29,229,501 | | | | | |
| **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 | | $ 2,825,940.46 | 3,949 | ($55,197) | | | | | | |
| Feb-21 | | $ 2,388,358.13 | 4,174 | ($72,614) | | | | | | |
| Mar-21 | | $ 2,839,912.43 | 4,181 | ($71,738) | | | | | | |
| Apr-21 | | $ 3,673,610.72 | 4,291 | ($65,546) | | | | | | |
| May-21 | | $ 2,829,942.69 | 4,404 | ($82,075) | | | | | | |
| Jun-21 | | $ 4,016,660.48 | 4,491 | ($75,635) | | | | | | |
| Jul-21 | | $ 2,922,787.36 | 4,559 | ($86,952) | | | | | | |
| Aug-21 | | $ 3,308,417.29 | 4,642 | ($85,652) | | | | | | |
| Sep-21 | | $ 4,303,648.68 | 4,737 | ($88,440) | | | | | | |
| Oct-21 | | $ 3,648,577.52 | 4,698 | ($85,644) | | | | | | |
| Nov-21 | | $ 4,496,040.19 | 4,643 | ($89,493) | | | | | | |
| Dec-21 | $34,249,128 | $ 3,388,785.65 | 4,633 | ($101,148) | $ - | 0.0% | $ - | 0.0% | $ - | 0.0% |
| Jan-22 | | $ 3,098,843.51 | 4,490 | ($159,151) | | | | | | |
| Feb-22 | | $ 3,008,447.83 | 4,470 | ($156,172) | | | | | | |
| Mar-22 | | $ 3,338,115.47 | 4,409 | ($142,070) | | | | | | |
| Apr-22 | | $ 3,115,172.87 | 4,312 | ($185,516) | | | | | | |
| May-22 | | $ 3,117,988.51 | 4,308 | ($154,657) | | | | | | |
| Jun-22 | | $ 3,352,314.13 | 4,358 | ($121,931) | | | | | | |
| Jul-22 | | $ 3,461,435.89 | 4,319 | ($136,596) | | | | | | |
| Aug-22 | | $ 4,246,811.22 | 4,292 | ($127,811) | | | | | | |
| Sep-22 | | $ 3,619,472.00 | 4,283 | ($136,532) | | | | | | |
| Oct-22 | | $ 3,437,868.86 | 4,230 | ($103,487) | | | | | | |
| Nov-22 | | $ 3,165,265.70 | 4,137 | ($122,017) | | | | | | |
| Dec-22 | $32,756,007 | $ 3,402,662.81 | 4,069 | ($109,303) | $ (1,393.86) | 0.0% | $ (28,691.76) | -0.1% | $ (4,403.49) | 0.3% |
| Jan-23 | | $ 2,135,432.43 | 3,747 | ($118,571) | | | | | | |
| Feb-23 | | $ 3,610,036.66 | 3,704 | ($115,803) | | | | | | |
| Mar-23 | | $ 2,966,259.22 | 3,617 | ($127,351) | | | | | | |
| Apr-23 | | $ 2,798,599.22 | 3,568 | ($112,413) | | | | | | |
| May-23 | | $ 2,815,332.77 | 3,524 | ($132,567) | | | | | | |
| Jun-23 | | $ 3,230,918.01 | 3,498 | ($144,147) | | | | | | |
| Jul-23 | | $ 2,781,241.03 | 3,532 | ($122,054) | | | | | | |
| Aug-23 | | $ 3,496,840.05 | 3,492 | ($123,591) | | | | | | |
| Sep-23 | | $ 2,416,616.05 | 3,512 | ($113,181) | | | | | | |
| Oct-23 | | $ 2,694,218.81 | 3,495 | ($164,940) | | | | | | |
| Nov-23 | | $ 2,774,152.54 | 3,459 | ($138,721) | | | | | | |
| Dec-23 | $31,007,594 | $ 3,059,532.38 | 3,416 | ($169,651) | $ (17,535.45) | -0.1% | $ 190,175.94 | 0.5% | $ (537,278.21) | 33.9% |

### 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 | $ 760 | $ 953 | $ (192) |
| | Drug Rebates | $ (49) | $ (34) | $ (15) |
| | Risk Adjustment | $ 37 | $ 165 | $ (128) |
| | Reinsurance | $ 40 | $ 63 | $ (22) |
| | TOTAL | $ 683 | $ 725 | $ (42) |

* Projected PMPMs should come from PY24 filing.

**Geisinger Quality Options**
**Individual Filing for 2026**
**Calibration of Age Factors**

## Enhanced Subsidies Continue

| | (2) Proj Members | (1) X (2) Factor X Members | (1) X (2) / (2) Calibration Factor: |
|---|---|---|---|
| Total members with premium: | 3,408 | 6,455.17 | 1.894 |
| Members in 0-20 age with no premium: | 11 | | |
| Total: | 3,419 | | |

| Min | Max | (1) HHS defined age curve | (2) Members | (1) X (2) Factor X Members |
|---|---|---|---|---|
| 0 | 14 | 0.765 | 174 | 133.11 |
| 15 | 16 | 0.833 | 17 | 14.16 |
| 16 | 17 | 0.859 | 22 | 18.90 |
| 17 | 18 | 0.885 | 12 | 10.62 |
| 18 | 19 | 0.913 | 20 | 18.26 |
| 19 | 20 | 0.941 | 20 | 18.82 |
| 20 | 21 | 0.970 | 21 | 20.37 |
| 21 | 22 | 1.000 | 23 | 23.00 |
| 22 | 23 | 1.000 | 38 | 38.00 |
| 23 | 24 | 1.000 | 23 | 23.00 |
| 24 | 25 | 1.000 | 42 | 42.00 |
| 25 | 26 | 1.004 | 31 | 31.12 |
| 26 | 27 | 1.024 | 35 | 35.84 |
| 27 | 28 | 1.048 | 45 | 47.16 |
| 28 | 29 | 1.087 | 27 | 29.35 |
| 29 | 30 | 1.119 | 39 | 43.64 |
| 30 | 31 | 1.135 | 46 | 52.21 |
| 31 | 32 | 1.159 | 41 | 47.52 |
| 32 | 33 | 1.183 | 37 | 43.77 |
| 33 | 34 | 1.198 | 46 | 55.11 |
| 34 | 35 | 1.214 | 63 | 76.48 |
| 35 | 36 | 1.222 | 54 | 65.99 |
| 36 | 37 | 1.230 | 62 | 76.26 |
| 37 | 38 | 1.238 | 51 | 63.14 |
| 38 | 39 | 1.246 | 61 | 76.01 |
| 39 | 40 | 1.262 | 47 | 59.31 |
| 40 | 41 | 1.278 | 45 | 57.51 |
| 41 | 42 | 1.302 | 37 | 48.17 |
| 42 | 43 | 1.325 | 78 | 103.35 |
| 43 | 44 | 1.357 | 61 | 82.78 |
| 44 | 45 | 1.397 | 63 | 88.01 |
| 45 | 46 | 1.444 | 64 | 92.42 |
| 46 | 47 | 1.500 | 60 | 90.00 |
| 47 | 48 | 1.563 | 60 | 93.78 |
| 48 | 49 | 1.635 | 65 | 106.28 |
| 49 | 50 | 1.706 | 64 | 109.18 |
| 50 | 51 | 1.786 | 65 | 116.09 |
| 51 | 52 | 1.865 | 78 | 145.47 |
| 52 | 53 | 1.952 | 54 | 105.41 |
| 53 | 54 | 2.040 | 64 | 130.56 |
| 54 | 55 | 2.135 | 83 | 177.21 |
| 55 | 56 | 2.230 | 85 | 189.55 |
| 56 | 57 | 2.333 | 95 | 221.64 |
| 57 | 58 | 2.437 | 92 | 224.20 |
| 58 | 59 | 2.548 | 114 | 290.47 |
| 59 | 60 | 2.603 | 101 | 262.90 |
| 60 | 61 | 2.714 | 120 | 325.68 |
| 61 | 62 | 2.810 | 135 | 379.35 |
| 62 | 63 | 2.873 | 177 | 508.52 |
| 63 | 64 | 2.952 | 198 | 584.50 |
| 64 | 200 | 3.000 | 253 | 759.00 |
| Min | Max | HHS defined age curve (1) | Members (2) | Factor X Members (1) X (2) |

## Enhanced Subsidies End

| | (2) Proj Members | (1) X (2) Factor X Members | (1) X (2) / (2) Calibration Factor: |
|---|---|---|---|
| Total members with premium: | 2,431 | 4,609.63 | 1.896 |
| Members in 0-20 age with no premium: | 11 | | |
| Total: | 2,442 | | |

| Min | Max | (1) HHS defined age cu | (2) Members | (1) X (2) Factor X Members |
|---|---|---|---|---|
| 0 | 14 | 0.765 | 121 | 92.57 |
| 15 | 16 | 0.833 | 12 | 10.00 |
| 16 | 17 | 0.859 | 16 | 13.74 |
| 17 | 18 | 0.885 | 9 | 7.97 |
| 18 | 19 | 0.913 | 14 | 12.78 |
| 19 | 20 | 0.941 | 14 | 13.17 |
| 20 | 21 | 0.970 | 15 | 14.55 |
| 21 | 22 | 1.000 | 16 | 16.00 |
| 22 | 23 | 1.000 | 27 | 27.00 |
| 23 | 24 | 1.000 | 16 | 16.00 |
| 24 | 25 | 1.000 | 30 | 30.00 |
| 25 | 26 | 1.004 | 22 | 22.09 |
| 26 | 27 | 1.024 | 25 | 25.60 |
| 27 | 28 | 1.048 | 32 | 33.54 |
| 28 | 29 | 1.087 | 19 | 20.65 |
| 29 | 30 | 1.119 | 28 | 31.33 |
| 30 | 31 | 1.135 | 33 | 37.46 |
| 31 | 32 | 1.159 | 29 | 33.61 |
| 32 | 33 | 1.183 | 26 | 30.76 |
| 33 | 34 | 1.198 | 33 | 39.53 |
| 34 | 35 | 1.214 | 45 | 54.63 |
| 35 | 36 | 1.222 | 39 | 47.66 |
| 36 | 37 | 1.230 | 44 | 54.12 |
| 37 | 38 | 1.238 | 36 | 44.57 |
| 38 | 39 | 1.246 | 44 | 54.82 |
| 39 | 40 | 1.262 | 34 | 42.91 |
| 40 | 41 | 1.278 | 32 | 40.90 |
| 41 | 42 | 1.302 | 26 | 33.85 |
| 42 | 43 | 1.325 | 56 | 74.20 |
| 43 | 44 | 1.357 | 44 | 59.71 |
| 44 | 45 | 1.397 | 45 | 62.87 |
| 45 | 46 | 1.444 | 46 | 66.42 |
| 46 | 47 | 1.500 | 43 | 64.50 |
| 47 | 48 | 1.563 | 43 | 67.21 |
| 48 | 49 | 1.635 | 46 | 75.21 |
| 49 | 50 | 1.706 | 46 | 78.48 |
| 50 | 51 | 1.786 | 46 | 82.16 |
| 51 | 52 | 1.865 | 56 | 104.44 |
| 52 | 53 | 1.952 | 39 | 76.13 |
| 53 | 54 | 2.040 | 46 | 93.84 |
| 54 | 55 | 2.135 | 59 | 125.97 |
| 55 | 56 | 2.230 | 61 | 136.03 |
| 56 | 57 | 2.333 | 68 | 158.64 |
| 57 | 58 | 2.437 | 66 | 160.84 |
| 58 | 59 | 2.548 | 81 | 206.39 |
| 59 | 60 | 2.603 | 72 | 187.42 |
| 60 | 61 | 2.714 | 86 | 233.40 |
| 61 | 62 | 2.810 | 96 | 269.76 |
| 62 | 63 | 2.873 | 126 | 362.00 |
| 63 | 64 | 2.952 | 141 | 416.23 |
| 64 | 200 | 3.000 | 182 | 546.00 |
| Min | Max | HHS defined age cu (1) | Members (2) | Factor X Members (1) X (2) |

**Geisinger Quality Options**
**Individual Filing for 2026**
**Average Age Factor in Manual Rate**

| | (2) Proj Members* | (1) X (2) Factor X Proj Members | (3) 2024 Member Months | (1) X (3) Factor X 2024 Member Months |
|---|---|---|---|---|
| **Total members:** | 12,981 | 24,527.70 | 229,538 | 435,786.50 |

| Factor X Member Months / Member Months |
|---|
| **Experience Period Enrollment Factor:** |
| 1.899 |
| **Projected Enrollment Factor:** |
| 1.890 |
| **Table 5 Factor:** |
| 0.995 |

| Min | Max | (1) HHS defined age curve | (2) Proj Members* | (1) X (2) Factor X Proj Members | (3) 2024 Member Months | (1) X (3) Factor X 2024 Member Months |
|---|---|---|---|---|---|---|
| 0 | 14 | 0.765 | 590 | 451.35 | 10,474 | 8,012.39 |
| 15 | 16 | 0.833 | 59 | 49.15 | 952 | 792.82 |
| 16 | 17 | 0.859 | 52 | 44.67 | 880 | 755.92 |
| 17 | 18 | 0.885 | 48 | 42.48 | 1,090 | 964.37 |
| 18 | 19 | 0.913 | 75 | 68.48 | 1,055 | 963.39 |
| 19 | 20 | 0.941 | 70 | 65.87 | 1,334 | 1,255.29 |
| 20 | 21 | 0.970 | 103 | 99.91 | 2,027 | 1,965.73 |
| 21 | 22 | 1.000 | 112 | 112.00 | 2,278 | 2,278.31 |
| 22 | 23 | 1.000 | 135 | 135.00 | 2,052 | 2,052.10 |
| 23 | 24 | 1.000 | 130 | 130.00 | 2,363 | 2,363.00 |
| 24 | 25 | 1.000 | 118 | 118.00 | 2,143 | 2,142.73 |
| 25 | 26 | 1.004 | 120 | 120.48 | 1,787 | 1,793.83 |
| 26 | 27 | 1.024 | 140 | 143.36 | 2,606 | 2,669.00 |
| 27 | 28 | 1.048 | 166 | 173.97 | 2,751 | 2,883.18 |
| 28 | 29 | 1.087 | 162 | 176.09 | 2,925 | 3,179.93 |
| 29 | 30 | 1.119 | 176 | 196.94 | 3,049 | 3,412.25 |
| 30 | 31 | 1.135 | 183 | 207.71 | 3,075 | 3,489.56 |
| 31 | 32 | 1.159 | 166 | 192.39 | 2,993 | 3,469.04 |
| 32 | 33 | 1.183 | 164 | 194.01 | 3,430 | 4,058.26 |
| 33 | 34 | 1.198 | 217 | 259.97 | 3,500 | 4,193.00 |
| 34 | 35 | 1.214 | 225 | 273.15 | 3,956 | 4,802.75 |
| 35 | 36 | 1.222 | 220 | 268.84 | 3,436 | 4,198.79 |
| 36 | 37 | 1.230 | 196 | 241.08 | 3,099 | 3,811.77 |
| 37 | 38 | 1.238 | 180 | 222.84 | 3,451 | 4,272.86 |
| 38 | 39 | 1.246 | 224 | 279.10 | 3,894 | 4,852.29 |
| 39 | 40 | 1.262 | 218 | 275.12 | 3,584 | 4,523.05 |
| 40 | 41 | 1.278 | 205 | 261.99 | 3,452 | 4,412.27 |
| 41 | 42 | 1.302 | 212 | 276.02 | 4,206 | 5,476.21 |
| 42 | 43 | 1.325 | 256 | 339.20 | 4,061 | 5,380.57 |
| 43 | 44 | 1.357 | 227 | 308.04 | 3,666 | 4,974.23 |
| 44 | 45 | 1.397 | 211 | 294.77 | 3,946 | 5,512.63 |
| 45 | 46 | 1.444 | 244 | 352.34 | 4,007 | 5,785.73 |
| 46 | 47 | 1.500 | 241 | 361.50 | 4,023 | 6,034.04 |
| 47 | 48 | 1.563 | 220 | 343.86 | 3,945 | 6,165.46 |
| 48 | 49 | 1.635 | 219 | 358.07 | 3,891 | 6,362.00 |
| 49 | 50 | 1.706 | 223 | 380.44 | 3,746 | 6,391.44 |
| 50 | 51 | 1.786 | 219 | 391.13 | 3,990 | 7,125.71 |
| 51 | 52 | 1.865 | 268 | 499.82 | 3,955 | 7,376.58 |
| 52 | 53 | 1.952 | 234 | 456.77 | 4,964 | 9,689.73 |
| 53 | 54 | 2.040 | 298 | 607.92 | 5,594 | 11,411.64 |
| 54 | 55 | 2.135 | 326 | 696.01 | 5,526 | 11,798.01 |
| 55 | 56 | 2.230 | 298 | 664.54 | 5,650 | 12,599.50 |
| 56 | 57 | 2.333 | 331 | 772.22 | 5,713 | 13,329.43 |
| 57 | 58 | 2.437 | 354 | 862.70 | 6,760 | 16,473.66 |
| 58 | 59 | 2.548 | 368 | 937.66 | 6,618 | 16,862.00 |
| 59 | 60 | 2.603 | 396 | 1,030.79 | 7,831 | 20,384.12 |
| 60 | 61 | 2.714 | 491 | 1,332.57 | 8,591 | 23,315.65 |
| 61 | 62 | 2.810 | 527 | 1,480.87 | 9,786 | 27,498.77 |
| 62 | 63 | 2.873 | 627 | 1,801.37 | 10,791 | 31,002.51 |
| 63 | 64 | 2.952 | 747 | 2,205.14 | 13,626 | 40,224.69 |
| 64 | 200 | 3.000 | 990 | 2,970.00 | 17,015 | 51,044.31 |
| **Min** | **Max** | **HHS defined age curve** | **Proj Members** | **Factor X Proj Members** | **2024 Member Months** | **Factor X 2024 Member Months** |
| | | **(1)** | **(2)** | **(1) X (2)** | **(2)** | **(1) X (2)** |

*Projected Membership if the enhanced subsidies end

**Geisinger Quality Options**
**Individual Filing for 2026**
**Calibration of Area Factors**

| | (1) | (2) | (1) X (2) | (1) X (2) / (2) |
|---|---|---|---|---|
| **Region** | **Area Factors** | **Proj Members*** | **Factor X Members** | **Calibration Factor:** |
| **2** | 1.000 | 12 | 12.00 | |
| **3** | 0.950 | 1,246 | 1,183.70 | |
| **5** | 0.950 | 106 | 100.70 | |
| **6** | 1.000 | 831 | 831.00 | |
| **7** | 1.250 | 156 | 195.00 | |
| **9** | 1.200 | 91 | 109.20 | |
| | | 2,442 | 2,431.60 | **0.996** |

*Projected Membership if the enhanced subsidies end

**Geisinger Quality Options**
**Individual Filing for 2026**
**Calibration of Tobacco Factor**

| | (1) Tobacco Factors | (2) Proj Members* | (1) X (2) Factor X Members | (1) X (2) / (2) Calibration Factor: |
|---|---|---|---|---|
| **Non-Tobacco Users:** | 1.000 | 2,248 | 2,248.00 | |
| **Tobacco Users:** | 1.100 | 194 | 213.40 | |
| **Total:** | | 2,442 | 2,461.40 | **1.008** |

*Projected Membership if the enhanced subsidies end

**Geisinger Quality Options**
**Individual Filing for 2026**
**Projected Reinsurance Calculation**

| | PMPM |
|---|---|
| Reinsurance Premium Jan 2025 - Dec 2025 | $3.13 |
| Estimated Reinsurance Premium Jan 2026 - Dec 2026 | $3.76 |
| | |
| Estimated Reinsurance Recoveries | $1.54 |
| | |
| Net Reinsurance | $2.21 |
| **Other Factor - Other** | **1.002** |
| | |
| Total Adjusted Projected Allowed EHB Claims PMPM | $1,181.30 |

**Geisinger Quality Options**
**Individual Filing for 2026**
**Administrative Expense Exhibit**

| | 2021 | 2022 | 2023 | 2024 |
|---|---|---|---|---|
| **Actual PMPM:** | $60.19 | $66.74 | $71.33 | $73.51 |
| **Projected PMPM:** | $50.81 | $62.38 | $65.42 | $63.64 |

**Geisinger Quality Options**
**Individual Filing for 2026**
**Induced Utilization Exhibit**

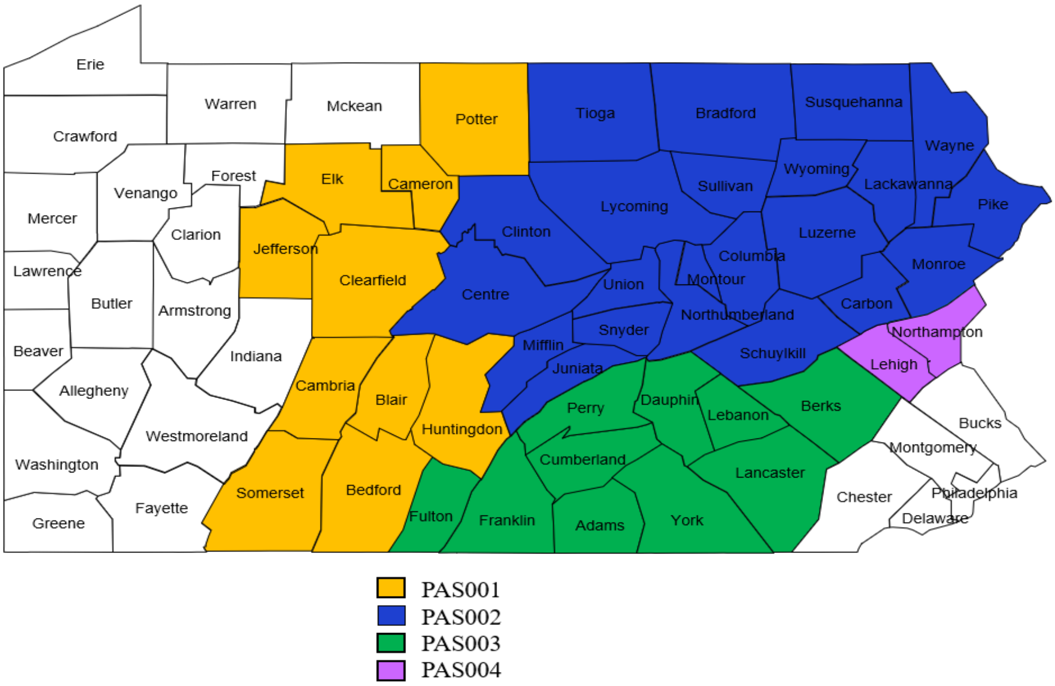
## Enhanced Subsidies Continue

| Plan ID | Metal Level | Projected Membership | Pricing AV * CSR Factor | Induced Demand |
|---|---|---|---|---|
| (1) | (2) | (3) | (4) | (5) |
| 75729PA0012630 | Silver | 126 | 0.8090 | 1.08548 |
| 75729PA0012631 | Silver | 1 | 0.8090 | 1.08548 |
| 75729PA0012635 | Silver | 7 | 0.8090 | 1.08548 |
| 75729PA0012640 | Silver | 2 | 0.8090 | 1.08548 |
| 75729PA0012647 | Gold | 42 | 0.9190 | 1.16556 |
| 75729PA0012651 | Gold | 68 | 0.9190 | 1.16556 |
| 75729PA0012655 | Gold | 813 | 0.9190 | 1.16556 |
| 75729PA0012657 | Gold | 48 | 0.9190 | 1.16556 |
| 75729PA0012664 | Silver | 4 | 0.9954 | 1.23546 |
| 75729PA0012668 | Silver | 17 | 0.9954 | 1.23546 |
| 75729PA0012672 | Silver | 159 | 0.9954 | 1.23546 |
| 75729PA0012674 | Silver | 19 | 0.9954 | 1.23546 |
| 75729PA0012681 | Expanded Bronze | 69 | 0.7500 | 1.05250 |
| 75729PA0012685 | Expanded Bronze | 169 | 0.7500 | 1.05250 |
| 75729PA0012689 | Expanded Bronze | 985 | 0.7500 | 1.05250 |
| 75729PA0012691 | Expanded Bronze | 122 | 0.7500 | 1.05250 |
| 75729PA0012702 | Expanded Bronze | 42 | 0.7700 | 1.06290 |
| 75729PA0012706 | Expanded Bronze | 67 | 0.7700 | 1.06290 |
| 75729PA0012710 | Expanded Bronze | 580 | 0.7700 | 1.06290 |
| 75729PA0012712 | Expanded Bronze | 79 | 0.7700 | 1.06290 |
| **Total** | | **3,419** | **0.8191** | **1.0989** |

## Enhanced Subsidies End

| Plan ID | Metal Level | Projected Membership | Pricing AV * CSR Factor | Induced Demand |
|---|---|---|---|---|
| (1) | (2) | (3) | (4) | (5) |
| 75729PA0012630 | Silver | 126 | 0.8090 | 1.08548 |
| 75729PA0012631 | Silver | 1 | 0.8090 | 1.08548 |
| 75729PA0012635 | Silver | 7 | 0.8090 | 1.08548 |
| 75729PA0012640 | Silver | 2 | 0.8090 | 1.08548 |
| 75729PA0012647 | Gold | 29 | 0.9190 | 1.16556 |
| 75729PA0012651 | Gold | 48 | 0.9190 | 1.16556 |
| 75729PA0012655 | Gold | 574 | 0.9190 | 1.16556 |
| 75729PA0012657 | Gold | 35 | 0.9190 | 1.16556 |
| 75729PA0012664 | Silver | 3 | 0.9954 | 1.23546 |
| 75729PA0012668 | Silver | 14 | 0.9954 | 1.23546 |
| 75729PA0012672 | Silver | 132 | 0.9954 | 1.23546 |
| 75729PA0012674 | Silver | 16 | 0.9954 | 1.23546 |
| 75729PA0012681 | Expanded Bronze | 46 | 0.7500 | 1.05250 |
| 75729PA0012685 | Expanded Bronze | 112 | 0.7500 | 1.05250 |
| 75729PA0012689 | Expanded Bronze | 684 | 0.7500 | 1.05250 |
| 75729PA0012691 | Expanded Bronze | 83 | 0.7500 | 1.05250 |
| 75729PA0012702 | Expanded Bronze | 29 | 0.7700 | 1.06290 |
| 75729PA0012706 | Expanded Bronze | 44 | 0.7700 | 1.06290 |
| 75729PA0012710 | Expanded Bronze | 403 | 0.7700 | 1.06290 |
| 75729PA0012712 | Expanded Bronze | 54 | 0.7700 | 1.06290 |
| **Total** | | **2,442** | **0.8217** | **1.1007** |

# 2026 Marketplace Service Areas
# Individual All-Access HMO & PPO



**Geisinger Quality Options**
**Individual Filing for 2026**
**Quality Improvement Initiatives Estimates**

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

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

| | |
|---|---|
| **Estimated Percentage:** | 1.39% |

**Geisinger Quality Options**
**Individual Filing for 2026**
**Benefit Changes**

| 2026 HIOS Plan ID | 2026 Plan Name | Benefit Changes |
|---|---|---|
| 75729PA0012681 | Geisinger Marketplace All-Access PPO 40/80/8400 | MOOP from $9100 to $10000 |
| 75729PA0012685 | Geisinger Marketplace All-Access PPO 40/80/8400 | MOOP from $9100 to $10000 |
| 75729PA0012689 | Geisinger Marketplace All-Access PPO 40/80/8400 | MOOP from $9100 to $10000 |
| 75729PA0012691 | Geisinger Marketplace All-Access PPO 40/80/8400 | MOOP from $9100 to $10000 |
| 75729PA0012702 | Geisinger Marketplace All-Access QHDHP PPO 7100- HSA Eligible | MOOP and deductible from $7050 to $7100 |
| 75729PA0012706 | Geisinger Marketplace All-Access QHDHP PPO 7100- HSA Eligible | MOOP and deductible from $7050 to $7100 |
| 75729PA0012710 | Geisinger Marketplace All-Access QHDHP PPO 7100- HSA Eligible | MOOP and deductible from $7050 to $7100 |
| 75729PA0012712 | Geisinger Marketplace All-Access QHDHP PPO 7100- HSA Eligible | MOOP and deductible from $7050 to $7100 |

**Geisinger Quality Options**
**Individual Filing for 2026**
**Pricing AV vs Metallic AV**

| 2026 Plan Name | 2026 Pricing AV | 2026 Metallic AV | Difference |
|---|---|---|---|
| Geisinger Marketplace All-Access PPO 40/80/8400 | 75.0% | 64.8% | 10.3% |
| Geisinger Marketplace All-Access QHDHP PPO 7100 - HSA Eligible | 77.0% | 65.0% | 12.0% |
| Geisinger Marketplace All-Access PPO 30/60/4900 | 80.7% | 71.6% | 9.1% |
| Geisinger Marketplace All-Access PPO 30/50/5500 | 80.9% | 71.7% | 9.2% |
| Geisinger Marketplace All-Access PPO 20/50/3250 | 91.9% | 80.7% | 11.2% |

| | |
|---|---|
| **Company Name:** | Geisinger Quality Options |
| **Market:** | Individual |
| **Product:** | PPO |
| **Effective Date of Rates:** | January 1, 2026 |
| **Ending date of Rates:** | December 31, 2026 |

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **HIOS Plan ID (On Exchange)=>** | | | | | | | | | | | | | | | | | **75729PA0012647** | | **75729PA** |
| **HIOS Plan ID (Off Exchange)=>** | **75729PA0012630** | | **75729PA0012630** | | **75729PA0012630** | | **75729PA0012631** | | **75729PA0012631** | | **75729PA0012635** | | **75729PA0012635** | | **75729PA0012640** | | **75729PA0012647** | | **75729PA** |
| **Plan Marketing Name =>** | **Geisinger Marketplace All-Access PPO 30/50/5500** | | **Geisinger Marketplace All-Access PPO 30/50/5500** | | **Geisinger Marketplace All-Access PPO 30/50/5500** | | **Geisinger Marketplace All-Access PPO 30/50/5500** | | **Geisinger Marketplace All-Access PPO 30/50/5500** | | **Geisinger Marketplace All-Access PPO 30/50/5500** | | **Geisinger Marketplace All-Access PPO 30/50/5500** | | **Geisinger Marketplace All-Access PPO 30/50/5500** | | **Geisinger Marketplace All-Access PPO 20/50/3250** | | **Geisinger Ma Access PPO** |
| **Form # =>** | **M-152-115-F Rev. 1/26** | | **M-152-115-F Rev. 1/26** | | **M-152-115-F Rev. 1/26** | | **M-152-115-F Rev. 1/26** | | **M-152-115-F Rev. 1/26** | | **M-152-115-F Rev. 1/26** | | **M-152-115-F Rev. 1/26** | | **M-152-115-F Rev. 1/26** | | **M-152-115-F Rev. 1/26** | | **M-152-115-** |
| **Rating Area =>** | **Rating Area 3** | | **Rating Area 6** | | **Rating Area 9** | | **Rating Area 2** | | **Rating Area 5** | | **Rating Area 7** | | **Rating Area 9** | | **Rating Area 6** | | **Rating Area 2** | | **Rating** |
| **Network =>** | **Geisinger Marketplace All-Access PPO** | | **Geisinger Marketplace All-Access PPO** | | **Geisinger Marketplace All-Access PPO** | | **Geisinger Marketplace All-Access PPO** | | **Geisinger Marketplace All-Access PPO** | | **Geisinger Marketplace All-Access PPO** | | **Geisinger Marketplace All-Access PPO** | | **Geisinger Marketplace All-Access PPO** | | **Geisinger Marketplace All-Access PPO** | | **Geisinger Ma Acces** |
| **Metal =>** | **Silver** | | **Silver** | | **Silver** | | **Silver** | | **Silver** | | **Silver** | | **Silver** | | **Silver** | | **Gold** | | **Go** |
| **Deductible =>** | **Med: $5,500 / Rx: $500** | | **Med: $5,500 / Rx: $500** | | **Med: $5,500 / Rx: $500** | | **Med: $5,500 / Rx: $500** | | **Med: $5,500 / Rx: $500** | | **Med: $5,500 / Rx: $500** | | **Med: $5,500 / Rx: $500** | | **Med: $5,500 / Rx: $500** | | **Med: $3,250 / Rx: $0** | | **Med: $3,2** |
| **Coinsurance =>** | **30%** | | **30%** | | **30%** | | **30%** | | **30%** | | **30%** | | **30%** | | **30%** | | **30%** | | **30** |
| **Copays =>** | **$30 / $50** | | **$30 / $50** | | **$30 / $50** | | **$30 / $50** | | **$30 / $50** | | **$30 / $50** | | **$30 / $50** | | **$30 / $50** | | **$20 / $50** | | **$20 /** |
| **OOP Maximum =>** | **$9,000** | | **$9,000** | | **$9,000** | | **$9,000** | | **$9,000** | | **$9,000** | | **$9,000** | | **$9,000** | | **$8,700** | | **$8,7** |
| **Pediatric Dental (Yes/No) =>** | **Yes** | | **Yes** | | **Yes** | | **Yes** | | **Yes** | | **Yes** | | **Yes** | | **Yes** | | **Yes** | | **Ye** |
| **Age Band** | **Non-Tobacco** | **Tobacco** | **Non-Tobacco** | **Tobacco** | **Non-Tobacco** | **Tobacco** | **Non-Tobacco** | **Tobacco** | **Non-Tobacco** | **Tobacco** | **Non-Tobacco** | **Tobacco** | **Non-Tobacco** | **Tobacco** | **Non-Tobacco** | **Tobacco** | **Non-Tobacco** | **Tobacco** | **Non-Tobacco** |
| 0 - 14 | $353.37 | $353.37 | $371.97 | $371.97 | $446.36 | $446.36 | $371.97 | $371.97 | $353.37 | $353.37 | $464.96 | $464.96 | $446.36 | $446.36 | $371.97 | $371.97 | $453.72 | $453.72 | $431.03 |
| 15 | $384.78 | $384.78 | $405.03 | $405.03 | $486.04 | $486.04 | $405.03 | $405.03 | $384.78 | $384.78 | $506.29 | $506.29 | $486.04 | $486.04 | $405.03 | $405.03 | $494.05 | $494.05 | $469.34 |
| 16 | $396.79 | $396.79 | $417.67 | $417.67 | $501.21 | $501.21 | $417.67 | $417.67 | $396.79 | $396.79 | $522.09 | $522.09 | $501.21 | $501.21 | $417.67 | $417.67 | $509.47 | $509.47 | $483.99 |
| 17 | $408.80 | $408.80 | $430.32 | $430.32 | $516.38 | $516.38 | $430.32 | $430.32 | $408.80 | $408.80 | $537.90 | $537.90 | $516.38 | $516.38 | $430.32 | $430.32 | $524.89 | $524.89 | $498.64 |
| 18 | $421.73 | $421.73 | $443.93 | $443.93 | $532.72 | $532.72 | $443.93 | $443.93 | $421.73 | $421.73 | $554.91 | $554.91 | $532.72 | $532.72 | $443.93 | $443.93 | $541.49 | $541.49 | $514.42 |
| 19 | $434.67 | $434.67 | $457.55 | $457.55 | $549.05 | $549.05 | $457.55 | $457.55 | $434.67 | $434.67 | $571.93 | $571.93 | $549.05 | $549.05 | $457.55 | $457.55 | $558.10 | $558.10 | $530.20 |
| 20 | $448.06 | $448.06 | $471.65 | $471.65 | $565.98 | $565.98 | $471.65 | $471.65 | $448.06 | $448.06 | $589.56 | $589.56 | $565.98 | $565.98 | $471.65 | $471.65 | $575.30 | $575.30 | $546.54 |
| 21 | $461.93 | $508.12 | $486.24 | $534.86 | $583.48 | $641.83 | $486.24 | $534.86 | $461.93 | $508.12 | $607.80 | $668.58 | $583.48 | $641.83 | $486.24 | $534.86 | $593.10 | $652.41 | $563.44 |
| 22 | $461.93 | $508.12 | $486.24 | $534.86 | $583.48 | $641.83 | $486.24 | $534.86 | $461.93 | $508.12 | $607.80 | $668.58 | $583.48 | $641.83 | $486.24 | $534.86 | $593.10 | $652.41 | $563.44 |
| 23 | $461.93 | $508.12 | $486.24 | $534.86 | $583.48 | $641.83 | $486.24 | $534.86 | $461.93 | $508.12 | $607.80 | $668.58 | $583.48 | $641.83 | $486.24 | $534.86 | $593.10 | $652.41 | $563.44 |
| 24 | $461.93 | $508.12 | $486.24 | $534.86 | $583.48 | $641.83 | $486.24 | $534.86 | $461.93 | $508.12 | $607.80 | $668.58 | $583.48 | $641.83 | $486.24 | $534.86 | $593.10 | $652.41 | $563.44 |
| 25 | $463.77 | $510.15 | $488.18 | $537.00 | $585.81 | $644.39 | $488.18 | $537.00 | $463.77 | $510.15 | $610.22 | $671.24 | $585.81 | $644.39 | $488.18 | $537.00 | $595.47 | $655.01 | $565.69 |
| 26 | $473.01 | $520.31 | $497.90 | $547.69 | $597.48 | $657.23 | $497.90 | $547.69 | $473.01 | $520.31 | $622.38 | $684.62 | $597.48 | $657.23 | $497.90 | $547.69 | $607.33 | $668.06 | $576.96 |
| 27 | $484.09 | $532.50 | $509.57 | $560.53 | $611.49 | $672.64 | $509.57 | $560.53 | $484.09 | $532.50 | $636.97 | $700.66 | $611.49 | $672.64 | $509.57 | $560.53 | $621.56 | $683.72 | $590.48 |
| 28 | $502.11 | $552.32 | $528.54 | $581.39 | $634.24 | $697.67 | $528.54 | $581.39 | $502.11 | $552.32 | $660.67 | $726.74 | $634.24 | $697.67 | $528.54 | $581.39 | $644.69 | $709.16 | $612.46 |
| 29 | $516.89 | $568.58 | $544.09 | $598.50 | $652.91 | $718.21 | $544.09 | $598.50 | $516.89 | $568.58 | $680.12 | $748.13 | $652.91 | $718.21 | $544.09 | $598.50 | $663.67 | $730.04 | $630.49 |
| 30 | $524.28 | $576.71 | $551.87 | $607.06 | $662.25 | $728.47 | $551.87 | $607.06 | $524.28 | $576.71 | $689.84 | $758.83 | $662.25 | $728.47 | $551.87 | $607.06 | $673.16 | $740.48 | $639.50 |
| 31 | $535.37 | $588.90 | $563.54 | $619.90 | $676.25 | $743.88 | $563.54 | $619.90 | $535.37 | $588.90 | $704.43 | $774.87 | $676.25 | $743.88 | $563.54 | $619.90 | $687.40 | $756.14 | $653.03 |
| 32 | $546.45 | $601.10 | $575.21 | $632.74 | $690.26 | $759.28 | $575.21 | $632.74 | $546.45 | $601.10 | $719.02 | $790.92 | $690.26 | $759.28 | $575.21 | $632.74 | $701.63 | $771.79 | $666.55 |
| 33 | $553.38 | $608.72 | $582.51 | $640.76 | $699.01 | $768.91 | $582.51 | $640.76 | $553.38 | $608.72 | $728.13 | $800.95 | $699.01 | $768.91 | $582.51 | $640.76 | $710.53 | $781.58 | $675.00 |
| 34 | $560.77 | $616.85 | $590.29 | $649.32 | $708.34 | $779.18 | $590.29 | $649.32 | $560.77 | $616.85 | $737.86 | $811.64 | $708.34 | $779.18 | $590.29 | $649.32 | $720.02 | $792.02 | $684.02 |
| 35 | $564.47 | $620.91 | $594.18 | $653.59 | $713.01 | $784.31 | $594.18 | $653.59 | $564.47 | $620.91 | $742.72 | $816.99 | $713.01 | $784.31 | $594.18 | $653.59 | $724.76 | $797.24 | $688.52 |
| 36 | $568.16 | $624.98 | $598.07 | $657.87 | $717.68 | $789.45 | $598.07 | $657.87 | $568.16 | $624.98 | $747.58 | $822.34 | $717.68 | $789.45 | $598.07 | $657.87 | $729.51 | $802.46 | $693.03 |
| 37 | $571.86 | $629.04 | $601.96 | $662.15 | $722.35 | $794.58 | $601.96 | $662.15 | $571.86 | $629.04 | $752.45 | $827.69 | $722.35 | $794.58 | $601.96 | $662.15 | $734.25 | $807.68 | $697.54 |
| 38 | $575.55 | $633.11 | $605.85 | $666.43 | $727.02 | $799.72 | $605.85 | $666.43 | $575.55 | $633.11 | $757.31 | $833.04 | $727.02 | $799.72 | $605.85 | $666.43 | $739.00 | $812.89 | $702.05 |
| 39 | $582.94 | $641.24 | $613.63 | $674.99 | $736.35 | $809.99 | $613.63 | $674.99 | $582.94 | $641.24 | $767.03 | $843.74 | $736.35 | $809.99 | $613.63 | $674.99 | $748.48 | $823.33 | $711.06 |
| 40 | $590.34 | $649.37 | $621.41 | $683.55 | $745.69 | $820.26 | $621.41 | $683.55 | $590.34 | $649.37 | $776.76 | $854.43 | $745.69 | $820.26 | $621.41 | $683.55 | $757.97 | $833.77 | $720.08 |
| 41 | $601.42 | $661.56 | $633.08 | $696.38 | $759.69 | $835.66 | $633.08 | $696.38 | $601.42 | $661.56 | $791.34 | $870.48 | $759.69 | $835.66 | $633.08 | $696.38 | $772.21 | $849.43 | $733.60 |
| 42 | $612.05 | $673.25 | $644.26 | $708.68 | $773.11 | $850.42 | $644.26 | $708.68 | $612.05 | $673.25 | $805.32 | $885.86 | $773.11 | $850.42 | $644.26 | $708.68 | $785.85 | $864.43 | $746.56 |
| 43 | $626.83 | $689.51 | $659.82 | $725.80 | $791.78 | $870.96 | $659.82 | $725.80 | $626.83 | $689.51 | $824.77 | $907.25 | $791.78 | $870.96 | $659.82 | $725.80 | $804.83 | $885.31 | $764.59 |
| 44 | $645.30 | $709.83 | $679.27 | $747.19 | $815.12 | $896.63 | $679.27 | $747.19 | $645.30 | $709.83 | $849.08 | $933.99 | $815.12 | $896.63 | $679.27 | $747.19 | $828.55 | $911.41 | $787.12 |
| 45 | $667.01 | $733.72 | $702.12 | $772.33 | $842.54 | $926.80 | $702.12 | $772.33 | $667.01 | $733.72 | $877.65 | $965.42 | $842.54 | $926.80 | $702.12 | $772.33 | $856.43 | $942.07 | $813.61 |
| 46 | $692.88 | $762.17 | $729.35 | $802.28 | $875.22 | $962.74 | $729.35 | $802.28 | $692.88 | $762.17 | $911.69 | $1,002.86 | $875.22 | $962.74 | $729.35 | $802.28 | $889.64 | $978.61 | $845.16 |
| 47 | $721.98 | $794.18 | $759.98 | $835.98 | $911.98 | $1,003.18 | $759.98 | $835.98 | $721.98 | $794.18 | $949.98 | $1,044.98 | $911.98 | $1,003.18 | $759.98 | $835.98 | $927.01 | $1,019.71 | $880.66 |
| 48 | $755.24 | $830.77 | $794.99 | $874.49 | $953.99 | $1,049.39 | $794.99 | $874.49 | $755.24 | $830.77 | $993.74 | $1,093.11 | $953.99 | $1,049.39 | $794.99 | $874.49 | $969.71 | $1,066.68 | $921.22 |
| 49 | $788.04 | $866.84 | $829.51 | $912.46 | $995.42 | $1,094.96 | $829.51 | $912.46 | $788.04 | $866.84 | $1,036.89 | $1,140.58 | $995.42 | $1,094.96 | $829.51 | $912.46 | $1,011.82 | $1,113.00 | $961.23 |
| 50 | $824.99 | $907.49 | $868.41 | $955.25 | $1,042.09 | $1,146.30 | $868.41 | $955.25 | $824.99 | $907.49 | $1,085.52 | $1,194.07 | $1,042.09 | $1,146.30 | $868.41 | $955.25 | $1,059.27 | $1,165.19 | $1,006.30 |
| 51 | $861.48 | $947.63 | $906.82 | $997.51 | $1,088.19 | $1,197.01 | $906.82 | $997.51 | $861.48 | $947.63 | $1,133.53 | $1,246.88 | $1,088.19 | $1,197.01 | $906.82 | $997.51 | $1,106.12 | $1,216.73 | $1,050.81 |
| 52 | $901.67 | $991.84 | $949.13 | $1,044.04 | $1,138.95 | $1,252.85 | $949.13 | $1,044.04 | $901.67 | $991.84 | $1,186.41 | $1,305.05 | $1,138.95 | $1,252.85 | $949.13 | $1,044.04 | $1,157.72 | $1,273.49 | $1,099.83 |
| 53 | $942.32 | $1,036.55 | $991.92 | $1,091.11 | $1,190.30 | $1,309.33 | $991.92 | $1,091.11 | $942.32 | $1,036.55 | $1,239.89 | $1,363.88 | $1,190.30 | $1,309.33 | $991.92 | $1,091.11 | $1,209.91 | $1,330.90 | $1,149.42 |
| 54 | $986.20 | $1,084.82 | $1,038.11 | $1,141.92 | $1,245.73 | $1,370.30 | $1,038.11 | $1,141.92 | $986.20 | $1,084.82 | $1,297.63 | $1,427.40 | $1,245.73 | $1,370.30 | $1,038.11 | $1,141.92 | $1,266.26 | $1,392.88 | $1,202.94 |
| 55 | $1,030.08 | $1,133.09 | $1,084.30 | $1,192.73 | $1,301.16 | $1,431.28 | $1,084.30 | $1,192.73 | $1,030.08 | $1,133.09 | $1,355.37 | $1,490.91 | $1,301.16 | $1,431.28 | $1,084.30 | $1,192.73 | $1,322.60 | $1,454.86 | $1,256.47 |
| 56 | $1,077.66 | $1,185.43 | $1,134.38 | $1,247.82 | $1,361.26 | $1,497.38 | $1,134.38 | $1,247.82 | $1,077.66 | $1,185.43 | $1,417.98 | $1,559.77 | $1,361.26 | $1,497.38 | $1,134.38 | $1,247.82 | $1,383.69 | $1,522.06 | $1,314.50 |
| 57 | $1,125.70 | $1,238.27 | $1,184.95 | $1,303.44 | $1,421.94 | $1,564.13 | $1,184.95 | $1,303.44 | $1,125.70 | $1,238.27 | $1,481.19 | $1,629.31 | $1,421.94 | $1,564.13 | $1,184.95 | $1,303.44 | $1,445.37 | $1,589.91 | $1,373.10 |
| 58 | $1,176.98 | $1,294.67 | $1,238.92 | $1,362.81 | $1,486.71 | $1,635.38 | $1,238.92 | $1,362.81 | $1,176.98 | $1,294.67 | $1,548.65 | $1,703.52 | $1,486.71 | $1,635.38 | $1,238.92 | $1,362.81 | $1,511.20 | $1,662.32 | $1,435.64 |
| 59 | $1,202.38 | $1,322.62 | $1,265.66 | $1,392.23 | $1,518.80 | $1,670.68 | $1,265.66 | $1,392.23 | $1,202.38 | $1,322.62 | $1,582.08 | $1,740.29 | $1,518.80 | $1,670.68 | $1,265.66 | $1,392.23 | $1,543.82 | $1,698.21 | $1,466.63 |
| 60 | $1,253.65 | $1,379.02 | $1,319.64 | $1,451.60 | $1,583.56 | $1,741.92 | $1,319.64 | $1,451.60 | $1,253.65 | $1,379.02 | $1,649.55 | $1,814.50 | $1,583.56 | $1,741.92 | $1,319.64 | $1,451.60 | $1,609.66 | $1,770.62 | $1,529.17 |
| 61 | $1,298.00 | $1,427.80 | $1,366.31 | $1,502.95 | $1,639.58 | $1,803.54 | $1,366.31 | $1,502.95 | $1,298.00 | $1,427.80 | $1,707.89 | $1,878.68 | $1,639.58 | $1,803.54 | $1,366.31 | $1,502.95 | $1,666.59 | $1,833.25 | $1,583.26 |
| 62 | $1,327.10 | $1,459.81 | $1,396.95 | $1,536.64 | $1,676.34 | $1,843.97 | $1,396.95 | $1,536.64 | $1,327.10 | $1,459.81 | $1,746.18 | $1,920.80 | $1,676.34 | $1,843.97 | $1,396.95 | $1,536.64 | $1,703.96 | $1,874.35 | $1,618.76 |
| 63 | $1,363.59 | $1,499.95 | $1,435.36 | $1,578.90 | $1,722.43 | $1,894.67 | $1,435.36 | $1,578.90 | $1,363.59 | $1,499.95 | $1,794.20 | $1,973.62 | $1,722.43 | $1,894.67 | $1,435.36 | $1,578.90 | $1,750.81 | $1,925.89 | $1,663.27 |
| 64+ | $1,385.76 | $1,524.34 | $1,458.70 | $1,604.57 | $1,750.44 | $1,925.48 | $1,458.70 | $1,604.57 | $1,385.76 | $1,524.34 | $1,823.37 | $2,005.71 | $1,750.44 | $1,925.48 | $1,458.70 | $1,604.57 | $1,779.28 | $1,957.21 | $1,690.32 |

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

| HIOS Plan ID (On Exchange)=> | 0012647 | 75729PA0012651 | | 75729PA0012651 | | 75729PA0012655 | | 75729PA0012655 | | 75729PA0012655 | | 75729PA0012657 | | 75729PA0012664 | | 75729PA0012664 | | 75729PA0012668 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| HIOS Plan ID (Off Exchange)=> | 0012647 | 75729PA0012651 | | 75729PA0012651 | | 75729PA0012655 | | 75729PA0012655 | | 75729PA0012655 | | 75729PA0012657 | | 75729PA0012664 | | 75729PA0012664 | | 75729PA0012668 | |
| Plan Marketing Name => | rketplace All- 20/50/3250 | Geisinger Marketplace All-Access PPO 20/50/3250 | | Geisinger Marketplace All-Access PPO 20/50/3250 | | Geisinger Marketplace All-Access PPO 20/50/3250 | | Geisinger Marketplace All-Access PPO 20/50/3250 | | Geisinger Marketplace All-Access PPO 20/50/3250 | | Geisinger Marketplace All-Access PPO 20/50/3250 | | Geisinger Marketplace All-Access PPO 30/60/4900 | | Geisinger Marketplace All-Access PPO 30/60/4900 | | Geisinger Marketplace All-Access PPO 30/60/4900 | |
| Form # => | F Rev. 1/26 | M-152-115-F Rev. 1/26 | | M-152-115-F Rev. 1/26 | | M-152-115-F Rev. 1/26 | | M-152-115-F Rev. 1/26 | | M-152-115-F Rev. 1/26 | | M-152-115-F Rev. 1/26 | | M-152-115-F Rev. 1/26 | | M-152-115-F Rev. 1/26 | | M-152-115-F Rev. 1/26 | |
| Rating Area => | Area 5 | Rating Area 7 | | Rating Area 9 | | Rating Area 3 | | Rating Area 6 | | Rating Area 9 | | Rating Area 6 | | Rating Area 2 | | Rating Area 5 | | Rating Area 7 | |
| Network => | rketplace All- s PPO | Geisinger Marketplace All-Access PPO | | Geisinger Marketplace All-Access PPO | | Geisinger Marketplace All-Access PPO | | Geisinger Marketplace All-Access PPO | | Geisinger Marketplace All-Access PPO | | Geisinger Marketplace All-Access PPO | | Geisinger Marketplace All-Access PPO | | Geisinger Marketplace All-Access PPO | | Geisinger Marketplace All-Access PPO | |
| Metal => | ld | Gold | | Gold | | Gold | | Gold | | Gold | | Gold | | Silver | | Silver | | Silver | |
| Deductible => | 50 / Rx: $0 | Med: $3,250 / Rx: $0 | | Med: $3,250 / Rx: $0 | | Med: $3,250 / Rx: $0 | | Med: $3,250 / Rx: $0 | | Med: $3,250 / Rx: $0 | | Med: $3,250 / Rx: $0 | | Med: $4,900 / Rx: $500 | | Med: $4,900 / Rx: $500 | | Med: $4,900 / Rx: $500 | |
| Coinsurance => | % | 30% | | 30% | | 30% | | 30% | | 30% | | 30% | | 30% | | 30% | | 30% | |
| Copays => | / $50 | $20 / $50 | | $20 / $50 | | $20 / $50 | | $20 / $50 | | $20 / $50 | | $20 / $50 | | $30 / $60 | | $30 / $60 | | $30 / $60 | |
| OOP Maximum => | 700 | $8,700 | | $8,700 | | $8,700 | | $8,700 | | $8,700 | | $8,700 | | $9,100 | | $9,100 | | $9,100 | |
| Pediatric Dental (Yes/No) => | es | Yes | | Yes | | Yes | | Yes | | Yes | | Yes | | Yes | | Yes | | Yes | |
| Age Band | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| 0 - 14 | $431.03 | $567.15 | $567.15 | $544.46 | $544.46 | $431.03 | $431.03 | $453.72 | $453.72 | $544.46 | $544.46 | $453.72 | $453.72 | $520.92 | $520.92 | $494.88 | $494.88 | $651.16 | $651.16 |
| 15 | $469.34 | $617.56 | $617.56 | $592.86 | $592.86 | $469.34 | $469.34 | $494.05 | $494.05 | $592.86 | $592.86 | $494.05 | $494.05 | $567.23 | $567.23 | $538.87 | $538.87 | $709.04 | $709.04 |
| 16 | $483.99 | $636.83 | $636.83 | $611.36 | $611.36 | $483.99 | $483.99 | $509.47 | $509.47 | $611.36 | $611.36 | $509.47 | $509.47 | $584.93 | $584.93 | $555.69 | $555.69 | $731.17 | $731.17 |
| 17 | $498.64 | $656.11 | $656.11 | $629.87 | $629.87 | $498.64 | $498.64 | $524.89 | $524.89 | $629.87 | $629.87 | $524.89 | $524.89 | $602.64 | $602.64 | $572.51 | $572.51 | $753.30 | $753.30 |
| 18 | $514.42 | $676.87 | $676.87 | $649.79 | $649.79 | $514.42 | $514.42 | $541.49 | $541.49 | $649.79 | $649.79 | $541.49 | $541.49 | $621.70 | $621.70 | $590.62 | $590.62 | $777.13 | $777.13 |
| 19 | $530.20 | $697.63 | $697.63 | $669.72 | $669.72 | $530.20 | $530.20 | $558.10 | $558.10 | $669.72 | $669.72 | $558.10 | $558.10 | $640.77 | $640.77 | $608.73 | $608.73 | $800.96 | $800.96 |
| 20 | $546.54 | $719.13 | $719.13 | $690.36 | $690.36 | $546.54 | $546.54 | $575.30 | $575.30 | $690.36 | $690.36 | $575.30 | $575.30 | $660.52 | $660.52 | $627.49 | $627.49 | $825.65 | $825.65 |
| 21 | $619.79 | $741.37 | $815.51 | $711.72 | $782.89 | $563.44 | $619.79 | $593.10 | $652.41 | $711.72 | $782.89 | $593.10 | $652.41 | $680.95 | $749.05 | $646.90 | $711.59 | $851.19 | $936.31 |
| 22 | $619.79 | $741.37 | $815.51 | $711.72 | $782.89 | $563.44 | $619.79 | $593.10 | $652.41 | $711.72 | $782.89 | $593.10 | $652.41 | $680.95 | $749.05 | $646.90 | $711.59 | $851.19 | $936.31 |
| 23 | $619.79 | $741.37 | $815.51 | $711.72 | $782.89 | $563.44 | $619.79 | $593.10 | $652.41 | $711.72 | $782.89 | $593.10 | $652.41 | $680.95 | $749.05 | $646.90 | $711.59 | $851.19 | $936.31 |
| 24 | $619.79 | $741.37 | $815.51 | $711.72 | $782.89 | $563.44 | $619.79 | $593.10 | $652.41 | $711.72 | $782.89 | $593.10 | $652.41 | $680.95 | $749.05 | $646.90 | $711.59 | $851.19 | $936.31 |
| 25 | $622.26 | $744.33 | $818.77 | $714.56 | $786.02 | $565.69 | $622.26 | $595.47 | $655.01 | $714.56 | $786.02 | $595.47 | $655.01 | $683.67 | $752.04 | $649.49 | $714.44 | $854.59 | $940.05 |
| 26 | $634.66 | $759.16 | $835.08 | $728.79 | $801.67 | $576.96 | $634.66 | $607.33 | $668.06 | $728.79 | $801.67 | $607.33 | $668.06 | $697.29 | $767.02 | $662.43 | $728.67 | $871.61 | $958.77 |
| 27 | $649.53 | $776.95 | $854.65 | $745.88 | $820.46 | $590.48 | $649.53 | $621.56 | $683.72 | $745.88 | $820.46 | $621.56 | $683.72 | $713.63 | $785.00 | $677.95 | $745.75 | $892.04 | $981.24 |
| 28 | $673.70 | $805.87 | $886.45 | $773.63 | $850.99 | $612.46 | $673.70 | $644.69 | $709.16 | $773.63 | $850.99 | $644.69 | $709.16 | $740.19 | $814.21 | $703.18 | $773.50 | $925.24 | $1,017.76 |
| 29 | $693.54 | $829.59 | $912.55 | $796.41 | $876.05 | $630.49 | $693.54 | $663.67 | $730.04 | $796.41 | $876.05 | $663.67 | $730.04 | $761.98 | $838.18 | $723.88 | $796.27 | $952.47 | $1,047.72 |
| 30 | $703.45 | $841.45 | $925.60 | $807.79 | $888.57 | $639.50 | $703.45 | $673.16 | $740.48 | $807.79 | $888.57 | $673.16 | $740.48 | $772.87 | $850.16 | $734.23 | $807.65 | $966.09 | $1,062.70 |
| 31 | $718.33 | $859.24 | $945.17 | $824.88 | $907.36 | $653.03 | $718.33 | $687.40 | $756.14 | $824.88 | $907.36 | $687.40 | $756.14 | $789.22 | $868.14 | $749.76 | $824.73 | $986.52 | $1,085.17 |
| 32 | $733.20 | $877.04 | $964.74 | $841.96 | $926.15 | $666.55 | $733.20 | $701.63 | $771.79 | $841.96 | $926.15 | $701.63 | $771.79 | $805.56 | $886.12 | $765.28 | $841.81 | $1,006.95 | $1,107.65 |
| 33 | $742.50 | $888.16 | $976.97 | $852.63 | $937.90 | $675.00 | $742.50 | $710.53 | $781.58 | $852.63 | $937.90 | $710.53 | $781.58 | $815.77 | $897.35 | $774.99 | $852.48 | $1,019.72 | $1,121.69 |
| 34 | $752.42 | $900.02 | $990.02 | $864.02 | $950.42 | $684.02 | $752.42 | $720.02 | $792.02 | $864.02 | $950.42 | $720.02 | $792.02 | $826.67 | $909.34 | $785.34 | $863.87 | $1,033.34 | $1,136.67 |
| 35 | $757.38 | $905.95 | $996.55 | $869.71 | $956.68 | $688.52 | $757.38 | $724.76 | $797.24 | $869.71 | $956.68 | $724.76 | $797.24 | $832.12 | $915.33 | $790.51 | $869.56 | $1,040.15 | $1,144.16 |
| 36 | $762.33 | $911.88 | $1,003.07 | $875.41 | $962.95 | $693.03 | $762.33 | $729.51 | $802.46 | $875.41 | $962.95 | $729.51 | $802.46 | $837.56 | $921.32 | $795.69 | $875.26 | $1,046.96 | $1,151.65 |
| 37 | $767.29 | $917.81 | $1,009.59 | $881.10 | $969.21 | $697.54 | $767.29 | $734.25 | $807.68 | $881.10 | $969.21 | $734.25 | $807.68 | $843.01 | $927.31 | $800.86 | $880.95 | $1,053.77 | $1,159.14 |
| 38 | $772.25 | $923.74 | $1,016.12 | $886.79 | $975.47 | $702.05 | $772.25 | $739.00 | $812.89 | $886.79 | $975.47 | $739.00 | $812.89 | $848.46 | $933.31 | $806.04 | $886.64 | $1,060.57 | $1,166.63 |
| 39 | $782.17 | $935.61 | $1,029.17 | $898.18 | $988.00 | $711.06 | $782.17 | $748.48 | $823.33 | $898.18 | $988.00 | $748.48 | $823.33 | $859.36 | $945.29 | $816.39 | $898.03 | $1,074.19 | $1,181.61 |
| 40 | $792.08 | $947.47 | $1,042.21 | $909.57 | $1,000.53 | $720.08 | $792.08 | $757.97 | $833.77 | $909.57 | $1,000.53 | $757.97 | $833.77 | $870.25 | $957.28 | $826.74 | $909.41 | $1,087.81 | $1,196.59 |
| 41 | $806.96 | $965.26 | $1,061.79 | $926.65 | $1,019.32 | $733.60 | $806.96 | $772.21 | $849.43 | $926.65 | $1,019.32 | $772.21 | $849.43 | $886.59 | $975.25 | $842.26 | $926.49 | $1,108.24 | $1,219.07 |
| 42 | $821.21 | $982.31 | $1,080.54 | $943.02 | $1,037.32 | $746.56 | $821.21 | $785.85 | $864.43 | $943.02 | $1,037.32 | $785.85 | $864.43 | $902.25 | $992.48 | $857.14 | $942.86 | $1,127.82 | $1,240.60 |
| 43 | $841.05 | $1,006.04 | $1,106.64 | $965.79 | $1,062.37 | $764.59 | $841.05 | $804.83 | $885.31 | $965.79 | $1,062.37 | $804.83 | $885.31 | $924.05 | $1,016.45 | $877.84 | $965.63 | $1,155.06 | $1,270.56 |
| 44 | $865.84 | $1,035.69 | $1,139.26 | $994.26 | $1,093.69 | $787.12 | $865.84 | $828.55 | $911.41 | $994.26 | $1,093.69 | $828.55 | $911.41 | $951.28 | $1,046.41 | $903.72 | $994.09 | $1,189.10 | $1,308.01 |
| 45 | $894.97 | $1,070.53 | $1,177.59 | $1,027.71 | $1,130.48 | $813.61 | $894.97 | $856.43 | $942.07 | $1,027.71 | $1,130.48 | $856.43 | $942.07 | $983.29 | $1,081.62 | $934.12 | $1,027.54 | $1,229.11 | $1,352.02 |
| 46 | $929.67 | $1,112.05 | $1,223.26 | $1,067.57 | $1,174.33 | $845.16 | $929.67 | $889.64 | $978.61 | $1,067.57 | $1,174.33 | $889.64 | $978.61 | $1,021.42 | $1,123.56 | $970.35 | $1,067.38 | $1,276.78 | $1,404.45 |
| 47 | $968.72 | $1,158.76 | $1,274.63 | $1,112.41 | $1,223.65 | $880.66 | $968.72 | $927.01 | $1,019.71 | $1,112.41 | $1,223.65 | $927.01 | $1,019.71 | $1,064.32 | $1,170.75 | $1,011.10 | $1,112.21 | $1,330.40 | $1,463.44 |
| 48 | $1,013.35 | $1,212.14 | $1,333.35 | $1,163.65 | $1,280.02 | $921.22 | $1,013.35 | $969.71 | $1,066.68 | $1,163.65 | $1,280.02 | $969.71 | $1,066.68 | $1,113.35 | $1,224.68 | $1,057.68 | $1,163.45 | $1,391.69 | $1,530.85 |
| 49 | $1,057.35 | $1,264.77 | $1,391.25 | $1,214.18 | $1,335.60 | $961.23 | $1,057.35 | $1,011.82 | $1,113.00 | $1,214.18 | $1,335.60 | $1,011.82 | $1,113.00 | $1,161.70 | $1,277.87 | $1,103.61 | $1,213.97 | $1,452.12 | $1,597.33 |
| 50 | $1,106.93 | $1,324.08 | $1,456.49 | $1,271.12 | $1,398.23 | $1,006.30 | $1,106.93 | $1,059.27 | $1,165.19 | $1,271.12 | $1,398.23 | $1,059.27 | $1,165.19 | $1,216.17 | $1,337.79 | $1,155.36 | $1,270.90 | $1,520.21 | $1,672.24 |
| 51 | $1,155.90 | $1,382.65 | $1,520.92 | $1,327.34 | $1,460.08 | $1,050.81 | $1,155.90 | $1,106.12 | $1,216.73 | $1,327.34 | $1,460.08 | $1,106.12 | $1,216.73 | $1,269.97 | $1,396.96 | $1,206.47 | $1,327.11 | $1,587.46 | $1,746.20 |
| 52 | $1,209.82 | $1,447.15 | $1,591.86 | $1,389.26 | $1,528.19 | $1,099.83 | $1,209.82 | $1,157.72 | $1,273.49 | $1,389.26 | $1,528.19 | $1,157.72 | $1,273.49 | $1,329.21 | $1,462.13 | $1,262.75 | $1,389.02 | $1,661.51 | $1,827.66 |
| 53 | $1,264.36 | $1,512.39 | $1,663.63 | $1,451.89 | $1,597.08 | $1,149.42 | $1,264.36 | $1,209.91 | $1,330.90 | $1,451.89 | $1,597.08 | $1,209.91 | $1,330.90 | $1,389.13 | $1,528.05 | $1,319.68 | $1,451.64 | $1,736.41 | $1,910.06 |
| 54 | $1,323.24 | $1,582.82 | $1,741.10 | $1,519.51 | $1,671.46 | $1,202.94 | $1,323.24 | $1,266.26 | $1,392.88 | $1,519.51 | $1,671.46 | $1,266.26 | $1,392.88 | $1,453.82 | $1,599.20 | $1,381.13 | $1,519.24 | $1,817.28 | $1,999.01 |
| 55 | $1,382.12 | $1,653.25 | $1,818.57 | $1,587.12 | $1,745.83 | $1,256.47 | $1,382.12 | $1,322.60 | $1,454.86 | $1,587.12 | $1,745.83 | $1,322.60 | $1,454.86 | $1,518.51 | $1,670.36 | $1,442.59 | $1,586.84 | $1,898.14 | $2,087.95 |
| 56 | $1,445.95 | $1,729.61 | $1,902.57 | $1,660.43 | $1,826.47 | $1,314.50 | $1,445.95 | $1,383.69 | $1,522.06 | $1,660.43 | $1,826.47 | $1,383.69 | $1,522.06 | $1,588.65 | $1,747.51 | $1,509.22 | $1,660.14 | $1,985.81 | $2,184.39 |
| 57 | $1,510.41 | $1,806.71 | $1,987.38 | $1,734.44 | $1,907.89 | $1,373.10 | $1,510.41 | $1,445.37 | $1,589.91 | $1,734.44 | $1,907.89 | $1,445.37 | $1,589.91 | $1,659.47 | $1,825.41 | $1,576.49 | $1,734.14 | $2,074.33 | $2,281.77 |
| 58 | $1,579.21 | $1,889.00 | $2,077.90 | $1,813.44 | $1,994.79 | $1,435.64 | $1,579.21 | $1,511.20 | $1,662.32 | $1,813.44 | $1,994.79 | $1,511.20 | $1,662.32 | $1,735.05 | $1,908.56 | $1,648.30 | $1,813.13 | $2,168.82 | $2,385.70 |
| 59 | $1,613.30 | $1,929.78 | $2,122.76 | $1,852.59 | $2,037.85 | $1,466.63 | $1,613.30 | $1,543.82 | $1,698.21 | $1,852.59 | $2,037.85 | $1,543.82 | $1,698.21 | $1,772.51 | $1,949.76 | $1,683.88 | $1,852.27 | $2,215.63 | $2,437.19 |
| 60 | $1,682.09 | $2,012.07 | $2,213.28 | $1,931.59 | $2,124.75 | $1,529.17 | $1,682.09 | $1,609.66 | $1,770.62 | $1,931.59 | $2,124.75 | $1,609.66 | $1,770.62 | $1,848.09 | $2,032.90 | $1,755.69 | $1,931.25 | $2,310.11 | $2,541.12 |
| 61 | $1,741.59 | $2,083.24 | $2,291.57 | $1,999.91 | $2,199.90 | $1,583.26 | $1,741.59 | $1,666.59 | $1,833.25 | $1,999.91 | $2,199.90 | $1,666.59 | $1,833.25 | $1,913.46 | $2,104.81 | $1,817.79 | $1,999.57 | $2,391.83 | $2,631.01 |
| 62 | $1,780.64 | $2,129.95 | $2,342.94 | $2,044.75 | $2,249.23 | $1,618.76 | $1,780.64 | $1,703.96 | $1,874.35 | $2,044.75 | $2,249.23 | $1,703.96 | $1,874.35 | $1,956.36 | $2,152.00 | $1,858.54 | $2,044.40 | $2,445.45 | $2,690.00 |
| 63 | $1,829.60 | $2,188.52 | $2,407.37 | $2,100.98 | $2,311.07 | $1,663.27 | $1,829.60 | $1,750.81 | $1,925.89 | $2,100.98 | $2,311.07 | $1,750.81 | $1,925.89 | $2,010.16 | $2,211.17 | $1,909.65 | $2,100.61 | $2,512.69 | $2,763.96 |
| 64+ | $1,859.35 | $2,224.10 | $2,446.51 | $2,135.14 | $2,348.65 | $1,690.32 | $1,859.35 | $1,779.28 | $1,957.21 | $2,135.14 | $2,348.65 | $1,779.28 | $1,957.21 | $2,042.84 | $2,247.13 | $1,940.70 | $2,134.77 | $2,553.55 | $2,808.91 |

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

| HIOS Plan ID (On Exchange)=> | 75729PA0012668 | | 75729PA0012672 | | 75729PA0012672 | | 75729PA0012672 | | 75729PA0012674 | | 75729PA0012681 | | 75729PA0012681 | | 75729PA0012685 | | 75729PA0012685 | | 75729PA |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| HIOS Plan ID (Off Exchange)=> | 75729PA0012668 | | 75729PA0012672 | | 75729PA0012672 | | 75729PA0012672 | | 75729PA0012674 | | 75729PA0012681 | | 75729PA0012681 | | 75729PA0012685 | | 75729PA0012685 | | 75729PA |
| Plan Marketing Name => | Geisinger Marketplace All-Access PPO 30/60/4900 | | Geisinger Marketplace All-Access PPO 30/60/4900 | | Geisinger Marketplace All-Access PPO 30/60/4900 | | Geisinger Marketplace All-Access PPO 30/60/4900 | | Geisinger Marketplace All-Access PPO 30/60/4900 | | Geisinger Marketplace All-Access PPO 40/80/8400 | | Geisinger Marketplace All-Access PPO 40/80/8400 | | Geisinger Marketplace All-Access PPO 40/80/8400 | | Geisinger Marketplace All-Access PPO 40/80/8400 | | Geisinger Ma Access PPO |
| Form # => | M-152-115-F Rev. 1/26 | | M-152-115-F Rev. 1/26 | | M-152-115-F Rev. 1/26 | | M-152-115-F Rev. 1/26 | | M-152-115-F Rev. 1/26 | | M-152-115-F Rev. 1/26 | | M-152-115-F Rev. 1/26 | | M-152-115-F Rev. 1/26 | | M-152-115-F Rev. 1/26 | | M-152-115 |
| Rating Area => | Rating Area 9 | | Rating Area 3 | | Rating Area 6 | | Rating Area 9 | | Rating Area 6 | | Rating Area 2 | | Rating Area 5 | | Rating Area 7 | | Rating Area 9 | | Rating |
| Network => | Geisinger Marketplace All-Access PPO | | Geisinger Marketplace All-Access PPO | | Geisinger Marketplace All-Access PPO | | Geisinger Marketplace All-Access PPO | | Geisinger Marketplace All-Access PPO | | Geisinger Marketplace All-Access PPO | | Geisinger Marketplace All-Access PPO | | Geisinger Marketplace All-Access PPO | | Geisinger Marketplace All-Access PPO | | Geisinger Ma Acces |
| Metal => | Silver | | Silver | | Silver | | Silver | | Silver | | Expanded Bronze | | Expanded Bronze | | Expanded Bronze | | Expanded Bronze | | Expande |
| Deductible => | Med: $4,900 / Rx: $500 | | Med: $4,900 / Rx: $500 | | Med: $4,900 / Rx: $500 | | Med: $4,900 / Rx: $500 | | Med: $4,900 / Rx: $500 | | Combined: $8,400 | | Combined: $8,400 | | Combined: $8,400 | | Combined: $8,400 | | Combine |
| Coinsurance => | 30% | | 30% | | 30% | | 30% | | 30% | | 0% | | 0% | | 0% | | 0% | | 0 |
| Copays => | $30 / $60 | | $30 / $60 | | $30 / $60 | | $30 / $60 | | $30 / $60 | | $40 / $80 | | $40 / $80 | | $40 / $80 | | $40 / $80 | | $40 |
| OOP Maximum => | $9,100 | | $9,100 | | $9,100 | | $9,100 | | $9,100 | | $10,000 | | $10,000 | | $10,000 | | $10,000 | | $10, |
| Pediatric Dental (Yes/No) => | Yes | | Yes | | Yes | | Yes | | Yes | | Yes | | Yes | | Yes | | Yes | | Y |
| Age Band | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco |
| 0 - 14 | $625.11 | $625.11 | $494.88 | $494.88 | $520.92 | $520.92 | $625.11 | $625.11 | $520.92 | $520.92 | $334.36 | $334.36 | $317.64 | $317.64 | $417.95 | $417.95 | $401.24 | $401.24 | $317.64 |
| 15 | $680.67 | $680.67 | $538.87 | $538.87 | $567.23 | $567.23 | $680.67 | $680.67 | $567.23 | $567.23 | $364.08 | $364.08 | $345.88 | $345.88 | $455.11 | $455.11 | $436.90 | $436.90 | $345.88 |
| 16 | $701.92 | $701.92 | $555.69 | $555.69 | $584.93 | $584.93 | $701.92 | $701.92 | $584.93 | $584.93 | $375.45 | $375.45 | $356.68 | $356.68 | $469.31 | $469.31 | $450.54 | $450.54 | $356.68 |
| 17 | $723.17 | $723.17 | $572.51 | $572.51 | $602.64 | $602.64 | $723.17 | $723.17 | $602.64 | $602.64 | $386.81 | $386.81 | $367.47 | $367.47 | $483.52 | $483.52 | $464.17 | $464.17 | $367.47 |
| 18 | $746.05 | $746.05 | $590.62 | $590.62 | $621.70 | $621.70 | $746.05 | $746.05 | $621.70 | $621.70 | $399.05 | $399.05 | $379.10 | $379.10 | $498.81 | $498.81 | $478.86 | $478.86 | $379.10 |
| 19 | $768.93 | $768.93 | $608.73 | $608.73 | $640.77 | $640.77 | $768.93 | $768.93 | $640.77 | $640.77 | $411.29 | $411.29 | $390.72 | $390.72 | $514.11 | $514.11 | $493.55 | $493.55 | $390.72 |
| 20 | $792.62 | $792.62 | $627.49 | $627.49 | $660.52 | $660.52 | $792.62 | $792.62 | $660.52 | $660.52 | $423.96 | $423.96 | $402.77 | $402.77 | $529.95 | $529.95 | $508.76 | $508.76 | $402.77 |
| 21 | $817.14 | $898.86 | $646.90 | $711.59 | $680.95 | $749.05 | $817.14 | $898.86 | $680.95 | $749.05 | $437.08 | $480.79 | $415.23 | $456.75 | $546.35 | $600.98 | $524.50 | $576.95 | $415.23 |
| 22 | $817.14 | $898.86 | $646.90 | $711.59 | $680.95 | $749.05 | $817.14 | $898.86 | $680.95 | $749.05 | $437.08 | $480.79 | $415.23 | $456.75 | $546.35 | $600.98 | $524.50 | $576.95 | $415.23 |
| 23 | $817.14 | $898.86 | $646.90 | $711.59 | $680.95 | $749.05 | $817.14 | $898.86 | $680.95 | $749.05 | $437.08 | $480.79 | $415.23 | $456.75 | $546.35 | $600.98 | $524.50 | $576.95 | $415.23 |
| 24 | $817.14 | $898.86 | $646.90 | $711.59 | $680.95 | $749.05 | $817.14 | $898.86 | $680.95 | $749.05 | $437.08 | $480.79 | $415.23 | $456.75 | $546.35 | $600.98 | $524.50 | $576.95 | $415.23 |
| 25 | $820.40 | $902.45 | $649.49 | $714.44 | $683.67 | $752.04 | $820.40 | $902.45 | $683.67 | $752.04 | $438.82 | $482.71 | $416.88 | $458.57 | $548.53 | $603.38 | $526.59 | $579.25 | $416.88 |
| 26 | $836.75 | $920.42 | $662.43 | $728.67 | $697.29 | $767.02 | $836.75 | $920.42 | $697.29 | $767.02 | $447.57 | $492.32 | $425.19 | $467.71 | $559.46 | $615.40 | $537.08 | $590.79 | $425.19 |
| 27 | $856.36 | $941.99 | $677.95 | $745.75 | $713.63 | $785.00 | $856.36 | $941.99 | $713.63 | $785.00 | $458.06 | $503.86 | $435.15 | $478.67 | $572.57 | $629.83 | $549.67 | $604.63 | $435.15 |
| 28 | $888.23 | $977.05 | $703.18 | $773.50 | $740.19 | $814.21 | $888.23 | $977.05 | $740.19 | $814.21 | $475.10 | $522.61 | $451.35 | $496.48 | $593.88 | $653.26 | $570.12 | $627.13 | $451.35 |
| 29 | $914.38 | $1,005.81 | $723.88 | $796.27 | $761.98 | $838.18 | $914.38 | $1,005.81 | $761.98 | $838.18 | $489.09 | $538.00 | $464.63 | $511.10 | $611.36 | $672.50 | $586.91 | $645.60 | $464.63 |
| 30 | $927.45 | $1,020.19 | $734.23 | $807.65 | $772.87 | $850.16 | $927.45 | $1,020.19 | $772.87 | $850.16 | $496.08 | $545.69 | $471.28 | $518.40 | $620.10 | $682.11 | $595.30 | $654.83 | $471.28 |
| 31 | $947.06 | $1,041.77 | $749.76 | $824.73 | $789.22 | $868.14 | $947.06 | $1,041.77 | $789.22 | $868.14 | $506.57 | $557.23 | $481.24 | $529.37 | $633.21 | $696.54 | $607.89 | $668.67 | $481.24 |
| 32 | $966.67 | $1,063.34 | $765.28 | $841.81 | $805.56 | $886.12 | $966.67 | $1,063.34 | $805.56 | $886.12 | $517.06 | $568.77 | $491.21 | $540.33 | $646.33 | $710.96 | $620.47 | $682.52 | $491.21 |
| 33 | $978.93 | $1,076.82 | $774.99 | $852.48 | $815.77 | $897.35 | $978.93 | $1,076.82 | $815.77 | $897.35 | $523.62 | $575.98 | $497.44 | $547.18 | $654.52 | $719.97 | $628.34 | $691.17 | $497.44 |
| 34 | $992.00 | $1,091.20 | $785.34 | $863.87 | $826.67 | $909.34 | $992.00 | $1,091.20 | $826.67 | $909.34 | $530.61 | $583.67 | $504.08 | $554.49 | $663.26 | $729.59 | $636.73 | $700.41 | $504.08 |
| 35 | $998.54 | $1,098.39 | $790.51 | $869.56 | $832.12 | $915.33 | $998.54 | $1,098.39 | $832.12 | $915.33 | $534.11 | $587.52 | $507.40 | $558.14 | $667.63 | $734.40 | $640.93 | $705.02 | $507.40 |
| 36 | $1,005.08 | $1,105.59 | $795.69 | $875.26 | $837.56 | $921.32 | $1,005.08 | $1,105.59 | $837.56 | $921.32 | $537.60 | $591.36 | $510.72 | $561.80 | $672.00 | $739.20 | $645.12 | $709.64 | $510.72 |
| 37 | $1,011.61 | $1,112.78 | $800.86 | $880.95 | $843.01 | $927.31 | $1,011.61 | $1,112.78 | $843.01 | $927.31 | $541.10 | $595.21 | $514.05 | $565.45 | $676.38 | $744.01 | $649.32 | $714.25 | $514.05 |
| 38 | $1,018.15 | $1,119.97 | $806.04 | $886.64 | $848.46 | $933.31 | $1,018.15 | $1,119.97 | $848.46 | $933.31 | $544.60 | $599.06 | $517.37 | $569.10 | $680.75 | $748.82 | $653.52 | $718.87 | $517.37 |
| 39 | $1,031.23 | $1,134.35 | $816.39 | $898.03 | $859.36 | $945.29 | $1,031.23 | $1,134.35 | $859.36 | $945.29 | $551.59 | $606.75 | $524.01 | $576.41 | $689.49 | $758.44 | $661.91 | $728.10 | $524.01 |
| 40 | $1,044.30 | $1,148.73 | $826.74 | $909.41 | $870.25 | $957.28 | $1,044.30 | $1,148.73 | $870.25 | $957.28 | $558.58 | $614.44 | $530.65 | $583.72 | $698.23 | $768.05 | $670.30 | $737.33 | $530.65 |
| 41 | $1,063.91 | $1,170.30 | $842.26 | $926.49 | $886.59 | $975.25 | $1,063.91 | $1,170.30 | $886.59 | $975.25 | $569.07 | $625.98 | $540.62 | $594.68 | $711.34 | $782.48 | $682.89 | $751.18 | $540.62 |
| 42 | $1,082.71 | $1,190.98 | $857.14 | $942.86 | $902.25 | $992.48 | $1,082.71 | $1,190.98 | $902.25 | $992.48 | $579.13 | $637.04 | $550.17 | $605.19 | $723.91 | $796.30 | $694.95 | $764.45 | $550.17 |
| 43 | $1,108.85 | $1,219.74 | $877.84 | $965.63 | $924.05 | $1,016.45 | $1,108.85 | $1,219.74 | $924.05 | $1,016.45 | $593.11 | $652.42 | $563.46 | $619.80 | $741.39 | $815.53 | $711.73 | $782.91 | $563.46 |
| 44 | $1,141.54 | $1,255.69 | $903.72 | $994.09 | $951.28 | $1,046.41 | $1,141.54 | $1,255.69 | $951.28 | $1,046.41 | $610.60 | $671.65 | $580.07 | $638.07 | $763.24 | $839.57 | $732.71 | $805.99 | $580.07 |
| 45 | $1,179.94 | $1,297.94 | $934.12 | $1,027.54 | $983.29 | $1,081.62 | $1,179.94 | $1,297.94 | $983.29 | $1,081.62 | $631.14 | $694.25 | $599.58 | $659.54 | $788.92 | $867.81 | $757.37 | $833.10 | $599.58 |
| 46 | $1,225.70 | $1,348.28 | $970.35 | $1,067.38 | $1,021.42 | $1,123.56 | $1,225.70 | $1,348.28 | $1,021.42 | $1,123.56 | $655.61 | $721.18 | $622.83 | $685.12 | $819.52 | $901.47 | $786.74 | $865.41 | $622.83 |
| 47 | $1,277.18 | $1,404.90 | $1,011.10 | $1,112.21 | $1,064.32 | $1,170.75 | $1,277.18 | $1,404.90 | $1,064.32 | $1,170.75 | $683.15 | $751.46 | $648.99 | $713.89 | $853.94 | $939.33 | $819.78 | $901.76 | $648.99 |
| 48 | $1,336.02 | $1,469.62 | $1,057.68 | $1,163.45 | $1,113.35 | $1,224.68 | $1,336.02 | $1,469.62 | $1,113.35 | $1,224.68 | $714.62 | $786.08 | $678.89 | $746.78 | $893.27 | $982.60 | $857.54 | $943.30 | $678.89 |
| 49 | $1,394.03 | $1,533.44 | $1,103.61 | $1,213.97 | $1,161.70 | $1,277.87 | $1,394.03 | $1,533.44 | $1,161.70 | $1,277.87 | $745.65 | $820.22 | $708.37 | $779.21 | $932.06 | $1,025.27 | $894.78 | $984.26 | $708.37 |
| 50 | $1,459.41 | $1,605.35 | $1,155.36 | $1,270.90 | $1,216.17 | $1,337.79 | $1,459.41 | $1,605.35 | $1,216.17 | $1,337.79 | $780.62 | $858.68 | $741.59 | $815.75 | $975.77 | $1,073.35 | $936.74 | $1,030.42 | $741.59 |
| 51 | $1,523.96 | $1,676.36 | $1,206.47 | $1,327.11 | $1,269.97 | $1,396.96 | $1,523.96 | $1,676.36 | $1,269.97 | $1,396.96 | $815.15 | $896.66 | $774.39 | $851.83 | $1,018.93 | $1,120.83 | $978.18 | $1,075.99 | $774.39 |
| 52 | $1,595.05 | $1,754.56 | $1,262.75 | $1,389.02 | $1,329.21 | $1,462.13 | $1,595.05 | $1,754.56 | $1,329.21 | $1,462.13 | $853.17 | $938.49 | $810.51 | $891.57 | $1,066.47 | $1,173.11 | $1,023.81 | $1,126.19 | $810.51 |
| 53 | $1,666.96 | $1,833.65 | $1,319.68 | $1,451.64 | $1,389.13 | $1,528.05 | $1,666.96 | $1,833.65 | $1,389.13 | $1,528.05 | $891.64 | $980.80 | $847.05 | $931.76 | $1,114.54 | $1,226.00 | $1,069.96 | $1,176.96 | $847.05 |
| 54 | $1,744.59 | $1,919.04 | $1,381.13 | $1,519.24 | $1,453.82 | $1,599.20 | $1,744.59 | $1,919.04 | $1,453.82 | $1,599.20 | $933.16 | $1,026.47 | $886.50 | $975.15 | $1,166.45 | $1,283.09 | $1,119.79 | $1,231.77 | $886.50 |
| 55 | $1,822.21 | $2,004.44 | $1,442.59 | $1,586.84 | $1,518.51 | $1,670.36 | $1,822.21 | $2,004.44 | $1,518.51 | $1,670.36 | $974.68 | $1,072.15 | $925.95 | $1,018.54 | $1,218.35 | $1,340.18 | $1,169.62 | $1,286.58 | $925.95 |
| 56 | $1,906.38 | $2,097.02 | $1,509.22 | $1,660.14 | $1,588.65 | $1,747.51 | $1,906.38 | $2,097.02 | $1,588.65 | $1,747.51 | $1,019.70 | $1,121.67 | $968.71 | $1,065.58 | $1,274.62 | $1,402.09 | $1,223.64 | $1,346.00 | $968.71 |
| 57 | $1,991.36 | $2,190.50 | $1,576.49 | $1,734.14 | $1,659.47 | $1,825.41 | $1,991.36 | $2,190.50 | $1,659.47 | $1,825.41 | $1,065.15 | $1,171.67 | $1,011.90 | $1,113.09 | $1,331.44 | $1,464.59 | $1,278.19 | $1,406.00 | $1,011.90 |
| 58 | $2,082.06 | $2,290.27 | $1,648.30 | $1,813.13 | $1,735.05 | $1,908.56 | $2,082.06 | $2,290.27 | $1,735.05 | $1,908.56 | $1,113.67 | $1,225.04 | $1,057.99 | $1,163.78 | $1,392.09 | $1,531.30 | $1,336.40 | $1,470.04 | $1,057.99 |
| 59 | $2,127.01 | $2,339.71 | $1,683.88 | $1,852.27 | $1,772.51 | $1,949.76 | $2,127.01 | $2,339.71 | $1,772.51 | $1,949.76 | $1,137.71 | $1,251.48 | $1,080.82 | $1,188.91 | $1,422.14 | $1,564.35 | $1,365.25 | $1,501.78 | $1,080.82 |
| 60 | $2,217.71 | $2,439.48 | $1,755.69 | $1,931.25 | $1,848.09 | $2,032.90 | $2,217.71 | $2,439.48 | $1,848.09 | $2,032.90 | $1,186.22 | $1,304.85 | $1,126.91 | $1,239.60 | $1,482.78 | $1,631.06 | $1,423.47 | $1,565.82 | $1,126.91 |
| 61 | $2,296.15 | $2,525.77 | $1,817.79 | $1,999.57 | $1,913.46 | $2,104.81 | $2,296.15 | $2,525.77 | $1,913.46 | $2,104.81 | $1,228.18 | $1,351.00 | $1,166.77 | $1,283.45 | $1,535.23 | $1,688.75 | $1,473.82 | $1,621.20 | $1,166.77 |
| 62 | $2,347.63 | $2,582.40 | $1,858.54 | $2,044.40 | $1,956.36 | $2,152.00 | $2,347.63 | $2,582.40 | $1,956.36 | $2,152.00 | $1,255.72 | $1,381.29 | $1,192.93 | $1,312.23 | $1,569.65 | $1,726.61 | $1,506.86 | $1,657.55 | $1,192.93 |
| 63 | $2,412.19 | $2,653.41 | $1,909.65 | $2,100.61 | $2,010.16 | $2,211.17 | $2,412.19 | $2,653.41 | $2,010.16 | $2,211.17 | $1,290.25 | $1,419.27 | $1,225.74 | $1,348.31 | $1,612.81 | $1,774.09 | $1,548.30 | $1,703.13 | $1,225.74 |
| 64+ | $2,451.41 | $2,696.55 | $1,940.70 | $2,134.77 | $2,042.84 | $2,247.13 | $2,451.41 | $2,696.55 | $2,042.84 | $2,247.13 | $1,311.23 | $1,442.35 | $1,245.67 | $1,370.23 | $1,639.04 | $1,802.94 | $1,573.47 | $1,730.82 | $1,245.67 |

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

| HIOS Plan ID (On Exchange)=> | 0012689 | 75729PA0012689 | | 75729PA0012689 | | 75729PA0012691 | | 75729PA0012702 | | 75729PA0012702 | | 75729PA0012706 | | 75729PA0012706 | | 75729PA0012710 | | 75729PA0012710 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| HIOS Plan ID (Off Exchange)=> | 0012689 | 75729PA0012689 | | 75729PA0012689 | | 75729PA0012691 | | 75729PA0012702 | | 75729PA0012702 | | 75729PA0012706 | | 75729PA0012706 | | 75729PA0012710 | | 75729PA0012710 | |
| Plan Marketing Name => | rketplace All- 40/80/8400 | Geisinger Marketplace All-Access PPO 40/80/8400 | | Geisinger Marketplace All-Access PPO 40/80/8400 | | Geisinger Marketplace All-Access PPO 40/80/8400 | | Geisinger Marketplace All-Access QHDHP PPO 7100 - HSA Eligible | | Geisinger Marketplace All-Access QHDHP PPO 7100 - HSA Eligible | | Geisinger Marketplace All-Access QHDHP PPO 7100 - HSA Eligible | | Geisinger Marketplace All-Access QHDHP PPO 7100 - HSA Eligible | | Geisinger Marketplace All-Access QHDHP PPO 7100 - HSA Eligible | | Geisinger Marketplace All-Access QHDHP PPO 7100 - HSA Eligible | |
| Form # => | F Rev. 1/26 | M-152-115-F Rev. 1/26 | | M-152-115-F Rev. 1/26 | | M-152-115-F Rev. 1/26 | | M-152-392-F Rev. 1/26 | | M-152-392-F Rev. 1/26 | | M-152-392-F Rev. 1/26 | | M-152-392-F Rev. 1/26 | | M-152-392-F Rev. 1/26 | | M-152-392-F Rev. 1/26 | |
| Rating Area => | Area 3 | Rating Area 6 | | Rating Area 9 | | Rating Area 6 | | Rating Area 2 | | Rating Area 5 | | Rating Area 7 | | Rating Area 9 | | Rating Area 3 | | Rating Area 6 | |
| Network => | rketplace All- s PPO | Geisinger Marketplace All-Access PPO | | Geisinger Marketplace All-Access PPO | | Geisinger Marketplace All-Access PPO | | Geisinger Marketplace All-Access PPO | | Geisinger Marketplace All-Access PPO | | Geisinger Marketplace All-Access PPO | | Geisinger Marketplace All-Access PPO | | Geisinger Marketplace All-Access PPO | | Geisinger Marketplace All-Access PPO | |
| Metal => | d Bronze | Expanded Bronze | | Expanded Bronze | | Expanded Bronze | | Expanded Bronze | | Expanded Bronze | | Expanded Bronze | | Expanded Bronze | | Expanded Bronze | | Expanded Bronze | |
| Deductible => | d: $8,400 | Combined: $8,400 | | Combined: $8,400 | | Combined: $8,400 | | Combined: $7,100 | | Combined: $7,100 | | Combined: $7,100 | | Combined: $7,100 | | Combined: $7,100 | | Combined: $7,100 | |
| Coinsurance => | % | 0% | | 0% | | 0% | | 0% | | 0% | | 0% | | 0% | | 0% | | 0% | |
| Copays => | / $80 | $40 / $80 | | $40 / $80 | | $40 / $80 | | 0% After Deductible | | 0% After Deductible | | 0% After Deductible | | 0% After Deductible | | 0% After Deductible | | 0% After Deductible | |
| OOP Maximum => | 000 | $10,000 | | $10,000 | | $10,000 | | $7,100 | | $7,100 | | $7,100 | | $7,100 | | $7,100 | | $7,100 | |
| Pediatric Dental (Yes/No) => | es | Yes | | Yes | | Yes | | Yes | | Yes | | Yes | | Yes | | Yes | | Yes | |
| Age Band | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| 0 - 14 | $317.64 | $334.36 | $334.36 | $401.24 | $401.24 | $334.36 | $334.36 | $346.67 | $346.67 | $329.34 | $329.34 | $433.34 | $433.34 | $416.01 | $416.01 | $329.34 | $329.34 | $346.67 | $346.67 |
| 15 | $345.88 | $364.08 | $364.08 | $436.90 | $436.90 | $364.08 | $364.08 | $377.49 | $377.49 | $358.61 | $358.61 | $471.86 | $471.86 | $452.98 | $452.98 | $358.61 | $358.61 | $377.49 | $377.49 |
| 16 | $356.68 | $375.45 | $375.45 | $450.54 | $450.54 | $375.45 | $375.45 | $389.27 | $389.27 | $369.81 | $369.81 | $486.59 | $486.59 | $467.12 | $467.12 | $369.81 | $369.81 | $389.27 | $389.27 |
| 17 | $367.47 | $386.81 | $386.81 | $464.17 | $464.17 | $386.81 | $386.81 | $401.05 | $401.05 | $381.00 | $381.00 | $501.31 | $501.31 | $481.26 | $481.26 | $381.00 | $381.00 | $401.05 | $401.05 |
| 18 | $379.10 | $399.05 | $399.05 | $478.86 | $478.86 | $399.05 | $399.05 | $413.74 | $413.74 | $393.05 | $393.05 | $517.17 | $517.17 | $496.49 | $496.49 | $393.05 | $393.05 | $413.74 | $413.74 |
| 19 | $390.72 | $411.29 | $411.29 | $493.55 | $493.55 | $411.29 | $411.29 | $426.43 | $426.43 | $405.11 | $405.11 | $533.04 | $533.04 | $511.71 | $511.71 | $405.11 | $405.11 | $426.43 | $426.43 |
| 20 | $402.77 | $423.96 | $423.96 | $508.76 | $508.76 | $423.96 | $423.96 | $439.57 | $439.57 | $417.59 | $417.59 | $549.46 | $549.46 | $527.48 | $527.48 | $417.59 | $417.59 | $439.57 | $439.57 |
| 21 | $456.75 | $437.08 | $480.79 | $524.50 | $576.95 | $437.08 | $480.79 | $453.17 | $498.49 | $430.51 | $473.56 | $566.46 | $623.11 | $543.80 | $598.18 | $430.51 | $473.56 | $453.17 | $498.49 |
| 22 | $456.75 | $437.08 | $480.79 | $524.50 | $576.95 | $437.08 | $480.79 | $453.17 | $498.49 | $430.51 | $473.56 | $566.46 | $623.11 | $543.80 | $598.18 | $430.51 | $473.56 | $453.17 | $498.49 |
| 23 | $456.75 | $437.08 | $480.79 | $524.50 | $576.95 | $437.08 | $480.79 | $453.17 | $498.49 | $430.51 | $473.56 | $566.46 | $623.11 | $543.80 | $598.18 | $430.51 | $473.56 | $453.17 | $498.49 |
| 24 | $456.75 | $437.08 | $480.79 | $524.50 | $576.95 | $437.08 | $480.79 | $453.17 | $498.49 | $430.51 | $473.56 | $566.46 | $623.11 | $543.80 | $598.18 | $430.51 | $473.56 | $453.17 | $498.49 |
| 25 | $458.57 | $438.82 | $482.71 | $526.59 | $579.25 | $438.82 | $482.71 | $454.98 | $500.48 | $432.23 | $475.45 | $568.72 | $625.59 | $545.97 | $600.57 | $432.23 | $475.45 | $454.98 | $500.48 |
| 26 | $467.71 | $447.57 | $492.32 | $537.08 | $590.79 | $447.57 | $492.32 | $464.04 | $510.45 | $440.84 | $484.92 | $580.05 | $638.06 | $556.85 | $612.53 | $440.84 | $484.92 | $464.04 | $510.45 |
| 27 | $478.67 | $458.06 | $503.86 | $549.67 | $604.63 | $458.06 | $503.86 | $474.92 | $522.41 | $451.17 | $496.29 | $593.65 | $653.01 | $569.90 | $626.89 | $451.17 | $496.29 | $474.92 | $522.41 |
| 28 | $496.48 | $475.10 | $522.61 | $570.12 | $627.13 | $475.10 | $522.61 | $492.59 | $541.85 | $467.96 | $514.76 | $615.74 | $677.31 | $591.11 | $650.22 | $467.96 | $514.76 | $492.59 | $541.85 |
| 29 | $511.10 | $489.09 | $538.00 | $586.91 | $645.60 | $489.09 | $538.00 | $507.09 | $557.80 | $481.74 | $529.91 | $633.86 | $697.25 | $608.51 | $669.36 | $481.74 | $529.91 | $507.09 | $557.80 |
| 30 | $518.40 | $496.08 | $545.69 | $595.30 | $654.83 | $496.08 | $545.69 | $514.34 | $565.78 | $488.63 | $537.49 | $642.93 | $707.22 | $617.21 | $678.93 | $488.63 | $537.49 | $514.34 | $565.78 |
| 31 | $529.37 | $506.57 | $557.23 | $607.89 | $668.67 | $506.57 | $557.23 | $525.22 | $577.74 | $498.96 | $548.85 | $656.52 | $722.18 | $630.26 | $693.29 | $498.96 | $548.85 | $525.22 | $577.74 |
| 32 | $540.33 | $517.06 | $568.77 | $620.47 | $682.52 | $517.06 | $568.77 | $536.09 | $589.70 | $509.29 | $560.22 | $670.12 | $737.13 | $643.31 | $707.64 | $509.29 | $560.22 | $536.09 | $589.70 |
| 33 | $547.18 | $523.62 | $575.98 | $628.34 | $691.17 | $523.62 | $575.98 | $542.89 | $597.18 | $515.75 | $567.32 | $678.61 | $746.48 | $651.47 | $716.62 | $515.75 | $567.32 | $542.89 | $597.18 |
| 34 | $554.49 | $530.61 | $583.67 | $636.73 | $700.41 | $530.61 | $583.67 | $550.14 | $605.16 | $522.64 | $574.90 | $687.68 | $756.45 | $660.17 | $726.19 | $522.64 | $574.90 | $550.14 | $605.16 |
| 35 | $558.14 | $534.11 | $587.52 | $640.93 | $705.02 | $534.11 | $587.52 | $553.77 | $609.14 | $526.08 | $578.69 | $692.21 | $761.43 | $664.52 | $730.97 | $526.08 | $578.69 | $553.77 | $609.14 |
| 36 | $561.80 | $537.60 | $591.36 | $645.12 | $709.64 | $537.60 | $591.36 | $557.39 | $613.13 | $529.52 | $582.48 | $696.74 | $766.42 | $668.87 | $735.76 | $529.52 | $582.48 | $557.39 | $613.13 |
| 37 | $565.45 | $541.10 | $595.21 | $649.32 | $714.25 | $541.10 | $595.21 | $561.02 | $617.12 | $532.97 | $586.26 | $701.27 | $771.40 | $673.22 | $740.54 | $532.97 | $586.26 | $561.02 | $617.12 |
| 38 | $569.10 | $544.60 | $599.06 | $653.52 | $718.87 | $544.60 | $599.06 | $564.64 | $621.11 | $536.41 | $590.05 | $705.80 | $776.38 | $677.57 | $745.33 | $536.41 | $590.05 | $564.64 | $621.11 |
| 39 | $576.41 | $551.59 | $606.75 | $661.91 | $728.10 | $551.59 | $606.75 | $571.89 | $629.08 | $543.30 | $597.63 | $714.87 | $786.35 | $686.27 | $754.90 | $543.30 | $597.63 | $571.89 | $629.08 |
| 40 | $583.72 | $558.58 | $614.44 | $670.30 | $737.33 | $558.58 | $614.44 | $579.14 | $637.06 | $550.19 | $605.21 | $723.93 | $796.32 | $694.97 | $764.47 | $550.19 | $605.21 | $579.14 | $637.06 |
| 41 | $594.68 | $569.07 | $625.98 | $682.89 | $751.18 | $569.07 | $625.98 | $590.02 | $649.02 | $560.52 | $616.57 | $737.53 | $811.28 | $708.02 | $778.83 | $560.52 | $616.57 | $590.02 | $649.02 |
| 42 | $605.19 | $579.13 | $637.04 | $694.95 | $764.45 | $579.13 | $637.04 | $600.44 | $660.49 | $570.42 | $627.46 | $750.55 | $825.61 | $720.53 | $792.59 | $570.42 | $627.46 | $600.44 | $660.49 |
| 43 | $619.80 | $593.11 | $652.42 | $711.73 | $782.91 | $593.11 | $652.42 | $614.94 | $676.44 | $584.20 | $642.62 | $768.68 | $845.55 | $737.93 | $811.73 | $584.20 | $642.62 | $614.94 | $676.44 |
| 44 | $638.07 | $610.60 | $671.65 | $732.71 | $805.99 | $610.60 | $671.65 | $633.07 | $696.38 | $601.42 | $661.56 | $791.34 | $870.47 | $759.69 | $835.65 | $601.42 | $661.56 | $633.07 | $696.38 |
| 45 | $659.54 | $631.14 | $694.25 | $757.37 | $833.10 | $631.14 | $694.25 | $654.37 | $719.81 | $621.65 | $683.82 | $817.96 | $899.76 | $785.24 | $863.77 | $621.65 | $683.82 | $654.37 | $719.81 |
| 46 | $685.12 | $655.61 | $721.18 | $786.74 | $865.41 | $655.61 | $721.18 | $679.75 | $747.72 | $645.76 | $710.34 | $849.68 | $934.65 | $815.70 | $897.27 | $645.76 | $710.34 | $679.75 | $747.72 |
| 47 | $713.89 | $683.15 | $751.46 | $819.78 | $901.76 | $683.15 | $751.46 | $708.30 | $779.13 | $672.88 | $740.17 | $885.37 | $973.91 | $849.96 | $934.95 | $672.88 | $740.17 | $708.30 | $779.13 |
| 48 | $746.78 | $714.62 | $786.08 | $857.54 | $943.30 | $714.62 | $786.08 | $740.92 | $815.02 | $703.88 | $774.27 | $926.16 | $1,018.77 | $889.11 | $978.02 | $703.88 | $774.27 | $740.92 | $815.02 |
| 49 | $779.21 | $745.65 | $820.22 | $894.78 | $984.26 | $745.65 | $820.22 | $773.10 | $850.41 | $734.44 | $807.89 | $966.37 | $1,063.01 | $927.72 | $1,020.49 | $734.44 | $807.89 | $773.10 | $850.41 |
| 50 | $815.75 | $780.62 | $858.68 | $936.74 | $1,030.42 | $780.62 | $858.68 | $809.35 | $890.29 | $768.89 | $845.77 | $1,011.69 | $1,112.86 | $971.22 | $1,068.35 | $768.89 | $845.77 | $809.35 | $890.29 |
| 51 | $851.83 | $815.15 | $896.66 | $978.18 | $1,075.99 | $815.15 | $896.66 | $845.15 | $929.67 | $802.90 | $883.18 | $1,056.44 | $1,162.08 | $1,014.18 | $1,115.60 | $802.90 | $883.18 | $845.15 | $929.67 |
| 52 | $891.57 | $853.17 | $938.49 | $1,023.81 | $1,126.19 | $853.17 | $938.49 | $884.58 | $973.04 | $840.35 | $924.38 | $1,105.72 | $1,216.29 | $1,061.49 | $1,167.64 | $840.35 | $924.38 | $884.58 | $973.04 |
| 53 | $931.76 | $891.64 | $980.80 | $1,069.96 | $1,176.96 | $891.64 | $980.80 | $924.46 | $1,016.90 | $878.23 | $966.06 | $1,155.57 | $1,271.13 | $1,109.35 | $1,220.28 | $878.23 | $966.06 | $924.46 | $1,016.90 |
| 54 | $975.15 | $933.16 | $1,026.47 | $1,119.79 | $1,231.77 | $933.16 | $1,026.47 | $967.51 | $1,064.26 | $919.13 | $1,011.05 | $1,209.38 | $1,330.32 | $1,161.01 | $1,277.11 | $919.13 | $1,011.05 | $967.51 | $1,064.26 |
| 55 | $1,018.54 | $974.68 | $1,072.15 | $1,169.62 | $1,286.58 | $974.68 | $1,072.15 | $1,010.56 | $1,111.61 | $960.03 | $1,056.03 | $1,263.20 | $1,389.52 | $1,212.67 | $1,333.94 | $960.03 | $1,056.03 | $1,010.56 | $1,111.61 |
| 56 | $1,065.58 | $1,019.70 | $1,121.67 | $1,223.64 | $1,346.00 | $1,019.70 | $1,121.67 | $1,057.23 | $1,162.96 | $1,004.37 | $1,104.81 | $1,321.54 | $1,453.70 | $1,268.68 | $1,395.55 | $1,004.37 | $1,104.81 | $1,057.23 | $1,162.96 |
| 57 | $1,113.09 | $1,065.15 | $1,171.67 | $1,278.19 | $1,406.00 | $1,065.15 | $1,171.67 | $1,104.36 | $1,214.80 | $1,049.14 | $1,154.06 | $1,380.45 | $1,518.50 | $1,325.24 | $1,457.76 | $1,049.14 | $1,154.06 | $1,104.36 | $1,214.80 |
| 58 | $1,163.78 | $1,113.67 | $1,225.04 | $1,336.40 | $1,470.04 | $1,113.67 | $1,225.04 | $1,154.66 | $1,270.13 | $1,096.93 | $1,206.62 | $1,443.33 | $1,587.66 | $1,385.60 | $1,524.16 | $1,096.93 | $1,206.62 | $1,154.66 | $1,270.13 |
| 59 | $1,188.91 | $1,137.71 | $1,251.48 | $1,365.25 | $1,501.78 | $1,137.71 | $1,251.48 | $1,179.59 | $1,297.55 | $1,120.61 | $1,232.67 | $1,474.49 | $1,621.93 | $1,415.51 | $1,557.06 | $1,120.61 | $1,232.67 | $1,179.59 | $1,297.55 |
| 60 | $1,239.60 | $1,186.22 | $1,304.85 | $1,423.47 | $1,565.82 | $1,186.22 | $1,304.85 | $1,229.89 | $1,352.88 | $1,168.40 | $1,285.23 | $1,537.36 | $1,691.10 | $1,475.87 | $1,623.45 | $1,168.40 | $1,285.23 | $1,229.89 | $1,352.88 |
| 61 | $1,283.45 | $1,228.18 | $1,351.00 | $1,473.82 | $1,621.20 | $1,228.18 | $1,351.00 | $1,273.39 | $1,400.73 | $1,209.72 | $1,330.70 | $1,591.74 | $1,750.92 | $1,528.07 | $1,680.88 | $1,209.72 | $1,330.70 | $1,273.39 | $1,400.73 |
| 62 | $1,312.23 | $1,255.72 | $1,381.29 | $1,506.86 | $1,657.55 | $1,255.72 | $1,381.29 | $1,301.94 | $1,432.14 | $1,236.85 | $1,360.53 | $1,627.43 | $1,790.17 | $1,562.33 | $1,718.56 | $1,236.85 | $1,360.53 | $1,301.94 | $1,432.14 |
| 63 | $1,348.31 | $1,290.25 | $1,419.27 | $1,548.30 | $1,703.13 | $1,290.25 | $1,419.27 | $1,337.74 | $1,471.52 | $1,270.86 | $1,397.94 | $1,672.18 | $1,839.40 | $1,605.29 | $1,765.82 | $1,270.86 | $1,397.94 | $1,337.74 | $1,471.52 |
| 64+ | $1,370.23 | $1,311.23 | $1,442.35 | $1,573.47 | $1,730.82 | $1,311.23 | $1,442.35 | $1,359.50 | $1,495.44 | $1,291.52 | $1,420.67 | $1,699.37 | $1,869.31 | $1,631.39 | $1,794.53 | $1,291.52 | $1,420.67 | $1,359.50 | $1,495.44 |

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

| HIOS Plan ID (On Exchange)=> | 75729PA0012710 | | 75729PA0012712 | |
|---|---|---|---|---|
| HIOS Plan ID (Off Exchange)=> | 75729PA0012710 | | 75729PA0012712 | |
| Plan Marketing Name => | Geisinger Marketplace All-Access QHDHP PPO 7100 - HSA Eligible | | Geisinger Marketplace All-Access QHDHP PPO 7100 - HSA Eligible | |
| Form # => | M-152-392-F Rev. 1/26 | | M-152-392-F Rev. 1/26 | |
| Rating Area => | Rating Area 9 | | Rating Area 6 | |
| Network => | Geisinger Marketplace All-Access PPO | | Geisinger Marketplace All-Access PPO | |
| Metal => | Expanded Bronze | | Expanded Bronze | |
| Deductible => | Combined: $7,100 | | Combined: $7,100 | |
| Coinsurance => | 0% | | 0% | |
| Copays => | 0% After Deductible | | 0% After Deductible | |
| OOP Maximum => | $7,100 | | $7,100 | |
| Pediatric Dental (Yes/No) => | Yes | | Yes | |
| Age Band | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| 0 - 14 | $416.01 | $416.01 | $346.67 | $346.67 |
| 15 | $452.98 | $452.98 | $377.49 | $377.49 |
| 16 | $467.12 | $467.12 | $389.27 | $389.27 |
| 17 | $481.26 | $481.26 | $401.05 | $401.05 |
| 18 | $496.49 | $496.49 | $413.74 | $413.74 |
| 19 | $511.71 | $511.71 | $426.43 | $426.43 |
| 20 | $527.48 | $527.48 | $439.57 | $439.57 |
| 21 | $543.80 | $598.18 | $453.17 | $498.49 |
| 22 | $543.80 | $598.18 | $453.17 | $498.49 |
| 23 | $543.80 | $598.18 | $453.17 | $498.49 |
| 24 | $543.80 | $598.18 | $453.17 | $498.49 |
| 25 | $545.97 | $600.57 | $454.98 | $500.48 |
| 26 | $556.85 | $612.53 | $464.04 | $510.45 |
| 27 | $569.90 | $626.89 | $474.92 | $522.41 |
| 28 | $591.11 | $650.22 | $492.59 | $541.85 |
| 29 | $608.51 | $669.36 | $507.09 | $557.80 |
| 30 | $617.21 | $678.93 | $514.34 | $565.78 |
| 31 | $630.26 | $693.29 | $525.22 | $577.74 |
| 32 | $643.31 | $707.64 | $536.09 | $589.70 |
| 33 | $651.47 | $716.62 | $542.89 | $597.18 |
| 34 | $660.17 | $726.19 | $550.14 | $605.16 |
| 35 | $664.52 | $730.97 | $553.77 | $609.14 |
| 36 | $668.87 | $735.76 | $557.39 | $613.13 |
| 37 | $673.22 | $740.54 | $561.02 | $617.12 |
| 38 | $677.57 | $745.33 | $564.64 | $621.11 |
| 39 | $686.27 | $754.90 | $571.89 | $629.08 |
| 40 | $694.97 | $764.47 | $579.14 | $637.06 |
| 41 | $708.02 | $778.83 | $590.02 | $649.02 |
| 42 | $720.53 | $792.59 | $600.44 | $660.49 |
| 43 | $737.93 | $811.73 | $614.94 | $676.44 |
| 44 | $759.69 | $835.65 | $633.07 | $696.38 |
| 45 | $785.24 | $863.77 | $654.37 | $719.81 |
| 46 | $815.70 | $897.27 | $679.75 | $747.72 |
| 47 | $849.96 | $934.95 | $708.30 | $779.13 |
| 48 | $889.11 | $978.02 | $740.92 | $815.02 |
| 49 | $927.72 | $1,020.49 | $773.10 | $850.41 |
| 50 | $971.22 | $1,068.35 | $809.35 | $890.29 |
| 51 | $1,014.18 | $1,115.60 | $845.15 | $929.67 |
| 52 | $1,061.49 | $1,167.64 | $884.58 | $973.04 |
| 53 | $1,109.35 | $1,220.28 | $924.46 | $1,016.90 |
| 54 | $1,161.01 | $1,277.11 | $967.51 | $1,064.26 |
| 55 | $1,212.67 | $1,333.94 | $1,010.56 | $1,111.61 |
| 56 | $1,268.68 | $1,395.55 | $1,057.23 | $1,162.96 |
| 57 | $1,325.24 | $1,457.76 | $1,104.36 | $1,214.80 |
| 58 | $1,385.60 | $1,524.16 | $1,154.66 | $1,270.13 |
| 59 | $1,415.51 | $1,557.06 | $1,179.59 | $1,297.55 |
| 60 | $1,475.87 | $1,623.45 | $1,229.89 | $1,352.88 |
| 61 | $1,528.07 | $1,680.88 | $1,273.39 | $1,400.73 |
| 62 | $1,562.33 | $1,718.56 | $1,301.94 | $1,432.14 |
| 63 | $1,605.29 | $1,765.82 | $1,337.74 | $1,471.52 |
| 64+ | $1,631.39 | $1,794.53 | $1,359.50 | $1,495.44 |

**Geisinger Quality Options**
**Individual**
**Plan Design Summary**

| HIOS Plan ID | Plan Marketing Name | Product | Metal | On/Off Exchange | Network | Rating Area | Counties Covered |
|---|---|---|---|---|---|---|---|
| 75729PA0012630 | Geisinger Marketplace All-Access PPO 30/50/5500 | PPO | Silver | Off | Geisinger Marketplace All-Access PPO | Rating Area 3, Rating Area 6, Rating Area 9 | Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata |
| 75729PA0012631 | Geisinger Marketplace All-Access PPO 30/50/5500 | PPO | Silver | Off | Geisinger Marketplace All-Access PPO | Rating Area 2, Rating Area 5 | Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset |
| 75729PA0012635 | Geisinger Marketplace All-Access PPO 30/50/5500 | PPO | Silver | Off | Geisinger Marketplace All-Access PPO | Rating Area 7, Rating Area 9 | Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Lebanon, Perry |
| 75729PA0012640 | Geisinger Marketplace All-Access PPO 30/50/5500 | PPO | Silver | Off | Geisinger Marketplace All-Access PPO | Rating Area 6 | Lehigh, Northampton |
| 75729PA0012647 | Geisinger Marketplace All-Access PPO 20/50/3250 | PPO | Gold | On/Off | Geisinger Marketplace All-Access PPO | Rating Area 2, Rating Area 5 | Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset |
| 75729PA0012651 | Geisinger Marketplace All-Access PPO 20/50/3250 | PPO | Gold | On/Off | Geisinger Marketplace All-Access PPO | Rating Area 7, Rating Area 9 | Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Lebanon, Perry |
| 75729PA0012655 | Geisinger Marketplace All-Access PPO 20/50/3250 | PPO | Gold | On/Off | Geisinger Marketplace All-Access PPO | Rating Area 3, Rating Area 6, Rating Area 9 | Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata |
| 75729PA0012657 | Geisinger Marketplace All-Access PPO 20/50/3250 | PPO | Gold | On/Off | Geisinger Marketplace All-Access PPO | Rating Area 6 | Lehigh, Northampton |
| 75729PA0012664 | Geisinger Marketplace All-Access PPO 30/60/4900 | PPO | Silver | On/Off | Geisinger Marketplace All-Access PPO | Rating Area 2, Rating Area 5 | Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset |
| 75729PA0012668 | Geisinger Marketplace All-Access PPO 30/60/4900 | PPO | Silver | On/Off | Geisinger Marketplace All-Access PPO | Rating Area 7, Rating Area 9 | Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Lebanon, Perry |
| 75729PA0012672 | Geisinger Marketplace All-Access PPO 30/60/4900 | PPO | Silver | On/Off | Geisinger Marketplace All-Access PPO | Rating Area 3, Rating Area 6, Rating Area 9 | Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata |
| 75729PA0012674 | Geisinger Marketplace All-Access PPO 30/60/4900 | PPO | Silver | On/Off | Geisinger Marketplace All-Access PPO | Rating Area 6 | Lehigh, Northampton |
| 75729PA0012681 | Geisinger Marketplace All-Access PPO 40/80/8400 | PPO | Expanded Bronze | On/Off | Geisinger Marketplace All-Access PPO | Rating Area 2, Rating Area 5 | Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset |
| 75729PA0012685 | Geisinger Marketplace All-Access PPO 40/80/8400 | PPO | Expanded Bronze | On/Off | Geisinger Marketplace All-Access PPO | Rating Area 7, Rating Area 9 | Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Lebanon, Perry |
| 75729PA0012689 | Geisinger Marketplace All-Access PPO 40/80/8400 | PPO | Expanded Bronze | On/Off | Geisinger Marketplace All-Access PPO | Rating Area 3, Rating Area 6, Rating Area 9 | Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata |
| 75729PA0012691 | Geisinger Marketplace All-Access PPO 40/80/8400 | PPO | Expanded Bronze | On/Off | Geisinger Marketplace All-Access PPO | Rating Area 6 | Lehigh, Northampton |
| 75729PA0012702 | Geisinger Marketplace All-Access QHDHP PPO 7100 - HSA Eligible | PPO | Expanded Bronze | On/Off | Geisinger Marketplace All-Access PPO | Rating Area 2, Rating Area 5 | Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset |
| 75729PA0012706 | Geisinger Marketplace All-Access QHDHP PPO 7100 - HSA Eligible | PPO | Expanded Bronze | On/Off | Geisinger Marketplace All-Access PPO | Rating Area 7, Rating Area 9 | Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Lebanon, Perry |
| 75729PA0012710 | Geisinger Marketplace All-Access QHDHP PPO 7100 - HSA Eligible | PPO | Expanded Bronze | On/Off | Geisinger Marketplace All-Access PPO | Rating Area 3, Rating Area 6, Rating Area 9 | Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata |
| 75729PA0012712 | Geisinger Marketplace All-Access QHDHP PPO 7100 - HSA Eligible | PPO | Expanded Bronze | On/Off | Geisinger Marketplace All-Access PPO | Rating Area 6 | Lehigh, Northampton |

**Company Name** **Geisinger Quality Options**
**Market** **Individual**
**RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY**

| | 02-01-2025 Number of Covered Lives by Rating County | | | | RATING AREA 1<br>0 | 0 |
|---|---|---|---|---|---|---|
| **HIOS Plan ID** | **Plan Marketing Name** | **Product** | **Metal** | **On/Off Exchange** | **Crawford** | **Clarion** |
| 75729PA0012630 | Geisinger Marketplace All-Access PPO 30/50/5500 | PPO | Silver | Off | | |
| 75729PA0012631 | Geisinger Marketplace All-Access PPO 30/50/5500 | PPO | Silver | Off | | |
| 75729PA0012635 | Geisinger Marketplace All-Access PPO 30/50/5500 | PPO | Silver | Off | | |
| 75729PA0012640 | Geisinger Marketplace All-Access PPO 30/50/5500 | PPO | Silver | Off | | |
| 75729PA0012647 | Geisinger Marketplace All-Access PPO 20/50/3250 | PPO | Gold | On/Off | | |
| 75729PA0012651 | Geisinger Marketplace All-Access PPO 20/50/3250 | PPO | Gold | On/Off | | |
| 75729PA0012655 | Geisinger Marketplace All-Access PPO 20/50/3250 | PPO | Gold | On/Off | | |
| 75729PA0012657 | Geisinger Marketplace All-Access PPO 20/50/3250 | PPO | Gold | On/Off | | |
| 75729PA0012664 | Geisinger Marketplace All-Access PPO 30/60/4900 | PPO | Silver | On/Off | | |
| 75729PA0012668 | Geisinger Marketplace All-Access PPO 30/60/4900 | PPO | Silver | On/Off | | |
| 75729PA0012672 | Geisinger Marketplace All-Access PPO 30/60/4900 | PPO | Silver | On/Off | | |
| 75729PA0012674 | Geisinger Marketplace All-Access PPO 30/60/4900 | PPO | Silver | On/Off | | |
| 75729PA0012681 | Geisinger Marketplace All-Access PPO 40/80/8400 | PPO | Expanded Bronze | On/Off | | |
| 75729PA0012685 | Geisinger Marketplace All-Access PPO 40/80/8400 | PPO | Expanded Bronze | On/Off | | |
| 75729PA0012689 | Geisinger Marketplace All-Access PPO 40/80/8400 | PPO | Expanded Bronze | On/Off | | |
| 75729PA0012691 | Geisinger Marketplace All-Access PPO 40/80/8400 | PPO | Expanded Bronze | On/Off | | |
| 75729PA0012702 | Geisinger Marketplace All-Access QHDHP PPO 7100 - HSA Eligible | PPO | Expanded Bronze | On/Off | | |
| 75729PA0012706 | Geisinger Marketplace All-Access QHDHP PPO 7100 - HSA Eligible | PPO | Expanded Bronze | On/Off | | |
| 75729PA0012710 | Geisinger Marketplace All-Access QHDHP PPO 7100 - HSA Eligible | PPO | Expanded Bronze | On/Off | | |
| 75729PA0012712 | Geisinger Marketplace All-Access QHDHP PPO 7100 - HSA Eligible | PPO | Expanded Bronze | On/Off | | |

**Company Name**
**Market**
**RATES FOR AGE 21**

| | | | | | | | RATING AREA 2 | | | RATING AREA 3 | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 0 | 0 | 0 | 0 | 0 | 0 | 12 | 2 | 3 | 52 | 64 | 62 |
| **HIOS Plan ID** | **Erie** | **Forest** | **Mckean** | **Mercer** | **Venango** | **Warren** | **Elk** | **Cameron** | **Potter** | **Bradford** | **Carbon** | **Clinton** |
| 75729PA0012630 | | | | | | | | | | $461.93 | $461.93 | $461.93 |
| 75729PA0012631 | | | | | | | $486.24 | $486.24 | $486.24 | | | |
| 75729PA0012635 | | | | | | | | | | | | |
| 75729PA0012640 | | | | | | | | | | | | |
| 75729PA0012647 | | | | | | | $593.10 | $593.10 | $593.10 | | | |
| 75729PA0012651 | | | | | | | | | | | | |
| 75729PA0012655 | | | | | | | | | | $563.44 | $563.44 | $563.44 |
| 75729PA0012657 | | | | | | | | | | | | |
| 75729PA0012664 | | | | | | | $680.95 | $680.95 | $680.95 | | | |
| 75729PA0012668 | | | | | | | | | | | | |
| 75729PA0012672 | | | | | | | | | | $646.90 | $646.90 | $646.90 |
| 75729PA0012674 | | | | | | | | | | | | |
| 75729PA0012681 | | | | | | | $437.08 | $437.08 | $437.08 | | | |
| 75729PA0012685 | | | | | | | | | | | | |
| 75729PA0012689 | | | | | | | | | | $415.23 | $415.23 | $415.23 |
| 75729PA0012691 | | | | | | | | | | | | |
| 75729PA0012702 | | | | | | | $453.17 | $453.17 | $453.17 | | | |
| 75729PA0012706 | | | | | | | | | | | | |
| 75729PA0012710 | | | | | | | | | | $430.51 | $430.51 | $430.51 |
| 75729PA0012712 | | | | | | | | | | | | |

**Company Name**
**Market**
**RATES FOR AGE 21**

**RATING AREA**

| | 320 | 403 | 190 | 246 | 179 | 16 | 73 | 25 | 58 | 55 | 0 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **HIOS Plan ID** | **Lackawanna** | **Luzerne** | **Lycoming** | **Monroe** | **Pike** | **Sullivan** | **Susquehanna** | **Tioga** | **Wayne** | **Wyoming** | **Allegheny** |
| 75729PA0012630 | $461.93 | $461.93 | $461.93 | $461.93 | $461.93 | $461.93 | $461.93 | $461.93 | $461.93 | $461.93 | |
| 75729PA0012631 | | | | | | | | | | | |
| 75729PA0012635 | | | | | | | | | | | |
| 75729PA0012640 | | | | | | | | | | | |
| 75729PA0012647 | | | | | | | | | | | |
| 75729PA0012651 | | | | | | | | | | | |
| 75729PA0012655 | $563.44 | $563.44 | $563.44 | $563.44 | $563.44 | $563.44 | $563.44 | $563.44 | $563.44 | $563.44 | |
| 75729PA0012657 | | | | | | | | | | | |
| 75729PA0012664 | | | | | | | | | | | |
| 75729PA0012668 | | | | | | | | | | | |
| 75729PA0012672 | $646.90 | $646.90 | $646.90 | $646.90 | $646.90 | $646.90 | $646.90 | $646.90 | $646.90 | $646.90 | |
| 75729PA0012674 | | | | | | | | | | | |
| 75729PA0012681 | | | | | | | | | | | |
| 75729PA0012685 | | | | | | | | | | | |
| 75729PA0012689 | $415.23 | $415.23 | $415.23 | $415.23 | $415.23 | $415.23 | $415.23 | $415.23 | $415.23 | $415.23 | |
| 75729PA0012691 | | | | | | | | | | | |
| 75729PA0012702 | | | | | | | | | | | |
| 75729PA0012706 | | | | | | | | | | | |
| 75729PA0012710 | $430.51 | $430.51 | $430.51 | $430.51 | $430.51 | $430.51 | $430.51 | $430.51 | $430.51 | $430.51 | |
| 75729PA0012712 | | | | | | | | | | | |

**Company Name**
**Market**
**RATES FOR AGE 21**

| | 4 | | | | | | | | | RATING AREA 5 | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 17 | 65 |
| **HIOS Plan ID** | **Armstrong** | **Beaver** | **Butler** | **Fayette** | **Greene** | **Indiana** | **Lawrence** | **Washington** | **Westmoreland** | **Bedford** | **Blair** | **Clearfield** |
| 75729PA0012630 | | | | | | | | | | | | |
| 75729PA0012631 | | | | | | | | | | $461.93 | $461.93 | $461.93 |
| 75729PA0012635 | | | | | | | | | | | | |
| 75729PA0012640 | | | | | | | | | | | | |
| 75729PA0012647 | | | | | | | | | | $563.44 | $563.44 | $563.44 |
| 75729PA0012651 | | | | | | | | | | | | |
| 75729PA0012655 | | | | | | | | | | | | |
| 75729PA0012657 | | | | | | | | | | | | |
| 75729PA0012664 | | | | | | | | | | $646.90 | $646.90 | $646.90 |
| 75729PA0012668 | | | | | | | | | | | | |
| 75729PA0012672 | | | | | | | | | | | | |
| 75729PA0012674 | | | | | | | | | | | | |
| 75729PA0012681 | | | | | | | | | | $415.23 | $415.23 | $415.23 |
| 75729PA0012685 | | | | | | | | | | | | |
| 75729PA0012689 | | | | | | | | | | | | |
| 75729PA0012691 | | | | | | | | | | | | |
| 75729PA0012702 | | | | | | | | | | $430.51 | $430.51 | $430.51 |
| 75729PA0012706 | | | | | | | | | | | | |
| 75729PA0012710 | | | | | | | | | | | | |
| 75729PA0012712 | | | | | | | | | | | | |

**Company Name**
**Market**
**RATES FOR AGE 21**

**RATING AREA 6**

| | 4 | 51 | 3 | 5 | 259 | 156 | 138 | 65 | 35 | 132 | 107 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **HIOS Plan ID** | **Cambria** | **Huntingdon** | **Jefferson** | **Somerset** | **Centre** | **Columbia** | **Lehigh** | **Mifflin** | **Montour** | **Northampton** | **Northumberland** |
| 75729PA0012630 | | | | | $486.24 | $486.24 | | $486.24 | $486.24 | | $486.24 |
| 75729PA0012631 | $461.93 | $461.93 | $461.93 | $461.93 | | | | | | | |
| 75729PA0012635 | | | | | | | | | | | |
| 75729PA0012640 | | | | | | | $486.24 | | | $486.24 | |
| 75729PA0012647 | $563.44 | $563.44 | $563.44 | $563.44 | | | | | | | |
| 75729PA0012651 | | | | | | | | | | | |
| 75729PA0012655 | | | | | $593.10 | $593.10 | | $593.10 | $593.10 | | $593.10 |
| 75729PA0012657 | | | | | | | $593.10 | | | $593.10 | |
| 75729PA0012664 | $646.90 | $646.90 | $646.90 | $646.90 | | | | | | | |
| 75729PA0012668 | | | | | | | | | | | |
| 75729PA0012672 | | | | | $680.95 | $680.95 | | $680.95 | $680.95 | | $680.95 |
| 75729PA0012674 | | | | | | | $680.95 | | | $680.95 | |
| 75729PA0012681 | $415.23 | $415.23 | $415.23 | $415.23 | | | | | | | |
| 75729PA0012685 | | | | | | | | | | | |
| 75729PA0012689 | | | | | $437.08 | $437.08 | | $437.08 | $437.08 | | $437.08 |
| 75729PA0012691 | | | | | | | $437.08 | | | $437.08 | |
| 75729PA0012702 | $430.51 | $430.51 | $430.51 | $430.51 | | | | | | | |
| 75729PA0012706 | | | | | | | | | | | |
| 75729PA0012710 | | | | | $453.17 | $453.17 | | $453.17 | $453.17 | | $453.17 |
| 75729PA0012712 | | | | | | | $453.17 | | | $453.17 | |

**Company Name**
**Market**
**RATES FOR AGE 21**

| | | | | RATING AREA 7 | | | | RATING AREA 8 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | 127 | 83 | 62 | 41 | 36 | 34 | 108 | 0 | 0 | 0 | 0 |
| **HIOS Plan ID** | **Schuylkill** | **Snyder** | **Union** | **Adams** | **Berks** | **Lancaster** | **York** | **Bucks** | **Chester** | **Delaware** | **Montgomery** |
| 75729PA0012630 | $486.24 | $486.24 | $486.24 | | | | | | | | |
| 75729PA0012631 | | | | | | | | | | | |
| 75729PA0012635 | | | | $607.80 | $607.80 | $607.80 | $607.80 | | | | |
| 75729PA0012640 | | | | | | | | | | | |
| 75729PA0012647 | | | | | | | | | | | |
| 75729PA0012651 | | | | $741.37 | $741.37 | $741.37 | $741.37 | | | | |
| 75729PA0012655 | $593.10 | $593.10 | $593.10 | | | | | | | | |
| 75729PA0012657 | | | | | | | | | | | |
| 75729PA0012664 | | | | | | | | | | | |
| 75729PA0012668 | | | | $851.19 | $851.19 | $851.19 | $851.19 | | | | |
| 75729PA0012672 | $680.95 | $680.95 | $680.95 | | | | | | | | |
| 75729PA0012674 | | | | | | | | | | | |
| 75729PA0012681 | | | | | | | | | | | |
| 75729PA0012685 | | | | $546.35 | $546.35 | $546.35 | $546.35 | | | | |
| 75729PA0012689 | $437.08 | $437.08 | $437.08 | | | | | | | | |
| 75729PA0012691 | | | | | | | | | | | |
| 75729PA0012702 | | | | | | | | | | | |
| 75729PA0012706 | | | | $566.46 | $566.46 | $566.46 | $566.46 | | | | |
| 75729PA0012710 | $453.17 | $453.17 | $453.17 | | | | | | | | |
| 75729PA0012712 | | | | | | | | | | | |

**Company Name**
**Market**
**RATES FOR AGE 21**

| | 0 | 30 | 28 | 5 | 7 | 20 | 36 | 2 |
|---|---|---|---|---|---|---|---|---|
| | | **RATING AREA 9** | | | | | | |
| **HIOS Plan ID** | **Philadelphia** | **Cumberland** | **Dauphin** | **Franklin** | **Fulton** | **Juniata** | **Lebanon** | **Perry** |
| 75729PA0012630 | | | | | | $583.48 | | |
| 75729PA0012631 | | | | | | | | |
| 75729PA0012635 | | $583.48 | $583.48 | $583.48 | $583.48 | | $583.48 | $583.48 |
| 75729PA0012640 | | | | | | | | |
| 75729PA0012647 | | | | | | | | |
| 75729PA0012651 | | $711.72 | $711.72 | $711.72 | $711.72 | | $711.72 | $711.72 |
| 75729PA0012655 | | | | | | $711.72 | | |
| 75729PA0012657 | | | | | | | | |
| 75729PA0012664 | | | | | | | | |
| 75729PA0012668 | | $817.14 | $817.14 | $817.14 | $817.14 | | $817.14 | $817.14 |
| 75729PA0012672 | | | | | | $817.14 | | |
| 75729PA0012674 | | | | | | | | |
| 75729PA0012681 | | | | | | | | |
| 75729PA0012685 | | $524.50 | $524.50 | $524.50 | $524.50 | | $524.50 | $524.50 |
| 75729PA0012689 | | | | | | $524.50 | | |
| 75729PA0012691 | | | | | | | | |
| 75729PA0012702 | | | | | | | | |
| 75729PA0012706 | | $543.80 | $543.80 | $543.80 | $543.80 | | $543.80 | $543.80 |
| 75729PA0012710 | | | | | | $543.80 | | |
| 75729PA0012712 | | | | | | | | |

**Unified Rate Review v6.0**

*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.*

| | | | |
|---|---|---|---|
| Company Legal Name: | **Geisinger Quality Options** | | |
| HIOS Issuer ID: | **75729** | State: | **PA** |
| Effective Date of Rate Change(s): | **1/1/2026** | Market: | **Individual** |

**Market Level Calculations (Same for all Plans)**

**Section I: Experience Period Data**

Experience Period: 1/1/2024 to 12/31/2024

| | Total | PMPM |
|---|---|---|
| Allowed Claims | $43,498,050.99 | $1,125.03 |
| Reinsurance | $2,422,775.48 | $62.66 |
| Incurred Claims in Experience Period | $33,085,759.78 | $855.73 |
| Risk Adjustment | $6,380,818.00 | $165.03 |
| Experience Period Premium | $30,011,156.59 | $776.20 |
| Experience Period Member Months | 38,664 | |

**Section II: Projections**

| Benefit Category | Experience Period Index Rate PMPM | Year 1 Trend: Cost | Year 1 Trend: Utilization | Year 2 Trend: Cost | Year 2 Trend: Utilization | Trended EHB Allowed Claims PMPM |
|---|---|---|---|---|---|---|
| Inpatient Hospital | $244.45 | 1.040 | 1.028 | 1.040 | 1.028 | $279.41 |
| Outpatient Hospital | $388.43 | 1.050 | 1.020 | 1.050 | 1.020 | $445.55 |
| Professional | $184.99 | 1.017 | 1.046 | 1.017 | 1.046 | $209.34 |
| Other Medical | $32.40 | 0.970 | 1.088 | 0.970 | 1.088 | $36.08 |
| Capitation | $0.04 | 1.000 | 1.000 | 1.000 | 1.000 | $0.04 |
| Prescription Drug | $274.70 | 1.060 | 0.995 | 1.060 | 0.995 | $305.58 |
| Total | $1,125.01 | | | | | **$1,275.99** |

| | | |
|---|---|---|
| Morbidity Adjustment | | 1.000 |
| Demographic Shift | | 1.000 |
| Plan Design Changes | | 1.000 |
| Other | | 1.000 |
| Adjusted Trended EHB Allowed Claims PMPM for | **1/1/2026** | **$1,275.99** |

| | |
|---|---|
| Manual EHB Allowed Claims PMPM | $1,181.30 |
| Applied Credibility % | 0.00% |

| | | | Projected Period Totals |
|---|---|---|---|
| Projected Index Rate for | **1/1/2026** | **$1,181.30** | $34,616,815.20 |
| Reinsurance | | $38.95 | $1,141,497.10 |
| Risk Adjustment Payment/Charge | | $112.93 | $3,309,311.46 |
| Exchange User Fees | | 2.79% | $866,897.35 |
| Market Adjusted Index Rate | | **$1,059.00** | **$31,032,903.99** |

| | |
|---|---|
| Projected Member Months | **29,304** |

**Product-Plan Data Collection**

Company Legal Name: **Geisinger Quality Options**
HIOS Issuer ID: **75729** State: **PA**
Effective Date of Rate Change(s): **1/1/2026** Market: **Individual**

*To add a product to Worksheet 2 - Plan*
*To add a plan to Worksheet 2 - Plan Pro*
*To validate, select the Validate button c*
*To finalize, select the Finalize button or*
*To remove a product, navigate to the cc*
*To remove a plan, navigate to the corre*

**Product/Plan Level Calculations**

| Field # | Section I: General Product and Plan Information | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1.1 | Product Name | | Geisinger Marketplace PPO | | | | | | | | | | | | |
| 1.2 | Product ID | | 75729PA001 | | | | | | | | | | | | |
| 1.3 | Plan Name | | Geisinger | Geisinger | Geisinger | Geisinger | Geisinger | Geisinger | Geisinger | Geisinger | Geisinger | Geisinger | Geisinger | Geisinger | Geisinger |
| 1.4 | Plan ID (Standard Component ID) | | 75729PA0012630 | 75729PA0012631 | 75729PA0012635 | 75729PA0012640 | 75729PA0012647 | 75729PA0012651 | 75729PA0012655 | 75729PA0012657 | 75729PA0012664 | 75729PA0012668 | 75729PA0012672 | 75729PA0012674 | 75729PA0012681 |
| 1.5 | Metal | | Silver | Silver | Silver | Silver | Gold | Gold | Gold | Gold | Silver | Silver | Silver | Silver | Bronze |
| 1.6 | AV Metal Value | | 0.717 | 0.717 | 0.717 | 0.717 | 0.807 | 0.807 | 0.807 | 0.807 | 0.716 | 0.716 | 0.716 | 0.716 | 0.648 |
| 1.7 | Plan Category | | Renewing | Renewing | Renewing | Renewing | Renewing | Renewing | Renewing | Renewing | Renewing | Renewing | Renewing | Renewing | Renewing |
| 1.8 | Plan Type | | PPO | PPO | PPO | PPO | PPO | PPO | PPO | PPO | PPO | PPO | PPO | PPO | PPO |
| 1.9 | Exchange Plan? | | No | No | No | No | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| 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 | 1/1/2026 | 1/1/2026 | 1/1/2026 | 1/1/2026 | 1/1/2026 |
| 1.11 | Cumulative Rate Change % (over 12 mos prior) | | 16.75% | 16.75% | 16.75% | 16.75% | 13.83% | 13.83% | 13.83% | 13.83% | 16.70% | 16.70% | 16.70% | 16.70% | 17.81% |
| 1.12 | Product Rate Increase % | | 16.23% | | | | | | | | | | | | |
| 1.13 | Submission Level Rate Increase % | | 16.23% | | | | | | | | | | | | |

| Worksheet 1 Totals | Section II: Experience Period and Current Plan Level Information | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2.1 Plan ID (Standard Component ID) | Total | 75729PA0012630 | 75729PA0012631 | 75729PA0012635 | 75729PA0012640 | 75729PA0012647 | 75729PA0012651 | 75729PA0012655 | 75729PA0012657 | 75729PA0012664 | 75729PA0012668 | 75729PA0012672 | 75729PA0012674 | 75729PA0012681 |
| $43,498,051 | 2.2 Allowed Claims | $43,498,051 | $1,629,452 | $2,249 | $80,099 | $1 | $533,468 | $1,347,830 | $12,447,868 | $872,655 | $252,471 | $756,679 | $2,792,617 | $1,115,789 | $479,517 |
| $2,422,775 | 2.3 Reinsurance | $2,422,775 | $90,758 | $125 | $4,461 | $0 | $29,713 | $75,072 | $693,327 | $48,606 | $14,062 | $42,146 | $155,545 | $62,148 | $26,708 |
| | 2.4 Member Cost Sharing | $7,989,516 | $252,705 | $1,169 | $20,651 | $0 | $83,857 | $245,526 | $1,780,625 | $163,546 | $20,400 | $40,512 | $227,997 | $48,363 | $125,048 |
| | 2.5 Cost Sharing Reduction | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 |
| $33,085,760 | 2.6 Incurred Claims | $33,085,760 | $1,285,989 | $955 | $54,986 | $0 | $419,898 | $1,027,231 | $9,973,915 | $660,503 | $218,009 | $674,021 | $2,409,076 | $1,005,278 | $327,761 |
| $6,380,818 | 2.7 Risk Adjustment Transfer Amount | $6,380,818 | $194,783 | $1,980 | $14,358 | $1,980 | $100,008 | $137,305 | $1,670,967 | $102,434 | $15,348 | $26,735 | $300,849 | $43,073 | $100,833 |
| $30,011,157 | 2.8 Premium | $30,011,157 | $873,223 | $8,880 | $64,382 | $8,880 | $562,068 | $771,684 | $9,390,982 | $575,980 | $95,239 | $165,900 | $1,866,883 | $267,283 | $404,994 |
| 38,664 | 2.9 Experience Period Member Months | 38,664 | 1,180 | 12 | 87 | 12 | 606 | 832 | 10,125 | 621 | 93 | 162 | 1,823 | 261 | 611 |
| | 2.10 Current Enrollment | 3,419 | 126 | 1 | 7 | 2 | 42 | 68 | 813 | 48 | 4 | 17 | 159 | 19 | 69 |
| | 2.11 Current Premium PMPM | $820.74 | $792.76 | $792.76 | $792.76 | $792.76 | $991.78 | $991.78 | $991.78 | $991.78 | $1,110.74 | $1,110.74 | $1,110.74 | $1,110.74 | $706.21 |
| | 2.12 Loss Ratio | 90.91% | 120.41% | 8.80% | 69.83% | 0.00% | 63.42% | 113.01% | 90.16% | 97.36% | 197.14% | 349.90% | 111.13% | 323.91% | 64.80% |
| | **Per Member Per Month** | | | | | | | | | | | | | | |
| | 2.13 Allowed Claims | $1,125.03 | $1,380.89 | $187.43 | $920.68 | $0.04 | $880.31 | $1,619.99 | $1,229.42 | $1,405.24 | $2,714.74 | $4,670.86 | $1,531.88 | $4,275.06 | $784.81 |
| | 2.14 Reinsurance | $62.66 | $76.91 | $10.44 | $51.28 | $0.00 | $49.03 | $90.23 | $68.48 | $78.27 | $151.21 | $260.16 | $85.32 | $238.11 | $43.71 |
| | 2.15 Member Cost Sharing | $206.64 | $214.16 | $97.38 | $237.37 | $0.00 | $138.38 | $295.10 | $175.86 | $263.36 | $219.35 | $250.07 | $125.07 | $185.30 | $204.66 |
| | 2.16 Cost Sharing Reduction | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 |
| | 2.17 Incurred Claims | $855.73 | $1,089.82 | $79.61 | $632.02 | $0.04 | $692.90 | $1,234.65 | $985.08 | $1,063.61 | $2,344.19 | $4,160.62 | $1,321.49 | $3,851.64 | $536.43 |
| | 2.18 Risk Adjustment Transfer Amount | $165.03 | $165.07 | $165.03 | $165.03 | $165.03 | $165.03 | $165.03 | $165.03 | $164.95 | $165.03 | $165.03 | $165.03 | $165.03 | $165.03 |
| | 2.19 Premium | $776.20 | $740.02 | $740.02 | $740.02 | $740.02 | $927.50 | $927.50 | $927.50 | $927.50 | $1,024.07 | $1,024.07 | $1,024.07 | $1,024.07 | $662.84 |

| Section III: Plan Adjustment Factors | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 3.1 Plan ID (Standard Component ID) | | 75729PA0012630 | 75729PA0012631 | 75729PA0012635 | 75729PA0012640 | 75729PA0012647 | 75729PA0012651 | 75729PA0012655 | 75729PA0012657 | 75729PA0012664 | 75729PA0012668 | 75729PA0012672 | 75729PA0012674 | 75729PA0012681 |
| 3.2 Market Adjusted Index Rate | | $1,059.00 | | | | | | | | | | | | |
| 3.3 AV and Cost Sharing Design of Plan | | 0.7978 | 0.7978 | 0.7978 | 0.7978 | 0.9732 | 0.9732 | 0.9732 | 0.9732 | 1.1173 | 1.1173 | 1.1173 | 1.1173 | 0.7172 |
| 3.4 Provider Network Adjustment | | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 3.5 Benefits in Addition to EHB | | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Administrative Costs | | | | | | | | | | | | | | |
| 3.6 Administrative Expense | | 8.66% | 8.66% | 8.66% | 8.66% | 8.66% | 8.66% | 8.66% | 8.66% | 8.66% | 8.66% | 8.66% | 8.66% | 8.66% |
| 3.7 Taxes and Fees | | 0.06% | 0.06% | 0.06% | 0.06% | 0.06% | 0.06% | 0.06% | 0.06% | 0.06% | 0.06% | 0.06% | 0.06% | 0.06% |
| 3.8 Profit & Risk Load | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 3.9 Catastrophic Adjustment | | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 3.10 **Plan Adjusted Index Rate** | | $925.56 | $925.56 | $925.56 | $925.56 | $1,128.97 | $1,128.97 | $1,128.97 | $1,128.97 | $1,296.20 | $1,296.20 | $1,296.20 | $1,296.20 | $831.98 |

| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 3.11 Age Calibration Factor | 0.5274 | 0.5274 | | | | | | | | | | | | |
| 3.12 Geographic Calibration Factor | 1.0040 | 1.0040 | | | | | | | | | | | | |
| 3.13 Tobacco Calibration Factor | 0.9921 | 0.9921 | | | | | | | | | | | | |
| 3.14 **Calibrated Plan Adjusted Index Rate** | | $486.23 | $486.23 | $486.23 | $486.23 | $593.09 | $593.09 | $593.09 | $593.09 | $680.95 | $680.95 | $680.95 | $680.95 | $437.08 |

| Section IV: Projected Plan Level Information | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 4.1 Plan ID (Standard Component ID) | Total | 75729PA0012630 | 75729PA0012631 | 75729PA0012635 | 75729PA0012640 | 75729PA0012647 | 75729PA0012651 | 75729PA0012655 | 75729PA0012657 | 75729PA0012664 | 75729PA0012668 | 75729PA0012672 | 75729PA0012674 | 75729PA0012681 |
| 4.2 Allowed Claims | $31,032,874 | $1,601,205 | $12,708 | $88,956 | $25,416 | $368,531 | $609,983 | $7,294,378 | $444,779 | $38,124 | $177,912 | $1,677,453 | $203,328 | $584,567 |
| 4.3 Reinsurance | $937,951 | $48,396 | $384 | $2,689 | $768 | $11,139 | $18,436 | $220,468 | $13,443 | $1,152 | $5,377 | $50,700 | $6,145 | $17,668 |
| 4.4 Member Cost Sharing | $4,595,677 | $237,123 | $1,882 | $13,174 | $3,764 | $54,576 | $90,333 | $1,080,229 | $65,868 | $5,646 | $26,347 | $248,415 | $30,111 | $86,569 |
| 4.5 Cost Sharing Reduction | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 |
| 4.6 Incurred Claims | $25,499,246 | $1,315,686 | $10,442 | $73,094 | $20,884 | $302,817 | $501,214 | $5,993,680 | $365,468 | $31,326 | $146,187 | $1,378,338 | $167,071 | $480,330 |
| 4.7 Risk Adjustment Transfer Amount | $2,719,211 | $140,303 | $1,114 | $7,795 | $2,227 | $32,292 | $53,449 | $639,159 | $38,973 | $3,341 | $15,589 | $146,984 | $17,816 | $51,222 |
| 4.8 Premium | $28,091,896 | $1,399,440 | $11,107 | $77,747 | $22,213 | $392,882 | $650,287 | $7,776,345 | $474,167 | $46,663 | $217,761 | $2,053,179 | $248,870 | $459,255 |
| 4.9 Projected Member Months | 29,304 | 1,512 | 12 | 84 | 24 | 348 | 576 | 6,888 | 420 | 36 | 168 | 1,584 | 192 | 552 |
| 4.10 Loss Ratio | 82.76% | 85.45% | 85.45% | 85.45% | 85.45% | 71.22% | 71.22% | 71.22% | 71.22% | 62.65% | 62.65% | 62.65% | 62.65% | 94.09% |
| **Per Member Per Month** | | | | | | | | | | | | | | |
| 4.11 Allowed Claims | $1,059.00 | $1,059.00 | $1,059.00 | $1,059.00 | $1,059.00 | $1,059.00 | $1,059.00 | $1,059.00 | $1,059.00 | $1,059.00 | $1,059.00 | $1,059.00 | $1,059.00 | $1,059.00 |
| 4.12 Reinsurance | $32.01 | $32.01 | $32.01 | $32.01 | $32.01 | $32.01 | $32.01 | $32.01 | $32.01 | $32.01 | $32.01 | $32.01 | $32.01 | $32.01 |
| 4.13 Member Cost Sharing | $156.83 | $156.83 | $156.83 | $156.83 | $156.83 | $156.83 | $156.83 | $156.83 | $156.83 | $156.83 | $156.83 | $156.83 | $156.83 | $156.83 |
| 4.14 Cost Sharing Reduction | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 |
| 4.15 Incurred Claims | $870.16 | $870.16 | $870.16 | $870.16 | $870.16 | $870.16 | $870.16 | $870.16 | $870.16 | $870.16 | $870.16 | $870.16 | $870.16 | $870.16 |
| 4.16 Risk Adjustment Transfer Amount | $92.79 | $92.79 | $92.79 | $92.79 | $92.79 | $92.79 | $92.79 | $92.79 | $92.79 | $92.79 | $92.79 | $92.79 | $92.79 | $92.79 |
| 4.17 Premium | $958.64 | $925.56 | $925.56 | $925.56 | $925.56 | $1,128.97 | $1,128.97 | $1,128.97 | $1,128.97 | $1,296.20 | $1,296.20 | $1,296.20 | $1,296.20 | $831.98 |

**Product-Plan Data Collection**

*Product Info, select the Add Product button or Ctrl + Shift + P.*
*ıduct Info, select the Add Plan button or Ctrl + Shift + L.*

Company Legal Name: *ır Ctrl + Shift + I.*

HIOS Issuer ID: *Ctrl + Shift + F.*

Effective Date of Rate Change(s): *ırresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q.*
*sponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.*

**Product/Plan Level Calculations**

**Section I: General Product and Plan Information**

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Product Name | | | | | | | |
| Product ID | | | | | | | |
| Plan Name | Geisinger | Geisinger | Geisinger | Geisinger | Geisinger | Geisinger | Geisinger |
| Plan ID (Standard Component ID) | 75729PA0012685 | 75729PA0012689 | 75729PA0012691 | 75729PA0012702 | 75729PA0012706 | 75729PA0012710 | 75729PA0012712 |
| Metal | Bronze | Bronze | Bronze | Bronze | Bronze | Bronze | Bronze |
| AV Metal Value | 0.648 | 0.648 | 0.648 | 0.650 | 0.650 | 0.650 | 0.650 |
| Plan Category | Renewing | Renewing | Renewing | Renewing | Renewing | Renewing | Renewing |
| Plan Type | PPO | PPO | PPO | PPO | PPO | PPO | PPO |
| Exchange Plan? | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Effective Date of Proposed Rates | 1/1/2026 | 1/1/2026 | 1/1/2026 | 1/1/2026 | 1/1/2026 | 1/1/2026 | 1/1/2026 |
| Cumulative Rate Change % (over 12 mos prior) | 17.81% | 17.81% | 17.81% | 17.38% | 17.38% | 17.38% | 17.38% |
| Product Rate Increase % | | | | | | | |
| Submission Level Rate Increase % | | | | | | | |

**Section II: Experience Period and Current Plan Leve**

| Plan ID (Standard Component ID) | 75729PA0012685 | 75729PA0012689 | 75729PA0012691 | 75729PA0012702 | 75729PA0012706 | 75729PA0012710 | 75729PA0012712 |
|---|---|---|---|---|---|---|---|
| Allowed Claims | $2,749,427 | $7,911,026 | $1,545,923 | $275,408 | $1,453,175 | $6,146,232 | $1,106,163 |
| Reinsurance | $153,139 | $440,632 | $86,106 | $15,340 | $80,940 | $342,336 | $61,612 |
| Member Cost Sharing | $532,946 | $2,055,950 | $351,459 | $101,789 | $213,064 | $1,494,092 | $229,816 |
| Cost Sharing Reduction | $0 | $0 | $0 | $0 | $0 | $0 | $0 |
| Incurred Claims | $2,063,342 | $5,414,444 | $1,108,359 | $158,279 | $1,159,171 | $4,309,805 | $814,736 |
| Risk Adjustment Transfer Amount | $349,148 | $1,746,110 | $260,651 | $54,955 | $124,667 | $994,359 | $140,275 |
| Premium | $1,402,567 | $7,013,497 | $1,046,622 | $229,671 | $520,725 | $4,155,451 | $586,246 |
| Experience Period Member Months | 2,116 | 10,581 | 1,579 | 333 | 755 | 6,025 | 850 |
| Current Enrollment | 169 | 985 | 122 | 42 | 67 | 580 | 79 |
| Current Premium PMPM | $706.21 | $706.21 | $706.21 | $734.86 | $734.86 | $734.86 | $734.86 |
| Loss Ratio | 117.79% | 61.81% | 84.78% | 55.61% | 179.61% | 83.69% | 112.14% |
| **Per Member Per Month** | | | | | | | |
| Allowed Claims | $1,299.35 | $747.66 | $979.05 | $827.05 | $1,924.74 | $1,020.12 | $1,301.37 |
| Reinsurance | $72.37 | $41.64 | $54.53 | $46.07 | $107.20 | $56.82 | $72.48 |
| Member Cost Sharing | $251.86 | $194.31 | $222.58 | $305.67 | $282.20 | $247.98 | $270.37 |
| Cost Sharing Reduction | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 |
| Incurred Claims | $975.11 | $511.71 | $701.94 | $475.31 | $1,535.33 | $715.32 | $958.51 |
| Risk Adjustment Transfer Amount | $165.00 | $165.02 | $165.07 | $165.03 | $165.12 | $165.04 | $165.03 |
| Premium | $662.84 | $662.84 | $662.84 | $689.70 | $689.70 | $689.70 | $689.70 |

**Section III: Plan Adjustment Factors**

| Plan ID (Standard Component ID) | 75729PA0012685 | 75729PA0012689 | 75729PA0012691 | 75729PA0012702 | 75729PA0012706 | 75729PA0012710 | 75729PA0012712 |
|---|---|---|---|---|---|---|---|
| Market Adjusted Index Rate | | | | | | | |
| AV and Cost Sharing Design of Plan | 0.7172 | 0.7172 | 0.7172 | 0.7436 | 0.7436 | 0.7436 | 0.7436 |
| Provider Network Adjustment | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Benefits in Addition to EHB | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Administrative Costs | | | | | | | |
| Administrative Expense | 8.66% | 8.66% | 8.66% | 8.66% | 8.66% | 8.66% | 8.66% |
| Taxes and Fees | 0.06% | 0.06% | 0.06% | 0.06% | 0.06% | 0.06% | 0.06% |
| Profit & Risk Load | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Catastrophic Adjustment | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| **Plan Adjusted Index Rate** | $831.98 | $831.98 | $831.98 | $862.61 | $862.61 | $862.61 | $862.61 |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Age Calibration Factor | | | | | | | |
| Geographic Calibration Factor | | | | | | | |
| Tobacco Calibration Factor | | | | | | | |
| **Calibrated Plan Adjusted Index Rate** | $437.08 | $437.08 | $437.08 | $453.17 | $453.17 | $453.17 | $453.17 |

**Section IV: Projected Plan Level Information**

| Plan ID (Standard Component ID) | 75729PA0012685 | 75729PA0012689 | 75729PA0012691 | 75729PA0012702 | 75729PA0012706 | 75729PA0012710 | 75729PA0012712 |
|---|---|---|---|---|---|---|---|
| Allowed Claims | $1,423,293 | $8,692,255 | $1,054,762 | $368,531 | $559,151 | $5,121,314 | $686,231 |
| Reinsurance | $43,018 | $262,718 | $31,880 | $11,139 | $16,900 | $154,789 | $20,741 |
| Member Cost Sharing | $210,776 | $1,287,241 | $156,200 | $54,576 | $82,805 | $758,418 | $101,624 |
| Cost Sharing Reduction | $0 | $0 | $0 | $0 | $0 | $0 | $0 |
| Incurred Claims | $1,169,499 | $7,142,295 | $866,682 | $302,817 | $459,446 | $4,208,107 | $563,865 |
| Risk Adjustment Transfer Amount | $124,714 | $761,646 | $92,422 | $32,292 | $48,995 | $448,748 | $60,130 |
| Premium | $1,118,187 | $6,828,929 | $828,657 | $300,189 | $455,459 | $4,171,587 | $558,972 |
| Projected Member Months | 1,344 | 8,208 | 996 | 348 | 528 | 4,836 | 648 |
| Loss Ratio | 94.09% | 94.09% | 94.09% | 91.08% | 91.08% | 91.08% | 91.08% |
| **Per Member Per Month** | | | | | | | |
| Allowed Claims | $1,059.00 | $1,059.00 | $1,059.00 | $1,059.00 | $1,059.00 | $1,059.00 | $1,059.00 |
| Reinsurance | $32.01 | $32.01 | $32.01 | $32.01 | $32.01 | $32.01 | $32.01 |
| Member Cost Sharing | $156.83 | $156.83 | $156.83 | $156.83 | $156.83 | $156.83 | $156.83 |
| Cost Sharing Reduction | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 |
| Incurred Claims | $870.16 | $870.16 | $870.16 | $870.16 | $870.16 | $870.16 | $870.16 |
| Risk Adjustment Transfer Amount | $92.79 | $92.79 | $92.79 | $92.79 | $92.79 | $92.79 | $92.79 |
| Premium | $831.98 | $831.98 | $831.98 | $862.61 | $862.61 | $862.61 | $862.61 |

## 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 butto*

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

**RFJ Part II - Consumer Friendly Justification PY2026**
**Geisinger Quality Options**
**Individual**

Geisinger Quality Options has proposed an overall base rate increase of 16.2% for Individual PPO members renewing in the Marketplace effective January 1, 2026 through December 1, 2026. The actual range of proposed rate changes vary from 13.8% to 17.8%. The key drivers of this increase are changes in the normalized risk pool experience, morbidity, and normalized reinsurance recoveries. The total projected 2026 administrative costs are slightly higher than those used for the current 2025 rates. As required by federal regulations and using the Federally prescribed MLR methodology, the projected loss ratio exceeds 80%. There were minimal benefit changes proposed for 2026 to maintain the desired metallic levels.

| 2026 Rates Table Template v15.0 | *All fields with an asterisk ( * ) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.* |
|---|---|
| | *If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.* |
| | *If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.* |
| | *If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.* |
| | *To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.* |
| **HIOS Issuer ID*** | 75729 |
| **Rate Effective Date*** | 1/1/2026 |
| **Rate Expiration Date*** | 12/31/2026 |
| **Rating Method*** | Age-Based Rates |

| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
|---|---|---|---|---|---|
| Required: Enter the 14-character Plan ID | Required: Select the Rating Area ID | Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan | Required: Select the age of a subscriber eligible for the rate | Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan | Required: Enter the rate of an Individual tobacco enrollee on a plan |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 0-14 | 353.37 | 353.37 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 15 | 384.78 | 384.78 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 16 | 396.79 | 396.79 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 17 | 408.80 | 408.80 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 18 | 421.73 | 421.73 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 19 | 434.67 | 434.67 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 20 | 448.06 | 448.06 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 21 | 461.93 | 508.12 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 22 | 461.93 | 508.12 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 23 | 461.93 | 508.12 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 24 | 461.93 | 508.12 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 25 | 463.77 | 510.15 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 26 | 473.01 | 520.31 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 27 | 484.09 | 532.50 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 28 | 502.11 | 552.32 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 29 | 516.89 | 568.58 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 30 | 524.28 | 576.71 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 31 | 535.37 | 588.90 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 32 | 546.45 | 601.10 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 33 | 553.38 | 608.72 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 34 | 560.77 | 616.85 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 35 | 564.47 | 620.91 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 36 | 568.16 | 624.98 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 37 | 571.86 | 629.04 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 38 | 575.55 | 633.11 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 39 | 582.94 | 641.24 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 40 | 590.34 | 649.37 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 41 | 601.42 | 661.56 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 42 | 612.05 | 673.25 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 43 | 626.83 | 689.51 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 44 | 645.30 | 709.83 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 45 | 667.01 | 733.72 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 46 | 692.88 | 762.17 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 47 | 721.98 | 794.18 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 48 | 755.24 | 830.77 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 49 | 788.04 | 866.84 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 50 | 824.99 | 907.49 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 51 | 861.48 | 947.63 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 52 | 901.67 | 991.84 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 53 | 942.32 | 1036.55 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 54 | 986.20 | 1084.82 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 55 | 1030.08 | 1133.09 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 56 | 1077.66 | 1185.43 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 57 | 1125.70 | 1238.27 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 58 | 1176.98 | 1294.67 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 59 | 1202.38 | 1322.62 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 60 | 1253.65 | 1379.02 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 61 | 1298.00 | 1427.80 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 62 | 1327.10 | 1459.81 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 63 | 1363.59 | 1499.95 |
| 75729PA0012630 | Rating Area 3 | Tobacco User/Non-Tobacco User | 64 and over | 1385.76 | 1524.34 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14 | 371.97 | 371.97 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15 | 405.03 | 405.03 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 16 | 417.67 | 417.67 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 17 | 430.32 | 430.32 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 18 | 443.93 | 443.93 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 19 | 457.55 | 457.55 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 20 | 471.65 | 471.65 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 21 | 486.24 | 534.86 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 22 | 486.24 | 534.86 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 23 | 486.24 | 534.86 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 24 | 486.24 | 534.86 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 25 | 488.18 | 537.00 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 26 | 497.90 | 547.69 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 27 | 509.57 | 560.53 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 28 | 528.54 | 581.39 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 29 | 544.09 | 598.50 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 30 | 551.87 | 607.06 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 31 | 563.54 | 619.90 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 32 | 575.21 | 632.74 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 33 | 582.51 | 640.76 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 34 | 590.29 | 649.32 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 35 | 594.18 | 653.59 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 36 | 598.07 | 657.87 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 37 | 601.96 | 662.15 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 38 | 605.85 | 666.43 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 39 | 613.63 | 674.99 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 40 | 621.41 | 683.55 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 41 | 633.08 | 696.38 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 42 | 644.26 | 708.68 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 43 | 659.82 | 725.80 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 44 | 679.27 | 747.19 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 45 | 702.12 | 772.33 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 46 | 729.35 | 802.28 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 47 | 759.98 | 835.98 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 48 | 794.99 | 874.49 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 49 | 829.51 | 912.46 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 50 | 868.41 | 955.25 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 51 | 906.82 | 997.51 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 52 | 949.13 | 1044.04 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 53 | 991.92 | 1091.11 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 54 | 1038.11 | 1141.92 |

| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
|---|---|---|---|---|---|
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 55 | 1084.30 | 1192.73 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 56 | 1134.38 | 1247.82 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 57 | 1184.95 | 1303.44 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 58 | 1238.92 | 1362.81 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 59 | 1265.66 | 1392.23 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 60 | 1319.64 | 1451.60 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 61 | 1366.31 | 1502.95 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 62 | 1396.95 | 1536.64 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 63 | 1435.36 | 1578.90 |
| 75729PA0012630 | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1458.70 | 1604.57 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14 | 446.36 | 446.36 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15 | 486.04 | 486.04 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 16 | 501.21 | 501.21 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 17 | 516.38 | 516.38 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 18 | 532.72 | 532.72 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 19 | 549.05 | 549.05 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 20 | 565.98 | 565.98 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 21 | 583.48 | 641.83 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 22 | 583.48 | 641.83 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 23 | 583.48 | 641.83 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 24 | 583.48 | 641.83 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 25 | 585.81 | 644.39 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 26 | 597.48 | 657.23 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 27 | 611.49 | 672.64 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 28 | 634.24 | 697.67 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 29 | 652.91 | 718.21 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 30 | 662.25 | 728.47 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 31 | 676.25 | 743.88 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 32 | 690.26 | 759.28 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 33 | 699.01 | 768.91 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 34 | 708.34 | 779.18 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 35 | 713.01 | 784.31 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 36 | 717.68 | 789.45 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 37 | 722.35 | 794.58 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 38 | 727.02 | 799.72 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 39 | 736.35 | 809.99 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 40 | 745.69 | 820.26 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 41 | 759.69 | 835.66 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 42 | 773.11 | 850.42 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 43 | 791.78 | 870.96 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 44 | 815.12 | 896.63 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 45 | 842.54 | 926.80 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 46 | 875.22 | 962.74 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 47 | 911.98 | 1003.18 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 48 | 953.99 | 1049.39 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 49 | 995.42 | 1094.96 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 50 | 1042.09 | 1146.30 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 51 | 1088.19 | 1197.01 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 52 | 1138.95 | 1252.85 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 53 | 1190.30 | 1309.33 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 54 | 1245.73 | 1370.30 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 55 | 1301.16 | 1431.28 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 56 | 1361.26 | 1497.38 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 57 | 1421.94 | 1564.13 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 58 | 1486.71 | 1635.38 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 59 | 1518.80 | 1670.68 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 60 | 1583.56 | 1741.92 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 61 | 1639.58 | 1803.54 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 62 | 1676.34 | 1843.97 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 63 | 1722.43 | 1894.67 |
| 75729PA0012630 | Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 1750.44 | 1925.48 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 0-14 | 371.97 | 371.97 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 15 | 405.03 | 405.03 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 16 | 417.67 | 417.67 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 17 | 430.32 | 430.32 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 18 | 443.93 | 443.93 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 19 | 457.55 | 457.55 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 20 | 471.65 | 471.65 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 21 | 486.24 | 534.86 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 22 | 486.24 | 534.86 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 23 | 486.24 | 534.86 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 24 | 486.24 | 534.86 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 25 | 488.18 | 537.00 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 26 | 497.90 | 547.69 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 27 | 509.57 | 560.53 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 28 | 528.54 | 581.39 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 29 | 544.09 | 598.50 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 30 | 551.87 | 607.06 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 31 | 563.54 | 619.90 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 32 | 575.21 | 632.74 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 33 | 582.51 | 640.76 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 34 | 590.29 | 649.32 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 35 | 594.18 | 653.59 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 36 | 598.07 | 657.87 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 37 | 601.96 | 662.15 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 38 | 605.85 | 666.43 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 39 | 613.63 | 674.99 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 40 | 621.41 | 683.55 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 41 | 633.08 | 696.38 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 42 | 644.26 | 708.68 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 43 | 659.82 | 725.80 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 44 | 679.27 | 747.19 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 45 | 702.12 | 772.33 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 46 | 729.35 | 802.28 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 47 | 759.98 | 835.98 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 48 | 794.99 | 874.49 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 49 | 829.51 | 912.46 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 50 | 868.41 | 955.25 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 51 | 906.82 | 997.51 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 52 | 949.13 | 1044.04 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 53 | 991.92 | 1091.11 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 54 | 1038.11 | 1141.92 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 55 | 1084.30 | 1192.73 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 56 | 1134.38 | 1247.82 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 57 | 1184.95 | 1303.44 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 58 | 1238.92 | 1362.81 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 59 | 1265.66 | 1392.23 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 60 | 1319.64 | 1451.60 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 61 | 1366.31 | 1502.95 |

| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
|---|---|---|---|---|---|
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 62 | 1396.95 | 1536.64 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 63 | 1435.36 | 1578.90 |
| 75729PA0012631 | Rating Area 2 | Tobacco User/Non-Tobacco User | 64 and over | 1458.70 | 1604.57 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 0-14 | 353.37 | 353.37 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 15 | 384.78 | 384.78 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 16 | 396.79 | 396.79 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 17 | 408.80 | 408.80 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 18 | 421.73 | 421.73 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 19 | 434.67 | 434.67 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 20 | 448.06 | 448.06 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 21 | 461.93 | 508.12 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 22 | 461.93 | 508.12 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 23 | 461.93 | 508.12 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 24 | 461.93 | 508.12 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 25 | 463.77 | 510.15 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 26 | 473.01 | 520.31 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 27 | 484.09 | 532.50 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 28 | 502.11 | 552.32 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 29 | 516.89 | 568.58 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 30 | 524.28 | 576.71 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 31 | 535.37 | 588.90 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 32 | 546.45 | 601.10 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 33 | 553.38 | 608.72 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 34 | 560.77 | 616.85 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 35 | 564.47 | 620.91 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 36 | 568.16 | 624.98 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 37 | 571.86 | 629.04 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 38 | 575.55 | 633.11 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 39 | 582.94 | 641.24 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 40 | 590.34 | 649.37 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 41 | 601.42 | 661.56 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 42 | 612.05 | 673.25 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 43 | 626.83 | 689.51 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 44 | 645.30 | 709.83 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 45 | 667.01 | 733.72 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 46 | 692.88 | 762.17 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 47 | 721.98 | 794.18 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 48 | 755.24 | 830.77 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 49 | 788.04 | 866.84 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 50 | 824.99 | 907.49 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 51 | 861.48 | 947.63 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 52 | 901.67 | 991.84 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 53 | 942.32 | 1036.55 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 54 | 986.20 | 1084.82 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 55 | 1030.08 | 1133.09 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 56 | 1077.66 | 1185.43 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 57 | 1125.70 | 1238.27 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 58 | 1176.98 | 1294.67 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 59 | 1202.38 | 1322.62 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 60 | 1253.65 | 1379.02 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 61 | 1298.00 | 1427.80 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 62 | 1327.10 | 1459.81 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 63 | 1363.59 | 1499.95 |
| 75729PA0012631 | Rating Area 5 | Tobacco User/Non-Tobacco User | 64 and over | 1385.76 | 1524.34 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14 | 464.96 | 464.96 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 15 | 506.29 | 506.29 |

| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
|---|---|---|---|---|---|
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 16 | 522.09 | 522.09 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 17 | 537.90 | 537.90 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 18 | 554.91 | 554.91 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 19 | 571.93 | 571.93 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 20 | 589.56 | 589.56 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 21 | 607.80 | 668.58 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 22 | 607.80 | 668.58 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 23 | 607.80 | 668.58 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 24 | 607.80 | 668.58 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 25 | 610.22 | 671.24 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 26 | 622.38 | 684.62 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 27 | 636.97 | 700.66 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 28 | 660.67 | 726.74 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 29 | 680.12 | 748.13 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 30 | 689.84 | 758.83 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 31 | 704.43 | 774.87 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 32 | 719.02 | 790.92 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 33 | 728.13 | 800.95 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 34 | 737.86 | 811.64 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 35 | 742.72 | 816.99 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 36 | 747.58 | 822.34 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 37 | 752.45 | 827.69 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 38 | 757.31 | 833.04 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 39 | 767.03 | 843.74 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 40 | 776.76 | 854.43 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 41 | 791.34 | 870.48 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 42 | 805.32 | 885.86 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 43 | 824.77 | 907.25 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 44 | 849.08 | 933.99 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 45 | 877.65 | 965.42 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 46 | 911.69 | 1002.86 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 47 | 949.98 | 1044.98 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 48 | 993.74 | 1093.11 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 49 | 1036.89 | 1140.58 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 50 | 1085.52 | 1194.07 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 51 | 1133.53 | 1246.88 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 52 | 1186.41 | 1305.05 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 53 | 1239.89 | 1363.88 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 54 | 1297.63 | 1427.40 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 55 | 1355.37 | 1490.91 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 56 | 1417.98 | 1559.77 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 57 | 1481.19 | 1629.31 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 58 | 1548.65 | 1703.52 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 59 | 1582.08 | 1740.29 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 60 | 1649.55 | 1814.50 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 61 | 1707.89 | 1878.68 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 62 | 1746.18 | 1920.80 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 63 | 1794.20 | 1973.62 |
| 75729PA0012635 | Rating Area 7 | Tobacco User/Non-Tobacco User | 64 and over | 1823.37 | 2005.71 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14 | 446.36 | 446.36 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15 | 486.04 | 486.04 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 16 | 501.21 | 501.21 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 17 | 516.38 | 516.38 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 18 | 532.72 | 532.72 |

| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
|---|---|---|---|---|---|
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 19 | 549.05 | 549.05 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 20 | 565.98 | 565.98 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 21 | 583.48 | 641.83 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 22 | 583.48 | 641.83 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 23 | 583.48 | 641.83 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 24 | 583.48 | 641.83 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 25 | 585.81 | 644.39 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 26 | 597.48 | 657.23 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 27 | 611.49 | 672.64 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 28 | 634.24 | 697.67 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 29 | 652.91 | 718.21 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 30 | 662.25 | 728.47 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 31 | 676.25 | 743.88 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 32 | 690.26 | 759.28 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 33 | 699.01 | 768.91 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 34 | 708.34 | 779.18 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 35 | 713.01 | 784.31 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 36 | 717.68 | 789.45 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 37 | 722.35 | 794.58 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 38 | 727.02 | 799.72 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 39 | 736.35 | 809.99 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 40 | 745.69 | 820.26 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 41 | 759.69 | 835.66 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 42 | 773.11 | 850.42 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 43 | 791.78 | 870.96 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 44 | 815.12 | 896.63 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 45 | 842.54 | 926.80 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 46 | 875.22 | 962.74 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 47 | 911.98 | 1003.18 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 48 | 953.99 | 1049.39 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 49 | 995.42 | 1094.96 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 50 | 1042.09 | 1146.30 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 51 | 1088.19 | 1197.01 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 52 | 1138.95 | 1252.85 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 53 | 1190.30 | 1309.33 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 54 | 1245.73 | 1370.30 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 55 | 1301.16 | 1431.28 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 56 | 1361.26 | 1497.38 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 57 | 1421.94 | 1564.13 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 58 | 1486.71 | 1635.38 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 59 | 1518.80 | 1670.68 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 60 | 1583.56 | 1741.92 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 61 | 1639.58 | 1803.54 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 62 | 1676.34 | 1843.97 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 63 | 1722.43 | 1894.67 |
| 75729PA0012635 | Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 1750.44 | 1925.48 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14 | 371.97 | 371.97 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15 | 405.03 | 405.03 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 16 | 417.67 | 417.67 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 17 | 430.32 | 430.32 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 18 | 443.93 | 443.93 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 19 | 457.55 | 457.55 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 20 | 471.65 | 471.65 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 21 | 486.24 | 534.86 |

| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
|---|---|---|---|---|---|
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 22 | 486.24 | 534.86 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 23 | 486.24 | 534.86 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 24 | 486.24 | 534.86 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 25 | 488.18 | 537.00 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 26 | 497.90 | 547.69 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 27 | 509.57 | 560.53 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 28 | 528.54 | 581.39 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 29 | 544.09 | 598.50 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 30 | 551.87 | 607.06 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 31 | 563.54 | 619.90 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 32 | 575.21 | 632.74 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 33 | 582.51 | 640.76 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 34 | 590.29 | 649.32 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 35 | 594.18 | 653.59 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 36 | 598.07 | 657.87 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 37 | 601.96 | 662.15 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 38 | 605.85 | 666.43 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 39 | 613.63 | 674.99 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 40 | 621.41 | 683.55 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 41 | 633.08 | 696.38 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 42 | 644.26 | 708.68 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 43 | 659.82 | 725.80 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 44 | 679.27 | 747.19 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 45 | 702.12 | 772.33 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 46 | 729.35 | 802.28 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 47 | 759.98 | 835.98 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 48 | 794.99 | 874.49 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 49 | 829.51 | 912.46 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 50 | 868.41 | 955.25 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 51 | 906.82 | 997.51 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 52 | 949.13 | 1044.04 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 53 | 991.92 | 1091.11 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 54 | 1038.11 | 1141.92 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 55 | 1084.30 | 1192.73 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 56 | 1134.38 | 1247.82 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 57 | 1184.95 | 1303.44 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 58 | 1238.92 | 1362.81 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 59 | 1265.66 | 1392.23 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 60 | 1319.64 | 1451.60 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 61 | 1366.31 | 1502.95 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 62 | 1396.95 | 1536.64 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 63 | 1435.36 | 1578.90 |
| 75729PA0012640 | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1458.70 | 1604.57 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 0-14 | 453.72 | 453.72 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 15 | 494.05 | 494.05 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 16 | 509.47 | 509.47 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 17 | 524.89 | 524.89 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 18 | 541.49 | 541.49 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 19 | 558.10 | 558.10 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 20 | 575.30 | 575.30 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 21 | 593.10 | 652.41 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 22 | 593.10 | 652.41 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 23 | 593.10 | 652.41 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 24 | 593.10 | 652.41 |

| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
|---|---|---|---|---|---|
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 25 | 595.47 | 655.01 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 26 | 607.33 | 668.06 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 27 | 621.56 | 683.72 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 28 | 644.69 | 709.16 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 29 | 663.67 | 730.04 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 30 | 673.16 | 740.48 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 31 | 687.40 | 756.14 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 32 | 701.63 | 771.79 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 33 | 710.53 | 781.58 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 34 | 720.02 | 792.02 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 35 | 724.76 | 797.24 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 36 | 729.51 | 802.46 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 37 | 734.25 | 807.68 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 38 | 739.00 | 812.89 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 39 | 748.48 | 823.33 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 40 | 757.97 | 833.77 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 41 | 772.21 | 849.43 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 42 | 785.85 | 864.43 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 43 | 804.83 | 885.31 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 44 | 828.55 | 911.41 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 45 | 856.43 | 942.07 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 46 | 889.64 | 978.61 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 47 | 927.01 | 1019.71 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 48 | 969.71 | 1066.68 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 49 | 1011.82 | 1113.00 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 50 | 1059.27 | 1165.19 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 51 | 1106.12 | 1216.73 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 52 | 1157.72 | 1273.49 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 53 | 1209.91 | 1330.90 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 54 | 1266.26 | 1392.88 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 55 | 1322.60 | 1454.86 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 56 | 1383.69 | 1522.06 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 57 | 1445.37 | 1589.91 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 58 | 1511.20 | 1662.32 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 59 | 1543.82 | 1698.21 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 60 | 1609.66 | 1770.62 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 61 | 1666.59 | 1833.25 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 62 | 1703.96 | 1874.35 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 63 | 1750.81 | 1925.89 |
| 75729PA0012647 | Rating Area 2 | Tobacco User/Non-Tobacco User | 64 and over | 1779.28 | 1957.21 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 0-14 | 431.03 | 431.03 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 15 | 469.34 | 469.34 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 16 | 483.99 | 483.99 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 17 | 498.64 | 498.64 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 18 | 514.42 | 514.42 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 19 | 530.20 | 530.20 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 20 | 546.54 | 546.54 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 21 | 563.44 | 619.79 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 22 | 563.44 | 619.79 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 23 | 563.44 | 619.79 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 24 | 563.44 | 619.79 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 25 | 565.69 | 622.26 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 26 | 576.96 | 634.66 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 27 | 590.48 | 649.53 |

| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
|---|---|---|---|---|---|
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 28 | 612.46 | 673.70 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 29 | 630.49 | 693.54 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 30 | 639.50 | 703.45 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 31 | 653.03 | 718.33 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 32 | 666.55 | 733.20 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 33 | 675.00 | 742.50 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 34 | 684.02 | 752.42 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 35 | 688.52 | 757.38 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 36 | 693.03 | 762.33 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 37 | 697.54 | 767.29 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 38 | 702.05 | 772.25 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 39 | 711.06 | 782.17 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 40 | 720.08 | 792.08 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 41 | 733.60 | 806.96 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 42 | 746.56 | 821.21 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 43 | 764.59 | 841.05 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 44 | 787.12 | 865.84 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 45 | 813.61 | 894.97 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 46 | 845.16 | 929.67 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 47 | 880.66 | 968.72 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 48 | 921.22 | 1013.35 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 49 | 961.23 | 1057.35 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 50 | 1006.30 | 1106.93 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 51 | 1050.81 | 1155.90 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 52 | 1099.83 | 1209.82 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 53 | 1149.42 | 1264.36 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 54 | 1202.94 | 1323.24 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 55 | 1256.47 | 1382.12 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 56 | 1314.50 | 1445.95 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 57 | 1373.10 | 1510.41 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 58 | 1435.64 | 1579.21 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 59 | 1466.63 | 1613.30 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 60 | 1529.17 | 1682.09 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 61 | 1583.26 | 1741.59 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 62 | 1618.76 | 1780.64 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 63 | 1663.27 | 1829.60 |
| 75729PA0012647 | Rating Area 5 | Tobacco User/Non-Tobacco User | 64 and over | 1690.32 | 1859.35 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14 | 567.15 | 567.15 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 15 | 617.56 | 617.56 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 16 | 636.83 | 636.83 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 17 | 656.11 | 656.11 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 18 | 676.87 | 676.87 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 19 | 697.63 | 697.63 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 20 | 719.13 | 719.13 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 21 | 741.37 | 815.51 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 22 | 741.37 | 815.51 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 23 | 741.37 | 815.51 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 24 | 741.37 | 815.51 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 25 | 744.33 | 818.77 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 26 | 759.16 | 835.08 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 27 | 776.95 | 854.65 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 28 | 805.87 | 886.45 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 29 | 829.59 | 912.55 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 30 | 841.45 | 925.60 |

| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
|---|---|---|---|---|---|
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 31 | 859.24 | 945.17 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 32 | 877.04 | 964.74 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 33 | 888.16 | 976.97 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 34 | 900.02 | 990.02 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 35 | 905.95 | 996.55 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 36 | 911.88 | 1003.07 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 37 | 917.81 | 1009.59 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 38 | 923.74 | 1016.12 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 39 | 935.61 | 1029.17 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 40 | 947.47 | 1042.21 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 41 | 965.26 | 1061.79 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 42 | 982.31 | 1080.54 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 43 | 1006.04 | 1106.64 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 44 | 1035.69 | 1139.26 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 45 | 1070.53 | 1177.59 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 46 | 1112.05 | 1223.26 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 47 | 1158.76 | 1274.63 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 48 | 1212.14 | 1333.35 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 49 | 1264.77 | 1391.25 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 50 | 1324.08 | 1456.49 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 51 | 1382.65 | 1520.92 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 52 | 1447.15 | 1591.86 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 53 | 1512.39 | 1663.63 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 54 | 1582.82 | 1741.10 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 55 | 1653.25 | 1818.57 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 56 | 1729.61 | 1902.57 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 57 | 1806.71 | 1987.38 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 58 | 1889.00 | 2077.90 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 59 | 1929.78 | 2122.76 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 60 | 2012.07 | 2213.28 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 61 | 2083.24 | 2291.57 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 62 | 2129.95 | 2342.94 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 63 | 2188.52 | 2407.37 |
| 75729PA0012651 | Rating Area 7 | Tobacco User/Non-Tobacco User | 64 and over | 2224.10 | 2446.51 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14 | 544.46 | 544.46 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15 | 592.86 | 592.86 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 16 | 611.36 | 611.36 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 17 | 629.87 | 629.87 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 18 | 649.79 | 649.79 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 19 | 669.72 | 669.72 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 20 | 690.36 | 690.36 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 21 | 711.72 | 782.89 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 22 | 711.72 | 782.89 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 23 | 711.72 | 782.89 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 24 | 711.72 | 782.89 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 25 | 714.56 | 786.02 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 26 | 728.79 | 801.67 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 27 | 745.88 | 820.46 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 28 | 773.63 | 850.99 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 29 | 796.41 | 876.05 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 30 | 807.79 | 888.57 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 31 | 824.88 | 907.36 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 32 | 841.96 | 926.15 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 33 | 852.63 | 937.90 |

| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
|---|---|---|---|---|---|
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 34 | 864.02 | 950.42 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 35 | 869.71 | 956.68 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 36 | 875.41 | 962.95 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 37 | 881.10 | 969.21 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 38 | 886.79 | 975.47 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 39 | 898.18 | 988.00 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 40 | 909.57 | 1000.53 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 41 | 926.65 | 1019.32 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 42 | 943.02 | 1037.32 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 43 | 965.79 | 1062.37 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 44 | 994.26 | 1093.69 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 45 | 1027.71 | 1130.48 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 46 | 1067.57 | 1174.33 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 47 | 1112.41 | 1223.65 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 48 | 1163.65 | 1280.02 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 49 | 1214.18 | 1335.60 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 50 | 1271.12 | 1398.23 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 51 | 1327.34 | 1460.08 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 52 | 1389.26 | 1528.19 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 53 | 1451.89 | 1597.08 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 54 | 1519.51 | 1671.46 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 55 | 1587.12 | 1745.83 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 56 | 1660.43 | 1826.47 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 57 | 1734.44 | 1907.89 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 58 | 1813.44 | 1994.79 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 59 | 1852.59 | 2037.85 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 60 | 1931.59 | 2124.75 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 61 | 1999.91 | 2199.90 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 62 | 2044.75 | 2249.23 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 63 | 2100.98 | 2311.07 |
| 75729PA0012651 | Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 2135.14 | 2348.65 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 0-14 | 431.03 | 431.03 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 15 | 469.34 | 469.34 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 16 | 483.99 | 483.99 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 17 | 498.64 | 498.64 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 18 | 514.42 | 514.42 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 19 | 530.20 | 530.20 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 20 | 546.54 | 546.54 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 21 | 563.44 | 619.79 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 22 | 563.44 | 619.79 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 23 | 563.44 | 619.79 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 24 | 563.44 | 619.79 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 25 | 565.69 | 622.26 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 26 | 576.96 | 634.66 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 27 | 590.48 | 649.53 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 28 | 612.46 | 673.70 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 29 | 630.49 | 693.54 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 30 | 639.50 | 703.45 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 31 | 653.03 | 718.33 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 32 | 666.55 | 733.20 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 33 | 675.00 | 742.50 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 34 | 684.02 | 752.42 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 35 | 688.52 | 757.38 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 36 | 693.03 | 762.33 |

| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
|---|---|---|---|---|---|
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 37 | 697.54 | 767.29 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 38 | 702.05 | 772.25 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 39 | 711.06 | 782.17 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 40 | 720.08 | 792.08 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 41 | 733.60 | 806.96 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 42 | 746.56 | 821.21 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 43 | 764.59 | 841.05 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 44 | 787.12 | 865.84 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 45 | 813.61 | 894.97 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 46 | 845.16 | 929.67 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 47 | 880.66 | 968.72 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 48 | 921.22 | 1013.35 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 49 | 961.23 | 1057.35 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 50 | 1006.30 | 1106.93 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 51 | 1050.81 | 1155.90 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 52 | 1099.83 | 1209.82 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 53 | 1149.42 | 1264.36 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 54 | 1202.94 | 1323.24 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 55 | 1256.47 | 1382.12 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 56 | 1314.50 | 1445.95 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 57 | 1373.10 | 1510.41 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 58 | 1435.64 | 1579.21 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 59 | 1466.63 | 1613.30 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 60 | 1529.17 | 1682.09 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 61 | 1583.26 | 1741.59 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 62 | 1618.76 | 1780.64 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 63 | 1663.27 | 1829.60 |
| 75729PA0012655 | Rating Area 3 | Tobacco User/Non-Tobacco User | 64 and over | 1690.32 | 1859.35 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14 | 453.72 | 453.72 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15 | 494.05 | 494.05 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 16 | 509.47 | 509.47 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 17 | 524.89 | 524.89 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 18 | 541.49 | 541.49 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 19 | 558.10 | 558.10 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 20 | 575.30 | 575.30 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 21 | 593.10 | 652.41 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 22 | 593.10 | 652.41 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 23 | 593.10 | 652.41 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 24 | 593.10 | 652.41 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 25 | 595.47 | 655.01 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 26 | 607.33 | 668.06 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 27 | 621.56 | 683.72 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 28 | 644.69 | 709.16 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 29 | 663.67 | 730.04 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 30 | 673.16 | 740.48 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 31 | 687.40 | 756.14 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 32 | 701.63 | 771.79 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 33 | 710.53 | 781.58 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 34 | 720.02 | 792.02 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 35 | 724.76 | 797.24 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 36 | 729.51 | 802.46 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 37 | 734.25 | 807.68 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 38 | 739.00 | 812.89 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 39 | 748.48 | 823.33 |

| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
|---|---|---|---|---|---|
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 40 | 757.97 | 833.77 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 41 | 772.21 | 849.43 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 42 | 785.85 | 864.43 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 43 | 804.83 | 885.31 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 44 | 828.55 | 911.41 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 45 | 856.43 | 942.07 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 46 | 889.64 | 978.61 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 47 | 927.01 | 1019.71 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 48 | 969.71 | 1066.68 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 49 | 1011.82 | 1113.00 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 50 | 1059.27 | 1165.19 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 51 | 1106.12 | 1216.73 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 52 | 1157.72 | 1273.49 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 53 | 1209.91 | 1330.90 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 54 | 1266.26 | 1392.88 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 55 | 1322.60 | 1454.86 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 56 | 1383.69 | 1522.06 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 57 | 1445.37 | 1589.91 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 58 | 1511.20 | 1662.32 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 59 | 1543.82 | 1698.21 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 60 | 1609.66 | 1770.62 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 61 | 1666.59 | 1833.25 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 62 | 1703.96 | 1874.35 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 63 | 1750.81 | 1925.89 |
| 75729PA0012655 | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1779.28 | 1957.21 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14 | 544.46 | 544.46 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15 | 592.86 | 592.86 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 16 | 611.36 | 611.36 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 17 | 629.87 | 629.87 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 18 | 649.79 | 649.79 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 19 | 669.72 | 669.72 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 20 | 690.36 | 690.36 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 21 | 711.72 | 782.89 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 22 | 711.72 | 782.89 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 23 | 711.72 | 782.89 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 24 | 711.72 | 782.89 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 25 | 714.56 | 786.02 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 26 | 728.79 | 801.67 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 27 | 745.88 | 820.46 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 28 | 773.63 | 850.99 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 29 | 796.41 | 876.05 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 30 | 807.79 | 888.57 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 31 | 824.88 | 907.36 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 32 | 841.96 | 926.15 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 33 | 852.63 | 937.90 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 34 | 864.02 | 950.42 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 35 | 869.71 | 956.68 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 36 | 875.41 | 962.95 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 37 | 881.10 | 969.21 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 38 | 886.79 | 975.47 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 39 | 898.18 | 988.00 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 40 | 909.57 | 1000.53 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 41 | 926.65 | 1019.32 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 42 | 943.02 | 1037.32 |

| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
|---|---|---|---|---|---|
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 43 | 965.79 | 1062.37 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 44 | 994.26 | 1093.69 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 45 | 1027.71 | 1130.48 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 46 | 1067.57 | 1174.33 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 47 | 1112.41 | 1223.65 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 48 | 1163.65 | 1280.02 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 49 | 1214.18 | 1335.60 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 50 | 1271.12 | 1398.23 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 51 | 1327.34 | 1460.08 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 52 | 1389.26 | 1528.19 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 53 | 1451.89 | 1597.08 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 54 | 1519.51 | 1671.46 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 55 | 1587.12 | 1745.83 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 56 | 1660.43 | 1826.47 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 57 | 1734.44 | 1907.89 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 58 | 1813.44 | 1994.79 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 59 | 1852.59 | 2037.85 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 60 | 1931.59 | 2124.75 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 61 | 1999.91 | 2199.90 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 62 | 2044.75 | 2249.23 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 63 | 2100.98 | 2311.07 |
| 75729PA0012655 | Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 2135.14 | 2348.65 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14 | 453.72 | 453.72 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15 | 494.05 | 494.05 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 16 | 509.47 | 509.47 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 17 | 524.89 | 524.89 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 18 | 541.49 | 541.49 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 19 | 558.10 | 558.10 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 20 | 575.30 | 575.30 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 21 | 593.10 | 652.41 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 22 | 593.10 | 652.41 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 23 | 593.10 | 652.41 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 24 | 593.10 | 652.41 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 25 | 595.47 | 655.01 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 26 | 607.33 | 668.06 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 27 | 621.56 | 683.72 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 28 | 644.69 | 709.16 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 29 | 663.67 | 730.04 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 30 | 673.16 | 740.48 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 31 | 687.40 | 756.14 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 32 | 701.63 | 771.79 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 33 | 710.53 | 781.58 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 34 | 720.02 | 792.02 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 35 | 724.76 | 797.24 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 36 | 729.51 | 802.46 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 37 | 734.25 | 807.68 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 38 | 739.00 | 812.89 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 39 | 748.48 | 823.33 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 40 | 757.97 | 833.77 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 41 | 772.21 | 849.43 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 42 | 785.85 | 864.43 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 43 | 804.83 | 885.31 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 44 | 828.55 | 911.41 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 45 | 856.43 | 942.07 |

| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
|---|---|---|---|---|---|
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 46 | 889.64 | 978.61 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 47 | 927.01 | 1019.71 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 48 | 969.71 | 1066.68 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 49 | 1011.82 | 1113.00 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 50 | 1059.27 | 1165.19 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 51 | 1106.12 | 1216.73 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 52 | 1157.72 | 1273.49 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 53 | 1209.91 | 1330.90 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 54 | 1266.26 | 1392.88 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 55 | 1322.60 | 1454.86 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 56 | 1383.69 | 1522.06 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 57 | 1445.37 | 1589.91 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 58 | 1511.20 | 1662.32 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 59 | 1543.82 | 1698.21 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 60 | 1609.66 | 1770.62 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 61 | 1666.59 | 1833.25 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 62 | 1703.96 | 1874.35 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 63 | 1750.81 | 1925.89 |
| 75729PA0012657 | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1779.28 | 1957.21 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 0-14 | 520.92 | 520.92 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 15 | 567.23 | 567.23 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 16 | 584.93 | 584.93 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 17 | 602.64 | 602.64 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 18 | 621.70 | 621.70 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 19 | 640.77 | 640.77 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 20 | 660.52 | 660.52 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 21 | 680.95 | 749.05 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 22 | 680.95 | 749.05 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 23 | 680.95 | 749.05 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 24 | 680.95 | 749.05 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 25 | 683.67 | 752.04 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 26 | 697.29 | 767.02 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 27 | 713.63 | 785.00 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 28 | 740.19 | 814.21 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 29 | 761.98 | 838.18 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 30 | 772.87 | 850.16 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 31 | 789.22 | 868.14 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 32 | 805.56 | 886.12 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 33 | 815.77 | 897.35 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 34 | 826.67 | 909.34 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 35 | 832.12 | 915.33 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 36 | 837.56 | 921.32 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 37 | 843.01 | 927.31 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 38 | 848.46 | 933.31 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 39 | 859.36 | 945.29 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 40 | 870.25 | 957.28 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 41 | 886.59 | 975.25 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 42 | 902.25 | 992.48 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 43 | 924.05 | 1016.45 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 44 | 951.28 | 1046.41 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 45 | 983.29 | 1081.62 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 46 | 1021.42 | 1123.56 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 47 | 1064.32 | 1170.75 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 48 | 1113.35 | 1224.68 |

| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
|---|---|---|---|---|---|
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 49 | 1161.70 | 1277.87 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 50 | 1216.17 | 1337.79 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 51 | 1269.97 | 1396.96 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 52 | 1329.21 | 1462.13 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 53 | 1389.13 | 1528.05 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 54 | 1453.82 | 1599.20 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 55 | 1518.51 | 1670.36 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 56 | 1588.65 | 1747.51 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 57 | 1659.47 | 1825.41 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 58 | 1735.05 | 1908.56 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 59 | 1772.51 | 1949.76 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 60 | 1848.09 | 2032.90 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 61 | 1913.46 | 2104.81 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 62 | 1956.36 | 2152.00 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 63 | 2010.16 | 2211.17 |
| 75729PA0012664 | Rating Area 2 | Tobacco User/Non-Tobacco User | 64 and over | 2042.84 | 2247.13 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 0-14 | 494.88 | 494.88 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 15 | 538.87 | 538.87 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 16 | 555.69 | 555.69 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 17 | 572.51 | 572.51 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 18 | 590.62 | 590.62 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 19 | 608.73 | 608.73 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 20 | 627.49 | 627.49 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 21 | 646.90 | 711.59 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 22 | 646.90 | 711.59 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 23 | 646.90 | 711.59 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 24 | 646.90 | 711.59 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 25 | 649.49 | 714.44 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 26 | 662.43 | 728.67 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 27 | 677.95 | 745.75 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 28 | 703.18 | 773.50 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 29 | 723.88 | 796.27 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 30 | 734.23 | 807.65 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 31 | 749.76 | 824.73 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 32 | 765.28 | 841.81 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 33 | 774.99 | 852.48 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 34 | 785.34 | 863.87 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 35 | 790.51 | 869.56 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 36 | 795.69 | 875.26 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 37 | 800.86 | 880.95 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 38 | 806.04 | 886.64 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 39 | 816.39 | 898.03 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 40 | 826.74 | 909.41 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 41 | 842.26 | 926.49 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 42 | 857.14 | 942.86 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 43 | 877.84 | 965.63 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 44 | 903.72 | 994.09 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 45 | 934.12 | 1027.54 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 46 | 970.35 | 1067.38 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 47 | 1011.10 | 1112.21 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 48 | 1057.68 | 1163.45 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 49 | 1103.61 | 1213.97 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 50 | 1155.36 | 1270.90 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 51 | 1206.47 | 1327.11 |

| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
|---|---|---|---|---|---|
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 52 | 1262.75 | 1389.02 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 53 | 1319.68 | 1451.64 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 54 | 1381.13 | 1519.24 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 55 | 1442.59 | 1586.84 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 56 | 1509.22 | 1660.14 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 57 | 1576.49 | 1734.14 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 58 | 1648.30 | 1813.13 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 59 | 1683.88 | 1852.27 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 60 | 1755.69 | 1931.25 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 61 | 1817.79 | 1999.57 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 62 | 1858.54 | 2044.40 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 63 | 1909.65 | 2100.61 |
| 75729PA0012664 | Rating Area 5 | Tobacco User/Non-Tobacco User | 64 and over | 1940.70 | 2134.77 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14 | 651.16 | 651.16 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 15 | 709.04 | 709.04 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 16 | 731.17 | 731.17 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 17 | 753.30 | 753.30 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 18 | 777.13 | 777.13 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 19 | 800.96 | 800.96 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 20 | 825.65 | 825.65 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 21 | 851.19 | 936.31 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 22 | 851.19 | 936.31 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 23 | 851.19 | 936.31 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 24 | 851.19 | 936.31 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 25 | 854.59 | 940.05 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 26 | 871.61 | 958.77 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 27 | 892.04 | 981.24 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 28 | 925.24 | 1017.76 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 29 | 952.47 | 1047.72 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 30 | 966.09 | 1062.70 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 31 | 986.52 | 1085.17 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 32 | 1006.95 | 1107.65 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 33 | 1019.72 | 1121.69 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 34 | 1033.34 | 1136.67 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 35 | 1040.15 | 1144.16 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 36 | 1046.96 | 1151.65 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 37 | 1053.77 | 1159.14 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 38 | 1060.57 | 1166.63 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 39 | 1074.19 | 1181.61 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 40 | 1087.81 | 1196.59 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 41 | 1108.24 | 1219.07 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 42 | 1127.82 | 1240.60 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 43 | 1155.06 | 1270.56 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 44 | 1189.10 | 1308.01 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 45 | 1229.11 | 1352.02 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 46 | 1276.78 | 1404.45 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 47 | 1330.40 | 1463.44 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 48 | 1391.69 | 1530.85 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 49 | 1452.12 | 1597.33 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 50 | 1520.21 | 1672.24 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 51 | 1587.46 | 1746.20 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 52 | 1661.51 | 1827.66 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 53 | 1736.41 | 1910.06 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 54 | 1817.28 | 1999.01 |

| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
|---|---|---|---|---|---|
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 55 | 1898.14 | 2087.95 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 56 | 1985.81 | 2184.39 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 57 | 2074.33 | 2281.77 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 58 | 2168.82 | 2385.70 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 59 | 2215.63 | 2437.19 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 60 | 2310.11 | 2541.12 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 61 | 2391.83 | 2631.01 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 62 | 2445.45 | 2690.00 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 63 | 2512.69 | 2763.96 |
| 75729PA0012668 | Rating Area 7 | Tobacco User/Non-Tobacco User | 64 and over | 2553.55 | 2808.91 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14 | 625.11 | 625.11 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15 | 680.67 | 680.67 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 16 | 701.92 | 701.92 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 17 | 723.17 | 723.17 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 18 | 746.05 | 746.05 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 19 | 768.93 | 768.93 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 20 | 792.62 | 792.62 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 21 | 817.14 | 898.86 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 22 | 817.14 | 898.86 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 23 | 817.14 | 898.86 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 24 | 817.14 | 898.86 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 25 | 820.40 | 902.45 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 26 | 836.75 | 920.42 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 27 | 856.36 | 941.99 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 28 | 888.23 | 977.05 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 29 | 914.38 | 1005.81 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 30 | 927.45 | 1020.19 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 31 | 947.06 | 1041.77 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 32 | 966.67 | 1063.34 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 33 | 978.93 | 1076.82 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 34 | 992.00 | 1091.20 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 35 | 998.54 | 1098.39 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 36 | 1005.08 | 1105.59 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 37 | 1011.61 | 1112.78 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 38 | 1018.15 | 1119.97 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 39 | 1031.23 | 1134.35 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 40 | 1044.30 | 1148.73 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 41 | 1063.91 | 1170.30 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 42 | 1082.71 | 1190.98 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 43 | 1108.85 | 1219.74 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 44 | 1141.54 | 1255.69 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 45 | 1179.94 | 1297.94 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 46 | 1225.70 | 1348.28 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 47 | 1277.18 | 1404.90 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 48 | 1336.02 | 1469.62 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 49 | 1394.03 | 1533.44 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 50 | 1459.41 | 1605.35 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 51 | 1523.96 | 1676.36 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 52 | 1595.05 | 1754.56 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 53 | 1666.96 | 1833.65 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 54 | 1744.59 | 1919.04 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 55 | 1822.21 | 2004.44 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 56 | 1906.38 | 2097.02 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 57 | 1991.36 | 2190.50 |

| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
|---|---|---|---|---|---|
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 58 | 2082.06 | 2290.27 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 59 | 2127.01 | 2339.71 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 60 | 2217.71 | 2439.48 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 61 | 2296.15 | 2525.77 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 62 | 2347.63 | 2582.40 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 63 | 2412.19 | 2653.41 |
| 75729PA0012668 | Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 2451.41 | 2696.55 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 0-14 | 494.88 | 494.88 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 15 | 538.87 | 538.87 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 16 | 555.69 | 555.69 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 17 | 572.51 | 572.51 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 18 | 590.62 | 590.62 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 19 | 608.73 | 608.73 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 20 | 627.49 | 627.49 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 21 | 646.90 | 711.59 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 22 | 646.90 | 711.59 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 23 | 646.90 | 711.59 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 24 | 646.90 | 711.59 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 25 | 649.49 | 714.44 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 26 | 662.43 | 728.67 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 27 | 677.95 | 745.75 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 28 | 703.18 | 773.50 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 29 | 723.88 | 796.27 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 30 | 734.23 | 807.65 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 31 | 749.76 | 824.73 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 32 | 765.28 | 841.81 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 33 | 774.99 | 852.48 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 34 | 785.34 | 863.87 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 35 | 790.51 | 869.56 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 36 | 795.69 | 875.26 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 37 | 800.86 | 880.95 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 38 | 806.04 | 886.64 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 39 | 816.39 | 898.03 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 40 | 826.74 | 909.41 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 41 | 842.26 | 926.49 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 42 | 857.14 | 942.86 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 43 | 877.84 | 965.63 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 44 | 903.72 | 994.09 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 45 | 934.12 | 1027.54 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 46 | 970.35 | 1067.38 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 47 | 1011.10 | 1112.21 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 48 | 1057.68 | 1163.45 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 49 | 1103.61 | 1213.97 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 50 | 1155.36 | 1270.90 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 51 | 1206.47 | 1327.11 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 52 | 1262.75 | 1389.02 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 53 | 1319.68 | 1451.64 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 54 | 1381.13 | 1519.24 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 55 | 1442.59 | 1586.84 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 56 | 1509.22 | 1660.14 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 57 | 1576.49 | 1734.14 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 58 | 1648.30 | 1813.13 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 59 | 1683.88 | 1852.27 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 60 | 1755.69 | 1931.25 |

| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
|---|---|---|---|---|---|
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 61 | 1817.79 | 1999.57 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 62 | 1858.54 | 2044.40 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 63 | 1909.65 | 2100.61 |
| 75729PA0012672 | Rating Area 3 | Tobacco User/Non-Tobacco User | 64 and over | 1940.70 | 2134.77 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14 | 520.92 | 520.92 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15 | 567.23 | 567.23 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 16 | 584.93 | 584.93 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 17 | 602.64 | 602.64 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 18 | 621.70 | 621.70 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 19 | 640.77 | 640.77 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 20 | 660.52 | 660.52 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 21 | 680.95 | 749.05 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 22 | 680.95 | 749.05 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 23 | 680.95 | 749.05 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 24 | 680.95 | 749.05 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 25 | 683.67 | 752.04 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 26 | 697.29 | 767.02 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 27 | 713.63 | 785.00 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 28 | 740.19 | 814.21 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 29 | 761.98 | 838.18 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 30 | 772.87 | 850.16 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 31 | 789.22 | 868.14 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 32 | 805.56 | 886.12 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 33 | 815.77 | 897.35 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 34 | 826.67 | 909.34 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 35 | 832.12 | 915.33 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 36 | 837.56 | 921.32 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 37 | 843.01 | 927.31 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 38 | 848.46 | 933.31 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 39 | 859.36 | 945.29 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 40 | 870.25 | 957.28 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 41 | 886.59 | 975.25 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 42 | 902.25 | 992.48 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 43 | 924.05 | 1016.45 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 44 | 951.28 | 1046.41 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 45 | 983.29 | 1081.62 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 46 | 1021.42 | 1123.56 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 47 | 1064.32 | 1170.75 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 48 | 1113.35 | 1224.68 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 49 | 1161.70 | 1277.87 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 50 | 1216.17 | 1337.79 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 51 | 1269.97 | 1396.96 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 52 | 1329.21 | 1462.13 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 53 | 1389.13 | 1528.05 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 54 | 1453.82 | 1599.20 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 55 | 1518.51 | 1670.36 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 56 | 1588.65 | 1747.51 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 57 | 1659.47 | 1825.41 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 58 | 1735.05 | 1908.56 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 59 | 1772.51 | 1949.76 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 60 | 1848.09 | 2032.90 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 61 | 1913.46 | 2104.81 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 62 | 1956.36 | 2152.00 |
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 63 | 2010.16 | 2211.17 |

| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
|---|---|---|---|---|---|
| 75729PA0012672 | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 2042.84 | 2247.13 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14 | 625.11 | 625.11 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15 | 680.67 | 680.67 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 16 | 701.92 | 701.92 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 17 | 723.17 | 723.17 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 18 | 746.05 | 746.05 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 19 | 768.93 | 768.93 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 20 | 792.62 | 792.62 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 21 | 817.14 | 898.86 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 22 | 817.14 | 898.86 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 23 | 817.14 | 898.86 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 24 | 817.14 | 898.86 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 25 | 820.40 | 902.45 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 26 | 836.75 | 920.42 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 27 | 856.36 | 941.99 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 28 | 888.23 | 977.05 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 29 | 914.38 | 1005.81 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 30 | 927.45 | 1020.19 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 31 | 947.06 | 1041.77 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 32 | 966.67 | 1063.34 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 33 | 978.93 | 1076.82 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 34 | 992.00 | 1091.20 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 35 | 998.54 | 1098.39 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 36 | 1005.08 | 1105.59 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 37 | 1011.61 | 1112.78 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 38 | 1018.15 | 1119.97 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 39 | 1031.23 | 1134.35 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 40 | 1044.30 | 1148.73 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 41 | 1063.91 | 1170.30 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 42 | 1082.71 | 1190.98 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 43 | 1108.85 | 1219.74 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 44 | 1141.54 | 1255.69 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 45 | 1179.94 | 1297.94 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 46 | 1225.70 | 1348.28 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 47 | 1277.18 | 1404.90 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 48 | 1336.02 | 1469.62 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 49 | 1394.03 | 1533.44 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 50 | 1459.41 | 1605.35 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 51 | 1523.96 | 1676.36 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 52 | 1595.05 | 1754.56 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 53 | 1666.96 | 1833.65 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 54 | 1744.59 | 1919.04 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 55 | 1822.21 | 2004.44 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 56 | 1906.38 | 2097.02 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 57 | 1991.36 | 2190.50 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 58 | 2082.06 | 2290.27 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 59 | 2127.01 | 2339.71 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 60 | 2217.71 | 2439.48 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 61 | 2296.15 | 2525.77 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 62 | 2347.63 | 2582.40 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 63 | 2412.19 | 2653.41 |
| 75729PA0012672 | Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 2451.41 | 2696.55 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14 | 520.92 | 520.92 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15 | 567.23 | 567.23 |

| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
|---|---|---|---|---|---|
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 16 | 584.93 | 584.93 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 17 | 602.64 | 602.64 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 18 | 621.70 | 621.70 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 19 | 640.77 | 640.77 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 20 | 660.52 | 660.52 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 21 | 680.95 | 749.05 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 22 | 680.95 | 749.05 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 23 | 680.95 | 749.05 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 24 | 680.95 | 749.05 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 25 | 683.67 | 752.04 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 26 | 697.29 | 767.02 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 27 | 713.63 | 785.00 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 28 | 740.19 | 814.21 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 29 | 761.98 | 838.18 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 30 | 772.87 | 850.16 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 31 | 789.22 | 868.14 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 32 | 805.56 | 886.12 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 33 | 815.77 | 897.35 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 34 | 826.67 | 909.34 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 35 | 832.12 | 915.33 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 36 | 837.56 | 921.32 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 37 | 843.01 | 927.31 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 38 | 848.46 | 933.31 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 39 | 859.36 | 945.29 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 40 | 870.25 | 957.28 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 41 | 886.59 | 975.25 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 42 | 902.25 | 992.48 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 43 | 924.05 | 1016.45 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 44 | 951.28 | 1046.41 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 45 | 983.29 | 1081.62 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 46 | 1021.42 | 1123.56 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 47 | 1064.32 | 1170.75 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 48 | 1113.35 | 1224.68 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 49 | 1161.70 | 1277.87 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 50 | 1216.17 | 1337.79 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 51 | 1269.97 | 1396.96 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 52 | 1329.21 | 1462.13 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 53 | 1389.13 | 1528.05 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 54 | 1453.82 | 1599.20 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 55 | 1518.51 | 1670.36 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 56 | 1588.65 | 1747.51 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 57 | 1659.47 | 1825.41 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 58 | 1735.05 | 1908.56 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 59 | 1772.51 | 1949.76 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 60 | 1848.09 | 2032.90 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 61 | 1913.46 | 2104.81 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 62 | 1956.36 | 2152.00 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 63 | 2010.16 | 2211.17 |
| 75729PA0012674 | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 2042.84 | 2247.13 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 0-14 | 334.36 | 334.36 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 15 | 364.08 | 364.08 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 16 | 375.45 | 375.45 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 17 | 386.81 | 386.81 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 18 | 399.05 | 399.05 |

| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
|---|---|---|---|---|---|
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 19 | 411.29 | 411.29 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 20 | 423.96 | 423.96 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 21 | 437.08 | 480.79 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 22 | 437.08 | 480.79 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 23 | 437.08 | 480.79 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 24 | 437.08 | 480.79 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 25 | 438.82 | 482.71 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 26 | 447.57 | 492.32 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 27 | 458.06 | 503.86 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 28 | 475.10 | 522.61 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 29 | 489.09 | 538.00 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 30 | 496.08 | 545.69 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 31 | 506.57 | 557.23 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 32 | 517.06 | 568.77 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 33 | 523.62 | 575.98 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 34 | 530.61 | 583.67 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 35 | 534.11 | 587.52 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 36 | 537.60 | 591.36 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 37 | 541.10 | 595.21 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 38 | 544.60 | 599.06 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 39 | 551.59 | 606.75 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 40 | 558.58 | 614.44 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 41 | 569.07 | 625.98 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 42 | 579.13 | 637.04 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 43 | 593.11 | 652.42 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 44 | 610.60 | 671.65 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 45 | 631.14 | 694.25 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 46 | 655.61 | 721.18 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 47 | 683.15 | 751.46 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 48 | 714.62 | 786.08 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 49 | 745.65 | 820.22 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 50 | 780.62 | 858.68 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 51 | 815.15 | 896.66 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 52 | 853.17 | 938.49 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 53 | 891.64 | 980.80 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 54 | 933.16 | 1026.47 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 55 | 974.68 | 1072.15 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 56 | 1019.70 | 1121.67 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 57 | 1065.15 | 1171.67 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 58 | 1113.67 | 1225.04 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 59 | 1137.71 | 1251.48 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 60 | 1186.22 | 1304.85 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 61 | 1228.18 | 1351.00 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 62 | 1255.72 | 1381.29 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 63 | 1290.25 | 1419.27 |
| 75729PA0012681 | Rating Area 2 | Tobacco User/Non-Tobacco User | 64 and over | 1311.23 | 1442.35 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 0-14 | 317.64 | 317.64 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 15 | 345.88 | 345.88 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 16 | 356.68 | 356.68 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 17 | 367.47 | 367.47 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 18 | 379.10 | 379.10 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 19 | 390.72 | 390.72 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 20 | 402.77 | 402.77 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 21 | 415.23 | 456.75 |

| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
|---|---|---|---|---|---|
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 22 | 415.23 | 456.75 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 23 | 415.23 | 456.75 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 24 | 415.23 | 456.75 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 25 | 416.88 | 458.57 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 26 | 425.19 | 467.71 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 27 | 435.15 | 478.67 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 28 | 451.35 | 496.48 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 29 | 464.63 | 511.10 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 30 | 471.28 | 518.40 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 31 | 481.24 | 529.37 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 32 | 491.21 | 540.33 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 33 | 497.44 | 547.18 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 34 | 504.08 | 554.49 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 35 | 507.40 | 558.14 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 36 | 510.72 | 561.80 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 37 | 514.05 | 565.45 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 38 | 517.37 | 569.10 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 39 | 524.01 | 576.41 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 40 | 530.65 | 583.72 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 41 | 540.62 | 594.68 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 42 | 550.17 | 605.19 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 43 | 563.46 | 619.80 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 44 | 580.07 | 638.07 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 45 | 599.58 | 659.54 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 46 | 622.83 | 685.12 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 47 | 648.99 | 713.89 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 48 | 678.89 | 746.78 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 49 | 708.37 | 779.21 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 50 | 741.59 | 815.75 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 51 | 774.39 | 851.83 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 52 | 810.51 | 891.57 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 53 | 847.05 | 931.76 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 54 | 886.50 | 975.15 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 55 | 925.95 | 1018.54 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 56 | 968.71 | 1065.58 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 57 | 1011.90 | 1113.09 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 58 | 1057.99 | 1163.78 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 59 | 1080.82 | 1188.91 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 60 | 1126.91 | 1239.60 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 61 | 1166.77 | 1283.45 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 62 | 1192.93 | 1312.23 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 63 | 1225.74 | 1348.31 |
| 75729PA0012681 | Rating Area 5 | Tobacco User/Non-Tobacco User | 64 and over | 1245.67 | 1370.23 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14 | 417.95 | 417.95 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 15 | 455.11 | 455.11 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 16 | 469.31 | 469.31 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 17 | 483.52 | 483.52 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 18 | 498.81 | 498.81 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 19 | 514.11 | 514.11 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 20 | 529.95 | 529.95 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 21 | 546.35 | 600.98 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 22 | 546.35 | 600.98 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 23 | 546.35 | 600.98 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 24 | 546.35 | 600.98 |

| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
|---|---|---|---|---|---|
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 25 | 548.53 | 603.38 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 26 | 559.46 | 615.40 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 27 | 572.57 | 629.83 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 28 | 593.88 | 653.26 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 29 | 611.36 | 672.50 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 30 | 620.10 | 682.11 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 31 | 633.21 | 696.54 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 32 | 646.33 | 710.96 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 33 | 654.52 | 719.97 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 34 | 663.26 | 729.59 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 35 | 667.63 | 734.40 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 36 | 672.00 | 739.20 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 37 | 676.38 | 744.01 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 38 | 680.75 | 748.82 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 39 | 689.49 | 758.44 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 40 | 698.23 | 768.05 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 41 | 711.34 | 782.48 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 42 | 723.91 | 796.30 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 43 | 741.39 | 815.53 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 44 | 763.24 | 839.57 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 45 | 788.92 | 867.81 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 46 | 819.52 | 901.47 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 47 | 853.94 | 939.33 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 48 | 893.27 | 982.60 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 49 | 932.06 | 1025.27 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 50 | 975.77 | 1073.35 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 51 | 1018.93 | 1120.83 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 52 | 1066.47 | 1173.11 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 53 | 1114.54 | 1226.00 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 54 | 1166.45 | 1283.09 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 55 | 1218.35 | 1340.18 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 56 | 1274.62 | 1402.09 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 57 | 1331.44 | 1464.59 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 58 | 1392.09 | 1531.30 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 59 | 1422.14 | 1564.35 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 60 | 1482.78 | 1631.06 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 61 | 1535.23 | 1688.75 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 62 | 1569.65 | 1726.61 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 63 | 1612.81 | 1774.09 |
| 75729PA0012685 | Rating Area 7 | Tobacco User/Non-Tobacco User | 64 and over | 1639.04 | 1802.94 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14 | 401.24 | 401.24 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15 | 436.90 | 436.90 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 16 | 450.54 | 450.54 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 17 | 464.17 | 464.17 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 18 | 478.86 | 478.86 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 19 | 493.55 | 493.55 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 20 | 508.76 | 508.76 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 21 | 524.50 | 576.95 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 22 | 524.50 | 576.95 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 23 | 524.50 | 576.95 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 24 | 524.50 | 576.95 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 25 | 526.59 | 579.25 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 26 | 537.08 | 590.79 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 27 | 549.67 | 604.63 |

| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
|---|---|---|---|---|---|
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 28 | 570.12 | 627.13 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 29 | 586.91 | 645.60 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 30 | 595.30 | 654.83 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 31 | 607.89 | 668.67 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 32 | 620.47 | 682.52 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 33 | 628.34 | 691.17 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 34 | 636.73 | 700.41 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 35 | 640.93 | 705.02 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 36 | 645.12 | 709.64 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 37 | 649.32 | 714.25 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 38 | 653.52 | 718.87 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 39 | 661.91 | 728.10 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 40 | 670.30 | 737.33 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 41 | 682.89 | 751.18 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 42 | 694.95 | 764.45 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 43 | 711.73 | 782.91 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 44 | 732.71 | 805.99 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 45 | 757.37 | 833.10 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 46 | 786.74 | 865.41 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 47 | 819.78 | 901.76 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 48 | 857.54 | 943.30 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 49 | 894.78 | 984.26 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 50 | 936.74 | 1030.42 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 51 | 978.18 | 1075.99 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 52 | 1023.81 | 1126.19 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 53 | 1069.96 | 1176.96 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 54 | 1119.79 | 1231.77 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 55 | 1169.62 | 1286.58 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 56 | 1223.64 | 1346.00 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 57 | 1278.19 | 1406.00 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 58 | 1336.40 | 1470.04 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 59 | 1365.25 | 1501.78 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 60 | 1423.47 | 1565.82 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 61 | 1473.82 | 1621.20 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 62 | 1506.86 | 1657.55 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 63 | 1548.30 | 1703.13 |
| 75729PA0012685 | Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 1573.47 | 1730.82 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 0-14 | 317.64 | 317.64 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 15 | 345.88 | 345.88 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 16 | 356.68 | 356.68 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 17 | 367.47 | 367.47 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 18 | 379.10 | 379.10 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 19 | 390.72 | 390.72 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 20 | 402.77 | 402.77 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 21 | 415.23 | 456.75 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 22 | 415.23 | 456.75 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 23 | 415.23 | 456.75 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 24 | 415.23 | 456.75 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 25 | 416.88 | 458.57 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 26 | 425.19 | 467.71 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 27 | 435.15 | 478.67 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 28 | 451.35 | 496.48 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 29 | 464.63 | 511.10 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 30 | 471.28 | 518.40 |

| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
|---|---|---|---|---|---|
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 31 | 481.24 | 529.37 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 32 | 491.21 | 540.33 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 33 | 497.44 | 547.18 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 34 | 504.08 | 554.49 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 35 | 507.40 | 558.14 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 36 | 510.72 | 561.80 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 37 | 514.05 | 565.45 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 38 | 517.37 | 569.10 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 39 | 524.01 | 576.41 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 40 | 530.65 | 583.72 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 41 | 540.62 | 594.68 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 42 | 550.17 | 605.19 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 43 | 563.46 | 619.80 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 44 | 580.07 | 638.07 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 45 | 599.58 | 659.54 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 46 | 622.83 | 685.12 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 47 | 648.99 | 713.89 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 48 | 678.89 | 746.78 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 49 | 708.37 | 779.21 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 50 | 741.59 | 815.75 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 51 | 774.39 | 851.83 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 52 | 810.51 | 891.57 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 53 | 847.05 | 931.76 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 54 | 886.50 | 975.15 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 55 | 925.95 | 1018.54 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 56 | 968.71 | 1065.58 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 57 | 1011.90 | 1113.09 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 58 | 1057.99 | 1163.78 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 59 | 1080.82 | 1188.91 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 60 | 1126.91 | 1239.60 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 61 | 1166.77 | 1283.45 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 62 | 1192.93 | 1312.23 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 63 | 1225.74 | 1348.31 |
| 75729PA0012689 | Rating Area 3 | Tobacco User/Non-Tobacco User | 64 and over | 1245.67 | 1370.23 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14 | 334.36 | 334.36 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15 | 364.08 | 364.08 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 16 | 375.45 | 375.45 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 17 | 386.81 | 386.81 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 18 | 399.05 | 399.05 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 19 | 411.29 | 411.29 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 20 | 423.96 | 423.96 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 21 | 437.08 | 480.79 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 22 | 437.08 | 480.79 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 23 | 437.08 | 480.79 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 24 | 437.08 | 480.79 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 25 | 438.82 | 482.71 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 26 | 447.57 | 492.32 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 27 | 458.06 | 503.86 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 28 | 475.10 | 522.61 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 29 | 489.09 | 538.00 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 30 | 496.08 | 545.69 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 31 | 506.57 | 557.23 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 32 | 517.06 | 568.77 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 33 | 523.62 | 575.98 |

| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
|---|---|---|---|---|---|
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 34 | 530.61 | 583.67 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 35 | 534.11 | 587.52 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 36 | 537.60 | 591.36 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 37 | 541.10 | 595.21 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 38 | 544.60 | 599.06 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 39 | 551.59 | 606.75 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 40 | 558.58 | 614.44 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 41 | 569.07 | 625.98 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 42 | 579.13 | 637.04 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 43 | 593.11 | 652.42 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 44 | 610.60 | 671.65 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 45 | 631.14 | 694.25 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 46 | 655.61 | 721.18 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 47 | 683.15 | 751.46 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 48 | 714.62 | 786.08 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 49 | 745.65 | 820.22 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 50 | 780.62 | 858.68 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 51 | 815.15 | 896.66 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 52 | 853.17 | 938.49 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 53 | 891.64 | 980.80 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 54 | 933.16 | 1026.47 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 55 | 974.68 | 1072.15 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 56 | 1019.70 | 1121.67 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 57 | 1065.15 | 1171.67 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 58 | 1113.67 | 1225.04 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 59 | 1137.71 | 1251.48 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 60 | 1186.22 | 1304.85 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 61 | 1228.18 | 1351.00 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 62 | 1255.72 | 1381.29 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 63 | 1290.25 | 1419.27 |
| 75729PA0012689 | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1311.23 | 1442.35 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14 | 401.24 | 401.24 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15 | 436.90 | 436.90 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 16 | 450.54 | 450.54 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 17 | 464.17 | 464.17 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 18 | 478.86 | 478.86 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 19 | 493.55 | 493.55 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 20 | 508.76 | 508.76 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 21 | 524.50 | 576.95 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 22 | 524.50 | 576.95 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 23 | 524.50 | 576.95 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 24 | 524.50 | 576.95 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 25 | 526.59 | 579.25 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 26 | 537.08 | 590.79 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 27 | 549.67 | 604.63 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 28 | 570.12 | 627.13 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 29 | 586.91 | 645.60 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 30 | 595.30 | 654.83 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 31 | 607.89 | 668.67 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 32 | 620.47 | 682.52 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 33 | 628.34 | 691.17 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 34 | 636.73 | 700.41 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 35 | 640.93 | 705.02 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 36 | 645.12 | 709.64 |

| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
|---|---|---|---|---|---|
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 37 | 649.32 | 714.25 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 38 | 653.52 | 718.87 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 39 | 661.91 | 728.10 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 40 | 670.30 | 737.33 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 41 | 682.89 | 751.18 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 42 | 694.95 | 764.45 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 43 | 711.73 | 782.91 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 44 | 732.71 | 805.99 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 45 | 757.37 | 833.10 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 46 | 786.74 | 865.41 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 47 | 819.78 | 901.76 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 48 | 857.54 | 943.30 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 49 | 894.78 | 984.26 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 50 | 936.74 | 1030.42 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 51 | 978.18 | 1075.99 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 52 | 1023.81 | 1126.19 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 53 | 1069.96 | 1176.96 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 54 | 1119.79 | 1231.77 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 55 | 1169.62 | 1286.58 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 56 | 1223.64 | 1346.00 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 57 | 1278.19 | 1406.00 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 58 | 1336.40 | 1470.04 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 59 | 1365.25 | 1501.78 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 60 | 1423.47 | 1565.82 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 61 | 1473.82 | 1621.20 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 62 | 1506.86 | 1657.55 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 63 | 1548.30 | 1703.13 |
| 75729PA0012689 | Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 1573.47 | 1730.82 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14 | 334.36 | 334.36 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15 | 364.08 | 364.08 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 16 | 375.45 | 375.45 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 17 | 386.81 | 386.81 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 18 | 399.05 | 399.05 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 19 | 411.29 | 411.29 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 20 | 423.96 | 423.96 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 21 | 437.08 | 480.79 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 22 | 437.08 | 480.79 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 23 | 437.08 | 480.79 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 24 | 437.08 | 480.79 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 25 | 438.82 | 482.71 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 26 | 447.57 | 492.32 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 27 | 458.06 | 503.86 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 28 | 475.10 | 522.61 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 29 | 489.09 | 538.00 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 30 | 496.08 | 545.69 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 31 | 506.57 | 557.23 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 32 | 517.06 | 568.77 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 33 | 523.62 | 575.98 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 34 | 530.61 | 583.67 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 35 | 534.11 | 587.52 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 36 | 537.60 | 591.36 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 37 | 541.10 | 595.21 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 38 | 544.60 | 599.06 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 39 | 551.59 | 606.75 |

| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
|---|---|---|---|---|---|
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 40 | 558.58 | 614.44 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 41 | 569.07 | 625.98 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 42 | 579.13 | 637.04 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 43 | 593.11 | 652.42 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 44 | 610.60 | 671.65 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 45 | 631.14 | 694.25 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 46 | 655.61 | 721.18 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 47 | 683.15 | 751.46 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 48 | 714.62 | 786.08 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 49 | 745.65 | 820.22 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 50 | 780.62 | 858.68 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 51 | 815.15 | 896.66 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 52 | 853.17 | 938.49 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 53 | 891.64 | 980.80 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 54 | 933.16 | 1026.47 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 55 | 974.68 | 1072.15 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 56 | 1019.70 | 1121.67 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 57 | 1065.15 | 1171.67 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 58 | 1113.67 | 1225.04 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 59 | 1137.71 | 1251.48 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 60 | 1186.22 | 1304.85 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 61 | 1228.18 | 1351.00 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 62 | 1255.72 | 1381.29 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 63 | 1290.25 | 1419.27 |
| 75729PA0012691 | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1311.23 | 1442.35 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 0-14 | 346.67 | 346.67 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 15 | 377.49 | 377.49 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 16 | 389.27 | 389.27 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 17 | 401.05 | 401.05 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 18 | 413.74 | 413.74 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 19 | 426.43 | 426.43 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 20 | 439.57 | 439.57 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 21 | 453.17 | 498.49 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 22 | 453.17 | 498.49 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 23 | 453.17 | 498.49 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 24 | 453.17 | 498.49 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 25 | 454.98 | 500.48 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 26 | 464.04 | 510.45 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 27 | 474.92 | 522.41 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 28 | 492.59 | 541.85 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 29 | 507.09 | 557.80 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 30 | 514.34 | 565.78 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 31 | 525.22 | 577.74 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 32 | 536.09 | 589.70 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 33 | 542.89 | 597.18 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 34 | 550.14 | 605.16 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 35 | 553.77 | 609.14 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 36 | 557.39 | 613.13 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 37 | 561.02 | 617.12 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 38 | 564.64 | 621.11 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 39 | 571.89 | 629.08 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 40 | 579.14 | 637.06 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 41 | 590.02 | 649.02 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 42 | 600.44 | 660.49 |

| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
|---|---|---|---|---|---|
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 43 | 614.94 | 676.44 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 44 | 633.07 | 696.38 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 45 | 654.37 | 719.81 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 46 | 679.75 | 747.72 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 47 | 708.30 | 779.13 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 48 | 740.92 | 815.02 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 49 | 773.10 | 850.41 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 50 | 809.35 | 890.29 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 51 | 845.15 | 929.67 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 52 | 884.58 | 973.04 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 53 | 924.46 | 1016.90 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 54 | 967.51 | 1064.26 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 55 | 1010.56 | 1111.61 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 56 | 1057.23 | 1162.96 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 57 | 1104.36 | 1214.80 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 58 | 1154.66 | 1270.13 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 59 | 1179.59 | 1297.55 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 60 | 1229.89 | 1352.88 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 61 | 1273.39 | 1400.73 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 62 | 1301.94 | 1432.14 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 63 | 1337.74 | 1471.52 |
| 75729PA0012702 | Rating Area 2 | Tobacco User/Non-Tobacco User | 64 and over | 1359.50 | 1495.44 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 0-14 | 329.34 | 329.34 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 15 | 358.61 | 358.61 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 16 | 369.81 | 369.81 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 17 | 381.00 | 381.00 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 18 | 393.05 | 393.05 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 19 | 405.11 | 405.11 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 20 | 417.59 | 417.59 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 21 | 430.51 | 473.56 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 22 | 430.51 | 473.56 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 23 | 430.51 | 473.56 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 24 | 430.51 | 473.56 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 25 | 432.23 | 475.45 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 26 | 440.84 | 484.92 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 27 | 451.17 | 496.29 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 28 | 467.96 | 514.76 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 29 | 481.74 | 529.91 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 30 | 488.63 | 537.49 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 31 | 498.96 | 548.85 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 32 | 509.29 | 560.22 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 33 | 515.75 | 567.32 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 34 | 522.64 | 574.90 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 35 | 526.08 | 578.69 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 36 | 529.52 | 582.48 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 37 | 532.97 | 586.26 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 38 | 536.41 | 590.05 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 39 | 543.30 | 597.63 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 40 | 550.19 | 605.21 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 41 | 560.52 | 616.57 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 42 | 570.42 | 627.46 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 43 | 584.20 | 642.62 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 44 | 601.42 | 661.56 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 45 | 621.65 | 683.82 |

| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
|---|---|---|---|---|---|
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 46 | 645.76 | 710.34 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 47 | 672.88 | 740.17 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 48 | 703.88 | 774.27 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 49 | 734.44 | 807.89 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 50 | 768.89 | 845.77 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 51 | 802.90 | 883.18 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 52 | 840.35 | 924.38 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 53 | 878.23 | 966.06 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 54 | 919.13 | 1011.05 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 55 | 960.03 | 1056.03 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 56 | 1004.37 | 1104.81 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 57 | 1049.14 | 1154.06 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 58 | 1096.93 | 1206.62 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 59 | 1120.61 | 1232.67 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 60 | 1168.40 | 1285.23 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 61 | 1209.72 | 1330.70 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 62 | 1236.85 | 1360.53 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 63 | 1270.86 | 1397.94 |
| 75729PA0012702 | Rating Area 5 | Tobacco User/Non-Tobacco User | 64 and over | 1291.52 | 1420.67 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14 | 433.34 | 433.34 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 15 | 471.86 | 471.86 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 16 | 486.59 | 486.59 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 17 | 501.31 | 501.31 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 18 | 517.17 | 517.17 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 19 | 533.04 | 533.04 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 20 | 549.46 | 549.46 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 21 | 566.46 | 623.11 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 22 | 566.46 | 623.11 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 23 | 566.46 | 623.11 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 24 | 566.46 | 623.11 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 25 | 568.72 | 625.59 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 26 | 580.05 | 638.06 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 27 | 593.65 | 653.01 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 28 | 615.74 | 677.31 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 29 | 633.86 | 697.25 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 30 | 642.93 | 707.22 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 31 | 656.52 | 722.18 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 32 | 670.12 | 737.13 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 33 | 678.61 | 746.48 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 34 | 687.68 | 756.45 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 35 | 692.21 | 761.43 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 36 | 696.74 | 766.42 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 37 | 701.27 | 771.40 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 38 | 705.80 | 776.38 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 39 | 714.87 | 786.35 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 40 | 723.93 | 796.32 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 41 | 737.53 | 811.28 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 42 | 750.55 | 825.61 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 43 | 768.68 | 845.55 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 44 | 791.34 | 870.47 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 45 | 817.96 | 899.76 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 46 | 849.68 | 934.65 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 47 | 885.37 | 973.91 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 48 | 926.16 | 1018.77 |

| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
|---|---|---|---|---|---|
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 49 | 966.37 | 1063.01 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 50 | 1011.69 | 1112.86 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 51 | 1056.44 | 1162.08 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 52 | 1105.72 | 1216.29 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 53 | 1155.57 | 1271.13 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 54 | 1209.38 | 1330.32 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 55 | 1263.20 | 1389.52 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 56 | 1321.54 | 1453.70 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 57 | 1380.45 | 1518.50 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 58 | 1443.33 | 1587.66 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 59 | 1474.49 | 1621.93 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 60 | 1537.36 | 1691.10 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 61 | 1591.74 | 1750.92 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 62 | 1627.43 | 1790.17 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 63 | 1672.18 | 1839.40 |
| 75729PA0012706 | Rating Area 7 | Tobacco User/Non-Tobacco User | 64 and over | 1699.37 | 1869.31 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14 | 416.01 | 416.01 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15 | 452.98 | 452.98 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 16 | 467.12 | 467.12 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 17 | 481.26 | 481.26 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 18 | 496.49 | 496.49 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 19 | 511.71 | 511.71 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 20 | 527.48 | 527.48 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 21 | 543.80 | 598.18 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 22 | 543.80 | 598.18 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 23 | 543.80 | 598.18 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 24 | 543.80 | 598.18 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 25 | 545.97 | 600.57 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 26 | 556.85 | 612.53 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 27 | 569.90 | 626.89 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 28 | 591.11 | 650.22 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 29 | 608.51 | 669.36 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 30 | 617.21 | 678.93 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 31 | 630.26 | 693.29 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 32 | 643.31 | 707.64 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 33 | 651.47 | 716.62 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 34 | 660.17 | 726.19 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 35 | 664.52 | 730.97 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 36 | 668.87 | 735.76 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 37 | 673.22 | 740.54 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 38 | 677.57 | 745.33 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 39 | 686.27 | 754.90 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 40 | 694.97 | 764.47 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 41 | 708.02 | 778.83 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 42 | 720.53 | 792.59 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 43 | 737.93 | 811.73 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 44 | 759.69 | 835.65 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 45 | 785.24 | 863.77 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 46 | 815.70 | 897.27 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 47 | 849.96 | 934.95 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 48 | 889.11 | 978.02 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 49 | 927.72 | 1020.49 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 50 | 971.22 | 1068.35 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 51 | 1014.18 | 1115.60 |

| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
|---|---|---|---|---|---|
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 52 | 1061.49 | 1167.64 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 53 | 1109.35 | 1220.28 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 54 | 1161.01 | 1277.11 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 55 | 1212.67 | 1333.94 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 56 | 1268.68 | 1395.55 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 57 | 1325.24 | 1457.76 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 58 | 1385.60 | 1524.16 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 59 | 1415.51 | 1557.06 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 60 | 1475.87 | 1623.45 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 61 | 1528.07 | 1680.88 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 62 | 1562.33 | 1718.56 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 63 | 1605.29 | 1765.82 |
| 75729PA0012706 | Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 1631.39 | 1794.53 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 0-14 | 329.34 | 329.34 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 15 | 358.61 | 358.61 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 16 | 369.81 | 369.81 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 17 | 381.00 | 381.00 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 18 | 393.05 | 393.05 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 19 | 405.11 | 405.11 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 20 | 417.59 | 417.59 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 21 | 430.51 | 473.56 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 22 | 430.51 | 473.56 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 23 | 430.51 | 473.56 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 24 | 430.51 | 473.56 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 25 | 432.23 | 475.45 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 26 | 440.84 | 484.92 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 27 | 451.17 | 496.29 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 28 | 467.96 | 514.76 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 29 | 481.74 | 529.91 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 30 | 488.63 | 537.49 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 31 | 498.96 | 548.85 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 32 | 509.29 | 560.22 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 33 | 515.75 | 567.32 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 34 | 522.64 | 574.90 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 35 | 526.08 | 578.69 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 36 | 529.52 | 582.48 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 37 | 532.97 | 586.26 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 38 | 536.41 | 590.05 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 39 | 543.30 | 597.63 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 40 | 550.19 | 605.21 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 41 | 560.52 | 616.57 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 42 | 570.42 | 627.46 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 43 | 584.20 | 642.62 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 44 | 601.42 | 661.56 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 45 | 621.65 | 683.82 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 46 | 645.76 | 710.34 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 47 | 672.88 | 740.17 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 48 | 703.88 | 774.27 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 49 | 734.44 | 807.89 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 50 | 768.89 | 845.77 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 51 | 802.90 | 883.18 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 52 | 840.35 | 924.38 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 53 | 878.23 | 966.06 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 54 | 919.13 | 1011.05 |

| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
|---|---|---|---|---|---|
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 55 | 960.03 | 1056.03 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 56 | 1004.37 | 1104.81 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 57 | 1049.14 | 1154.06 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 58 | 1096.93 | 1206.62 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 59 | 1120.61 | 1232.67 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 60 | 1168.40 | 1285.23 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 61 | 1209.72 | 1330.70 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 62 | 1236.85 | 1360.53 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 63 | 1270.86 | 1397.94 |
| 75729PA0012710 | Rating Area 3 | Tobacco User/Non-Tobacco User | 64 and over | 1291.52 | 1420.67 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14 | 346.67 | 346.67 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15 | 377.49 | 377.49 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 16 | 389.27 | 389.27 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 17 | 401.05 | 401.05 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 18 | 413.74 | 413.74 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 19 | 426.43 | 426.43 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 20 | 439.57 | 439.57 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 21 | 453.17 | 498.49 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 22 | 453.17 | 498.49 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 23 | 453.17 | 498.49 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 24 | 453.17 | 498.49 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 25 | 454.98 | 500.48 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 26 | 464.04 | 510.45 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 27 | 474.92 | 522.41 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 28 | 492.59 | 541.85 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 29 | 507.09 | 557.80 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 30 | 514.34 | 565.78 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 31 | 525.22 | 577.74 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 32 | 536.09 | 589.70 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 33 | 542.89 | 597.18 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 34 | 550.14 | 605.16 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 35 | 553.77 | 609.14 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 36 | 557.39 | 613.13 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 37 | 561.02 | 617.12 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 38 | 564.64 | 621.11 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 39 | 571.89 | 629.08 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 40 | 579.14 | 637.06 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 41 | 590.02 | 649.02 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 42 | 600.44 | 660.49 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 43 | 614.94 | 676.44 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 44 | 633.07 | 696.38 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 45 | 654.37 | 719.81 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 46 | 679.75 | 747.72 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 47 | 708.30 | 779.13 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 48 | 740.92 | 815.02 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 49 | 773.10 | 850.41 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 50 | 809.35 | 890.29 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 51 | 845.15 | 929.67 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 52 | 884.58 | 973.04 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 53 | 924.46 | 1016.90 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 54 | 967.51 | 1064.26 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 55 | 1010.56 | 1111.61 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 56 | 1057.23 | 1162.96 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 57 | 1104.36 | 1214.80 |

| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
|---|---|---|---|---|---|
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 58 | 1154.66 | 1270.13 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 59 | 1179.59 | 1297.55 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 60 | 1229.89 | 1352.88 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 61 | 1273.39 | 1400.73 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 62 | 1301.94 | 1432.14 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 63 | 1337.74 | 1471.52 |
| 75729PA0012710 | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1359.50 | 1495.44 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14 | 416.01 | 416.01 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15 | 452.98 | 452.98 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 16 | 467.12 | 467.12 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 17 | 481.26 | 481.26 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 18 | 496.49 | 496.49 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 19 | 511.71 | 511.71 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 20 | 527.48 | 527.48 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 21 | 543.80 | 598.18 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 22 | 543.80 | 598.18 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 23 | 543.80 | 598.18 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 24 | 543.80 | 598.18 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 25 | 545.97 | 600.57 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 26 | 556.85 | 612.53 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 27 | 569.90 | 626.89 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 28 | 591.11 | 650.22 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 29 | 608.51 | 669.36 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 30 | 617.21 | 678.93 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 31 | 630.26 | 693.29 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 32 | 643.31 | 707.64 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 33 | 651.47 | 716.62 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 34 | 660.17 | 726.19 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 35 | 664.52 | 730.97 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 36 | 668.87 | 735.76 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 37 | 673.22 | 740.54 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 38 | 677.57 | 745.33 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 39 | 686.27 | 754.90 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 40 | 694.97 | 764.47 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 41 | 708.02 | 778.83 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 42 | 720.53 | 792.59 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 43 | 737.93 | 811.73 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 44 | 759.69 | 835.65 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 45 | 785.24 | 863.77 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 46 | 815.70 | 897.27 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 47 | 849.96 | 934.95 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 48 | 889.11 | 978.02 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 49 | 927.72 | 1020.49 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 50 | 971.22 | 1068.35 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 51 | 1014.18 | 1115.60 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 52 | 1061.49 | 1167.64 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 53 | 1109.35 | 1220.28 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 54 | 1161.01 | 1277.11 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 55 | 1212.67 | 1333.94 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 56 | 1268.68 | 1395.55 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 57 | 1325.24 | 1457.76 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 58 | 1385.60 | 1524.16 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 59 | 1415.51 | 1557.06 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 60 | 1475.87 | 1623.45 |

| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
|---|---|---|---|---|---|
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 61 | 1528.07 | 1680.88 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 62 | 1562.33 | 1718.56 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 63 | 1605.29 | 1765.82 |
| 75729PA0012710 | Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 1631.39 | 1794.53 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14 | 346.67 | 346.67 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15 | 377.49 | 377.49 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 16 | 389.27 | 389.27 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 17 | 401.05 | 401.05 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 18 | 413.74 | 413.74 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 19 | 426.43 | 426.43 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 20 | 439.57 | 439.57 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 21 | 453.17 | 498.49 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 22 | 453.17 | 498.49 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 23 | 453.17 | 498.49 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 24 | 453.17 | 498.49 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 25 | 454.98 | 500.48 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 26 | 464.04 | 510.45 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 27 | 474.92 | 522.41 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 28 | 492.59 | 541.85 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 29 | 507.09 | 557.80 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 30 | 514.34 | 565.78 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 31 | 525.22 | 577.74 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 32 | 536.09 | 589.70 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 33 | 542.89 | 597.18 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 34 | 550.14 | 605.16 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 35 | 553.77 | 609.14 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 36 | 557.39 | 613.13 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 37 | 561.02 | 617.12 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 38 | 564.64 | 621.11 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 39 | 571.89 | 629.08 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 40 | 579.14 | 637.06 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 41 | 590.02 | 649.02 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 42 | 600.44 | 660.49 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 43 | 614.94 | 676.44 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 44 | 633.07 | 696.38 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 45 | 654.37 | 719.81 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 46 | 679.75 | 747.72 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 47 | 708.30 | 779.13 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 48 | 740.92 | 815.02 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 49 | 773.10 | 850.41 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 50 | 809.35 | 890.29 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 51 | 845.15 | 929.67 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 52 | 884.58 | 973.04 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 53 | 924.46 | 1016.90 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 54 | 967.51 | 1064.26 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 55 | 1010.56 | 1111.61 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 56 | 1057.23 | 1162.96 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 57 | 1104.36 | 1214.80 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 58 | 1154.66 | 1270.13 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 59 | 1179.59 | 1297.55 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 60 | 1229.89 | 1352.88 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 61 | 1273.39 | 1400.73 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 62 | 1301.94 | 1432.14 |
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 63 | 1337.74 | 1471.52 |

| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
|---|---|---|---|---|---|
| 75729PA0012712 | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1359.50 | 1495.44 |

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

### Table 0. Identifying Information

| | | | |
|---|---|---|---|
| **Carrier Name:** | Geisinger Quality Options | | |
| **Product(s):** | PPO | | |
| **Market Segment:** | Individual | | |
| **Rate Effective Date:** | 1/1/2026 | to | 12/31/2026 |
| **Base Period Start Date:** | 1/1/2024 | to | 12/31/2024 |
| **Date of Most Recent Membership:** | 2/1/2025 | | |

### Table 1. Number of Members

| | Member-months | Members | Member-months |
|---|---|---|---|
| | Experience Period | Current Period (as of 02-01-2025) | Projected Rating Period |
| **Average Age** | 46.0 | 46.0 | 46.0 |
| Total | 38,665 | 3,419 | 41,028 |
| <18 | 2,464 | 236 | 2,832 |
| 18-24 | 2,083 | 187 | 2,244 |
| 25-29 | 1,785 | 177 | 2,124 |
| 30-34 | 2,514 | 233 | 2,796 |
| 35-39 | 2,884 | 275 | 3,300 |
| 40-44 | 3,394 | 284 | 3,408 |
| 45-49 | 3,437 | 313 | 3,756 |
| 50-54 | 3,885 | 344 | 4,128 |
| 55-59 | 5,738 | 487 | 5,844 |
| 60-63 | 7,479 | 630 | 7,560 |
| 64+ | 3,001 | 253 | 3,036 |

### Table 2. Experience Period Claims and Premiums

| Earned Premium | Paid Claims | Ultimate Incurred Claims | Member Months | Estimated Cost Sharing (Member & HHS) | Allowed Claims (Non-Capitated) | Non-EHB portion of Allowed Claims | Total Prescription Drug Rebates* | Total EHB Capitation | Total Non-EHB Capitation | Estimated Risk Adjustment | Estimated Reinsurance Recoveries |
|---|---|---|---|---|---|---|---|---|---|---|---|
| $ 30,011,156.59 | $ 36,244,456.55 | $ 36,837,157.72 | 38,665 | $ 7,989,515.73 | $ 44,826,673.45 | $ - | $ (1,330,168.66) | $ 1,546.20 | $ - | $ 6,380,818.00 | $ 2,422,775.48 |
| **Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)** | | | | | | | | | | | $ 1,125.01 |
| **Loss Ratio** | | | | | | | | | | | 90.91% |

**Express Prescription Drug Rebates as a negative number*

### Table 3. Trend Components

| Service Category | Cost* | Utilization* | Induced Demand* | Composite Trend | Weight* |
|---|---|---|---|---|---|
| Inpatient Hospital | 4.00% | 2.80% | | 6.91% | 21.73% |
| Outpatient Hospital | 5.00% | 2.00% | | 7.10% | 34.53% |
| Professional | 1.70% | 4.60% | | 6.38% | 16.44% |
| Other Medical | -3.00% | 8.80% | | 5.54% | 2.88% |
| Capitation | | | | 0.00% | 0.00% |
| Prescription Drugs | 6.00% | -0.50% | | 5.47% | 24.42% |
| Total Annual Trend | | | | 6.50% | 100.00% |
| Months of Trend | | | | 24 | |
| Total Applied Trend Projection Factor | | | | 1.134 | |

** Express Cost, Utilization, Induced Utilization and Weight as percentages*
*** Should equal URRT Trend*

### Table 4. Historical Experience

| Month-Year | Total Annual Premium | Incurred Claims | Completion Factors* | Ultimate Incurred Claims | Members | Ultimate Incurred PMPM | Estimated Annual Cost Sharing (Member + HHS) | Prescription Drug Rebates** | Allowed Claims (Net of Prescription Drug Rebates) | Allowed PMPM | Medical Incurred Claims | Rx Incurred Claims | Med Completion Factor * | Rx Completion Factor * |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Jan-21 | | 2,825,940.46 | 100.0% | 2,825,940.46 | 3,949 | 715.67 | | $ (55,197.30) | $ 3,487,485.66 | 883.21 | 2,377,680.06 | 448,260.40 | 100.0% | 100.0% |
| Feb-21 | | 2,388,358.13 | 100.0% | 2,388,358.13 | 4,174 | 572.16 | | $ (72,614.23) | $ 2,915,298.58 | 698.40 | 1,966,488.77 | 421,869.36 | 100.0% | 100.0% |
| Mar-21 | | 2,839,912.43 | 100.0% | 2,839,912.43 | 4,181 | 679.31 | | $ (71,738.12) | $ 3,417,456.51 | 817.46 | 2,284,649.23 | 555,263.20 | 100.0% | 100.0% |
| Apr-21 | | 3,673,610.72 | 100.0% | 3,673,610.72 | 4,291 | 856.10 | | $ (65,545.92) | $ 4,312,477.40 | 1,004.98 | 3,114,483.77 | 559,126.95 | 100.0% | 100.0% |
| May-21 | | 2,829,942.69 | 100.0% | 2,829,942.69 | 4,404 | 642.65 | | $ (82,075.36) | $ 3,316,232.35 | 753.09 | 2,409,556.40 | 420,386.29 | 100.0% | 100.0% |
| Jun-21 | | 4,016,660.48 | 100.0% | 4,016,660.48 | 4,491 | 894.36 | | $ (75,634.95) | $ 4,649,655.66 | 1,035.30 | 3,401,215.56 | 615,444.92 | 100.0% | 100.0% |
| Jul-21 | | 2,922,787.36 | 100.0% | 2,922,787.36 | 4,559 | 641.14 | | $ (86,951.62) | $ 3,406,605.30 | 747.26 | 2,341,040.93 | 581,746.43 | 100.0% | 100.0% |
| Aug-21 | | 3,308,417.29 | 100.0% | 3,308,417.29 | 4,642 | 712.72 | | $ (85,651.97) | $ 3,827,021.95 | 824.44 | 2,648,315.47 | 660,101.82 | 100.0% | 100.0% |
| Sep-21 | | 4,303,648.68 | 100.0% | 4,303,648.68 | 4,737 | 908.53 | | $ (88,439.54) | $ 4,810,727.60 | 1,015.58 | 3,570,469.73 | 733,178.95 | 100.0% | 100.0% |
| Oct-21 | | 3,648,577.52 | 100.0% | 3,648,577.52 | 4,698 | 776.70 | | $ (85,643.79) | $ 4,114,574.54 | 875.91 | 3,064,940.45 | 583,637.07 | 100.0% | 100.0% |
| Nov-21 | | 4,496,040.19 | 100.0% | 4,496,040.19 | 4,643 | 968.35 | | $ (89,493.46) | $ 4,956,951.93 | 1,067.63 | 3,764,231.94 | 731,808.25 | 100.0% | 100.0% |
| Dec-21 | $ 34,249,128.25 | 3,388,785.65 | 100.0% | 3,388,785.65 | 4,633 | 731.49 | $ 7,260,813.84 | $ (101,148.22) | $ 3,728,873.48 | 804.90 | 2,608,293.21 | 780,492.44 | 100.0% | 100.0% |
| Jan-22 | | 3,096,691.93 | 100.0% | 3,096,691.93 | 4,490 | 689.67 | | $ (159,151.05) | $ 3,933,999.55 | 876.15 | 2,411,109.07 | 685,582.86 | 100.0% | 100.0% |
| Feb-22 | | 3,006,951.97 | 100.0% | 3,006,951.97 | 4,470 | 672.69 | | $ (156,172.30) | $ 3,643,087.69 | 815.00 | 2,372,456.55 | 634,495.42 | 100.0% | 100.0% |
| Mar-22 | | 3,329,239.92 | 100.0% | 3,329,239.92 | 4,410 | 754.98 | | $ (142,069.73) | $ 3,969,812.13 | 900.25 | 2,546,618.27 | 782,621.65 | 100.0% | 100.0% |
| Apr-22 | | 3,112,267.47 | 100.0% | 3,112,267.47 | 4,315 | 721.30 | | $ (185,516.38) | $ 3,571,018.73 | 827.62 | 2,429,499.10 | 682,768.37 | 100.0% | 100.0% |
| May-22 | | 3,152,938.85 | 100.0% | 3,152,938.85 | 4,310 | 731.57 | | $ (154,656.89) | $ 3,566,379.49 | 827.50 | 2,449,795.14 | 703,143.71 | 100.0% | 100.0% |
| Jun-22 | | 3,351,105.57 | 100.0% | 3,351,105.57 | 4,360 | 768.59 | | $ (121,931.18) | $ 3,805,672.63 | 872.85 | 2,594,330.46 | 756,775.11 | 100.0% | 100.0% |
| Jul-22 | | 3,458,474.85 | 100.0% | 3,458,474.85 | 4,321 | 800.34 | | $ (137,158.64) | $ 3,842,202.66 | 889.14 | 2,699,484.83 | 758,990.02 | 100.0% | 100.0% |
| Aug-22 | | 4,237,329.54 | 100.0% | 4,237,329.54 | 4,292 | 987.16 | | $ (128,347.90) | $ 4,653,295.10 | 1,084.06 | 3,350,742.05 | 886,587.49 | 100.0% | 100.0% |
| Sep-22 | | 3,617,241.44 | 100.0% | 3,617,241.44 | 4,282 | 844.82 | | $ (137,421.06) | $ 3,979,839.37 | 929.51 | 2,755,956.67 | 861,284.77 | 100.0% | 100.0% |
| Oct-22 | | 3,436,703.60 | 100.0% | 3,436,703.60 | 4,230 | 812.42 | | $ (104,642.09) | $ 3,822,883.61 | 903.71 | 2,683,140.07 | 753,563.53 | 100.0% | 100.0% |
| Nov-22 | | 3,143,674.23 | 100.0% | 3,143,674.23 | 4,137 | 759.93 | | $ (122,993.30) | $ 3,389,167.63 | 819.28 | 2,319,402.58 | 824,271.65 | 100.0% | 100.0% |
| Dec-22 | $ 32,754,612.99 | 3,393,087.67 | 100.0% | 3,393,087.67 | 4,069 | 833.87 | $ 7,048,384.25 | $ (109,588.02) | $ 3,547,084.16 | 871.71 | 2,548,024.44 | 845,063.23 | 100.0% | 100.0% |
| Jan-23 | | 2,156,992.87 | 100.0% | 2,156,992.87 | 3,745 | 576.03 | | $ (123,445.03) | $ 2,806,036.31 | 749.35 | 1,627,070.45 | 529,922.42 | 100.0% | 100.0% |
| Feb-23 | | 3,574,709.05 | 100.0% | 3,574,709.05 | 3,702 | 965.55 | | $ (120,382.09) | $ 4,270,748.03 | 1,153.55 | 2,937,837.12 | 636,871.93 | 100.0% | 100.0% |
| Mar-23 | | 2,949,436.40 | 100.0% | 2,949,436.40 | 3,615 | 815.93 | | $ (132,464.28) | $ 3,626,733.00 | 1,003.30 | 2,290,786.60 | 658,649.80 | 100.0% | 100.0% |
| Apr-23 | | 2,777,168.79 | 100.0% | 2,777,168.79 | 3,566 | 778.69 | | $ (123,489.55) | $ 3,303,715.46 | 926.33 | 2,173,769.93 | 603,398.86 | 100.0% | 100.0% |
| May-23 | | 2,879,870.29 | 100.0% | 2,879,870.29 | 3,522 | 817.65 | | $ (134,077.98) | $ 3,282,661.85 | 932.01 | 2,186,364.62 | 693,505.67 | 100.0% | 100.0% |
| Jun-23 | | 3,228,623.29 | 100.0% | 3,228,623.29 | 3,496 | 923.56 | | $ (154,659.11) | $ 3,686,317.50 | 1,054.49 | 2,490,406.29 | 738,217.00 | 100.0% | 100.0% |
| Jul-23 | | 2,813,534.22 | 100.0% | 2,813,534.51 | 3,530 | 797.09 | | $ (122,375.55) | $ 3,152,074.79 | 893.00 | 2,072,798.22 | 740,736.00 | 100.0% | 100.0% |
| Aug-23 | | 3,328,451.02 | 100.0% | 3,328,450.22 | 3,490 | 953.69 | | $ (151,257.89) | $ 3,725,470.78 | 1,067.45 | 2,417,828.34 | 910,622.68 | 100.0% | 100.0% |
| Sep-23 | | 2,403,197.19 | 100.0% | 2,403,197.20 | 3,509 | 684.78 | | $ (211,275.29) | $ 2,646,900.80 | 754.23 | 1,764,582.33 | 638,614.86 | 100.0% | 100.0% |
| Oct-23 | | 2,689,903.78 | 100.0% | 2,689,904.36 | 3,491 | 770.45 | | $ (301,017.73) | $ 2,815,516.75 | 806.43 | 1,868,891.05 | 821,012.73 | 100.0% | 100.0% |
| Nov-23 | | 3,052,060.56 | 100.0% | 3,052,059.72 | 3,457 | 882.80 | | $ (241,555.91) | $ 3,261,800.28 | 943.47 | 2,395,916.62 | 656,143.94 | 100.0% | 100.0% |
| Dec-23 | $ 30,990,058.92 | 3,115,408.07 | 100.0% | 3,115,408.42 | 3,416 | 911.88 | $ 6,951,590.10 | $ (304,268.01) | $ 3,222,701.25 | 943.29 | 2,332,375.94 | 783,032.13 | 100.0% | 100.0% |
| Jan-24 | | 2,341,386.18 | 99.8% | 2,345,171.28 | 3,278 | 715.34 | | $ (109,931.58) | $ 3,500,594.81 | 1,067.77 | 1,777,275.76 | 564,110.42 | 99.8% | 100.0% |
| Feb-24 | | 2,708,326.91 | 99.9% | 2,711,494.25 | 3,311 | 818.95 | | $ (96,644.20) | $ 3,482,804.76 | 1,051.91 | 2,066,205.58 | 642,121.33 | 99.8% | 100.0% |
| Mar-24 | | 2,621,043.57 | 99.7% | 2,627,692.22 | 3,291 | 798.45 | | $ (110,483.59) | $ 3,263,411.75 | 991.62 | 1,987,654.05 | 633,389.52 | 99.7% | 100.0% |
| Apr-24 | | 3,547,099.10 | 99.6% | 3,559,754.01 | 3,278 | 1,085.89 | | $ (114,446.46) | $ 4,182,470.60 | 1,275.84 | 2,729,198.98 | 817,900.12 | 99.5% | 100.0% |
| May-24 | | 3,497,030.68 | 99.7% | 3,508,983.61 | 3,262 | 1,075.57 | | $ (118,750.57) | $ 4,104,936.52 | 1,258.24 | 2,592,615.23 | 904,415.45 | 99.5% | 100.0% |
| Jun-24 | | 2,450,360.31 | 99.6% | 2,461,234.18 | 3,255 | 756.07 | | $ (102,147.56) | $ 2,914,542.11 | 895.32 | 1,785,466.15 | 664,894.16 | 99.4% | 100.0% |
| Jul-24 | | 3,277,455.87 | 99.6% | 3,291,066.99 | 3,239 | 1,016.04 | | $ (129,924.61) | $ 3,658,381.84 | 1,129.44 | 2,338,279.57 | 939,176.30 | 99.4% | 100.0% |
| Aug-24 | | 3,211,890.23 | 99.3% | 3,234,972.29 | 3,205 | 1,009.23 | | $ (117,701.12) | $ 3,606,378.92 | 1,125.10 | 2,464,969.81 | 746,920.42 | 99.1% | 100.0% |
| Sep-24 | | 3,028,911.09 | 99.3% | 3,050,346.11 | 3,176 | 960.44 | | $ (107,564.20) | $ 3,484,506.37 | 1,097.14 | 2,030,827.96 | 998,083.13 | 99.0% | 100.0% |
| Oct-24 | | 3,482,820.58 | 97.1% | 3,585,886.75 | 3,151 | 1,138.09 | | $ (107,531.40) | $ 4,113,957.56 | 1,305.69 | 2,553,938.97 | 928,881.61 | 96.1% | 100.0% |
| Nov-24 | | 2,744,455.91 | 95.1% | 2,884,825.70 | 3,123 | 923.63 | | $ (107,410.97) | $ 3,272,213.67 | 1,047.65 | 1,890,144.78 | 854,311.13 | 93.1% | 100.0% |
| Dec-24 | $ 30,011,156.59 | 3,333,676.12 | 93.2% | 3,575,730.32 | 3,094 | 1,155.80 | $ 7,989,515.73 | $ (107,632.40) | $ 3,912,305.87 | 1,264.59 | 2,239,305.88 | 1,094,370.24 | 90.2% | 100.0% |

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

| Ultimate Med Claims | Ultimate Rx Claims | IP Admits per 1000 | OP Visits per 1000 | Prof Visits per 1000 | Rx Scripts per 1000 | GLP-1 and like drugs Scripts per 1000 | GLP-1 and like drugs Completed Allowed Claims | GLP-1 and like drugs Completed Paid Claims | IP Utilization Trend | OP Utilization Trend | Prof Utilization Trend | Rx Utilization Trend | Prescription Drug Rebate Trend | GLP-1 and like drugs Utilization Trend | GLP-1 and like drugs Allowed Claims Trend | GLP-1 and like drugs Paid Claims Trend | Allowed Claims (Net of Prescription Drug Rebates) Trend |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2,377,680 | 448,260 | 413.31 | 3,549.57 | 13,247.06 | 16,428.91 | 97.25 | 24,731.57 | 23,341.32 | | | | | | | | | |
| 1,966,489 | 421,869 | 574.95 | 3,659.58 | 12,128.65 | 15,954.96 | 54.62 | 15,648.95 | 14,561.45 | | | | | | | | | |
| 2,284,649 | 555,263 | 433.43 | 5,232.75 | 15,652.34 | 19,708.22 | 94.72 | 26,241.99 | 22,194.89 | | | | | | | | | |
| 3,114,484 | 559,127 | 648.78 | 5,058.84 | 15,218.48 | 19,776.75 | 97.88 | 28,451.99 | 25,996.19 | | | | | | | | | |
| 2,409,556 | 420,386 | 422.39 | 4,237.52 | 14,238.61 | 18,367.12 | 98.10 | 28,306.76 | 22,857.26 | | | | | | | | | |
| 3,401,216 | 615,445 | 569.13 | 4,582.40 | 15,427.85 | 19,160.56 | 112.22 | 32,346.93 | 30,368.24 | | | | | | | | | |
| 2,341,041 | 581,746 | 315.87 | 4,230.09 | 13,324.65 | 19,365.75 | 94.76 | 27,072.62 | 25,391.47 | | | | | | | | | |
| 2,648,315 | 660,102 | 361.92 | 4,779.90 | 16,480.18 | 18,773.19 | 137.01 | 40,669.74 | 38,567.24 | | | | | | | | | |
| 3,570,470 | 733,179 | 623.19 | 4,656.18 | 17,076.88 | 19,369.51 | 106.40 | 34,156.97 | 31,934.32 | | | | | | | | | |
| 3,064,940 | 583,637 | 495.58 | 4,580.30 | 17,330.03 | 20,140.03 | 86.85 | 26,743.24 | 25,823.24 | | | | | | | | | |
| 3,764,232 | 731,808 | 640.97 | 4,577.24 | 17,732.62 | 20,952.97 | 186.09 | 56,269.08 | 54,042.93 | | | | | | | | | |
| 2,608,293 | 780,492 | 227.94 | 4,771.26 | 16,222.80 | 22,439.42 | 88.07 | 27,225.99 | 26,469.99 | | | | | | | | | |
| 2,411,109 | 685,583 | 395.54 | 4,431.08 | 15,458.01 | 20,420.93 | 82.85 | 25,080.53 | 24,255.53 | | | | | | | | | |
| 2,372,457 | 634,495 | 397.31 | 3,763.73 | 14,654.94 | 18,182.43 | 142.28 | 42,811.69 | 39,300.48 | | | | | | | | | |
| 2,546,618 | 782,622 | 337.44 | 4,563.60 | 17,043.41 | 21,117.18 | 114.29 | 35,468.97 | 31,246.34 | | | | | | | | | |
| 2,429,499 | 682,768 | 303.14 | 4,427.55 | 15,468.62 | 20,605.36 | 155.74 | 45,937.09 | 42,776.29 | | | | | | | | | |
| 2,449,795 | 703,144 | 272.87 | 4,129.18 | 15,762.18 | 20,506.70 | 136.43 | 39,257.56 | 36,892.76 | | | | | | | | | |
| 2,594,330 | 756,775 | 528.43 | 4,252.24 | 14,807.14 | 21,398.79 | 156.88 | 46,891.26 | 45,460.94 | | | | | | | | | |
| 2,699,485 | 758,990 | 605.38 | 3,393.45 | 14,445.79 | 20,202.44 | 199.94 | 57,705.18 | 54,988.21 | | | | | | | | | |
| 3,350,742 | 886,587 | 391.38 | 4,008.89 | 16,057.92 | 20,897.11 | 139.78 | 41,531.27 | 39,652.85 | | | | | | | | | |
| 2,755,957 | 861,285 | 552.12 | 4,243.20 | 15,930.23 | 21,311.31 | 187.78 | 54,979.66 | 52,813.24 | | | | | | | | | |
| 2,683,140 | 753,564 | 567.35 | 4,269.28 | 17,247.33 | 22,699.53 | 201.41 | 52,440.56 | 55,243.14 | | | | | | | | | |
| 2,319,403 | 824,272 | 304.59 | 3,892.89 | 16,992.97 | 21,573.35 | 147.94 | 23,982.64 | 41,606.92 | | | | | | | | | |
| 2,548,024 | 845,063 | 533.78 | 3,936.99 | 16,296.48 | 21,433.73 | 194.64 | 46,510.06 | 53,642.66 | -9.4% | -8.5% | 3.3% | 8.6% | 78.6% | 48.3% | 44.0% | 56.7% | 0.6% |
| 1,627,070 | 529,922 | 522.35 | 3,557.11 | 16,990.82 | 22,467.49 | 157.03 | 27,634.98 | 39,512.13 | -6.9% | -11.6% | 2.9% | 7.7% | 61.6% | 56.0% | 48.1% | 64.8% | -0.4% |
| 2,937,837 | 636,872 | 703.35 | 3,902.47 | 16,436.40 | 18,864.10 | 168.55 | 44,083.64 | 39,475.90 | 1.6% | -11.5% | 2.5% | 6.9% | 49.6% | 47.7% | 41.2% | 57.0% | 1.6% |
| 2,290,787 | 658,650 | 527.83 | 4,401.90 | 19,735.53 | 22,109.11 | 215.78 | 59,025.05 | 54,010.09 | 6.9% | -10.7% | 3.1% | 6.7% | 43.0% | 53.1% | 47.2% | 63.0% | 1.7% |
| 2,173,770 | 603,399 | 696.49 | 4,051.06 | 17,116.08 | 20,699.46 | 215.34 | 55,067.82 | 49,364.15 | 21.9% | -10.4% | 3.9% | 6.4% | 27.0% | 51.0% | 45.8% | 60.4% | 4.3% |
| 2,186,365 | 693,506 | 555.35 | 4,613.12 | 18,510.39 | 22,261.53 | 211.24 | 53,441.37 | 49,331.49 | 31.3% | -9.3% | 4.5% | 6.2% | 20.6% | 52.2% | 47.9% | 60.6% | 4.6% |
| 2,490,406 | 738,217 | 490.87 | 4,318.29 | 16,713.63 | 21,629.20 | 291.78 | 72,430.08 | 66,250.36 | 31.6% | -8.6% | 5.8% | 5.3% | 21.2% | 56.7% | 52.0% | 63.0% | 7.9% |
| 2,072,799 | 740,736 | 441.96 | 3,549.24 | 15,621.41 | 20,136.16 | 231.18 | 55,984.40 | 51,637.52 | 21.2% | -6.8% | 5.8% | 4.9% | 17.5% | 48.3% | 43.6% | 53.4% | 6.6% |
| 2,417,828 | 910,623 | 546.70 | 4,490.47 | 18,020.32 | 22,352.62 | 299.14 | 71,865.60 | 64,576.07 | 23.4% | -4.5% | 7.1% | 4.6% | 17.3% | 58.0% | 52.4% | 61.3% | 3.7% |
| 1,764,582 | 638,615 | 283.81 | 3,737.36 | 15,325.57 | 21,046.15 | 218.84 | 54,682.06 | 50,431.79 | 19.9% | -4.7% | 7.4% | 3.7% | 20.2% | 52.2% | 47.3% | 54.9% | 3.1% |
| 1,868,891 | 821,013 | 178.73 | 4,289.46 | 18,103.03 | 23,241.44 | 264.65 | 66,115.33 | 62,510.88 | 10.8% | -4.1% | 7.9% | 2.8% | 34.3% | 46.0% | 44.3% | 48.7% | 2.0% |
| 2,395,916 | 656,144 | 555.36 | 3,870.14 | 17,396.54 | 22,578.70 | 236.03 | 58,551.68 | 53,710.73 | 23.6% | -2.8% | 8.5% | 3.0% | 41.1% | 54.2% | 63.2% | 56.4% | 5.7% |
| 2,332,376 | 783,032 | 316.12 | 3,607.24 | 15,191.16 | 22,071.97 | 323.14 | 81,144.31 | 76,831.92 | 12.1% | -1.9% | 7.9% | 3.6% | 55.2% | 52.3% | 65.9% | 54.3% | 5.8% |
| 1,781,061 | 564,110 | 333.09 | 4,128.82 | 16,138.26 | 22,100.89 | 153.73 | 38,754.99 | 33,821.77 | 5.9% | 1.1% | 6.6% | 2.7% | 57.1% | 46.3% | 67.1% | 48.1% | 9.9% |
| 2,069,373 | 642,121 | 427.67 | 4,298.49 | 16,016.04 | 21,441.71 | 213.84 | 61,173.74 | 42,331.96 | -4.8% | 1.6% | 5.4% | 3.4% | 57.9% | 46.6% | 69.7% | 47.8% | 5.7% |
| 1,994,302 | 633,390 | 521.42 | 4,568.82 | 15,555.15 | 20,915.22 | 153.14 | 37,053.28 | 36,125.28 | -8.0% | 2.3% | 1.8% | 2.5% | 55.9% | 36.4% | 56.2% | 36.7% | 4.7% |
| 2,741,854 | 817,900 | 380.70 | 4,824.60 | 18,225.86 | 21,754.62 | 219.63 | 52,500.66 | 50,307.66 | -18.9% | 4.7% | 1.5% | 2.9% | 60.2% | 32.8% | 51.7% | 34.2% | 6.8% |
| 2,604,568 | 904,416 | 599.55 | 4,520.54 | 17,887.23 | 22,801.34 | 290.58 | 80,252.84 | 62,169.38 | -21.8% | 3.5% | -0.2% | 2.4% | 59.6% | 31.8% | 52.0% | 32.6% | 8.5% |
| 1,796,340 | 664,894 | 689.34 | 3,984.89 | 13,882.59 | 19,906.00 | 232.24 | 61,414.69 | 54,258.01 | -18.2% | 2.6% | -2.5% | 1.6% | 50.3% | 21.7% | 41.5% | 24.1% | 5.5% |
| 2,351,890 | 939,177 | 474.21 | 4,160.41 | 16,141.52 | 22,306.20 | 248.22 | 67,692.92 | 53,342.26 | -15.6% | 3.6% | -2.8% | 2.5% | 50.9% | 20.8% | 42.8% | 23.9% | 7.4% |
| 2,488,052 | 746,921 | 539.09 | 3,934.62 | 15,405.30 | 22,024.15 | 284.52 | 75,361.32 | 65,222.86 | -17.8% | 1.4% | -5.0% | 1.8% | 44.6% | 12.6% | 35.0% | 17.8% | 8.3% |
| 2,052,263 | 998,084 | 593.20 | 4,069.27 | 18,340.05 | 21,751.89 | 321.16 | 80,589.82 | 73,422.54 | -9.2% | 3.2% | -3.3% | 2.2% | 29.5% | 15.2% | 38.6% | 21.4% | 13.1% |
| 2,657,005 | 928,882 | 643.65 | 4,646.47 | 20,791.04 | 24,729.11 | 251.37 | 63,108.14 | 55,947.84 | 5.0% | 3.8% | -2.4% | 2.5% | 2.6% | 11.9% | 34.0% | 17.9% | 18.6% |
| 2,030,515 | 854,311 | 910.55 | 4,314.57 | 17,146.86 | 22,080.00 | 326.57 | 77,191.98 | 71,564.54 | 6.5% | 4.8% | -2.7% | 2.0% | -12.2% | 11.6% | 29.2% | 17.9% | 18.2% |
| 2,481,360 | 1,094,370 | 434.43 | 4,196.88 | 15,926.41 | 23,664.64 | 337.46 | 80,153.51 | 76,767.41 | 12.5% | 6.7% | -1.8% | 2.3% | -31.0% | 7.1% | 21.8% | 13.0% | 20.2% |

| | |
|---|---|
| **Carrier Name:** | **Geisinger Quality Options** |
| **Product(s):** | **PPO** |
| **Market Segment:** | **Individual** |
| **Rate Effective Date:** | **1/1/2026** |

### Table 2b. Manual Experience Period Claims and Premiums

| Manual Experience Description: | The Credibility Manual Rate is a combination of our individual GHP and GQO experience |
|---|---|

| Earned Premium | Paid Claims | Ultimate Incurred Claims | Member Months | Estimated Cost Sharing (Member & HHS) | Allowed Claims (Non-Capitated) | Non-EHB portion of Allowed Claims | Total Prescription Drug Rebates* | Total EHB Capitation | Total Non-EHB Capitation |
|---|---|---|---|---|---|---|---|---|---|
| $ 179,404,688.28 | $ 196,275,759.40 | $ 200,511,278.18 | 229,538 | $ 39,888,882.58 | $ 240,400,160.76 | $ - | $ (8,630,943.03) | $ 9,177.28 | $ - |
| **Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)** | | | | | | | | | |
| **Loss Ratio** | | | | | | | | | |

**Express Prescription Drug Rebates as a negative number*

### Table 3b. Manual Trend Components

| Service Category | Cost* | Utilization* | Induced Demand* | Composite Trend | Weight* |
|---|---|---|---|---|---|
| Inpatient Hospital | 4.00% | 2.80% | | 6.91% | 19.29% |
| Outpatient Hospital | 5.00% | 2.00% | | 7.10% | 38.94% |
| Professional | 1.70% | 4.60% | | 6.38% | 16.80% |
| Other Medical | -3.00% | 8.80% | | 5.54% | 1.94% |
| Capitation | | | | 0.00% | 0.00% |
| Prescription Drugs | 6.00% | -0.50% | | 5.47% | 23.02% |
| Total Annual Trend | | | | 6.53% | 99.99% |
| Months of Trend | | | | 24 | |
| Total Applied Trend Projection Factor | | | | 1.135 | |

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

### Table 4b. Historical Manual Experience

| Month-Year | Total Annual Premium | Incurred Claims | Completion Factors* | Ultimate Incurred Claims | Members | Ultimate Incurred PMPM | Estimated Annual Cost Sharing (Member + HHS) | Prescription Drug Rebates** | Allowed Claims (Net of Prescription Drug Rebates) |
|---|---|---|---|---|---|---|---|---|---|
| Jan-21 | | 12,468,904.59 | 100.0% | 12,468,904.59 | 20,544 | 606.95 | | $ (373,996.92) | $ 15,005,427.60 |
| Feb-21 | | 12,019,656.17 | 100.0% | 12,019,656.17 | 21,130 | 568.85 | | $ (369,027.55) | $ 14,118,627.04 |
| Mar-21 | | 14,817,716.44 | 100.0% | 14,817,716.44 | 21,027 | 704.69 | | $ (442,806.28) | $ 17,347,344.01 |
| Apr-21 | | 16,415,870.38 | 100.0% | 16,415,870.38 | 21,255 | 772.33 | | $ (428,595.58) | $ 18,745,662.00 |
| May-21 | | 14,169,634.21 | 100.0% | 14,169,634.21 | 21,522 | 658.37 | | $ (413,074.50) | $ 16,174,217.56 |
| Jun-21 | | 16,444,037.44 | 100.0% | 16,444,037.44 | 21,739 | 756.43 | | $ (462,707.24) | $ 18,533,261.82 |
| Jul-21 | | 16,228,690.69 | 100.0% | 16,228,690.69 | 21,930 | 740.03 | | $ (440,404.16) | $ 18,154,402.92 |
| Aug-21 | | 16,771,650.70 | 100.0% | 16,771,650.70 | 22,162 | 756.78 | | $ (449,563.56) | $ 18,503,799.10 |
| Sep-21 | | 18,218,716.31 | 100.0% | 18,218,716.31 | 22,346 | 815.32 | | $ (472,577.73) | $ 19,968,059.55 |
| Oct-21 | | 17,354,180.53 | 100.0% | 17,354,180.53 | 22,254 | 779.83 | | $ (438,745.22) | $ 18,984,652.86 |
| Nov-21 | | 19,278,420.47 | 100.0% | 19,278,420.47 | 22,014 | 875.74 | | $ (495,050.83) | $ 20,958,383.63 |
| Dec-21 | $ 171,286,069.98 | 17,115,072.87 | 100.0% | 17,115,072.87 | 21,729 | 787.68 | $ 28,976,575.36 | $ (514,510.62) | $ 18,484,227.88 |
| Jan-22 | | 13,424,986.91 | 100.0% | 13,424,986.91 | 21,510 | 624.12 | | $ (721,943.59) | $ 16,330,658.34 |
| Feb-22 | | 14,012,748.45 | 100.0% | 14,012,748.45 | 21,794 | 642.97 | | $ (699,665.00) | $ 16,592,767.45 |
| Mar-22 | | 16,313,230.73 | 100.0% | 16,313,230.73 | 21,501 | 758.71 | | $ (719,274.41) | $ 18,971,756.57 |
| Apr-22 | | 16,322,807.96 | 100.0% | 16,322,807.96 | 21,162 | 771.34 | | $ (795,388.42) | $ 18,372,437.27 |
| May-22 | | 14,178,233.89 | 100.0% | 14,178,233.89 | 20,986 | 675.62 | | $ (682,024.28) | $ 16,126,511.10 |
| Jun-22 | | 14,576,721.94 | 100.0% | 14,576,721.94 | 21,448 | 679.62 | | $ (705,105.75) | $ 16,317,538.97 |
| Jul-22 | | 14,201,690.76 | 100.0% | 14,201,690.76 | 21,202 | 669.84 | | $ (661,974.60) | $ 15,842,854.82 |
| Aug-22 | | 17,106,737.61 | 100.0% | 17,106,737.61 | 21,026 | 813.60 | | $ (723,262.94) | $ 18,806,246.15 |
| Sep-22 | | 16,412,082.67 | 100.0% | 16,412,082.67 | 20,841 | 787.48 | | $ (663,915.64) | $ 17,974,349.44 |
| Oct-22 | | 16,686,215.54 | 100.0% | 16,686,215.54 | 20,582 | 810.74 | | $ (633,985.18) | $ 18,176,982.30 |
| Nov-22 | | 15,973,041.48 | 100.0% | 15,973,041.48 | 20,269 | 788.06 | | $ (649,558.70) | $ 17,003,326.06 |
| Dec-22 | $ 165,817,228.01 | 16,390,104.87 | 100.0% | 16,390,104.87 | 20,013 | 818.99 | $ 30,472,142.38 | $ (619,122.44) | $ 17,280,095.77 |
| Jan-23 | | 13,663,515.45 | 100.0% | 13,663,515.45 | 19,482 | 701.35 | | $ (698,355.09) | $ 16,360,275.85 |
| Feb-23 | | 14,128,584.46 | 100.0% | 14,128,584.46 | 19,592 | 721.15 | | $ (662,066.89) | $ 16,747,085.97 |
| Mar-23 | | 15,159,155.94 | 100.0% | 15,159,155.94 | 19,246 | 787.66 | | $ (738,896.30) | $ 17,586,419.32 |
| Apr-23 | | 15,622,354.48 | 100.0% | 15,622,354.48 | 18,963 | 823.82 | | $ (667,193.93) | $ 17,602,923.99 |
| May-23 | | 15,017,368.56 | 100.0% | 15,017,368.56 | 18,760 | 800.51 | | $ (744,889.59) | $ 16,879,153.14 |
| Jun-23 | | 14,172,108.43 | 100.0% | 14,172,108.43 | 18,716 | 757.21 | | $ (728,073.09) | $ 15,934,188.16 |
| Jul-23 | | 15,030,455.73 | 100.0% | 15,030,457.12 | 18,901 | 795.22 | | $ (673,424.90) | $ 16,713,666.34 |
| Aug-23 | | 15,661,410.11 | 100.0% | 15,661,416.53 | 18,905 | 828.43 | | $ (725,171.00) | $ 17,393,829.74 |
| Sep-23 | | 15,305,191.84 | 100.0% | 15,305,196.49 | 19,035 | 804.08 | | $ (674,259.43) | $ 16,961,881.20 |
| Oct-23 | | 16,152,541.95 | 100.0% | 16,155,751.38 | 19,145 | 843.87 | | $ (812,811.49) | $ 17,730,807.65 |
| Nov-23 | | 17,343,426.24 | 100.0% | 17,344,849.48 | 19,153 | 905.60 | | $ (725,940.39) | $ 18,997,166.85 |
| Dec-23 | $ 168,641,071.69 | 18,344,128.73 | 99.9% | 18,366,066.13 | 18,921 | 970.66 | $ 31,811,731.82 | $ (828,535.95) | $ 19,851,540.02 |
| Jan-24 | | 13,637,714.57 | 99.8% | 13,665,950.98 | 18,926 | 722.07 | | $ (692,869.42) | $ 18,586,232.60 |
| Feb-24 | | 15,094,169.27 | 99.8% | 15,117,688.25 | 19,416 | 778.61 | | $ (704,783.84) | $ 18,830,991.35 |
| Mar-24 | | 14,704,195.73 | 99.3% | 14,801,754.41 | 19,285 | 767.54 | | $ (703,799.98) | $ 17,749,944.80 |
| Apr-24 | | 17,970,591.36 | 98.3% | 18,273,238.79 | 19,266 | 948.49 | | $ (699,435.85) | $ 21,278,694.51 |
| May-24 | | 16,483,635.26 | 99.4% | 16,584,198.99 | 19,274 | 860.45 | | $ (735,038.93) | $ 19,170,092.05 |
| Jun-24 | | 15,125,137.19 | 99.3% | 15,225,852.38 | 19,230 | 791.79 | | $ (711,422.00) | $ 17,415,815.32 |
| Jul-24 | | 17,100,432.88 | 99.3% | 17,213,730.38 | 19,232 | 895.07 | | $ (807,152.27) | $ 19,293,579.68 |
| Aug-24 | | 17,498,890.70 | 99.3% | 17,625,246.10 | 19,218 | 917.11 | | $ (731,698.49) | $ 19,710,774.54 |
| Sep-24 | | 17,106,076.04 | 99.1% | 17,256,379.73 | 19,139 | 901.61 | | $ (710,903.70) | $ 19,209,125.98 |
| Oct-24 | | 18,887,423.73 | 97.9% | 19,294,192.71 | 19,000 | 1,015.47 | | $ (712,299.41) | $ 21,600,556.66 |
| Nov-24 | | 16,082,637.61 | 93.8% | 17,151,296.38 | 18,907 | 907.14 | | $ (710,974.05) | $ 18,905,101.49 |
| Dec-24 | $ 179,404,688.28 | 16,584,855.06 | 90.6% | 18,301,749.09 | 18,645 | 981.60 | $ 39,888,882.58 | $ (710,565.07) | $ 20,018,308.76 |

** Express Completion Factor as a percentage*

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

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

| Allowed PMPM | Medical Incurred Claims | Rx Incurred Claims | Med Completion Factor * | Rx Completion Factor * | Ultimate Med Claims | Ultimate Rx Claims | IP Admits per 1000 | OP Visits per 1000 | Prof Visits per 1000 | Rx Scripts per 1000 | GLP-1 and like drugs Scripts per 1000 | GLP-1 and like drugs Completed Allowed Claims | GLP-1 and like drugs Completed Paid Claims |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 730.42 | 10,093,226.48 | 2,375,678.11 | 100.0% | 100.0% | 10,093,226 | 2,375,678 | 318.35 | 3,663.62 | 14,017.79 | 19,744.53 | 122.67 | 164,144.95 | 142,032.93 |
| 668.19 | 9,610,123.20 | 2,409,532.97 | 100.0% | 100.0% | 9,610,123 | 2,409,533 | 428.21 | 3,800.55 | 13,329.75 | 18,295.11 | 102.79 | 146,705.91 | 133,967.07 |
| 824.99 | 11,833,626.53 | 2,984,089.91 | 100.0% | 100.0% | 11,833,627 | 2,984,090 | 385.21 | 5,281.69 | 17,292.91 | 22,445.62 | 152.37 | 217,891.97 | 196,421.92 |
| 881.95 | 13,393,130.84 | 3,022,739.54 | 100.0% | 100.0% | 13,393,131 | 3,022,740 | 529.57 | 5,049.56 | 15,861.18 | 22,669.40 | 153.00 | 211,674.52 | 194,258.33 |
| 751.51 | 11,415,114.89 | 2,754,519.32 | 100.0% | 100.0% | 11,415,115 | 2,754,519 | 414.27 | 4,211.26 | 14,623.70 | 21,321.12 | 127.12 | 184,012.60 | 169,835.82 |
| 852.54 | 13,070,401.24 | 3,373,636.20 | 100.0% | 100.0% | 13,070,401 | 3,373,636 | 436.64 | 4,360.28 | 15,094.56 | 21,858.82 | 162.84 | 231,375.36 | 213,547.30 |
| 827.84 | 13,182,505.89 | 3,046,184.80 | 100.0% | 100.0% | 13,182,506 | 3,046,185 | 501.78 | 4,249.57 | 14,252.98 | 22,175.92 | 134.06 | 194,122.75 | 183,219.05 |
| 834.94 | 13,471,247.61 | 3,300,403.09 | 100.0% | 100.0% | 13,471,248 | 3,300,403 | 366.57 | 4,602.49 | 15,442.69 | 21,866.68 | 161.90 | 236,245.13 | 226,488.98 |
| 893.60 | 14,740,397.26 | 3,478,319.05 | 100.0% | 100.0% | 14,740,397 | 3,478,319 | 487.08 | 4,624.27 | 16,170.19 | 21,967.85 | 163.25 | 243,896.38 | 231,061.66 |
| 853.10 | 14,138,212.87 | 3,215,967.66 | 100.0% | 100.0% | 14,138,213 | 3,215,968 | 493.94 | 4,559.77 | 16,565.28 | 22,377.15 | 138.04 | 202,840.54 | 189,488.52 |
| 952.06 | 15,491,150.36 | 3,787,270.11 | 100.0% | 100.0% | 15,491,150 | 3,787,270 | 531.49 | 4,561.51 | 16,634.13 | 23,194.57 | 182.61 | 268,689.14 | 258,789.24 |
| 850.69 | 13,385,644.45 | 3,729,428.42 | 100.0% | 100.0% | 13,385,644 | 3,729,428 | 383.28 | 4,565.06 | 15,365.80 | 24,310.92 | 155.74 | 222,798.54 | 214,266.88 |
| 759.20 | 10,228,192.09 | 3,196,794.82 | 100.0% | 100.0% | 10,228,192 | 3,196,795 | 387.16 | 4,096.47 | 14,470.12 | 22,377.98 | 160.67 | 233,391.04 | 211,407.02 |
| 761.35 | 10,879,878.92 | 3,132,869.53 | 100.0% | 100.0% | 10,879,879 | 3,132,870 | 403.05 | 3,608.71 | 13,511.47 | 19,984.46 | 156.92 | 237,186.18 | 218,895.32 |
| 882.36 | 12,352,450.17 | 3,960,780.56 | 100.0% | 100.0% | 12,352,450 | 3,960,781 | 313.10 | 4,447.02 | 15,863.70 | 22,968.99 | 179.15 | 270,511.77 | 251,961.97 |
| 868.20 | 12,878,701.76 | 3,444,106.20 | 100.0% | 100.0% | 12,878,702 | 3,444,106 | 828.48 | 4,028.42 | 13,976.43 | 22,164.27 | 175.22 | 264,090.86 | 251,227.08 |
| 768.45 | 10,667,045.66 | 3,511,188.23 | 100.0% | 100.0% | 10,667,046 | 3,511,188 | 359.67 | 3,962.14 | 14,138.24 | 22,741.26 | 193.28 | 281,932.80 | 264,524.10 |
| 760.79 | 10,617,070.31 | 3,959,651.63 | 100.0% | 100.0% | 10,617,070 | 3,959,652 | 435.28 | 3,958.92 | 13,972.02 | 22,694.40 | 226.03 | 332,199.92 | 313,709.79 |
| 747.24 | 10,701,860.16 | 3,499,830.60 | 100.0% | 100.0% | 10,701,860 | 3,499,831 | 389.97 | 3,477.45 | 12,702.55 | 21,625.98 | 212.81 | 304,900.98 | 289,452.55 |
| 894.43 | 12,766,742.88 | 4,339,994.73 | 100.0% | 100.0% | 12,766,743 | 4,339,995 | 336.73 | 4,088.10 | 14,863.37 | 22,510.50 | 224.87 | 328,674.44 | 311,818.11 |
| 862.44 | 12,575,915.50 | 3,836,167.17 | 100.0% | 100.0% | 12,575,916 | 3,836,167 | 419.75 | 4,022.99 | 14,905.28 | 22,154.95 | 230.31 | 327,285.89 | 313,170.90 |
| 883.17 | 12,745,162.84 | 3,941,052.70 | 100.0% | 100.0% | 12,745,163 | 3,941,053 | 376.65 | 4,052.17 | 15,362.11 | 24,107.22 | 223.31 | 309,980.03 | 302,513.01 |
| 838.89 | 12,122,684.19 | 3,850,357.29 | 100.0% | 100.0% | 12,122,684 | 3,850,357 | 334.50 | 3,796.16 | 15,216.62 | 22,887.69 | 238.59 | 271,080.50 | 316,349.17 |
| 863.46 | 12,461,965.79 | 3,928,139.08 | 100.0% | 100.0% | 12,461,966 | 3,928,139 | 502.48 | 3,833.97 | 14,363.29 | 23,379.77 | 244.64 | 276,739.20 | 324,209.73 |
| 839.78 | 10,452,302.28 | 3,211,213.17 | 100.0% | 100.0% | 10,452,302 | 3,211,213 | 400.99 | 3,871.34 | 15,057.86 | 23,112.21 | 211.89 | 210,494.60 | 245,761.07 |
| 854.80 | 10,814,737.00 | 3,313,847.46 | 100.0% | 100.0% | 10,814,737 | 3,313,847 | 418.34 | 3,797.50 | 14,214.27 | 20,977.49 | 279.91 | 386,561.89 | 345,448.57 |
| 913.78 | 11,542,618.26 | 3,616,537.68 | 100.0% | 100.0% | 11,542,618 | 3,616,538 | 382.21 | 4,304.74 | 16,218.24 | 23,633.70 | 310.51 | 432,490.24 | 402,852.78 |
| 928.26 | 12,171,236.49 | 3,451,117.99 | 100.0% | 100.0% | 12,171,236 | 3,451,118 | 569.52 | 3,911.34 | 14,625.93 | 22,079.69 | 272.10 | 375,539.31 | 353,841.64 |
| 899.75 | 10,937,401.78 | 4,079,966.78 | 100.0% | 100.0% | 10,937,402 | 4,079,967 | 371.01 | 4,305.60 | 15,822.18 | 23,629.97 | 357.57 | 480,303.87 | 452,895.58 |
| 851.36 | 10,304,960.80 | 3,867,147.63 | 100.0% | 100.0% | 10,304,961 | 3,867,148 | 262.23 | 4,107.87 | 14,570.23 | 23,154.64 | 353.28 | 470,092.31 | 437,920.15 |
| 884.28 | 11,175,166.98 | 3,855,288.75 | 100.0% | 100.0% | 11,175,163 | 3,855,294 | 464.74 | 3,731.88 | 13,477.42 | 22,410.30 | 326.33 | 443,389.43 | 413,087.73 |
| 920.07 | 11,286,228.25 | 4,375,181.86 | 100.0% | 100.0% | 11,286,229 | 4,375,188 | 391.64 | 4,254.13 | 15,545.16 | 24,217.19 | 411.32 | 560,559.97 | 526,936.38 |
| 891.11 | 11,429,094.98 | 3,876,096.86 | 100.0% | 100.0% | 11,429,096 | 3,876,100 | 360.61 | 4,078.28 | 15,156.27 | 22,896.11 | 387.09 | 534,497.57 | 506,397.25 |
| 926.14 | 11,859,885.04 | 4,292,656.91 | 100.0% | 100.0% | 11,863,085 | 4,292,666 | 283.31 | 4,407.02 | 16,522.42 | 24,521.63 | 367.93 | 514,255.04 | 490,089.97 |
| 991.87 | 12,961,139.16 | 4,382,287.08 | 100.0% | 100.0% | 12,962,559 | 4,382,291 | 422.29 | 4,024.89 | 15,291.34 | 24,450.11 | 377.80 | 531,077.09 | 507,178.48 |
| 1,049.17 | 13,913,835.49 | 4,430,293.24 | 99.8% | 100.0% | 13,935,766 | 4,430,300 | 450.92 | 3,932.74 | 14,037.60 | 24,210.96 | 447.12 | 619,897.43 | 595,405.61 |
| 982.04 | 10,662,173.57 | 2,975,541.00 | 99.7% | 100.0% | 10,690,406 | 2,975,545 | 443.83 | 4,271.56 | 15,569.62 | 23,760.22 | 277.08 | 443,962.20 | 333,241.85 |
| 969.86 | 11,504,570.73 | 3,589,598.54 | 99.8% | 100.0% | 11,528,081 | 3,589,607 | 419.65 | 4,189.07 | 14,957.77 | 22,659.77 | 292.33 | 454,903.01 | 384,598.81 |
| 920.42 | 10,944,978.96 | 3,759,216.77 | 99.1% | 100.0% | 11,042,534 | 3,759,220 | 392.02 | 4,203.34 | 14,632.98 | 22,542.48 | 299.93 | 457,405.97 | 390,471.92 |
| 1,104.49 | 13,908,074.65 | 4,062,516.71 | 97.9% | 100.0% | 14,210,714 | 4,062,525 | 556.23 | 4,456.04 | 16,208.41 | 23,970.04 | 355.04 | 535,258.63 | 483,145.02 |
| 994.62 | 12,067,037.61 | 4,416,597.65 | 99.2% | 100.0% | 12,167,591 | 4,416,608 | 376.68 | 4,236.85 | 15,549.63 | 24,345.83 | 382.28 | 587,132.31 | 527,158.94 |
| 905.67 | 10,892,107.39 | 4,233,029.80 | 99.1% | 100.0% | 10,992,815 | 4,233,037 | 426.84 | 3,820.95 | 13,573.95 | 22,069.53 | 369.43 | 550,416.18 | 508,990.15 |
| 1,003.22 | 12,362,632.93 | 4,737,799.95 | 99.1% | 100.0% | 12,475,919 | 4,737,812 | 540.98 | 4,110.11 | 14,594.09 | 24,867.17 | 444.89 | 670,430.55 | 613,828.19 |
| 1,025.63 | 13,114,644.99 | 4,384,245.71 | 99.0% | 100.0% | 13,240,992 | 4,384,254 | 500.15 | 4,173.55 | 14,922.12 | 24,019.13 | 383.39 | 578,202.62 | 527,642.69 |
| 1,003.64 | 12,439,283.25 | 4,666,792.79 | 98.8% | 100.0% | 12,589,579 | 4,666,801 | 417.57 | 4,156.23 | 15,251.22 | 23,401.30 | 376.81 | 562,115.62 | 528,075.15 |
| 1,136.86 | 13,820,390.80 | 5,067,032.93 | 97.1% | 100.0% | 14,227,160 | 5,067,033 | 629.04 | 4,567.52 | 17,646.72 | 26,499.44 | 410.52 | 616,866.64 | 568,738.13 |
| 999.90 | 11,650,863.27 | 4,431,774.34 | 91.6% | 100.0% | 12,719,522 | 4,431,774 | 473.47 | 3,957.26 | 14,418.12 | 23,478.87 | 356.06 | 523,506.93 | 496,785.17 |
| 1,073.66 | 11,477,603.91 | 5,107,251.15 | 87.0% | 100.0% | 13,194,498 | 5,107,251 | 306.36 | 3,879.02 | 13,537.00 | 25,044.06 | 417.06 | 610,368.68 | 584,352.46 |

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

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

| | | | |
|---|---|---|---|
| **Carrier Name:** | **Geisinger Quality Options** | **Attachment Point:** | **$60,000** |
| **Product(s):** | **PPO** | **Reinsurance Cap:** | **$100,000** |
| **Market Segment:** | **Individual** | **Coinsurance Rate:** | **30%** |
| **Rate Effective Date:** | **1/1/2026** | | |
| **Incurred Dates:** | **1/1/2024 to 12/31/2024** | **Proj. Incurred Claim Impact:** | **-3.9%** |

| Individual ACA Compliant Policies Only: Incurred Dates 1/1/2024 to 12/31/2024 | | | | | |
|---|---|---|---|---|---|
| Annual Incurred Claims Range | | Unique Members | Member Months | Total Incurred Claims | Total Incurred Claims with Reinsurance |
| $0 | $29,999 | 3,835 | 35,851 | $8,422,157 | $8,422,157 |
| $30,000 | $34,999 | 45 | 464 | $1,452,568 | $1,452,568 |
| $35,000 | $39,999 | 21 | 199 | $784,360 | $784,360 |
| $40,000 | $44,999 | 21 | 206 | $895,985 | $895,985 |
| $45,000 | $49,999 | 15 | 147 | $717,167 | $717,167 |
| $50,000 | $54,999 | 7 | 64 | $369,920 | $369,920 |
| $55,000 | $59,999 | 9 | 91 | $514,991 | $514,991 |
| $60,000 | $64,999 | 8 | 76 | $502,612 | $495,828 |
| $65,000 | $69,999 | 7 | 83 | $474,008 | $457,806 |
| $70,000 | $74,999 | 7 | 81 | $504,744 | $479,321 |
| $75,000 | $79,999 | 10 | 115 | $772,011 | $720,407 |
| $80,000 | $84,999 | 7 | 84 | $580,925 | $532,647 |
| $85,000 | $89,999 | 6 | 68 | $525,380 | $475,766 |
| $90,000 | $94,999 | 10 | 112 | $922,695 | $825,887 |
| $95,000 | $99,999 | 6 | 62 | $583,176 | $516,223 |
| $100,000 | $109,999 | 9 | 101 | $936,775 | $828,775 |
| $110,000 | $119,999 | 12 | 122 | $1,372,308 | $1,228,308 |
| $120,000 | $129,999 | 4 | 43 | $500,653 | $452,653 |
| $130,000 | $139,999 | 10 | 96 | $1,355,577 | $1,235,577 |
| $140,000 | $149,999 | 8 | 81 | $1,160,931 | $1,064,931 |
| $150,000 | $159,999 | 7 | 76 | $1,087,183 | $1,003,183 |
| $160,000 | $169,999 | 9 | 87 | $1,476,523 | $1,368,523 |
| $170,000 | $179,999 | 1 | 11 | $170,571 | $158,571 |
| $180,000 | $189,999 | 2 | 24 | $371,189 | $347,189 |
| $190,000 | $199,999 | 3 | 36 | $576,992 | $540,992 |
| $200,000 | $209,999 | 2 | 24 | $405,333 | $381,333 |
| $210,000 | $219,999 | 3 | 36 | $643,234 | $607,234 |
| $220,000 | $229,999 | 1 | 12 | $227,685 | $215,685 |
| $230,000 | $239,999 | 4 | 37 | $932,354 | $884,354 |
| $240,000 | $249,999 | 2 | 24 | $492,399 | $468,399 |
| $250,000 | $259,999 | 0 | 0 | $0 | $0 |
| $260,000 | $269,999 | 1 | 12 | $268,215 | $256,215 |
| $270,000 | $279,999 | 0 | 0 | $0 | $0 |
| $280,000 | $289,999 | 0 | 0 | $0 | $0 |
| $290,000 | $299,999 | 1 | 12 | $298,410 | $286,410 |
| $300,000 | $324,999 | 1 | 5 | $321,971 | $309,971 |
| $325,000 | $349,999 | 3 | 36 | $994,943 | $958,943 |
| $350,000 | $374,999 | 1 | 8 | $361,756 | $349,756 |
| $375,000 | $399,999 | 2 | 24 | $763,048 | $739,048 |
| $400,000 | $424,999 | 1 | 12 | $402,544 | $390,544 |
| $425,000 | $449,999 | 1 | 11 | $428,311 | $416,311 |
| $450,000 | $474,999 | 0 | 0 | $0 | $0 |
| $475,000 | $499,999 | 0 | 0 | $0 | $0 |
| $500,000 | $599,999 | 0 | 0 | $0 | $0 |
| $600,000 | $699,999 | 0 | 0 | $0 | $0 |
| $700,000 | $799,999 | 0 | 0 | $0 | $0 |
| $800,000 | $899,999 | 1 | 12 | $890,622 | $878,622 |
| $900,000 | $999,999 | 0 | 0 | $0 | $0 |
| $1,000,000+ | | 2 | 19 | $2,374,932 | $2,350,932 |
| **Total** | | **4,105** | **38,665** | **$36,837,158** | **$35,383,492** |

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

| | | | |
|---|---|---|---|
| **Carrier Name:** | **Geisinger Quality Options** | **Attachment Point:** | **$60,000** |
| **Product(s):** | **PPO** | **Reinsurance Cap:** | **$100,000** |
| **Market Segment:** | **Individual** | **Coinsurance Rate:** | **30%** |
| **Rate Effective Date:** | **1/1/2026** | | |
| | | **Proj. Incurred Claim Impact:** | **-3.3%** |
| | | **Proj. Morbidity Impact:** | **0.0%** |

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

# PA Rate Template Part II

## Rate Development and Change

| | |
|---|---|
| **Carrier Name:** | **Geisinger Quality Options** |
| **Product(s):** | **PPO** |
| **Market Segment:** | **Individual** |
| **Rate Effective Date:** | **1/1/2026** |

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

| **Development of the Projected Index Rate** | **Actual Experience Data** | **Manual Data** | |
|---|---|---|---|
| Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM | $ 1,125.01 | $ 1,009.76 | <- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT |
| Two year trend projection Factor | 1.134 | 1.135 | |
| Unadjusted Projected Allowed EHB Claims PMPM | $ 1,276.00 | $ 1,146.02 | |
| Single Risk Pool Adjustment Factors | | | |
| Change in Morbidity - Impact of Reinsurance Program | 1.000 | 1.000 | |
| Change in Morbidity - All Other | 1.000 | 1.000 | <- See URRT Instructions |
| Total Non-Morbidity Changes | 1.000 | 0.997 | |
| Change in Demographics | 1.000 | 0.995 | <- See URRT Instructions |
| Change in Network | 1.000 | 1.000 | |
| Change in Benefits | 1.000 | 1.000 | <- See URRT Instructions |
| Change in Other | 1.000 | 1.002 | <- See URRT Instructions |
| Total Adjusted Projected Allowed EHB Claims PMPM | $ 1,276.00 | $ 1,142.57 | |
| Credibility Factors | **0%** | **100%** | <- See Instructions |
| Blended Projected EHB Claims PMPM | | **$ 1,142.57** | **<- Projected Index Rate** |
| **Development of the Market-Adjusted Index Rate and Total Allowed Claims** | | | |
| Adjusted Projected Allowed EHB Claims PMPM | $ 1,142.57 | <- Index Rate for Projection Period on URRT | |
| Projected Paid to Allowed Ratio | 0.819 | | |
| Projected Incurred EHB Claims PMPM | $ 935.90 | | |
| Market-wide Adjustments | | | |
| Projected Incurred Risk Adjustment PMPM | $ 92.97 | | |
| Projected Incurred Exchange User Fees PMPM | $24.84 | | |
| Projected Incurred Reinsurance Recoveries PMPM | $30.86 | | |
| Market-Adjusted Projected Incurred EHB Claims PMPM | $ 836.91 | | |
| Market-Adjusted Projected Allowed EHB Claims PMPM | $ 1,021.72 | <- Market-Adjusted Index Rate | |
| Projected Allowed Non-EHB Claims PMPM | $ - | | |
| Catastrophic Eligibility Adjustment | 1.000 | | |
| Market-Adjusted Projected Incurred Total Claims PMPM | 836.9115574 | | |
| Market-Adjusted Projected Allowed Total Claims PMPM | $ 1,021.72 | | |

### For Informational Purposes only - No input required.

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

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

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

### Table 5B. Exchange User Fee Calculation

| | |
|---|---|
| Exchange User Fee Percentage | 3.0% |
| Expected On-Exchange Enrollment Percentage | 90% |
| Projected Required Revenue PMPM | $ 919.86 |
| Adjustment for Catastrophic Eligibility and Benefits in Addition to EHB (if applicable) | 1.000 |
| Projected Incurred Exchange User Fee PMPM | $ 24.84 |

### Table 6. Retention

| Retention Items - *Express in percentages* | **Percentages** | **PMPM Amounts** |
|---|---|---|
| Administrative Expenses | 8.96% | $82.43 |
| General and Claims | 7.18% | $66.00 |
| Agent/Broker Fees and Commissions | 0.40% | $3.68 |
| Quality Improvement Initiatives | 1.39% | $12.75 |
| Taxes and Fees | 0.06% | $0.52 |
| Risk Adjustment User Fee | 0.02% | $0.20 |
| PCORI Fee | 0.04% | $0.32 |
| PA Premium & Other Taxes (if applicable) | 0.00% | $0.00 |
| Federal Income Tax | 0.00% | $0.00 |
| Health Insurance Providers Fee (Prorated for Small Groups only) | 0.00% | $0.00 |
| Profit/Contingency (after tax) | 0.00% | $0.00 |
| Total Retention | 9.02% | $82.95 |
| Projected Required Revenue PMPM | $ 919.86 | |

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

| Normalization Factors | **2025** | **2026** |
|---|---|---|
| Average Age Factor | 1.940 | 1.894 |
| Average Geographic Factor | 0.998 | 0.996 |
| Average Tobacco Factor | 1.008 | 1.008 |
| Average Benefit Richness (induced demand) | 1.106 | 1.099 |
| Average Network Factor | 1.000 | 1.000 |
| Market-Adjusted Projected Allowed Total Claims PMPM | $ 900.29 | $ 1,021.72 |
| Normalized Market-Adjusted Projected Allowed Total Claims PMPM | $ 417.21 | $ 488.96 |

### Table 8. Components of Rate Change

| Rate Components | 2025 | 2026 | Difference | Percent Change |
|---|---|---|---|---|
| A. Calibrated Plan Adjusted Index Rate (PMPM) | $ 431.17 | $ 486.42 | $ 55.25 | 12.8% |
| B. Base period allowed claims before normalization | $ 902.36 | $ 1,009.76 | $ 107.40 | 24.9% |
| C. Normalization factor component of change | $ (484.19) | $ (526.52) | $ (42.33) | -9.8% |
| D. Change in Normalized Allowed Claims Adjustment Components | | | | |
| D1. Base period allowed claims after normalization | $ 418.17 | $ 483.24 | $ 65.07 | 15.1% |
| D2. URRT Trend | $ 64.46 | $ 65.21 | $ 0.75 | 0.2% |
| D3. URRT Morbidity | $ - | $ - | $ - | 0.0% |
| D4. URRT Other | $ (9.62) | $ (1.65) | $ 7.97 | 1.8% |
| D5. Normalized URRT Risk Adjustment on an allowed basis | $ (37.15) | $ (54.32) | $ (17.17) | -4.0% |
| D6. Normalized Exchange User Fee on an allowed basis | $ 12.74 | $ 14.51 | $ 1.77 | 0.4% |
| D7. Normalized Reinsurance Recoveries on an allowed basis | $ (31.38) | $ (18.03) | $ 13.35 | 3.1% |
| D8. Subtotal - Sum(D1:D7) | $ 417.21 | $ 488.96 | $ 71.75 | 16.6% |
| E. Change in Allowable Plan Adjusted Level Components | | | | |
| E1. Network | $ - | $ - | $ - | 0.0% |
| E2. Pricing AV | $ (72.00) | $ (88.44) | $ (16.44) | -3.8% |
| E3. Benefit Richness | $ 36.50 | $ 39.61 | $ 3.12 | 0.7% |
| E4. Catastrophic Eligibility | $ - | $ - | $ - | 0.0% |
| E5. Benefits in Addition to EHB | $ - | $ - | $ - | 0.0% |
| E6. Subtotal - Sum(E1:E5) | $ (35.50) | $ (48.83) | $ (13.32) | -3.1% |
| F. Change in Retention Components | | | | |
| F1. Administrative Expenses | $ 37.90 | $ 43.59 | $ 5.69 | 1.3% |
| F2. Taxes and Fees | $ 3.29 | $ 0.28 | $ (3.01) | -0.7% |
| F3. Profit and/or Contingency | $ 8.62 | $ - | $ (8.62) | -2.0% |
| F4. Subtotal - Sum(F1:F3) | $ 49.81 | $ 43.87 | $ (5.94) | -1.4% |
| G. Change in Miscellaneous Items | $ - | $ - | $ - | 0.0% |
| H. Sum of Components of Rate Change (should approximate the change shown in line A) | $ 431.51 | $ 484.00 | $ 52.49 | 12.2% |

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

| | **2025** | **2026** | |
|---|---|---|---|
| Paid-to-Allowed | 0.827 | 0.819 | |
| | | | <- URRT W1, S2 |
| URRT Trend (Total Applied Trend Factor) | 1.154 | 1.135 | <- URRT W1, S2 |
| URRT Morbidity | 1.000 | 1.000 | <- URRT W1, S2 |
| URRT "Other" | 0.980 | 0.997 | |
| | | | <- URRT W1, S3 |
| Risk Adjustment | $ (66.33) | $ (92.97) | <- URRT W1, S3 |
| Exchange User Fee | $ 22.74 | $ 24.84 | <- URRT W1, S3 |
| Reinsurance Recoveries | $ 56.03 | $ 30.86 | <- URRT W1, S2 |
| Capitation | $ 0.04 | $ 0.04 | |
| Network | 1.000 | 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 Adjustme |
| Pricing AV | 0.827 | 0.819 | |
| Benefit Richness | 1.106 | 1.099 | |
| Catastrophic Eligibility | 1.000 | 1.000 | |
| Benefits in Addition to EHB | 1.000 | 1.000 | |
| Administrative Expenses | 8.79% | 8.96% | |
| Taxes and Fees | 0.76% | 0.06% | |
| Profit and/or Contingency | 2.00% | 0.00% | |

# PA Rate Template Part III
## Table 10. Plan Rates

| | |
|---|---|
| **Carrier Name:** | Geisinger Quality Options |
| **Product(s):** | PPO |
| **Market Segment:** | Individual |
| **Rate Effective Date:** | 1/1/2026 |
| **Base Period Start Date** | 1/1/2024 |
| **Date of Most Recent Membership:** | 2/1/2025 |
| **Market Adjusted Index Rate:** | $ 1,021.72 |

| Plan Number | HIOS Plan ID (Standard Component) | Product Type (HMO, POS, PPO, EPO, Indemnity, Other) | 1/1/2025 Plan Marketing Name | Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2026 | 1/1/2026 HIOS Plan ID (If 1/1/2025 Plan Discontinued & Mapped) | Metallic Tier | Metallic Tier Actuarial Value | Standard AV, Approach (1), Approach (2) | Exchange On/Off or Off | Pricing AV (company-determined AV) |
|---|---|---|---|---|---|---|---|---|---|---|
| **Totals - Current Membership** | | | | | | | **0.700** | | | **0.819** |
| **Total - Projected Membership** | | | | | | | **0.700** | | | **0.819** |
| Transitional Plans | TRANSITIONAL | N/A | TRANSITIONAL | DNM | TRANSITIONAL | N/A | N/A | N/A | N/A | N/A |
| Plan 1 | 75729PA0012630 | PPO | Geisinger Marketplace All-Access PPO 30/50/5500 | E | 75729PA0012630 | Silver | 0.7172 | Approach (1) | Off | 0.809 |
| Plan 2 | 75729PA0012631 | PPO | Geisinger Marketplace All-Access PPO 30/50/5500 | E | 75729PA0012631 | Silver | 0.7172 | Approach (1) | Off | 0.809 |
| Plan 3 | 75729PA0012635 | PPO | Geisinger Marketplace All-Access PPO 30/50/5500 | E | 75729PA0012635 | Silver | 0.7172 | Approach (1) | Off | 0.809 |
| Plan 4 | 75729PA0012640 | PPO | Geisinger Marketplace All-Access PPO 30/50/5500 | E | 75729PA0012640 | Silver | 0.7172 | Approach (1) | Off | 0.809 |
| Plan 5 | 75729PA0012647 | PPO | Geisinger Marketplace All-Access PPO 20/50/3250 | E | 75729PA0012647 | Gold | 0.8066 | Approach (1) | On/Off | 0.919 |
| Plan 6 | 75729PA0012651 | PPO | Geisinger Marketplace All-Access PPO 20/50/3250 | E | 75729PA0012651 | Gold | 0.8066 | Approach (1) | On/Off | 0.919 |
| Plan 7 | 75729PA0012655 | PPO | Geisinger Marketplace All-Access PPO 20/50/3250 | E | 75729PA0012655 | Gold | 0.8066 | Approach (1) | On/Off | 0.919 |
| Plan 8 | 75729PA0012657 | PPO | Geisinger Marketplace All-Access PPO 20/50/3250 | E | 75729PA0012657 | Gold | 0.8066 | Approach (1) | On/Off | 0.919 |
| Plan 9 | 75729PA0012664 | PPO | Geisinger Marketplace All-Access PPO 30/60/4900 | E | 75729PA0012664 | Silver | 0.7158 | Approach (1) | On/Off | 0.807 |
| Plan 10 | 75729PA0012668 | PPO | Geisinger Marketplace All-Access PPO 30/60/4900 | E | 75729PA0012668 | Silver | 0.7158 | Approach (1) | On/Off | 0.807 |
| Plan 11 | 75729PA0012672 | PPO | Geisinger Marketplace All-Access PPO 30/60/4900 | E | 75729PA0012672 | Silver | 0.7158 | Approach (1) | On/Off | 0.807 |
| Plan 12 | 75729PA0012674 | PPO | Geisinger Marketplace All-Access PPO 30/60/4900 | E | 75729PA0012674 | Silver | 0.7158 | Approach (1) | On/Off | 0.807 |
| Plan 13 | 75729PA0012681 | PPO | Geisinger Marketplace All-Access PPO 40/80/8400 | M | 75729PA0012681 | Expanded Bronze | 0.6475 | Approach (1) | On/Off | 0.750 |
| Plan 14 | 75729PA0012685 | PPO | Geisinger Marketplace All-Access PPO 40/80/8400 | M | 75729PA0012685 | Expanded Bronze | 0.6475 | Approach (1) | On/Off | 0.750 |
| Plan 15 | 75729PA0012689 | PPO | Geisinger Marketplace All-Access PPO 40/80/8400 | M | 75729PA0012689 | Expanded Bronze | 0.6475 | Approach (1) | On/Off | 0.750 |
| Plan 16 | 75729PA0012691 | PPO | Geisinger Marketplace All-Access PPO 40/80/8400 | M | 75729PA0012691 | Expanded Bronze | 0.6475 | Approach (1) | On/Off | 0.750 |
| Plan 17 | 75729PA0012702 | PPO | Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible | M | 75729PA0012702 | Expanded Bronze | 0.6497 | Approach (1) | On/Off | 0.770 |
| Plan 18 | 75729PA0012706 | PPO | Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible | M | 75729PA0012706 | Expanded Bronze | 0.6497 | Approach (1) | On/Off | 0.770 |
| Plan 19 | 75729PA0012710 | PPO | Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible | M | 75729PA0012710 | Expanded Bronze | 0.6497 | Approach (1) | On/Off | 0.770 |
| Plan 20 | 75729PA0012712 | PPO | Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible | M | 75729PA0012712 | Expanded Bronze | 0.6497 | Approach (1) | On/Off | 0.770 |

| Calibration | |
|---|---|
| Age Calibration Factor | 1.894 |
| Geographic Calibration Factor | 0.996 |
| Tobacco Calibration Factor | 1.008 |
| Aggregate Calibration Factor | 1.902 |

| Total Covered Lives @ 02-01-2025 |
|---|
| 3,419 |

**45 CFR Part 156.8 (d) (2) Allowable Factors**

| Benefit Richness (induced demand) | Benefits in addition to EHB | Provider Network | Catastrophic Eligibility | Non-Funding of CSR Adjustment | Pure Premium | Admin Costs | Taxes & Fees (not including Exchange fees) | Profit or Contingency | Total Covered Lives Mapped into 2026 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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **1.000** | **1.000** | **1.000** | **1.000** | **1.014** | **$ 841.52** | **9.0%** | **0.1%** | **0.0%** | **3,419** | **3,419** | **$ 431.17** | **$ 486.42** | **12.8%** |
| **1.000** | **1.000** | **1.000** | **1.000** | **1.014** | **$ 841.52** | **9.0%** | **0.1%** | **0.0%** | | | | | |
| N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | - | - | N/A | N/A | N/A |
| 0.988 | 1.000 | 1.000 | 1.000 | 1.000 | $816.48 | 9.0% | 0.1% | 0.0% | 126 | 126 | $ 416.47 | $ 471.94 | 13.3% |
| 0.988 | 1.000 | 1.000 | 1.000 | 1.000 | $816.48 | 9.0% | 0.1% | 0.0% | 1 | 1 | $ 416.47 | $ 471.94 | 13.3% |
| 0.988 | 1.000 | 1.000 | 1.000 | 1.000 | $816.48 | 9.0% | 0.1% | 0.0% | 7 | 7 | $ 416.47 | $ 471.94 | 13.3% |
| 0.988 | 1.000 | 1.000 | 1.000 | 1.000 | $816.48 | 9.0% | 0.1% | 0.0% | 2 | 2 | $ 416.47 | $ 471.94 | 13.3% |
| 1.061 | 1.000 | 1.000 | 1.000 | 1.000 | $995.92 | 9.0% | 0.1% | 0.0% | 42 | 42 | $ 521.02 | $ 575.66 | 10.5% |
| 1.061 | 1.000 | 1.000 | 1.000 | 1.000 | $995.92 | 9.0% | 0.1% | 0.0% | 68 | 68 | $ 521.02 | $ 575.66 | 10.5% |
| 1.061 | 1.000 | 1.000 | 1.000 | 1.000 | $995.92 | 9.0% | 0.1% | 0.0% | 813 | 813 | $ 521.02 | $ 575.66 | 10.5% |
| 1.061 | 1.000 | 1.000 | 1.000 | 1.000 | $995.92 | 9.0% | 0.1% | 0.0% | 48 | 48 | $ 521.02 | $ 575.66 | 10.5% |
| 1.124 | 1.000 | 1.000 | 1.000 | 1.234 | $1,143.44 | 9.0% | 0.1% | 0.0% | 4 | 4 | $ 583.52 | $ 660.93 | 13.3% |
| 1.124 | 1.000 | 1.000 | 1.000 | 1.234 | $1,143.44 | 9.0% | 0.1% | 0.0% | 17 | 17 | $ 583.52 | $ 660.93 | 13.3% |
| 1.124 | 1.000 | 1.000 | 1.000 | 1.234 | $1,143.44 | 9.0% | 0.1% | 0.0% | 159 | 159 | $ 583.52 | $ 660.93 | 13.3% |
| 1.124 | 1.000 | 1.000 | 1.000 | 1.234 | $1,143.44 | 9.0% | 0.1% | 0.0% | 19 | 19 | $ 583.52 | $ 660.93 | 13.3% |
| 0.958 | 1.000 | 1.000 | 1.000 | 1.000 | $733.93 | 9.0% | 0.1% | 0.0% | 69 | 69 | $ 371.00 | $ 424.23 | 14.3% |
| 0.958 | 1.000 | 1.000 | 1.000 | 1.000 | $733.93 | 9.0% | 0.1% | 0.0% | 169 | 169 | $ 371.00 | $ 424.23 | 14.3% |
| 0.958 | 1.000 | 1.000 | 1.000 | 1.000 | $733.93 | 9.0% | 0.1% | 0.0% | 985 | 985 | $ 371.00 | $ 424.23 | 14.3% |
| 0.958 | 1.000 | 1.000 | 1.000 | 1.000 | $733.93 | 9.0% | 0.1% | 0.0% | 122 | 122 | $ 371.00 | $ 424.23 | 14.3% |
| 0.967 | 1.000 | 1.000 | 1.000 | 1.000 | $760.95 | 9.0% | 0.1% | 0.0% | 42 | 42 | $ 386.05 | $ 439.85 | 13.9% |
| 0.967 | 1.000 | 1.000 | 1.000 | 1.000 | $760.95 | 9.0% | 0.1% | 0.0% | 67 | 67 | $ 386.05 | $ 439.85 | 13.9% |
| 0.967 | 1.000 | 1.000 | 1.000 | 1.000 | $760.95 | 9.0% | 0.1% | 0.0% | 580 | 580 | $ 386.05 | $ 439.85 | 13.9% |
| 0.967 | 1.000 | 1.000 | 1.000 | 1.000 | $760.95 | 9.0% | 0.1% | 0.0% | 79 | 79 | $ 386.05 | $ 439.85 | 13.9% |

| % of Total Covered Lives | 02-01-2025 Number of Covered Lives by Rating Area | | | | | | | | | | 2026 Continued/ Discontinued Plans Indicator | De Minimis Check |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | Total | | |
| | - | 17 | 1,743 | - | 148 | 1,164 | 219 | - | 128 | **3,419** | | |
| N/A | - | - | - | - | - | - | - | - | - | - | 0 | |
| 3.7% | - | - | 86 | - | - | 40 | - | - | - | 126 | 1 | yes |
| 0.0% | - | - | - | - | 1 | - | - | - | - | 1 | 1 | yes |
| 0.2% | - | - | - | - | - | - | 2 | - | 5 | 7 | 1 | yes |
| 0.1% | - | - | - | - | - | 2 | - | - | - | 2 | 1 | yes |
| 1.2% | - | 6 | 1 | - | 35 | - | - | - | - | 42 | 1 | yes |
| 2.0% | - | - | - | - | 1 | - | 54 | - | 13 | 68 | 1 | yes |
| 23.8% | - | - | 520 | - | 2 | 283 | - | - | 8 | 813 | 1 | yes |
| 1.4% | - | - | - | - | - | 48 | - | - | - | 48 | 1 | yes |
| 0.1% | - | 1 | - | - | 3 | - | - | - | - | 4 | 1 | yes |
| 0.5% | - | - | - | - | - | - | 7 | - | 10 | 17 | 1 | yes |
| 4.7% | - | - | 97 | - | - | 60 | - | - | 2 | 159 | 1 | yes |
| 0.6% | - | - | - | - | - | 19 | - | - | - | 19 | 1 | yes |
| 2.0% | - | 6 | - | - | 63 | - | - | - | - | 69 | 1 | yes |
| 4.9% | - | - | - | - | - | - | 111 | - | 58 | 169 | 1 | yes |
| 28.8% | - | - | 686 | - | 4 | 293 | - | - | 2 | 985 | 1 | yes |
| 3.6% | - | - | - | - | - | 122 | - | - | - | 122 | 1 | yes |
| 1.2% | - | 4 | - | - | 36 | 2 | - | - | - | 42 | 1 | yes |
| 2.0% | - | - | - | - | - | - | 45 | - | 22 | 67 | 1 | yes |
| 17.0% | - | - | 353 | - | 3 | 216 | - | - | 8 | 580 | 1 | yes |
| 2.3% | - | - | - | - | - | 79 | - | - | - | 79 | 1 | yes |

# PA Rate Template Part IV A - Individual

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

| | |
|---|---|
| **Carrier Name:** | Geisinger Quality Options |
| **Product(s):** | PPO |
| **Market Segment:** | Individual |
| **Rate Effective Date:** | 1/1/2026 |

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | **2025 21-year-old, Non-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)** | **Metallic Tier** | **Exchange On/Off or Off** | **1** | **2** | **3** | **4** | **5** |
| **Totals** | **These cells auto-fill using the data entered in Table 10.** | | | | | | $ - | $ 439.99 | $ 411.31 | $ - | $ 397.20 |
| Plan 1 | 75729PA0012630 | Geisinger Marketplace All-Access PPO 30/50/5500 | E | 75729PA0012630 | Silver | Off | $ - | $ 416.47 | $ 395.65 | $ - | $ 395.65 |
| Plan 2 | 75729PA0012631 | Geisinger Marketplace All-Access PPO 30/50/5500 | E | 75729PA0012631 | Silver | Off | $ - | $ 416.47 | $ 395.65 | $ - | $ 395.65 |
| Plan 3 | 75729PA0012635 | Geisinger Marketplace All-Access PPO 30/50/5500 | E | 75729PA0012635 | Silver | Off | $ - | $ 416.47 | $ 395.65 | $ - | $ 395.65 |
| Plan 4 | 75729PA0012640 | Geisinger Marketplace All-Access PPO 30/50/5500 | E | 75729PA0012640 | Silver | Off | $ - | $ 416.47 | $ 395.65 | $ - | $ 395.65 |
| Plan 5 | 75729PA0012647 | Geisinger Marketplace All-Access PPO 20/50/3250 | E | 75729PA0012647 | Gold | On/Off | $ - | $ 521.02 | $ 494.97 | $ - | $ 494.97 |
| Plan 6 | 75729PA0012651 | Geisinger Marketplace All-Access PPO 20/50/3250 | E | 75729PA0012651 | Gold | On/Off | $ - | $ 521.02 | $ 494.97 | $ - | $ 494.97 |
| Plan 7 | 75729PA0012655 | Geisinger Marketplace All-Access PPO 20/50/3250 | E | 75729PA0012655 | Gold | On/Off | $ - | $ 521.02 | $ 494.97 | $ - | $ 494.97 |
| Plan 8 | 75729PA0012657 | Geisinger Marketplace All-Access PPO 20/50/3250 | E | 75729PA0012657 | Gold | On/Off | $ - | $ 521.02 | $ 494.97 | $ - | $ 494.97 |
| Plan 9 | 75729PA0012664 | Geisinger Marketplace All-Access PPO 30/60/4900 | E | 75729PA0012664 | Silver | On/Off | $ - | $ 583.52 | $ 554.34 | $ - | $ 554.34 |
| Plan 10 | 75729PA0012668 | Geisinger Marketplace All-Access PPO 30/60/4900 | E | 75729PA0012668 | Silver | On/Off | $ - | $ 583.52 | $ 554.34 | $ - | $ 554.34 |
| Plan 11 | 75729PA0012672 | Geisinger Marketplace All-Access PPO 30/60/4900 | E | 75729PA0012672 | Silver | On/Off | $ - | $ 583.52 | $ 554.34 | $ - | $ 554.34 |
| Plan 12 | 75729PA0012674 | Geisinger Marketplace All-Access PPO 30/60/4900 | E | 75729PA0012674 | Silver | On/Off | $ - | $ 583.52 | $ 554.34 | $ - | $ 554.34 |
| Plan 13 | 75729PA0012681 | Geisinger Marketplace All-Access PPO 40/80/8400 | M | 75729PA0012681 | Expanded Bronze | On/Off | $ - | $ 371.00 | $ 352.45 | $ - | $ 352.45 |
| Plan 14 | 75729PA0012685 | Geisinger Marketplace All-Access PPO 40/80/8400 | M | 75729PA0012685 | Expanded Bronze | On/Off | $ - | $ 371.00 | $ 352.45 | $ - | $ 352.45 |
| Plan 15 | 75729PA0012689 | Geisinger Marketplace All-Access PPO 40/80/8400 | M | 75729PA0012689 | Expanded Bronze | On/Off | $ - | $ 371.00 | $ 352.45 | $ - | $ 352.45 |
| Plan 16 | 75729PA0012691 | Geisinger Marketplace All-Access PPO 40/80/8400 | M | 75729PA0012691 | Expanded Bronze | On/Off | $ - | $ 371.00 | $ 352.45 | $ - | $ 352.45 |
| Plan 17 | 75729PA0012702 | Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible | M | 75729PA0012702 | Expanded Bronze | On/Off | $ - | $ 386.05 | $ 366.75 | $ - | $ 366.75 |
| Plan 18 | 75729PA0012706 | Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible | M | 75729PA0012706 | Expanded Bronze | On/Off | $ - | $ 386.05 | $ 366.75 | $ - | $ 366.75 |
| Plan 19 | 75729PA0012710 | Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible | M | 75729PA0012710 | Expanded Bronze | On/Off | $ - | $ 386.05 | $ 366.75 | $ - | $ 366.75 |
| Plan 20 | 75729PA0012712 | Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible | M | 75729PA0012712 | Expanded Bronze | On/Off | $ - | $ 386.05 | $ 366.75 | $ - | $ 366.75 |

| obacco Premium PMPM | | | | |
|---|---|---|---|---|
| 6 | 7 | 8 | 9 | Average (weighted by enrollment by rating area) |
| $ 433.57 | $ 522.87 | $ - | $ 505.01 | $ 429.07 |
| | | | | |
| $ 416.47 | $ 520.59 | $ - | $ 499.77 | $ 402.26 |
| $ 416.47 | $ 520.59 | $ - | $ 499.77 | $ 395.65 |
| $ 416.47 | $ 520.59 | $ - | $ 499.77 | $ 505.72 |
| $ 416.47 | $ 520.59 | $ - | $ 499.77 | $ 416.47 |
| $ 521.02 | $ 651.28 | $ - | $ 625.23 | $ 498.69 |
| $ 521.02 | $ 651.28 | $ - | $ 625.23 | $ 644.00 |
| $ 521.02 | $ 651.28 | $ - | $ 625.23 | $ 505.32 |
| $ 521.02 | $ 651.28 | $ - | $ 625.23 | $ 521.02 |
| $ 583.52 | $ 729.40 | $ - | $ 700.22 | $ 561.64 |
| $ 583.52 | $ 729.40 | $ - | $ 700.22 | $ 712.24 |
| $ 583.52 | $ 729.40 | $ - | $ 700.22 | $ 567.19 |
| $ 583.52 | $ 729.40 | $ - | $ 700.22 | $ 583.52 |
| $ 371.00 | $ 463.75 | $ - | $ 445.20 | $ 354.06 |
| $ 371.00 | $ 463.75 | $ - | $ 445.20 | $ 457.39 |
| $ 371.00 | $ 463.75 | $ - | $ 445.20 | $ 358.16 |
| $ 371.00 | $ 463.75 | $ - | $ 445.20 | $ 371.00 |
| $ 386.05 | $ 482.57 | $ - | $ 463.26 | $ 369.51 |
| $ 386.05 | $ 482.57 | $ - | $ 463.26 | $ 476.23 |
| $ 386.05 | $ 482.57 | $ - | $ 463.26 | $ 375.27 |
| $ 386.05 | $ 482.57 | $ - | $ 463.26 | $ 386.05 |

| 2026 21-year-old, Non-Tobacco Premium PMPM | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | Average (weighted by enrollment by rating area) |
| $ - | $ 495.28 | $ 463.78 | $ - | $ 448.73 | $ 489.06 | $ 590.98 | $ - | $ 572.15 | $ 484.09 |
| | | | | | | | | | |
| $ - | $ 471.94 | $ 448.35 | $ - | $ 448.35 | $ 471.94 | $ 589.93 | $ - | $ 566.33 | $ 455.84 |
| $ - | $ 471.94 | $ 448.35 | $ - | $ 448.35 | $ 471.94 | $ 589.93 | $ - | $ 566.33 | $ 448.35 |
| $ - | $ 471.94 | $ 448.35 | $ - | $ 448.35 | $ 471.94 | $ 589.93 | $ - | $ 566.33 | $ 573.07 |
| $ - | $ 471.94 | $ 448.35 | $ - | $ 448.35 | $ 471.94 | $ 589.93 | $ - | $ 566.33 | $ 471.94 |
| $ - | $ 575.66 | $ 546.88 | $ - | $ 546.88 | $ 575.66 | $ 719.58 | $ - | $ 690.80 | $ 550.99 |
| $ - | $ 575.66 | $ 546.88 | $ - | $ 546.88 | $ 575.66 | $ 719.58 | $ - | $ 690.80 | $ 711.54 |
| $ - | $ 575.66 | $ 546.88 | $ - | $ 546.88 | $ 575.66 | $ 719.58 | $ - | $ 690.80 | $ 558.32 |
| $ - | $ 575.66 | $ 546.88 | $ - | $ 546.88 | $ 575.66 | $ 719.58 | $ - | $ 690.80 | $ 575.66 |
| $ - | $ 660.93 | $ 627.89 | $ - | $ 627.89 | $ 660.93 | $ 826.17 | $ - | $ 793.12 | $ 636.15 |
| $ - | $ 660.93 | $ 627.89 | $ - | $ 627.89 | $ 660.93 | $ 826.17 | $ - | $ 793.12 | $ 806.73 |
| $ - | $ 660.93 | $ 627.89 | $ - | $ 627.89 | $ 660.93 | $ 826.17 | $ - | $ 793.12 | $ 642.44 |
| $ - | $ 660.93 | $ 627.89 | $ - | $ 627.89 | $ 660.93 | $ 826.17 | $ - | $ 793.12 | $ 660.93 |
| $ - | $ 424.23 | $ 403.02 | $ - | $ 403.02 | $ 424.23 | $ 530.29 | $ - | $ 509.08 | $ 404.86 |
| $ - | $ 424.23 | $ 403.02 | $ - | $ 403.02 | $ 424.23 | $ 530.29 | $ - | $ 509.08 | $ 523.01 |
| $ - | $ 424.23 | $ 403.02 | $ - | $ 403.02 | $ 424.23 | $ 530.29 | $ - | $ 509.08 | $ 409.54 |
| $ - | $ 424.23 | $ 403.02 | $ - | $ 403.02 | $ 424.23 | $ 530.29 | $ - | $ 509.08 | $ 424.23 |
| $ - | $ 439.85 | $ 417.85 | $ - | $ 417.85 | $ 439.85 | $ 549.81 | $ - | $ 527.82 | $ 421.00 |
| $ - | $ 439.85 | $ 417.85 | $ - | $ 417.85 | $ 439.85 | $ 549.81 | $ - | $ 527.82 | $ 542.59 |
| $ - | $ 439.85 | $ 417.85 | $ - | $ 417.85 | $ 439.85 | $ 549.81 | $ - | $ 527.82 | $ 427.56 |
| $ - | $ 439.85 | $ 417.85 | $ - | $ 417.85 | $ 439.85 | $ 549.81 | $ - | $ 527.82 | $ 439.85 |

| Change in 21-year-old Non | | | | |
|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 |
| 0.0% | 12.6% | 12.8% | 0.0% | 13.0% |
| | | | | |
| | 13.3% | 13.3% | | 13.3% |
| | 13.3% | 13.3% | | 13.3% |
| | 13.3% | 13.3% | | 13.3% |
| | 13.3% | 13.3% | | 13.3% |
| | 10.5% | 10.5% | | 10.5% |
| | 10.5% | 10.5% | | 10.5% |
| | 10.5% | 10.5% | | 10.5% |
| | 10.5% | 10.5% | | 10.5% |
| | 13.3% | 13.3% | | 13.3% |
| | 13.3% | 13.3% | | 13.3% |
| | 13.3% | 13.3% | | 13.3% |
| | 13.3% | 13.3% | | 13.3% |
| | 14.3% | 14.3% | | 14.3% |
| | 14.3% | 14.3% | | 14.3% |
| | 14.3% | 14.3% | | 14.3% |
| | 14.3% | 14.3% | | 14.3% |
| | 13.9% | 13.9% | | 13.9% |
| | 13.9% | 13.9% | | 13.9% |
| | 13.9% | 13.9% | | 13.9% |
| | 13.9% | 13.9% | | 13.9% |

-Tobacco Premium PMPM

| 6 | 7 | 8 | 9 | Average (weighted by enrollment by rating area) |
|---|---|---|---|---|
| 12.8% | 13.0% | 0.0% | 13.3% | 12.8% |
| 13.3% | 13.3% | | 13.3% | 13% |
| 13.3% | 13.3% | | 13.3% | 13% |
| 13.3% | 13.3% | | 13.3% | 13% |
| 13.3% | 13.3% | | 13.3% | 13% |
| 10.5% | 10.5% | | 10.5% | 10% |
| 10.5% | 10.5% | | 10.5% | 10% |
| 10.5% | 10.5% | | 10.5% | 10% |
| 10.5% | 10.5% | | 10.5% | 10% |
| 13.3% | 13.3% | | 13.3% | 13% |
| 13.3% | 13.3% | | 13.3% | 13% |
| 13.3% | 13.3% | | 13.3% | 13% |
| 13.3% | 13.3% | | 13.3% | 13% |
| 14.3% | 14.3% | | 14.3% | 14% |
| 14.3% | 14.3% | | 14.3% | 14% |
| 14.3% | 14.3% | | 14.3% | 14% |
| 14.3% | 14.3% | | 14.3% | 14% |
| 13.9% | 13.9% | | 13.9% | 14% |
| 13.9% | 13.9% | | 13.9% | 14% |
| 13.9% | 13.9% | | 13.9% | 14% |
| 13.9% | 13.9% | | 13.9% | 14% |

| Clarion | Crawford | Erie | Forest | McKean | Mercer | Venango | Warren | 1 | Cameron | Elk | Potter | 2 | Bradford | Carbon | Clinton | Lackawanna | Luzerne |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | Match | 2 | 12 | 3 | Match | 52 | 64 | 62 | 320 | 403 |
| - | - | - | - | - | - | - | - | Match | - | - | - | Match | 3 | 2 | 8 | 12 | 26 |
| - | - | - | - | - | - | - | - | Match | - | - | - | Match | - | - | - | - | - |
| - | - | - | - | - | - | - | - | Match | - | - | - | Match | - | - | - | - | - |
| - | - | - | - | - | - | - | - | Match | - | - | - | Match | - | - | - | - | - |
| - | - | - | - | - | - | - | - | Match | 1 | 2 | 3 | Match | - | - | - | - | - |
| - | - | - | - | - | - | - | - | Match | - | - | - | Match | - | - | - | - | - |
| - | - | - | - | - | - | - | - | Match | - | - | - | Match | 23 | 27 | 14 | 91 | 108 |
| - | - | - | - | - | - | - | - | Match | - | - | - | Match | - | - | - | - | - |
| - | - | - | - | - | - | - | - | Match | 1 | - | - | Match | - | - | - | - | - |
| - | - | - | - | - | - | - | - | Match | - | - | - | Match | - | - | - | - | - |
| - | - | - | - | - | - | - | - | Match | - | - | - | Match | 1 | 3 | 6 | 7 | 17 |
| - | - | - | - | - | - | - | - | Match | - | - | - | Match | - | - | - | - | - |
| - | - | - | - | - | - | - | - | Match | - | 6 | - | Match | - | - | - | - | - |
| - | - | - | - | - | - | - | - | Match | - | - | - | Match | - | - | - | - | - |
| - | - | - | - | - | - | - | - | Match | - | - | - | Match | 17 | 28 | 18 | 140 | 167 |
| - | - | - | - | - | - | - | - | Match | - | - | - | Match | - | - | - | - | - |
| - | - | - | - | - | - | - | - | Match | - | 4 | - | Match | - | - | - | - | - |
| - | - | - | - | - | - | - | - | Match | - | - | - | Match | - | - | - | - | - |
| - | - | - | - | - | - | - | - | Match | - | - | - | Match | 8 | 4 | 16 | 70 | 85 |
| - | - | - | - | - | - | - | - | Match | - | - | - | Match | - | - | - | - | - |

**02-01-2025 Number of Covered Lives by County**

| Lycoming | Monroe | Pike | Sullivan | Susquehanna | Tioga | Wayne | Wyoming | 3 | Allegheny | Armstrong | Beaver | Butler | Fayette | Greene | Indiana | Lawrence | Washington | Westmoreland | 4 | Bedford | Blair | Cambria | Clearfield |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 190 | 246 | 179 | 16 | 73 | 25 | 58 | 55 | Match | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | Match | 3 | 17 | 4 | 65 |
| 20 | 8 | 1 | - | 3 | - | 1 | 2 | Match | - | - | - | - | - | - | - | - | - | - | Match | - | - | - | - |
| - | - | - | - | - | - | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match | - | - | - | 1 |
| - | - | - | - | - | - | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match | - | - | - | - |
| - | - | - | - | - | - | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match | - | - | - | - |
| - | - | - | - | - | 1 | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match | - | 8 | 2 | 13 |
| - | - | - | - | - | - | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match | 1 | - | - | - |
| 49 | 81 | 70 | 3 | 19 | 13 | 11 | 11 | Match | - | - | - | - | - | - | - | - | - | - | Match | - | - | - | 2 |
| - | - | - | - | - | - | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match | - | - | - | - |
| - | - | - | - | - | - | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match | - | - | - | 2 |
| - | - | - | - | - | - | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match | - | - | - | - |
| 8 | 15 | 28 | 1 | 2 | 2 | 4 | 3 | Match | - | - | - | - | - | - | - | - | - | - | Match | - | - | - | - |
| - | - | - | - | - | - | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match | - | - | - | - |
| - | - | - | - | - | - | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match | 2 | 3 | 1 | 28 |
| - | - | - | - | - | - | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match | - | - | - | - |
| 70 | 105 | 51 | 9 | 29 | 4 | 24 | 24 | Match | - | - | - | - | - | - | - | - | - | - | Match | - | - | - | - |
| - | - | - | - | - | - | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match | - | - | - | - |
| - | - | - | - | - | - | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match | - | 6 | 1 | 16 |
| - | - | - | - | - | - | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match | - | - | - | - |
| 43 | 37 | 29 | 3 | 20 | 5 | 18 | 15 | Match | - | - | - | - | - | - | - | - | - | - | Match | - | - | - | 3 |
| - | - | - | - | - | - | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match | - | - | - | - |

| Huntingdon | Jefferson | Somerset | 5 | Centre | Columbia | Lehigh | Mifflin | Montour | Northampton | Northumberland | Schuylkill | Snyder | Union | 6 | Adams | Berks | Lancaster | York | 7 | Bucks | Chester | Delaware | Montgomery |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 51 | 3 | 5 | Match | 259 | 156 | 138 | 65 | 35 | 132 | 107 | 127 | 83 | 62 | Match | 41 | 36 | 34 | 108 | Match | 0 | 0 | 0 | 0 |
| - | - | - | Match | 7 | 5 | - | - | 2 | - | 13 | 8 | 2 | 3 | Match | - | - | - | - | Match | - | - | - | - |
| - | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match | - | - | - | - | Match | - | - | - | - |
| - | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match | - | 2 | - | - | Match | - | - | - | - |
| - | - | - | Match | - | - | 1 | - | - | 1 | - | - | - | - | Match | - | - | - | - | Match | - | - | - | - |
| 9 | - | 3 | Match | - | - | - | - | - | - | - | - | - | - | Match | - | - | - | - | Match | - | - | - | - |
| - | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match | 11 | 11 | 10 | 22 | Match | - | - | - | - |
| - | - | - | Match | 62 | 52 | - | 23 | 13 | - | 46 | 35 | 34 | 18 | Match | - | - | - | - | Match | - | - | - | - |
| - | - | - | Match | - | - | 23 | - | - | 25 | - | - | - | - | Match | - | - | - | - | Match | - | - | - | - |
| 1 | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match | - | - | - | - | Match | - | - | - | - |
| - | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match | 1 | - | 2 | 4 | Match | - | - | - | - |
| - | - | - | Match | 5 | 10 | - | 4 | 9 | - | 6 | 6 | 10 | 10 | Match | - | - | - | - | Match | - | - | - | - |
| - | - | - | Match | - | - | 10 | - | - | 9 | - | - | - | - | Match | - | - | - | - | Match | - | - | - | - |
| 24 | 3 | 2 | Match | - | - | - | - | - | - | - | - | - | - | Match | - | - | - | - | Match | - | - | - | - |
| - | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match | 23 | 10 | 20 | 58 | Match | - | - | - | - |
| 4 | - | - | Match | 112 | 52 | - | 25 | 4 | - | 26 | 41 | 22 | 11 | Match | - | - | - | - | Match | - | - | - | - |
| - | - | - | Match | - | - | 64 | - | - | 58 | - | - | - | - | Match | - | - | - | - | Match | - | - | - | - |
| 13 | - | - | Match | 2 | - | - | - | - | - | - | - | - | - | Match | - | - | - | - | Match | - | - | - | - |
| - | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match | 6 | 13 | 2 | 24 | Match | - | - | - | - |
| - | - | - | Match | 71 | 37 | - | 13 | 7 | - | 16 | 37 | 15 | 20 | Match | - | - | - | - | Match | - | - | - | - |
| - | - | - | Match | - | - | 40 | - | - | 39 | - | - | - | - | Match | - | - | - | - | Match | - | - | - | - |

| Philadelphia | 8 | Cumberland | Dauphin | Franklin | Fulton | Juniata | Lebanon | Perry | 9 |
|---|---|---|---|---|---|---|---|---|---|
| 0 | Match | 30 | 28 | 5 | 7 | 20 | 36 | 2 | Match |
| - | Match | - | - | - | - | - | - | - | Match |
| - | Match | - | - | - | - | - | - | - | Match |
| - | Match | 4 | - | - | - | - | 1 | - | Match |
| - | Match | - | - | - | - | - | - | - | Match |
| - | Match | - | - | - | - | - | - | - | Match |
| - | Match | 4 | 3 | - | 3 | - | 3 | - | Match |
| - | Match | - | - | - | - | 8 | - | - | Match |
| - | Match | - | - | - | - | - | - | - | Match |
| - | Match | - | - | - | - | - | - | - | Match |
| - | Match | - | 2 | 1 | 3 | - | 4 | - | Match |
| - | Match | - | - | - | - | 2 | - | - | Match |
| - | Match | - | - | - | - | - | - | - | Match |
| - | Match | - | - | - | - | - | - | - | Match |
| - | Match | 20 | 14 | 2 | 1 | - | 19 | 2 | Match |
| - | Match | - | - | - | - | 2 | - | - | Match |
| - | Match | - | - | - | - | - | - | - | Match |
| - | Match | - | - | - | - | - | - | - | Match |
| - | Match | 2 | 9 | 2 | - | - | 9 | - | Match |
| - | Match | - | - | - | - | 8 | - | - | Match |
| - | Match | - | - | - | - | - | - | - | Match |

# PA Rate Quarterly Template Part V
# Consumer Factors

| | |
|---|---|
| **Carrier Name:** | **Geisinger Quality Options** |
| **Product(s):** | **PPO** |
| **Market Segment:** | **Individual** |
| **Rate Effective Date:** | **1/1/2026** |

### Table 12. Age and Tobacco Factors

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

*PA follows the federal default age curve.

### Table 13. Geographic Factors and Adjusted Loss Ratios

| Geographic Area Factors and Risk Adjusted Loss Ratios | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **Area** | **Counties** | **Current Factor** | **Proposed Factor** | **CY 2024 Member Months** | **CY 2024 Allowed Claims PMPM** | **CY 2024 Incurred Claims PMPM** | **CY 2024 Earned Premiums PMPM** | **Risk Adjusted Loss Ratio** |
| Rating Area 1 | | 0.000 | 0.000 | 0.000 | $ - | $ - | $ - | 0.0% |
| Rating Area 2 | Cameron, Elk, Potter | 1.000 | 1.000 | 236.000 | $ 1,179.60 | $ 1,012.34 | $ 1,075.21 | 94.2% |
| Rating Area 3 | Tioga, Clinton, Lycoming, Sullivan, Bradford, Susquehanna, Wyoming, Lackawanna, Wayne, Pike, Monroe, Carbon, Luzerne | 0.950 | 0.950 | 19608.740 | $ 1,094.83 | $ 900.68 | $ 910.50 | 98.9% |
| Rating Area 4 | | 0.000 | 0.000 | 0.000 | $ - | $ - | $ - | 0.0% |
| Rating Area 5 | Jefferson, Clearfield, Cambria, Somerset, Bedford, Blair, Huntingdon | 0.950 | 0.950 | 1480.000 | $ 841.93 | $ 637.51 | $ 827.31 | 77.1% |
| Rating Area 6 | Centre, Mifflin, Union, Snyder, Montour, Northumberland, Columbia, Schuylkill, Lehigh, Northampton | 1.000 | 1.000 | 13193.830 | $ 1,053.55 | $ 844.93 | $ 945.85 | 89.3% |
| Rating Area 7 | Adams, York, Lancaster, Berks | 1.250 | 1.250 | 2591.000 | $ 1,932.32 | $ 1,651.66 | $ 1,278.86 | 129.2% |
| Rating Area 8 | | 0.000 | 0.000 | 0.000 | $ - | $ - | $ - | 0.0% |
| Rating Area 9 | Fulton, Cumberland, Perry, Juniata, Dauphin, Lebanon, Franklin | 1.200 | 1.200 | 1555.090 | $ 1,026.87 | $ 794.87 | $ 814.81 | 97.6% |

### Table 14. Network Factors

| Projection Period Network Factors | | | | |
|---|---|---|---|---|
| **Network Name** | **Rating Area** | **Current Factor** | **Proposed Factor** | **Approval Date** |
| Geisinger Marketplace All-Access PPO | 2,3,5,6,7,9 | 1.000 | 1.000 | 8/15/2013 |
| | | | | |
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# PA Rate Template Part VI - Rate Change Summary

## Table 15. Rate Change Summary Information

### Overview

| | |
|---|---|
| Initial Requested Average Rate Change: | |
| Revised Requested Average Rate Change: | 12.82% |
| Minimum Requested Rate Change: | 10.49% |
| Maximum Requested Rate Change: | 14.35% |
| Mapped Members: | 3,419 |
| Available in Rating Areas: | Rating Areas 2, 3, 5, 6, 7, and 9 |

| | |
|---|---|
| Carrier Name: | Geisinger Quality Options |
| Product(s): | PPO |
| Market Segment: | Individual |
| Rate Effective Date: | 1/1/2026 |

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

### Key Information

**Jan. 2024 - Dec. 2024 Financial Experience**

| | | |
|---|---|---|
| Premium | $ | 36,391,974.59 |
| Claims | $ | 33,085,759.78 |
| Administrative Expenses | $ | 3,849,384.56 |
| Taxes & Fees | $ | 202,685.72 |
| Company Made After Taxes | $ | (745,855.47) |

**How It Plans to Spend Your Premium**

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

| | |
|---|---|
| Claims: | 88% |
| Administrative Expenses: | 9% |
| Taxes & Fees: | 3% |
| Profit: | 0% |

The company expects its annual medical costs to increase: 6.50%

Explanation of requested rate change: Geisinger Quality Options has proposed an overall base rate increase of 12.8% for Individual PPO members renewing in the Marketplace effective January 1, 2026 through December 1, 2026. The actual range of proposed rate changes vary from 10.5% to 14.3%. The key drivers of this increase are changes in the normalized risk pool experience, and normalized reinsurance recoveries. The total projected 2026 administrative costs are slightly higher than those used for the current 2025 rates. As required by federal regulations and using the Federally prescribed MLR methodology, the projected loss ratio exceeds 80%. There were minimal benefit changes proposed for 2026 to maintain the desired metallic levels.

## MLR and Rebate Calculation

| | |
|---|---|
| **Carrier Name:** | **Geisinger Quality Options** |
| **Product(s):** | **PPO** |
| **Market Segment:** | **Individual** |
| **Rate Effective Date:** | **1/1/2026** |
| **Historical Claims as-of Date** | |

| 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 | $100,226,587 | $36,714,194 | $30,428,179 | $33,084,214 | $37,400,159 | $37,132,052 |
| 1.3 Improving Health Care Quality Expenses | $1,385,253 | $491,493 | $422,583 | $471,177 | $531,607 | $523,079 |
| 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) | $12,259,110 | $151,384 | $5,726,909 | $6,380,818 | $7,199,182 | $3,814,230 |
| 1.8 Shared Savings payments to enrollees | $0 | $0 | $0 | $0 | $0 | $0 |
| **1.9 MLR numerator** | **$89,352,729** | **$37,054,303** | **$25,123,853** | **$27,174,573** | **$30,732,584** | **$33,840,901** |
| **2. Medical Loss Ratio Denominator** | | | | | | |
| 2.1 Premium earned including Federal and State high risk programs and adjusted for net premium stabilization program payments / (charges) | $96,730,450 | $35,519,480 | $31,199,813 | $30,011,157 | $33,860,201 | $37,740,220 |
| 2.2 Federal and State taxes and licensing or regulatory fees | $1,420,750 | $321,303 | $272,181 | $827,266 | $933,367 | $1,040,320 |
| **2.3 MLR Denominator (Lines 2.1 - 2.2)** | **$95,309,700** | **$35,198,178** | **$30,927,632** | **$29,183,890** | **$32,926,835** | **$36,699,900** |
| **3. Credibility Adjustment** | | | | | | |
| 3.1 Life-years | 11,643 | 4,839 | 3,582 | 3,222 | 3,419 | 3,419 |
| 3.2 Base credibility factor | 2.5% | | | | | |
| 3.3 Average deductible | | | | | | |
| 3.4 Deductible factor | 1.000 | | | | | |
| 3.5 Credibility adjustment (Lines 3.2 x 3.4 (do not round)) | 2.5% | | | | | |
| **4. MLR Calculation (for issuers with at least 1,000 life years in the Total column of Line 3.1)** | | | | | | |
| 4.1 Preliminary MLR (Lines 1.9 / 2.3) | 93.7% | 105.3% | 81.2% | 93.1% | 93.3% | 92.2% |
| 4.2 Credibility adjustment (Line 3.5, if applicable) | 2.5% | | | | | |
| **4.3 Credibility-adjusted MLR (Lines 4.1 + 4.2)** | **96.2%** | | | | | |
| **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) | 96.2% | | | | | |
| 5.3 Adjusted earned premium (Lines 2.1 - 2.2 CY) | $29,183,890 | | | | | |
| **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 | | $ 2,825,940.46 | 3,949 | ($55,197) | | | | | | |
| Feb-21 | | $ 2,388,358.13 | 4,174 | ($72,614) | | | | | | |
| Mar-21 | | $ 2,839,912.43 | 4,181 | ($71,738) | | | | | | |
| Apr-21 | | $ 3,673,610.72 | 4,291 | ($65,546) | | | | | | |
| May-21 | | $ 2,829,942.69 | 4,404 | ($82,075) | | | | | | |
| Jun-21 | | $ 4,016,660.48 | 4,491 | ($75,635) | | | | | | |
| Jul-21 | | $ 2,922,787.36 | 4,559 | ($86,952) | | | | | | |
| Aug-21 | | $ 3,308,417.29 | 4,642 | ($85,652) | | | | | | |
| Sep-21 | | $ 4,303,648.68 | 4,737 | ($88,440) | | | | | | |
| Oct-21 | | $ 3,648,577.52 | 4,698 | ($85,644) | | | | | | |
| Nov-21 | | $ 4,496,040.19 | 4,643 | ($89,493) | | | | | | |
| Dec-21 | $34,249,128 | $ 3,388,785.65 | 4,633 | ($101,148) | $ - | 0.0% | $ - | 0.0% | $ - | 0.0% |
| Jan-22 | | $ 3,098,843.51 | 4,490 | ($159,151) | | | | | | |
| Feb-22 | | $ 3,008,447.83 | 4,470 | ($156,172) | | | | | | |
| Mar-22 | | $ 3,338,115.47 | 4,409 | ($142,070) | | | | | | |
| Apr-22 | | $ 3,115,172.87 | 4,312 | ($185,516) | | | | | | |
| May-22 | | $ 3,117,988.51 | 4,308 | ($154,657) | | | | | | |
| Jun-22 | | $ 3,352,314.13 | 4,358 | ($121,931) | | | | | | |
| Jul-22 | | $ 3,461,435.89 | 4,319 | ($136,596) | | | | | | |
| Aug-22 | | $ 4,246,811.22 | 4,292 | ($127,811) | | | | | | |
| Sep-22 | | $ 3,619,472.00 | 4,283 | ($136,532) | | | | | | |
| Oct-22 | | $ 3,437,868.86 | 4,230 | ($103,487) | | | | | | |
| Nov-22 | | $ 3,165,265.70 | 4,137 | ($122,017) | | | | | | |
| Dec-22 | $32,756,007 | $ 3,402,662.81 | 4,069 | ($109,303) | $ (1,393.86) | 0.0% | $ (28,691.76) | -0.1% | $ (4,403.49) | 0.3% |
| Jan-23 | | $ 2,135,432.43 | 3,747 | ($118,571) | | | | | | |
| Feb-23 | | $ 3,610,036.66 | 3,704 | ($115,803) | | | | | | |
| Mar-23 | | $ 2,966,259.22 | 3,617 | ($127,351) | | | | | | |
| Apr-23 | | $ 2,798,599.22 | 3,568 | ($112,413) | | | | | | |
| May-23 | | $ 2,815,332.77 | 3,524 | ($132,567) | | | | | | |
| Jun-23 | | $ 3,230,918.01 | 3,498 | ($144,147) | | | | | | |
| Jul-23 | | $ 2,781,241.03 | 3,532 | ($122,054) | | | | | | |
| Aug-23 | | $ 3,496,840.05 | 3,492 | ($123,591) | | | | | | |
| Sep-23 | | $ 2,416,616.05 | 3,512 | ($113,181) | | | | | | |
| Oct-23 | | $ 2,694,218.81 | 3,495 | ($164,940) | | | | | | |
| Nov-23 | | $ 2,774,152.54 | 3,459 | ($138,721) | | | | | | |
| Dec-23 | $31,007,594 | $ 3,059,532.38 | 3,416 | ($169,651) | $ (17,535.45) | -0.1% | $ 190,175.94 | 0.5% | $ (537,278.21) | 33.9% |

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

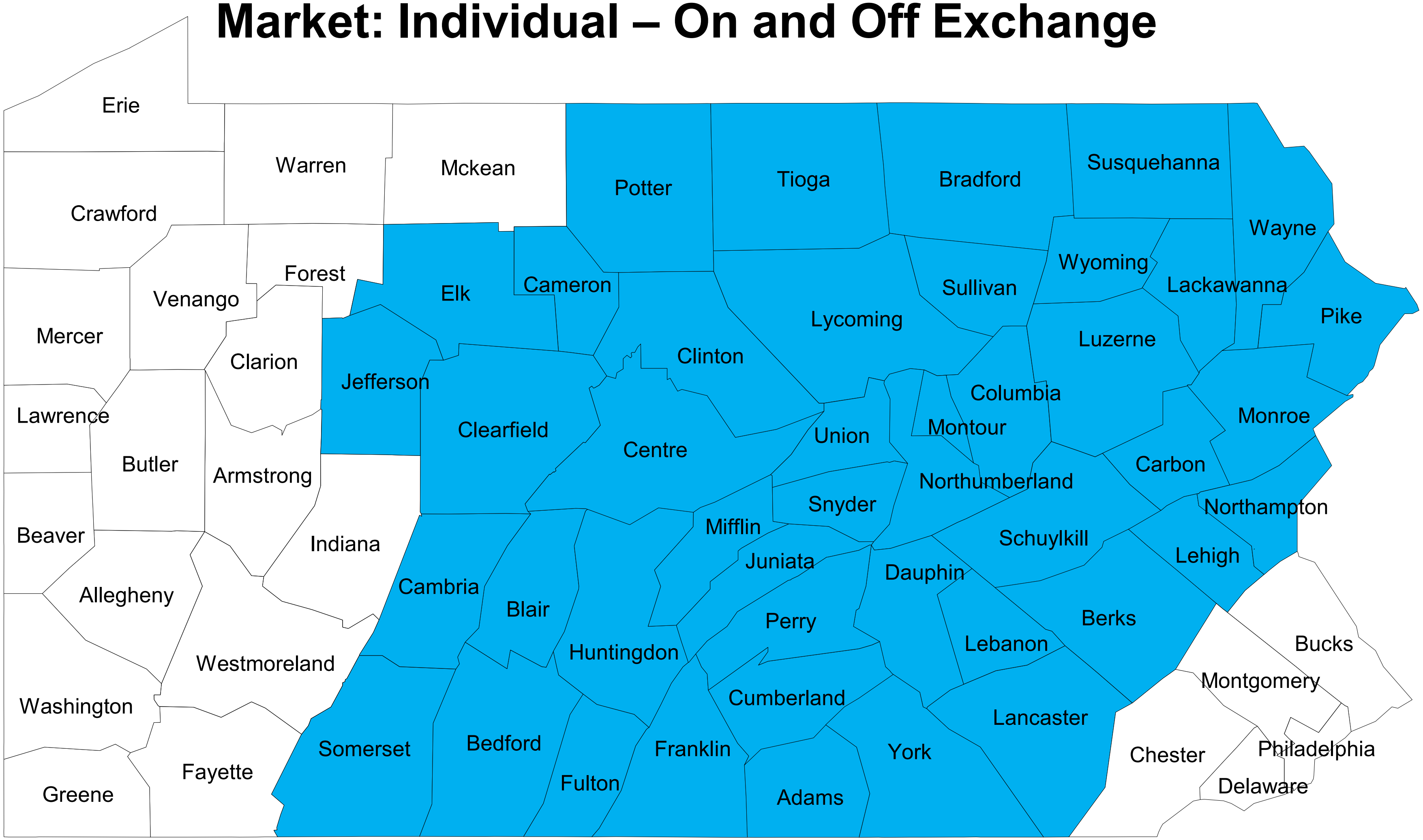
| Plan Year | Category | Projected PMPM * | Actual PMPM | Variance |
|---|---|---|---|---|
| 2024 | Ultimate Incurred Claims | $ 760 | $ 953 | $ (192) |
| | Drug Rebates | $ (49) | $ (34) | $ (15) |
| | Risk Adjustment | $ 37 | $ 165 | $ (128) |
| | Reinsurance | $ 40 | $ 63 | $ (22) |
| | TOTAL | $ 683 | $ 725 | $ (42) |

* Projected PMPMs should come from PY24 filing.

# 2025 to 2026 Service Area

## Issuer: Geisinger Quality Options (75729)

## Market: Individual – On and Off Exchange




**Key**

2025 and 2026 On and Off Exchange Counties