

Health Partners Plans, Inc. – Individual Plans

Rate request filing ID # HEAL-134521220 – 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: | 7.27% |
| Revised requested average rate change: ¹ | 7.27% |
| Range of requested: | -16.47% to 13.71% |
| Effective date: | January 1, 2026 |
| Mapped members: | 17,137 |
| Available in: | Rating Areas 3, 6, and 8 |

Key Information

Jan. 2024 – Dec. 2024 financial experience

| | |
|----------------------------|--------------|
| Premiums | \$38,355,639 |
| Claims | \$28,634,527 |
| Administrative Expenses | \$10,054,955 |
| Taxes & Fees | \$5,018,757 |
| Insurer made (after taxes) | \$-5,352,601 |

How insurer plans to spend your premium

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

| | |
|-----------------|-----|
| Claims: | 83% |
| Administrative: | 14% |
| Taxes & Fees: | 3% |
| Profit: | 0% |

The insurer expects its annual medical costs to increase 5.9%.

Explanation of Requested Rate Change:

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.



May 15, 2025

Lindsi Swartz, MBA, MCM, Director
PA Department of Insurance
1311 Strawberry Square
Harrisburg, PA 17120

**RE: Jefferson Health Plans
NAIC Company ID#: 95066
Rate Filing for Individual Health Plans Effective 1/1/2026
HEAL-134521220**

Dear Ms. Swartz,

This rate filing contains the requested premium rate information for Jefferson Health Plans' (JHP) ACA-compliant individual health plans. The proposed rates are effective January 1, 2026. This filing has been submitted in SERFF under the tracking number HEAL-134521220.

Attached are the 2026 rate filing documents, per Federal and Pennsylvania guidelines. Included within this filing are the United Rate Review Submissions Parts I and III (Part II is not applicable), Rate Tables, Department Plan Design Summary and Rate Tables, Unique Plan Design Justification and Supporting Documentation, Department Standard Questions, PAAM Exhibits (including and excluding the impacts of American Rescue Plan subsidies ending), and public rate filing redaction justification and checklist. JHP has elected to submit a single consolidated actuarial memorandum, which fully meets all the standards of both the Federal URRT instructions and the state instructions laid out in the PA 2026 ACA Final Rate Filing Guidance. We have included a crosswalk in the memorandum appendix that outlines in which sections the Federal requirements are satisfied.

Per guidance from the Pennsylvania Insurance Department (PID), this filing reflects a CSR defunding adjustment factor of 1.30 on all silver on-exchange plans, the prescribed induced demand formula, and an adjustment for reinsurance under the current 2026 parameters, as prescribed. JHP intends to resubmit these documents pending changes to the reinsurance parameters once received from PID.

As plan year 2026 is JHP's third year in the Pennsylvania Individual Market, we are requesting an overall average rate change of 7.3%.

Information for the Pennsylvania Bulletin:

1. Company Name and NAIC Number

Jefferson Health Plans

| | |
|--|--|
| 2. Market | 95066 |
| 3. On/Off or Off Exchange | Individual |
| 4. Effective Date of Coverage | On and Off |
| | January 1, 2026 to December 31, 2026 |
| 5. Average Rate Change Requested | 7.3% |
| 6. Range of Rate Changes Requested | -16.5% to 13.7% |
| 7. Total Additional Annual Revenue Generated from Proposed Rate Change | \$5,989,886 |
| 8. Products | HMO |
| 9. Rating Areas and Any Changes from 2025 | Rating Areas 3, 6 and 8, Adding Rating Area 3 from 2025 |
| 10. Metal Levels and Catastrophic Plans | Gold, Silver, Bronze |
| 11. Current Covered Lives and Policyholders as of February 1, 2025 | 17,137 |
| 12. Number of Plans Offered in 2026 and Change from 2025 | 9 Plans in 2026 No changes from 2025 |
| 13. Corresponding Contract Form Number, SERFF and Binder ID Numbers | Form #: HEAL-134503394 SERFF Filing #: HEAL-134521220 Binder ID #: HEAL-PA26-125120002 |
| 14. HIOS Issuer ID Number and Submission Tracking Number | HIOS Issuer ID: 93909 State Tracking #: HEAL-134503394 |

Please contact [REDACTED] and [REDACTED] with any questions regarding this filing.

Sincerely,

[REDACTED]

Date: May 15, 2025

Actuarial Memorandum

Jefferson Health Plans

Issuer ID #93909

Pennsylvania Individual Health Insurance 2026 Premium Rate
Filing: REDACTED

Date: May 14, 2025

Rates Effective: January 1, 2026

Developed by:

Wakely Consulting Group, LLC, an HMA Company

[REDACTED]

[REDACTED]

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Executive Summary

This actuarial memorandum and the accompanying appendices represent documentation to support the filing of premium rates for Jefferson Health Plans (JHP) individual ACA products effective January 1, 2026. **This actuarial memorandum fulfills the requirements for both the United Rate Review Part III Actuarial Memorandum and the Pennsylvania Actuarial Memorandum.** As such, only one actuarial memorandum has been submitted with this filing. In Appendix A, we provided a crosswalk from the Pennsylvania Actuarial Memorandum to the United Rate Review Part III Actuarial Memorandum to ensure compliance with both sets of instructions and assist with review.

Per Pennsylvania Insurance Department (PID) guidance, the premium rates contained in this memorandum include the impact of the state-based reinsurance program, as defined within the 1332 waiver approved in 2021. **The 2026 reinsurance parameters included in this filing reflect an attachment point of \$60,000, a cap of \$100,000, and a coinsurance percentage of 30%, as outlined in the final rate filing guidance received by PID on April 9th, 2025.** PID announced during an issuer call on May 12th that the final coinsurance percentage for 2026 is 43%. Given the short timeframe between that announcement and the filing date, Wakely and JHP will update this coinsurance during round one re-submission of rates, or as requested by PID.

The rates associated with this actuarial memorandum assume that the enhanced premium subsidies introduced by the American Rescue Plan in 2021 expire at the end of 2025 and are not in place for 2026. Per PID guidance, JHP is submitting an additional set of the PAAM Exhibits that assume the enhanced subsidies continue in 2026. Both sets of rates utilize the expanded de minimis and higher MOOP limits outlined in the Department of Health and Human Services (HHS) proposed Marketplace Integrity and Affordability rule. There is a section later in this memorandum, “Enhanced Subsidy Expiration Impacts”, that outlines the factors that differ between the two sets of rates.

The rates included in this submission do not include any adjustments related to the potential appropriation of cost-sharing reduction (CSR) funds, as mentioned in the CMS bulletin released May 2nd. In an email sent on May 9th, PID requested an estimate of plan year 2024 actual CSR payments and a narrative regarding the expected magnitude and direction of assumption impacts if Congress appropriates CSR funds for 2026. Given the timing of the request and the resources required to estimate actual 2024 payments, Wakely will provide that information in a subsequent submission to PID. Wakely has not conducted detailed modeling regarding the potential appropriation of CSRs in 2026; however, we anticipate that silver premiums would decrease substantially following the elimination of the CSR load, as well as large shifts in claims and risk adjustment due to morbidity and plan metal level purchasing patterns changing. Wakely and JHP will provide a more quantitative and thorough response to PID by June 2nd or as requested by PID.

JHP intends to include off-exchange-only silver plans in their subsequent rate filing submission in accordance with PID's May 9th guidance and would like to reserve the right to add off-exchange-only gold and bronze plans in the event that emerging guidance requires broad loading rather than silver loading.

We believe the premium rates filed are reasonable in relation to the benefits provided and are not excessive, inadequate, or unfairly discriminatory based on the provisions of the ACA as currently implemented; however, future modifications in legislation, regulation, and/or court decisions may affect the extent to which the premium rates are neither excessive nor deficient. Wakely and JHP would like to reserve the right to change assumptions that were materially impacted due to a change in the regulatory environment or up until filings are approved, in order to ensure our rates are as accurate as possible, to the extent state and federal rules allow.

[REDACTED]

Additionally, with the likely expiration of the Enhanced Premium Tax Credits and implementation of the Department of Health and Human Services (HHS) proposed Marketplace Integrity and Affordability rule, there may be significant shifts in enrollment, especially of low-income members, out of the ACA market. While assumptions have been modeled regarding demographic and morbidity shifts, there is significant uncertainty regarding the morbidity of this population and how it will impact both JHP and other carriers within the state, which influences both claims costs and risk adjustment. JHP will continue to analyze potential impacts as more experience is gained. If subsequent information becomes available that would materially affect this rate filing submission, JHP requests the right to revise pricing assumptions and resubmit with more appropriate premium rates.

This filing presents premium rates for renewing products only. To be compliant with the ACA single risk pool regulation, on- and off-Exchange premium rates were developed together. The JHP products include gold, silver, and bronze plans. In total, JHP is filing 9 plans, plus CSR variants for all silver plans. Plans will be offered in Rating Areas 3, 6, and 8. All plans will be offered on- and off-Exchange, as shown in Table 1 below.

Plan designs include 2026 EHBs. Plans do not include pediatric dental as there are standalone pediatric dental plans available in JHP's service area. There are no additional non-EHBs included in any plan designs. All plans are HMO, with only emergency services to be covered when incurred out of network.

Table 1: 2026 Proposed Plans

| Plan ID | Plan Name | Exchange | Rating Areas |
|----------------|--|------------|--------------|
| 93909PA0010005 | Jefferson Health Plans + Total + Silver + HMO | On and Off | 3, 6, 8 |
| 93909PA0010004 | Jefferson Health Plans + Balanced + Silver + HMO | On and Off | 3, 6, 8 |

| Plan ID | Plan Name | Exchange | Rating Areas |
|----------------|--|------------|--------------|
| 93909PA0010003 | Jefferson Health Plans + \$0 Deductible + Silver + HMO | On and Off | 3, 6, 8 |
| 93909PA0010001 | Jefferson Health Plans + \$0 Deductible + Bronze + HMO | On and Off | 3, 6, 8 |
| 93909PA0010002 | Jefferson Health Plans + Total + Bronze + HMO | On and Off | 3, 6, 8 |
| 93909PA0010006 | Jefferson Health Plans + \$0 Deductible + Gold + HMO | On and Off | 3, 6, 8 |
| 93909PA0010007 | Jefferson Health Plans + Total + Gold + HMO | On and Off | 3, 6, 8 |
| 93909PA0010011 | Jefferson Health Plans + Value + Bronze + HMO | On and Off | 3, 6, 8 |
| 93909PA0010012 | Jefferson Health Plans + Value + Gold + HMO | On and Off | 3, 6, 8 |

JHP products will be sold through an agency/broker model, through the internet, in direct response to incoming inquiries, and through the Pennsylvania Exchange. Products are guaranteed issue, guaranteed renewable, and issued on an issue age basis.

1. Basic Information and Data

A. COMPANY INFORMATION

Company Legal Name: Jefferson Health Plans

State: PA

HIOS Issuer ID: 93909

Market: Individual

Effective Dates: January 1, 2026 – December 31, 2026

Company Contact Information

[REDACTED]

Responsible Actuary Information

[REDACTED]

SERFF Rate Review Detail

Projected Earned Premium: \$88,897,794.

Projected Incurred Claims: \$73,704,562.

Proposed Rate Premium PMPM: Min: \$165.42. Max: \$1,414.67. Weighted Average: \$482.65.

Please note that the premium PMPMs are indicative of age-specific rates and include a blend of tobacco-rate and non-tobacco rate plans.

Other General Information

Type of Filing: Renewal

Type of Plan: HMO On and Off-Exchange; Renewal Plans

Months of Rate Guarantee: These rates will be guaranteed until December 31, 2026.

B. RATE HISTORY AND PROPOSED VARIATIONS IN RATE CHANGES

JHP's proposed rate changes in 2026 and historical years are included in Table 2 below.

Table 2: JHP Rate History

| Filing Year | SERFF Filing # | Rate Change (Age 21 non-tobacco) |
|-------------|----------------|-------------------------------------|
| 2026 | HEAL-134521220 | 7.3% |
| 2025 | HEAL-134081943 | 2.4% |

As shown in PAAM Table 10, the proposed rate change varies by plan. The variation in rate change across plans does not reflect variation in plan-specific morbidity. Changes in population morbidity were applied uniformly to the index rate, in accordance with single-risk-pool ACA rating rules. Rather, the variation in rate change by plan is due to changes in plan-level pricing factors such as changes in administrative expense PMPM and actuarial values. Variation in plan-level pricing factors can be seen in Table 10.

Quantification of the premium rate drivers are shown in Table 8 and listed below. Per Table 8 there are six main components of the rate change. This breakdown is intended only for explanatory purposes and is distinct from the development of rates. The significant year-over-year shifts shown below are primarily due to JHP's transition from manual rating which now reflects a larger risk adjustment payable and lower claim costs. There are less dramatic effects when reviewing claim costs and risk adjustment (i.e., total claim cost expense) together.

- A. Change in base period allowed claims (before normalization) = -131.5%
- B. Change in normalization factors = 52.9%
- C. Change in allowed claim adjustment components (trend, morbidity, other, etc.) = 8.8%
- D. Change in plan level adjustment components (pricing AV, network, etc.) = -4.9%
- E. Change in retention = 3.1%
- F. Change in miscellaneous (mix differences) = 1.3%

C. AVERAGE RATE CHANGE

The average rate change in 21-year-old-non-tobacco premium PMPM is 7.3%, as shown in PAAM Table 11. The average rate change, accounting for differences in average age and tobacco usage, is 8.6%, as shown in PAAM Table 10.

D. MEMBERSHIP COUNT

Experience 2024, current 2025, and projected 2026 membership by age, as well as the average age, is included in Table 1 of the PAAM Exhibits. Actual enrollment is highly dependent on consumer decisions and the competitiveness of rates in the market. Table 3 shows projected 2026 JHP individual enrollment by plan.

Table 3: Estimated JHP Enrollment by Plan (in Member Months)

| Plan ID | Plan Name | 2026 Projected Member Months |
|----------------|--|------------------------------|
| 93909PA0010005 | Jefferson Health Plans + Total + Silver + HMO | 39,839 |
| 93909PA0010004 | Jefferson Health Plans + Balanced + Silver + HMO | 1,664 |
| 93909PA0010003 | Jefferson Health Plans + \$0 Deductible + Silver + HMO | 922 |
| 93909PA0010001 | Jefferson Health Plans + \$0 Deductible + Bronze + HMO | 21,860 |
| 93909PA0010002 | Jefferson Health Plans + Total + Bronze + HMO | 29,613 |
| 93909PA0010006 | Jefferson Health Plans + \$0 Deductible + Gold + HMO | 20,352 |
| 93909PA0010007 | Jefferson Health Plans + Total + Gold + HMO | 31,423 |
| 93909PA0010011 | Jefferson Health Plans + Value + Bronze + HMO | 8,260 |
| 93909PA0010012 | Jefferson Health Plans + Value + Gold + HMO | 30,253 |

E. BENEFIT CHANGES

JHP's 2026 rates assume no change in covered EHB or non-EHBs relative to those offered in 2025. There were, however, updates to cost sharing that are reflected in the 2026 actuarial values for each plan. In addition, some of JHP's 2026 plan designs incorporate the low end of the expanded de minimis and higher maximum out-of-pocket (MOOP) limits outlined in the Department of Health and Human Services (HHS) proposed Marketplace Integrity and Affordability rule.

A list of key benefit changes by plan are included in Appendix B.

F. EXPERIENCE PERIOD CLAIMS AND PREMIUM

The 2026 rate development is based on a year of fully credible claims experience for JHP's Pennsylvania HMO product.¹ The experience data includes all non-grandfathered policies in the single risk pool and does not include transitional policy claims. We have summarized the key data components below. The experience used in the rate development is consistent with data reported in Section 1, Worksheet 1 of the URRT and Table 2 of the PAAME. Our premium rate development is detailed later in this memorandum.

Experience Period Information

- a. Incurred Period:** January 1, 2024 through December 31, 2024
- b. Paid Through Date:** March 19, 2025
- c. Premiums (Net of MLR Rebates) in Experience Period:** Premiums in the experience period represent actual 2024 member premiums earned through 12/31/2024 (as of 3/19/2025). JHP anticipates a Federal MLR greater than 80% in 2024 and, therefore, estimates no MLR rebates payable. Premiums, as displayed in Section 1, Worksheet 1 of the URRT and cell B36 of PAAME Table 2, were equal to \$59,035,384.
- d. Allowed & Incurred Claims Incurred During the Experience Period:** Section 1, Worksheet 1 of the URRT and shows a total of \$28,634,527 of incurred claims in the experience period. Allowed claims were equal to \$32,961,566. Claims include both medical and pharmacy and a flat capitation amount of \$1.13 PMPM. Claims do not include quality incentive or similar provider payments. An incurred by not paid (IBNP) claim liability

¹ Wakely has considered Actuarial Standard of Practice #25 when making this determination.

was calculated by JHP and reviewed for reasonability by Wakely and applied to both paid and allowed medical claims.

- a. Incurred claims represent the sum of JHP's ultimate incurred claim liability less member cost-sharing, rebates received, and reinsurance recoveries. It is equal to the sum of cells D36, I36, J36, and -M36 in PAAME Table 2.
- b. Allowed claims represent the sum of JHP's ultimate allowed claims less rebates received. It is equal to the sum of G36, I36, and J36 in PAAME Table 2.
- e. **Experience Period Risk Adjustment Transfer:** The estimated risk adjustment transfer in cell L36 of PAAME Table 2 and Section 1, Worksheet 1 of the URRT was estimated from the 2024 Wakely National Risk Adjustment Reporting study (WNRAR). Statewide and JHP's values were adjusted to tie to the RATEE data provided in an email from PID on May 7, 2025. More information regarding the WNRAR study is provided in section 2, Rate Development and Change.
- f. **Experience Period Loss Ratio:** The experience period loss ratio accounting for risk adjustment in the denominator, as calculated in cell M38 of Table 2, is 74.7%. The experience period loss ratio accounting for risk adjustment in the numerator is 83.5%.

Current Period Information

Current enrollment and premium PMPM estimates as shown in Section 2, Worksheet 2 of the URRT are as of February 1, 2025. Current enrollment in the URRT equals the current period members in Table 1 of the PAAME. The values currently provided are non-effectuated, as effectuated estimates were not available at the time of this rate filing. Wakely and JHP will update the February 1, 2025 enrollment snapshot for the subsequent filing submission as appropriate.

Benefit Categories

Benefit categories for the experience rate claims were determined based on the following definitions:

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

Outpatient Hospital: Includes non-capitated facility services for surgery, emergency room, lab, radiology, therapy, observation and other services provided in an outpatient facility setting and billed by the facility.

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

Other Medical: Includes non-capitated ambulance, pathology, home health care, DME, prosthetics, supplies, and other services.

Capitation: Includes all services provided under one or more capitated arrangements.

Prescription Drug: Includes drugs dispensed by a pharmacy. This amount should be net of rebates received from drug manufacturers.

G. CREDIBILITY OF DATA

JHP had 130,694 member months in 2024, which was considered 100% credible. Actuarial Standard of Practice #25, "Credibility Procedures", was considered in the determination of credibility.

More information regarding JHP's base period data is provided in section 11, "Historical Experience".

H. TREND IDENTIFICATION

The trends were developed using estimated medical provider contract escalators from 2024 to 2026, emerging JHP 2025 experience, public data sources, and market insights from JHP. Trends take into account anticipated regulatory headwinds. Experience trends were not fully relied on given JHP has only one year of credible experience. Table 3 has been populated with the trends used in the rate development. The trends provided in Table 3 match the aggregate two-year trend in Worksheet 1 of the URRT.

An explanation of the trend development for values provided in Table 3 of the PAAM exhibits is provided in section 2, Rate Development & Change.

I. HISTORICAL EXPERIENCE

JHP began offering products effective January 1, 2024; therefore, there is one year of JHP experience to report. For this reason, data for years prior to 2024 of Table 4 the PAAM Exhibits have been left blank.

Table 4 has been populated with JHP's 2024 experience by month. No data has been included for prior years as 2024 was JHP's first year in the market. Utilization for GLP-1s was calculated according to the definitions outlined by PID in the final rate filing guidance.

Base Period Claims

JHP provided Wakely with its 2024 PA experience for the HMO ACA product by plan, for medical paid and allowed claims, prescription drug paid and allowed claims and rebates, and member months, incurred from January to December 2024 and paid through mid-March 2025. Additionally, an incurred but not paid (IBNP) claims liability was calculated by JHP and validated by Wakely and was added to the base period medical claims. A capitation PMPM of \$1.13 PMPM was removed from the base period claims prior to the multiplicative adjustments being applied and re-added to the index rate as a capitation PMPM of \$1.13 in the projection period.

Wakely believes this data is reasonable and actuarially sound for purposes of the rate development. The data presented in Table 2 of the PAAM exhibits represents the 2024 experience period data, as used for the rate development, before the adjustments discussed below were applied.

Adjustments Made to the Base Data

The base period allowed PMPMs were adjusted for items including differences in membership mix by metal, risk, average age, geographic service area, utilization and unit cost trends, provider contracts, mandated fees, and regulatory impacts. Factors to account for these adjustments were applied to the base period total allowed EHB claims to develop the projected index rate in Table 5 of the PAAM Exhibits. Development of these adjustment factors is detailed in the "Rate Development and Change" section of this memorandum.

2. Rate Development and Change

A. PROJECTED INDEX RATE, MARKET-ADJUSTED INDEX RATE & TOTAL ALLOWED CLAIMS

Please see Table 5 of the PAAM exhibits for the development of the projected index rate. The development of the single risk pool adjustment factors is provided in Appendix C.

Total Allowed Claims

Section 1G describes the source for the base period total allowed EHB claims in cell D11 of Table 5. The adjustment factors described below are used to calculate the projected index rate of \$356.22 in cell C27 of Table 5.

TREND FACTORS

The projection factors are based on annual trend estimates, for medical and pharmacy, as explained below. Total annual trend is equal to 5.9%.

Medical unit cost trends for inpatient, outpatient, and professional service categories were calculated from changes in average contract reimbursements at the category of service level from base period to the projection period, absent changes to geographic region. JHP's outpatient and professional contracts are tied to Medicare. As such, the unit cost estimates for outpatient and professional are equal to Wakely's best estimate of Medicare Fee for Service trends at the time of this filing. JHP's inpatient trends are tied to contract escalators. The inpatient unit cost trend is equal to the annualized change in JHP's average inpatient reimbursement from 2024 to 2026.

The medical utilization trend assumption was based on an average of Pennsylvania Individual issuers' prospective medical utilization trends from the 2025 URRT, excluding the largest outliers on the low and high side.

The pharmacy trends were based on two data sources. First, Wakely reviewed prospective pharmacy unit cost and utilization trends from other Pennsylvania Individual issuers in the 2025 URRT, excluding low and high outliers, as was analyzed for medical utilization. Next, Wakely reviewed trends from the 2025 Segal survey.² Wakely's final pharmacy utilization and unit cost trends considered an average of these two sources, after accounting for the medical unit cost trend calculated separately. A range of reasonable trend assumptions was identified before selecting the used trends.

CHANGES IN MORBIDITY

[REDACTED]

The impact of morbidity due to the reinsurance program is 0%, as shown in cell D15 of Table 5.

CHANGES IN DEMOGRAPHICS (MEMBERSHIP MIX AND GEOGRAPHY)

² <https://www.segalco.com/consulting-insights/2025-health-plan-cost-trend-survey>

A two-step approach was taken to account for changes in membership mix by age band, metal tier, and geographic location between the base period JHP 2024 Pennsylvania Individual market HMO experience and the 2026 JHP estimated membership. Allowed claims were adjusted based on changes in membership mix across metal tiers and age between the base period (JHP 2024 experience) and the projection period (JHP 2026 projected). Allowed claim costs relativities for metal mix and age were based on allowed claims by metal and age from Wakely's Proprietary Individual ACA database. This adjustment is shown in cell F33 of URRT Worksheet 1 and cell C18 of PAAME Table 5. It is also included in Appendix C of this memorandum. We took the following steps using relativities based on allowed claims:

- 1) Adjusted from the base year JHP experience enrollment mix by rating area to JHP's projected rating area mix in their 2026 service area.
- 2) Adjusted from the base year JHP experience enrollment mix by age band and metal to JHP's projected age band and metal mix in their 2025 service area.

Adjustment 1) uses the 2023 Final Risk Adjustment Report (RAR) relativities released by CMS on March 14th, 2024 to calculate an average statewide geographic cost factor. The corresponding relativities were then weighted by the estimated membership mix in JHP's service area. The ratio of the average cost factor for JHP's distribution within its service area to that of the statewide distribution represents the geographic adjustments. Wakely considered both 2023 and 2024 RAR relativities in the development of the geographic cost factor but considered 2023 factors to be more reflective of true geographic cost differences.

Adjustment 2) represents utilization differences based on variance between the starting age and metal distribution and the ending age and metal distribution. Utilization differences by age band and metal tier were derived using Wakely's proprietary database which consists of a nationally-representative sample of approximately 50.5 million member months comprised of individual data for ACA-compliant plans. This data set is considered fully credible at each metal level. The database is subsequently referred to as the "Wakely ACA Database" throughout this memorandum.

These adjustments are illustrated in Appendix C. For adjustment (2), We are unable to share the actual data underlying the proprietary database; however, the exhibit illustrates our methodology for this adjustment using arbitrary numbers.

The factor shown in D18 of Table 5 within the PAAM exhibits represents the product of adjustments 1) and 2). Adjustment 2) varies between the version of the PAAME where enhanced subsidies continue and enhanced subsidies expire due to differences in projected metal and age mix between the two scenarios. More details regarding the quantification of differences and reason for the change are outlined in the "Enhanced Subsidies Expiration Impact" section of this memorandum.

CHANGE IN NETWORK (PROVIDER CONTRACTING)**[REDACTED]*****CHANGE IN BENEFITS***

There is a small adjustment in the “Change in Benefits” factor in the PAAM and the “Plan Design Changes” factor in URRT Worksheet 1 to account for the capitation PMPM in the projection period. The base period capitation PMPM of \$1.13 was removed from the base period claims prior to application of trend and the other projection factors. The capitation PMPM, also valued at \$1.13 in 2026, was added back into the index rate after the adjustment factors were applied, to capture the total projected allowed claims appropriately. The application of the capitation on a PMPM basis is illustrated in Appendix D of this memorandum.

No other adjustments were made as there have been no changes in EHBs or state mandated benefits in Pennsylvania since before the base period year. JHP is not offering benefits in addition to the EHBs in 2026, so cell C38 of Table 5 is \$0. As JHP only offered EHBs in 2024, no adjustment was applied to remove non-EHB claims from the base period claims.

CHANGE IN OTHER

The other projection factor, equal to 12.9%, accounts for a mandated fee as a paid amount equal to \$30.47 PMPM. Per the department, this fee must be paid by JHP in plan year 2026. This claims adjustment was calculated such that when applied, the premium is \$30.47 PMPM higher than the equivalent premium without the fee included. This is being applied as a claims adjustment and therefore does not impact the risk transfer calculation.

This adjustment is included in the “Other” projection factor in cell F35 of URRT Worksheet 1, along with the adjustments described in the “Change in Network (Provider Contracting and Geographic Expansion)” section.

PEDIATRIC DENTAL COSTS

No adjustments were made to account for pediatric dental costs.

INCLUSION OF CAPITATION PAYMENT

As mentioned in the “Change in Benefits” section above, there is a capitation PMPM of \$1.13. This amount is the same in base period and projection periods. As such, the PMPM was removed from the base period claims prior to the application of trend and other adjustment factors, and added back to the projected index rate allowed claims via the “Change in Benefits” factor.

Paid to Allowed Ratio

Plan designs were modeled within the Wakely Pricing Valuation Model (WPVM), based on detailed claim data from the Wakely ACA database (described above), to develop paid-to-allowed pricing estimates (as opposed to the actuarial values from the federal AV calculator). The model uses actuarially sound pricing methods to value the impact of deductibles, copays, coinsurance and maximum out-of-pocket cost sharing parameters. We calibrated the utilization and unit cost assumptions in the model to the plan's prospective allowed costs, adjusting for induced demand by metal tier.

The mandated CSR load of 30% for individuals enrolled within silver cost-share reduction variant plans was applied to all silver on-Exchange plan pricing AVs. A load of 30% was applied to comply with PID's mandated range of 22% to 30%; however, the actual CSR load using JHP's pricing AVs and projected CSR mix and assuming that the enhanced subsidies expire is 44%. A demonstration of the calculated CSR load is in Appendix L.

We then applied the pricing actuarial value for each plan to the JHP 2026 index rate for premium rate development.

Wakely used an override in cell C28 of Table 5 to better reflect our pricing methodology. The value in C28 can be calculated by weighting the pricing AVs, Non-Funding of CSR Adjustment, and Benefit Richness (Induced Demand) factors on tab "III Plan Rates".

Projected Risk Adjustment PMPM

The risk adjustment transfer amount was calculated to arrive at an estimated transfer amount for JHP's population. Various adjustments such as risk adjustment model methodology changes, age and metal mix distribution shifts, geographic differences, and statewide average premium increases from the base period to 2026 were incorporated to obtain an estimated 2026 risk adjustment transfer. The 2026 JHP projected risk adjustment transfer amount was calculated using JHP's 2024 projected membership by age and metal, 2024 Wakely National Risk Adjustment Reporting studies (WNRAR), the 2024 CMS Interim Risk Adjustment Report, and Wakely's proprietary national ACA database. Wakely updated the statewide factors to match those provided in an email from PID on May 8, 2025 such that our base period risk adjustment estimate matches that from RATEE.

[REDACTED]

We took the following steps to arrive at a projected risk adjustment transfer:

- At the metal and CSR variant level, each factor of the risk transfer formula was calculated separately for JHP's expected population and the statewide Pennsylvania 2026 estimates.
- **ARF** - Age Rating Factors for JHP and Pennsylvania statewide were calculated based on the same enrollment mix by age band as was assumed in the claims buildup.
- **AV** - Actuarial Value for Pennsylvania statewide was based on the same statewide Pennsylvania metal mix as was assumed in the claims buildup.
- **PLRS** - The Plan Liability Risk Scores for statewide Pennsylvania and JHP were developed based on the 2024 average PLRS in WNRAR for each population's age and metal mix adjusted for projected population changes. These adjustments were made based on a combination of WNRAR, Wakely's proprietary national ACA database, and CMS open enrollment reports. **[REDACTED]**
- **GCF** – Geographic Cost Factors for JHP reflect their proposed service area.
- Using the above factors and an estimated statewide average premium, an estimated risk transfer for JHP was calculated at the metal level. This transfer amount was then weighted by JHP's expected metal mix in Pennsylvania in 2026.
- Then, a load was added to the risk adjustment transfer to account for the estimated high-cost risk pooling charge in 2026, calculated as a percent of premium.
- Finally, the risk adjustment transfer PMPM was converted from a paid to an allowed amount (dividing by expected actuarial value) necessary to capture sufficient premiums to cover anticipated transfer payments.

[REDACTED]

The 2026 risk adjustment user fee of \$0.20 PMPM was included in the taxes and fees section of the rate development.

Projected Exchange User Fees PMPM

The projected exchange user fees were calculated using a 3.0% exchange fee, per PID guidance. JHP is projecting that 98.8% of their 2025 membership will be on the exchange, so the effective exchange user fee is 2.96%. The on-exchange enrollment projection is based on 2025 JHP current enrollment distributions.

Projected ACA Reinsurance Recoveries Net of Reinsurance Premium

This filing includes an adjustment for the state-based reinsurance program with an attachment point of \$60,000, a cap of \$100,000, and a coinsurance rate of 30%. Below describes our methodology for quantifying the impact of the state-based reimbursement.

The claims portion of the index rate was reduced to reflect the estimated impact of the state-based reinsurance reimbursement amounts. Because the reinsurance parameters are not projected to vary by region, the geographic factor is not impacted by reinsurance.

The information in Tab IIb was developed using JHP's 2024 experience. First, members were assigned to incurred claim buckets based on their total annual 2024 spend, as presented on Tab IIa. Annual spend from the base period was projected to JHP's projected claims, less the \$30.47 mandated fee, as that is not a reimbursable expense through the reinsurance program. Paid PMPMs were determined using plan-level cost sharing parameters consistent with the pricing AV development. An effective reinsurance recovery was then calculated for each claim bucket, using the calculated paid PMPMs and the reinsurance program attachment points and coinsurance.

Enhanced Subsidy Expiration Impacts

[REDACTED]

Market-Adjusted Projected Index Rate PMPM

As described above, the product of the components above calculates an allowed claims cost estimate for the average age, metal, and risk of JHP's population in the Pennsylvania market. Then, the JHP's risk adjustment transfer estimate is added to the blended allowed claims cost to arrive at a total allowed cost (claims and risk adjustment).

The projected allowed claim costs net of reinsurance was added to the projected risk adjustment transfer and exchange user fees to arrive at the total market-adjusted projected allowed cost PMPM (claims and risk adjustment) equal to \$571.49 PMPM. The MAIR presented between the PAAME, URRT, and Appendix of this memorandum may vary by a few pennies due to rounding.

Please see Appendix E and Table 5 of the PAAM exhibits for more details.

B. RETENTION ITEMS

The retention items described below are illustrated in Table 6 of the PAAM exhibits. Please note that values in Table 6 vary slightly from those mentioned in this memorandum, as the values used in Table 6 represent the straight average of the retention components across all plans, whereas we report total retention on a projected membership weighted average basis.

Administrative Expense Load

We incorporated a retention load for general administrative expenses, commissions, and quality improvement initiatives. These costs in total are equal to \$66.74 PMPM in the 2026 rate development, which corresponds to 13.8% of premium in aggregate. It was confirmed with JHP that the assumptions for 2026 administrative costs are reasonable estimates based on the estimation of covered members, although per PID guidance, the flat PMPM does not reflect the allocation methodology by plan in which JHP anticipates administrative costs to be spent.

The administrative expense load is split into three components:

- General and claims: 9.4%
- Agent/Broker Fees and Commissions: 3.6%
- Quality Improvement Initiatives: 0.8%

[REDACTED]

Profit / Contribution to Surplus & Risk Margin

Overall, the profit margin is equal to 0.2% of proposed 2026 premium, prior to federal income taxes. This amount was confirmed with JHP to align with the overall company strategy. After accounting for federal income taxes, this amount decreases to 0.16%.

Taxes and Fees

Taxes and regulatory fees included in the development of 2026 rates include the following:

1. Federal Income Tax = 21.0% of taxable income.
2. Risk Adjustment User Fee = \$0.20 PMPM
3. Health Insurance Marketplace User Fee = 3%. We have included this amount in our pricing of premium for all policies sold within the Marketplace. This fee was spread across all plans in the risk pool. We assumed that 98.8% of JHP's individual policies would be sold within the Marketplace, consistent with JHP's 2025 emerging enrollment. This resulted in a Marketplace User Fee of 2.96% of premiums, applied to policies sold in and outside the Marketplace.
4. Premium tax = 0% of premiums
5. PCORI Fee = \$0.30 PMPM

Table 4 below summarizes the non-benefit expenses, regulatory fees, and taxes.

Table 4: Non-Benefit Expenses and Profit & Risk

| Component | % of Premium |
|---------------------|--------------|
| Commissions | 3.6% |
| Administration | 10.2% |
| Risk Adjustment Fee | 0.0% |
| Exchange User Fee | 3.0% |
| PCORI Fee | 0.1% |
| Profit/Risk Margin | 0.2% |
| Total Retention | 17.1% |
| Target Loss Ratio | 82.9% |
| Federal Loss Ratio | 86.4% |

Projected Loss Ratio

The Anticipated Loss Ratio (ALR) is defined as being the present value of expected benefits over the present value of expected premiums for the time period that the premiums are effective. Wakely estimates the ALR to be 82.9%. This calculation does not exclude any regulatory fees or taxes from premiums, which is why it is lower than the federal MLR calculation.

Based on the federal MLR methodology, the loss ratio is estimated to be 86.4%; therefore, JHP does not anticipate paying consumer rebates for the 2026 plan year. Regulatory fees and taxes were excluded from premiums in the calculation of this value.

C. NORMALIZED MARKET-ADJUSTED PROJECTED ALLOWED TOTAL CLAIMS

Age, geographic, tobacco, and network calibration factors are applied uniformly to all plans and illustrated in Table 7 of the PAAM exhibits. The factors described below also match those in the “Calibration” section of Table 10.

The development of the 2026 normalization factors is included within Appendix F.

Age Calibration

Per the instructions, plan adjusted index rates were next calibrated to age 21. To bring the experience to age 21 rate, we divided the plan adjusted index rate by the weighted average age

factor. The age factor was calculated using the Federal ACA age factors, as adopted by Pennsylvania, weighted by the estimated enrollment by age for JHP's Pennsylvania population in 2026. The age associated with this factor is between 48 and 49 years. Once calibrated, the standard federal age factors can be applied on a multiplicative basis to get to the rates for other ages.

Tobacco Rating

The plan adjusted index rate must be on a non-tobacco user basis. Wakely looked at the proportion of JHP 2025 open enrollees who admitted to smoking and are paying a tobacco loaded premium rate in 2025. This is 3.3% of total membership. The final factor is intended to convert the rates to a non-tobacco basis. To bring the experience to an age 21 rate, we divided the plan adjusted index rate by the weighted average tobacco usage factor of 1.003.

The tobacco rate-up factor is 1.003. We applied the same factor for all ages (21+) that are allowed to have a smoking factor.

Geographic Factors

The projected cost differentials by region, not accounting for morbidity differences, are included in the geographic factors. The 2023 Final Risk Adjustment Report GCF factors by rating area were used as the basis for the geographic factors and adjusted considering average provider reimbursement cost differentials. As mentioned above, Wakely considered both 2023 and 2024 RAR relativities in the development of the geographic cost factor but considered 2023 factors to be more reflective of true geographic cost differences.

The development of the geographic factors by region are shown in Appendix F. The geographic factors normalize to a 1.0 in total, so the values in cells K50 of Table 7 and T5 of Table 10 are both 1.0.

Network Factor

JHP will only have one network, therefore, we assumed a 1.000 network factor for all plans.

D. COMPONENTS OF RATE CHANGE

Please see Tables 8 and 9 of the PAAM Exhibits for the buildup of the components of rate change.

In Table 9, all values in the "2025" column match what was provided in the corresponding 2025 column in the plan year 2025 filing except the Pricing AV value. The pricing AV value in the 2025 filing of 0.785 represented the straight average of the pricing AVs with the CSR load calculated

in cell K15 of Table 10. However, the value calculated in K16 of Table 10, 0.775, was more in-line with our 2025 pricing methodology. Therefore, the value in cell J83 of Table 9 shows 0.775 instead of 0.785.

In Table 8, there is a “Change in Miscellaneous Items” for 2025 in cell C97. The “Change in Miscellaneous Items” accounts for the difference in projected 2025 membership mix and current 2025 membership mix by plan that the calculation is derived from. The table below demonstrates the calculation of the reconciling item that leads row H to approximate row 8 of Table 8. The amounts shown in the 2025 column of Table 9 match those provided in the plan year 2025 rate filing.

| Component | Value |
|---|----------|
| Average CPAIR from 2025 Rate Filing, Weighted by 2025 Projected Membership | \$298.71 |
| Average CPAIR from 2025 Rate Filing, Weighted by 2025 Current Membership (Cell Z15 of Table 10) | \$275.15 |
| Impact of Membership Mix Changes (Cell C97 of Table 8) | -\$22.76 |

The remaining differences between rows 71 and 100 of Table 8 are due to rounding differences in the intermediate factors. Additional detail on the drivers of the rate change are included in section 1B.

3. Plan Rate Development

Single Risk Pool

JHP has established a single risk pool for all individual market business. All of JHP’s individual business is non-grandfathered, non-transitional, and ACA-compliant.

Of the 9 plans listed on Table 10, all 9 are existing.

Index Rate for Experience Period

The 2024 experience period claims were estimated to be \$252.20 PMPM. The index rate of the experience period in Section 1, Worksheet I of the URRT represents the total combined 2024 allowed claims experience PMPM attributable to essential health benefits for the single risk pool.

Index Rate for Projection Period

The projection period claims portion of the index rate is estimated to be \$356.22 PMPM. This was calculated based on projected allowed claims for essential health benefits for the single risk pool population during the projection period.

Market-Adjusted Index Rate for Projection Period

We then included the impact of risk adjustment, converted to an allowed basis, and the equivalent Marketplace User Fee (as described above), to calculate the 2026 market adjusted index rate. The market adjusted index rate is \$571.49 PMPM.

Plan-Adjusted Index Rate for Projection Period

Plan adjusted index rates were developed by applying allowable plan level adjustments to the market adjusted index rate. The section below describes the components included in Table 10 of the PAAM exhibit which build up to the plan adjusted index rate.

AV Metal Levels

The latest 2026 Federal Actuarial Value Calculator (AVC) was used to generate the AV metal tiers (URRT, Worksheet 2). We have incorporated the expanded 2026 de minimis range and maximum out of pocket (MOOP) values outlined in the 2025 Marketplace Integrity and Affordability Proposed Rule to the allowed plans.³

The final AV is calculated in the Federal AV Calculator by inputting the cost-sharing components for each plan (deductible, MOOP, coinsurance, etc.). To accommodate certain benefit designs, we made the following adjustments:

1. Tiers of Generic Drugs
 - a. On a subset of plans, JHP will offer two generic drug tiers with varying copays. As a result, a blended effective generic copay was input into the AV calculator to reflect the expected utilization between the two generic tiers.
2. \$0 Medical Deductible Plans
 - a. A subset of JHP's two-tier plans have a \$0 medical deductible and exclusively copays for medical cost sharing on the first tier only. Per CMS guidance provided in the 2026 Federal AV Calculator FAQ page, all plans

³ <https://www.cms.gov/newsroom/fact-sheets/2025-marketplace-integrity-and-affordability-proposed-rule>

of this structure may be run using the combined continuance tables. For these plans, we ran tiers one and two separately in the federal AV calculator, and then blended the resulting AVs using a projected utilization split to arrive at our effective federal AV for these plans.

The federal AVs for the plans are shown in Appendix G and in column H of Table 10 of the PAAM exhibits. In the event where both Approach 1 and Approach 2 were made to the Federal AVC inputs for the same plan to accommodate our benefit designs, we input Approach 2 in column I. More information regarding the adjustments have been included in unique plan design justification and documentation.

AV Pricing Values

The methodology for development of the AV Pricing Values is included in the Projected Index Rate, Market-Adjusted Index Rate & Total Allowed Claims section above. Only allowable modifiers were used in the development of these values.

Differences in morbidity across metal tiers were not included in the pricing development for each metal tier plan.

The pricing AVs differ from the Federal AVC outputs primarily because the estimated allowed PMPMs used in developing pricing AVs are different than those underlying the Federal AV calculator. This is due to a leveraging effect for fixed cost sharing elements (e.g. copays, deductibles and MOOPs). The other variance is differences in the methodology of the pricing models and underlying data of the modeling. AV pricing values, prior to the addition of the CSR defunding adjustments for on exchange silver plans, are presented in column K of Table 10 of the PAAM exhibits.

We have included an adjustment to the filed plans to reflect the impact of cost share reduction subsidies (CSRs) no longer being funded by the federal government. The regulation still requires CSR variant plans to be offered to low-income members, under the same Federal AV requirements (keeping similar plan design and cost sharing structures as the current regulations), but the subsidy amounts will instead be a liability to the insurers and not the government. To reflect the additional cost of the CSRs for all JHP silver plans, we have increased the pricing AVs. This translates to the mandated increase of 30% (multiplicative) to silver plan pricing AVs offered on the Exchange. The CSR defunding adjustments are shown in column P of Table 10.

Benefit Richness Factors

Per PID guidance, the benefit richness factors in column L of Table 10 of the PAAM exhibits were calculated using the IU formula of $(\text{Plan AV})^2 - \text{Plan AV} + 1.24$. The benefit richness factors

shown here are normalized to a 1.0 using projected membership. These values are also shown in Appendix H. The benefit richness factors are calculated using the product of both the pricing AV and the non-funding of the CSR adjustment.

Together, the product of the pricing AV, non-funding of CSR adjustment, and benefit richness factors are equivalent to the “AV and Cost Sharing” line within Worksheet 2 of the URRT. Any minor deviations from URRT Worksheet 2 are due to rounding.

Adjustments for Benefits in Addition to EHB

JHP is not offering any benefits in addition to EHBs, so all factors in column M of Table 10 are 1.0.

Adjustments for Provider Network

There are no network adjustments being applied. The factors in column N of Table 10 are 1.0.

Adjustments for Catastrophic Eligibility

JHP is not offering catastrophic plans, so all factors in column O of Table 10 are 1.0.

Adjustment for Administrative Costs, Taxes and Fees, and Profit or Contingency

Administrative costs vary by plan as discussed in section 2B above. The retention components are shown in columns R:T in Table 10 and in rows 2.6-2.8 of Worksheet 2 of the URRT. These components are reported as a percent of gross premium, per instructions.

Calibrated Plan Adjusted Index Rate

The calibrated plan adjusted index rates PMPM calculated in row AA use the calibration factors described in section 2C. The values calculated in Table 10 match the values calculated in row 3.14 of Worksheet 2 of the URRT.

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

Consumer Adjusted Index Rate

The consumer adjusted index rates were calculated by multiplying the calibrated plan adjusted index rates by the consumer’s specific age factor (subject to maximum allowable rating of 3 dependents under age 21), area factor, and tobacco load as applicable.

We used the Federal ACA age factors, as adopted by Pennsylvania, for all members and geographic factors that were discussed previously. For tobacco factors, we used a level rating factor of 1.100 for all adult ages.

The rating factors are shown in Appendix I and the consumer adjusted index rates are provided in Table 11 of the PAAM Exhibits.

5. Plan Factors

A. AGE AND TOBACCO FACTORS

A description of these factors is included in section 2C. See table 12 of the PAAM exhibits for the age and tobacco factors used in the rate development process.

B. GEOGRAPHIC FACTORS

A description of these factors is included in section 2C. See table 13 of the PAAM exhibits for the geographic factors used in the rate development process.

C. NETWORK FACTORS

A description of these factors is included in section 2C. See table 14 of the PAAM exhibits for the network factors used in the rate development process.

D. RATE CHANGE SUMMARY

See the “Overview” and “Key Information” sections of tab “VI Rate Change Summary” of the PAAM exhibits for a summary of the requested rate change. The requested average rate change is 7.3%, with variation by plan ranging from -16.4% to 13.7%. The 2024 taxes and fees information provided includes the 2024 mandated fee amount.

We confirm that the information in the “How It Plans to Spend Your Premium” section matches the retention and claims components in Tables 5 and 6, with the exception of the exchange user fees. As mentioned in section 2B above, the retention values shown in these tables are not necessarily reflective of our average projected retention due to enrollment weighting differences.

E. SERVICE AREA COMPOSITION

In addition to their existing service area of Philadelphia, Montgomery, Bucks, Delaware, Lehigh, and Northampton counties, JHP will be entering Carbon, Monroe, and Schuylkill counties in 2026. This is reflected in the service area map.

F. COMPOSITE RATING

JHP is not using composite rating in 2026.

G. CONNECTIVITY FACTORS

JHP's 2026 products do not include connectivity features, and as such no connectivity factors are included in this rate filing.

6. Terminated Plans and Products

JHP has no terminated plans in 2026. However, JHP terminated 2 plans in 2025 that had enrollment and claims experience in 2024. As such, these plans were included in the URRT and listed as terminated so the total experience reported in Section 1, Worksheet 1 of the URRT matched the experience reported in Section 1, Worksheet 2 of the URRT on the plan level. The plan IDs of the terminated plans are 93909PA0010008 and 93909PA0010010.

7. URRT Warnings

There are four warnings appearing in the URRT:

WARNING - Wksh 2 - Plan Product Info - Cell N34 - Section II - Experience Period and Current Plan Level Information - Current Enrollment is typically a whole number greater than 0 for Terminated Plans. Please double check your entry.

WARNING - Wksh 2 - Plan Product Info - Cell N35 - Section II - Experience Period and Current Plan Level Information - Current Premium PMPM is typically a dollar amount greater than 0 for Terminated Plans. Please double check your entry.

WARNING - Wksh 2 - Plan Product Info - Cell O34 - Section II - Experience Period and Current Plan Level Information - Current Enrollment is typically a whole number greater than 0 for Terminated Plans. Please double check your entry.

WARNING - Wksh 2 - Plan Product Info - Cell O35 - Section II - Experience Period and Current Plan Level Information - Current Premium PMPM is typically a dollar amount greater than 0 for Terminated Plans. Please double check your entry.

These warnings are due to the 2025 terminated plans 93909PA0010008 and 93909PA0010010 having no current experience. We included these plans in Worksheet 2 such that the experience reported on Worksheet 1 matches the plan-level experience on Worksheet 2. This warning does not affect finalization of the URRT.

8. Effective Rate Review Information

Additional information available upon request.

9. Reliance

Jefferson Partner Plans (JHP) has provided Wakely Consulting Group, LLC, an HMA Company, 8000 South Chester Street, Suite 650, Centennial, CO 80112 (Wakely) with information used to develop the 2026 Pennsylvania individual commercial product premium rates. This information includes, but is not limited to, the following:

- Estimated 2026 enrollment figures by rating area, metal, variant, network, and exchange status assuming the enhanced subsidies continue, and confirmation that the rating area and network distribution will not vary if the enhanced subsidies expire; and
- Geographic region to be covered in 2026; and
- Benefit designs illustrating Federal metal level compliance and compliance with Pennsylvania specific regulations; and
- Federal actuarial value calculator (AVC) inputs, inclusive of the expanded de minimis ranges and MOOP limits; and
- General administrative expenses, broker commission schedules and utilization, profit margin, and other retention components, resulting in an estimated federal MLR equal to 86.4%; and
- Quality initiatives (QI) allowed to be treated as QI under regulatory rules; and
- Product design information including a statement that 2026 coverage will only include EHBs, and will not cover pediatric dental, and

- Assumptions around reimbursements for contracts and changes between the base period and projected period; and
- 2026 PBM contract improvements relative to JHP HMO experience; and
- Impact of coding initiatives on projected 2026 risk score improvements; and
- Out-of-network (OON) utilization and unit cost assumptions; and
- JHP Pennsylvania HMO experience, by plan and category of service, incurred in 2024 and paid through March 19, 2025; and
- 2025 emerging JHP membership; and
- Support of the IBNR calculation as applied to the JHP medical incurred and allowed claim experience; and
- Proportion of CSR members estimated to be enrolled in JHP plans in 2026; and
- Plan design documentation and the method of plan adjudication.

10. Actuarial Certification

[REDACTED]

1. The premium rates filed are in compliance with applicable laws, rules and guidelines of the State of Pennsylvania.
2. The premium rates filed are reasonable in relation to the benefits provided and are not excessive, inadequate, or unfairly discriminatory based on the provisions of the ACA as currently implemented. The actuarial soundness of the block of business is dependent on projected membership distribution by plan, which we received from JHP.
3. The premium rates are calculated on the basis of sound actuarial principles.
4. The premium rates are reasonable when related to the applicable coverage and characteristics of the applicable class of enrollees.
5. The projected index rates are developed in accordance with all applicable State and federal statutes and regulations (45 CFR 156.80 and 147.102) and with allowable modifiers used in the development of plan specific premium rates.
6. The premium rates filed are in compliance with the Actuarial Standards of Practice (ASOPs) promulgated by the Actuarial Standards Board that are listed below:

ASOP No. 5, Incurred Health and Disability Claims

ASOP No. 8, Regulatory Filings for Health Plan Entities

ASOP No. 12, Risk Classification

ASOP No. 23, Data Quality

ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages

ASOP No. 41, Actuarial Communication

ASOP No. 42, Determining Health and Disability Liabilities Other Than Liabilities for Incurred Claims

ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act

ASOP No. 56, Modeling

In our opinion, the premiums are reasonable in relation to the benefits provided and the population anticipated to be covered. Further, the premiums are not estimated to be either excessive or deficient based on the provisions of the ACA as currently implemented. Actual experience will vary from the estimates given the inherent uncertainty in developing premium rates under the ACA.

The index rate, allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2), and Pennsylvania's mandated CSR load and HHS induced utilization formula were used to generate plan level rates.

The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with ASOPs.

The Federal AV Calculator (with some modification) was used to determine the AV Metal Values shown in Worksheet 2 of the Unified Rate Review Template for all plans.

The Part I Unified Rate Review Template 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 exchanges and for certification that the index rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

Sincerely,

[REDACTED]

Date: May 14, 2025

Appendices

Appendix A – URRT III Actuarial Memorandum to Pennsylvania Actuarial Memorandum Crosswalk

Appendix B – Key Benefit Changes by Plan

Appendix C – Development of Single Risk Pool Adjustment Factors

Appendix D – Development of the Projected Risk Adjustment Transfer

Appendix E – Development of the 2026 Index Rate

Appendix F – Development of the 2026 Normalization Factors

Appendix G – Federal Actuarial Values

Appendix H – Induced Utilization Factors

Appendix I – Rate Manual and Rate Formula

Appendix J – Projected Reinsurance Impact

Appendix K – Enhanced Subsidy Expiration Impacts

Appendix L – Development of 2026 CSR Load

Appendix A

URRT III Actuarial Memorandum to Pennsylvania Actuarial Memorandum Crosswalk

| Federal Memorandum Requirements | Corresponding Federal Memo Section | Pennsylvania Memo Requirement | Pennsylvania Section Number |
|---|--|---|-----------------------------|
| General Information | Company Identifying Information | Basic Information and Data - Company Information | 1A |
| | Company Contact Information | | |
| Proposed Rate Changes | Reason for Rate Increase(s) | Basic Information and Data - Rate History and Proposed Variations in Rate Changes | 1B |
| | | Basic Information and Data - Average Rate Change | 1C |
| | | Rate Development & Change - Components of Rate Change | 2D |
| | | Plan Factors - Rate Change Summary | 5D |
| Experience and Current Period Premium, Claims, and Enrollment | Paid through Date | Basic Information and Data - Experience Period Claims and Premium | 1F |
| | Current Date | | |
| | Allowed and Incurred Claims Incurred During the Experience Period | | |
| Benefit Categories | Benefit Categories | Basic Information and Data - Experience Period Claims and Premium | 1F |
| Projection Factors | Trend Factors (Cost and utilization) | Basic Information and Data - Trend Identification | 1H/2A |
| | Morbidity Adjustment | Rate Development & Change - Projected Index Rate, Market-Adjusted Index Rate & Total Allowed Claims | 2A |
| | Demographic Shift | | |
| | Plan Design Changes | | |
| Manual Rate Adjustments | Source and Appropriateness of Experience Data Used | Basic Information and Data - Historical Experience | 1I |
| | Adjustments Made to the Data | Rate Development & Change - Projected Index Rate, Market-Adjusted Index Rate & | 2A |
| | Inclusion of Capitation Payments | | |
| Credibility of Experience | Description of the credibility methodology used | Basic Information and Data - Credibility of Data | 1G |
| | Resulting credibility level assigned to the base period experience | | |
| Establishing the Index Rate | Establishing the Index Rate | Rate Development & Change - Projected Index Rate, Market-Adjusted Index Rate & Total Allowed Claims | 2A |
| | Small Group Quarterly Rate Filings | N/A | N/A |
| Development of the Market-wide Adjusted Index Rate | Development of the Market-wide Adjusted Index Rate | Rate Development & Change - Projected Index Rate, Market-Adjusted Index Rate & Total Allowed Claims | 2A |
| | Reinsurance | | |
| | Risk Adjustment Payment/Charge | | |
| | Exchange User Fees | | |
| Plan Level Adjusted Index Rate | Plan Level Adjusted Index Rate | Rate Development & Change -Retention Items | 2B |
| | | Plan Rate Development | 3 |
| Calibration | Age Curve Calibration | Rate Development & Change - Normalized Market-Adjusted Projected Allowed Total Claims | 2C |
| | Geographic Factor Calibration | | |
| | Tobacco Use Rating Factor Calibration | | |
| | The Calibration Adjustments are to be applied Uniformly to all plans | | |
| Consumer Adjusted Premium Rate Development | Consumer Adjusted Premium Rate Development | Plan Premium Development for 21-Year-Old Non-Tobacco User | 4 |
| | | Plan Factors | 5A-C |
| Projected Loss Ratio | Projected Loss Ratio | Rate Development & Change -Retention Items | 2B |
| | | Plan Rate Development | 3 |
| Plan Product Information | AV Metal Values | Basic Information and Data - Benefit Changes | 1E |
| | Membership Projections | Basic Information and Data - Membership Count | 1D |
| | Terminated Plans and Products | Terminated Plans and Products | 6 |
| | Plan Type | Basic Information and Data - Company Information | 1A |
| Miscellaneous Instructions | Reliance | N/A | 9 |
| | Actuarial Certification | Actuarial Certification | 10 |

Appendix B

Key Benefit Changes by Plan

The tables below illustrate key benefit differences for each plan between 2025 and 2026. Benefits that changed are highlighted in yellow. Coinsurance percentages represent the portion paid by the member. Benefits for each plan are presented as Tier 1 / Tier 2.

Base Plans

| Plan ID | 93909PA0010001 | | | 93909PA0010002 | | | 93909PA0010003 | | | 93909PA0010004 | | | 93909PA0010005 | | | 93909PA0010006 | | | 93909PA0010007 | | | 93909PA0010011 | | | 93909PA0010012 | | |
|--------------------------|-------------------------------|-------------------|--|----------------------|-------------------|--|-------------------------------|-------------------|--|-------------------------|-------------------|--|----------------------|-------------------|--|-----------------------------|-------------------|--|--------------------|-------------------|--|----------------------|-------------------|--|--------------------|-------------------|--|
| Plan Name | \$0 Deductible + Bronze + HMO | | | Total + Bronze + HMO | | | \$0 Deductible + Silver + HMO | | | Balanced + Silver + HMO | | | Total + Silver + HMO | | | \$0 Deductible + Gold + HMO | | | Total + Gold + HMO | | | Value + Bronze + HMO | | | Value + Gold + HMO | | |
| Benefit | 2025 | 2026 | | 2025 | 2026 | | 2025 | 2026 | | 2025 | 2026 | | 2025 | 2026 | | 2025 | 2026 | | 2025 | 2026 | | 2025 | 2026 | | 2025 | 2026 | |
| Medical Deductible | \$0 / \$0 | \$0 / \$8000 | | n/a | n/a | | \$0 / \$2000 | \$0 / \$2000 | | \$2500 / \$6900 | \$3500 / \$7500 | | \$4900 / \$8000 | \$5500 / \$8000 | | \$0 / n/a | \$0 / \$1000 | | \$500 / \$1000 | \$1000 / \$2000 | | n/a | n/a | | \$1500 / \$2000 | \$2000 / \$2500 | |
| Rx Deductible | \$5000 / \$5000 | \$5000 / \$5000 | | n/a | n/a | | \$5000 / \$5000 | \$5000 / \$5000 | | \$600 / \$600 | \$750 / \$750 | | \$600 / \$600 | \$750 / \$750 | | \$0 / \$500 | \$0 / \$0 | | \$1000 / \$1000 | \$1000 / \$1000 | | n/a | n/a | | \$500 / \$1000 | \$500 / \$1000 | |
| Integrated Deductible | n/a | n/a | | \$7900 / \$9200 | \$8500 / \$9000 | | n/a | n/a | | n/a | n/a | | n/a | n/a | | n/a | n/a | | n/a | n/a | | \$8500 / \$9200 | \$10000 / \$10000 | | n/a | n/a | |
| MOOP | \$9200 / \$9200 | \$10600 / \$10600 | | \$9200 / \$9200 | \$10600 / \$10600 | | \$9200 / \$9200 | \$10600 / \$10600 | | \$9200 / \$9200 | \$10600 / \$10600 | | \$9200 / \$9200 | \$10600 / \$10600 | | \$9200 / \$9200 | \$10600 / \$10600 | | \$9200 / \$9200 | \$10600 / \$10600 | | \$8500 / \$9200 | \$10000 / \$10000 | | \$9200 / \$9200 | \$10600 / \$10600 | |
| Primary Care Visit | \$95 / \$150 | \$95 / \$150 | | \$60 / \$95 | \$60 / \$95 | | \$50 / \$95 | \$55 / \$95 | | \$45 / \$90 | \$50 / \$100 | | \$40 / \$85 | \$50 / \$85 | | \$25 / \$75 | \$25 / \$75 | | \$20 / \$60 | \$20 / \$60 | | 0% / 0% | 0% / 0% | | \$15 / \$60 | \$15 / \$60 | |
| Specialist Visit | \$150 / \$175 | \$150 / \$175 | | \$95 / \$150 | \$95 / \$150 | | \$95 / \$130 | \$95 / \$130 | | \$90 / \$130 | \$95 / \$140 | | \$85 / \$125 | \$95 / \$125 | | \$75 / \$100 | \$75 / \$100 | | \$65 / \$100 | \$65 / \$100 | | 0% / 0% | 0% / 0% | | \$60 / \$100 | \$60 / \$100 | |
| ER | \$1250 / \$1250 | \$1250 / \$1250 | | 50% / 50% | 50% / 50% | | \$975 / \$975 | \$975 / \$975 | | \$950 / \$950 | \$950 / \$950 | | \$950 / \$950 | \$950 / \$950 | | \$450 / \$450 | \$450 / \$450 | | \$400 / \$400 | \$400 / \$400 | | 0% / 0% | 0% / 0% | | \$300 / \$500 | \$300 / \$300 | |
| Urgent Care | \$150 / \$175 | \$150 / \$175 | | \$95 / \$150 | \$95 / \$150 | | \$95 / \$130 | \$95 / \$130 | | \$90 / \$130 | \$95 / \$140 | | \$85 / \$125 | \$95 / \$125 | | \$75 / \$100 | \$75 / \$100 | | \$65 / \$100 | \$65 / \$100 | | 0% / 0% | 0% / 0% | | \$60 / \$100 | \$60 / \$100 | |
| Outpatient Surgery | \$1000 / \$1200 | \$1000 / \$1200 | | \$750 / \$900 | \$750 / \$900 | | \$450 / \$800 | \$600 / \$850 | | \$400 / \$750 | \$500 / \$800 | | \$400 / \$750 | \$350 / \$750 | | \$200 / \$300 | \$200 / \$300 | | \$150 / \$250 | \$150 / \$250 | | 0% / 0% | 0% / 0% | | \$150 / \$250 | \$150 / \$250 | |
| Inpatient Facility | \$2000 / \$3000 | \$2000 / \$3000 | | \$850 / \$1000 | \$850 / \$1000 | | \$595 / \$1000 | \$700 / \$1000 | | \$550 / \$850 | \$650 / \$850 | | \$500 / \$800 | \$500 / \$800 | | \$350 / \$550 | \$350 / \$550 | | \$300 / \$500 | \$300 / \$500 | | 0% / 0% | 0% / 0% | | \$250 / \$500 | \$250 / \$500 | |
| SNF | \$2000 / \$3000 | \$2000 / \$3000 | | \$850 / \$1000 | \$850 / \$1000 | | \$595 / \$1000 | \$700 / \$1000 | | \$550 / \$850 | \$650 / \$850 | | \$500 / \$800 | \$500 / \$800 | | \$350 / \$550 | \$350 / \$550 | | \$300 / \$500 | \$300 / \$500 | | 0% / 0% | 0% / 0% | | \$250 / \$500 | \$250 / \$500 | |
| Maternity | \$2000 / \$3000 | \$2000 / \$3000 | | \$850 / \$1000 | \$850 / \$1000 | | \$595 / \$1000 | \$700 / \$1000 | | \$550 / \$850 | \$650 / \$850 | | \$500 / \$800 | \$500 / \$800 | | \$350 / \$550 | \$350 / \$550 | | \$300 / \$500 | \$300 / \$500 | | 0% / 0% | 0% / 0% | | \$250 / \$500 | \$250 / \$500 | |
| PT/OT/ST | \$150 / \$250 | \$150 / \$250 | | \$135 / \$150 | \$135 / \$150 | | \$100 / \$130 | \$125 / \$150 | | \$100 / \$100 | \$125 / \$150 | | \$100 / \$100 | \$100 / \$125 | | \$75 / \$100 | \$75 / \$100 | | \$65 / \$100 | \$65 / \$100 | | 0% / 0% | 0% / 0% | | \$60 / \$100 | \$60 / \$100 | |
| MH/SA | \$150 / \$150 | \$150 / \$150 | | \$95 / \$95 | \$95 / \$95 | | \$95 / \$95 | \$95 / \$95 | | \$90 / \$90 | \$95 / \$95 | | \$85 / \$85 | \$95 / \$95 | | \$75 / \$75 | \$75 / \$75 | | \$65 / \$65 | \$65 / \$65 | | 0% / 0% | 0% / 0% | | \$60 / \$60 | \$60 / \$60 | |
| Lab | \$150 / \$250 | \$150 / \$250 | | \$75 / \$150 | \$75 / \$150 | | \$60 / \$100 | \$60 / \$125 | | \$50 / \$100 | \$60 / \$125 | | \$50 / \$100 | \$50 / \$100 | | \$5 / \$65 | \$5 / \$65 | | 0% / \$60 | 0% / \$60 | | 0% / 0% | 0% / 0% | | 0% / \$50 | 0% / \$50 | |
| X-Rays | \$200 / \$350 | \$200 / \$350 | | \$175 / \$250 | \$175 / \$250 | | \$175 / \$300 | \$150 / \$300 | | \$100 / \$300 | \$150 / \$300 | | \$150 / \$300 | \$125 / \$300 | | \$80 / \$120 | \$80 / \$120 | | \$60 / \$80 | \$60 / \$80 | | 0% / 0% | 0% / 0% | | \$50 / \$80 | \$50 / \$80 | |
| Chiropractor | \$150 / \$175 | \$150 / \$175 | | \$95 / \$150 | \$95 / \$150 | | \$95 / \$130 | \$95 / \$130 | | \$90 / \$130 | \$95 / \$140 | | \$85 / \$125 | \$95 / \$125 | | \$75 / \$100 | \$75 / \$100 | | \$65 / \$100 | \$65 / \$100 | | 0% / 0% | 0% / 0% | | \$60 / \$100 | \$60 / \$100 | |
| Rx - Generics Tier 1 | \$35 / \$35 | \$35 / \$35 | | \$35 / \$35 | \$35 / \$35 | | \$5 / \$5 | \$5 / \$5 | | \$5 / \$5 | \$5 / \$5 | | \$5 / \$5 | \$5 / \$5 | | \$5 / \$5 | \$5 / \$5 | | 0% / 0% | 0% / 0% | | \$35 / \$35 | \$35 / \$35 | | 0% / 0% | 0% / 0% | |
| Rx - Generics Tier 2 | \$35 / \$35 | \$35 / \$35 | | \$35 / \$35 | \$35 / \$35 | | \$20 / \$20 | \$30 / \$30 | | \$20 / \$20 | \$30 / \$30 | | \$20 / \$20 | \$30 / \$30 | | \$20 / \$20 | \$20 / \$20 | | \$20 / \$20 | \$20 / \$20 | | \$35 / \$35 | \$35 / \$35 | | \$20 / \$20 | \$20 / \$20 | |
| Rx - Preferred Brand | \$150 / \$150 | \$150 / \$150 | | \$150 / \$150 | \$150 / \$150 | | \$100 / \$100 | \$100 / \$100 | | 50% / 50% | 50% / 50% | | 50% / 50% | 50% / 50% | | 50% / 50% | 50% / 50% | | 50% / 50% | 50% / 50% | | 0% / 0% | 0% / 0% | | \$100 / \$100 | \$100 / \$100 | |
| Rx - Non-Preferred Brand | \$250 / \$250 | \$250 / \$250 | | 50% / 50% | 50% / 50% | | 50% / 50% | 50% / 50% | | 50% / 50% | 50% / 50% | | 50% / 50% | 50% / 50% | | 50% / 50% | 50% / 50% | | 50% / 50% | 50% / 50% | | 0% / 0% | 0% / 0% | | 50% / 50% | 50% / 50% | |
| Rx - Specialty | 50% / 50% | 50% / 50% | | 50% / 50% | 50% / 50% | | 50% / 50% | 50% / 50% | | 50% / 50% | 50% / 50% | | 50% / 50% | 50% / 50% | | 50% / 50% | 50% / 50% | | 50% / 50% | 50% / 50% | | 0% / 0% | 0% / 0% | | 50% / 50% | 50% / 50% | |

Appendix B

Key Benefit Changes by Plan

CSR Variants

| Plan ID | 93909PA0010003-04 | | 93909PA0010003-05 | | 93909PA0010003-06 | | 93909PA0010004-04 | | 93909PA0010004-05 | | 93909PA0010004-06 | | 93909PA0010005-04 | | 93909PA0010005-05 | | 93909PA0010005-06 | |
|--------------------------|-------------------------------------|-----------------|-------------------------------------|-----------------|-------------------------------------|-----------------|-------------------------------|-----------------|-------------------------------|-----------------|-------------------------------|-----------------|----------------------------|-----------------|----------------------------|-----------------|----------------------------|-----------------|
| Plan Name | \$0 Deductible + Silver + HMO + 73% | | \$0 Deductible + Silver + HMO + 87% | | \$0 Deductible + Silver + HMO + 94% | | Balanced + Silver + HMO + 73% | | Balanced + Silver + HMO + 87% | | Balanced + Silver + HMO + 94% | | Total + Silver + HMO + 73% | | Total + Silver + HMO + 87% | | Total + Silver + HMO + 94% | |
| Benefit | 2024 | 2025 | 2024 | 2025 | 2024 | 2025 | 2024 | 2025 | 2024 | 2025 | 2024 | 2025 | 2024 | 2025 | 2024 | 2025 | 2024 | 2025 |
| Medical Deductible | \$0 / \$2500 | \$0 / \$2000 | \$0 / \$1000 | \$0 / \$1500 | \$0 / \$0 | \$0 / \$0 | \$1600 / \$5500 | \$2500 / \$5500 | \$500 / \$1500 | \$900 / \$2500 | \$0 / \$0 | \$0 / \$0 | \$4000 / \$7000 | \$4500 / \$7000 | \$1000 / \$2000 | \$2000 / \$2500 | \$0 / \$0 | \$0 / \$0 |
| Rx Deductible | \$5000 / \$5000 | \$5000 / \$5000 | \$500 / \$500 | \$500 / \$500 | \$500 / \$500 | \$500 / \$500 | \$500 / \$500 | \$500 / \$500 | \$500 / \$500 | \$500 / \$500 | \$500 / \$500 | \$500 / \$500 | \$600 / \$600 | \$600 / \$600 | \$500 / \$500 | \$500 / \$500 | \$500 / \$500 | \$500 / \$500 |
| Integrated Deductible | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| MOOP | \$7550 / \$7550 | \$8450 / \$8450 | \$3150 / \$3150 | \$3500 / \$3500 | \$1250 / \$1250 | \$3500 / \$3500 | \$7550 / \$7550 | \$8450 / \$8450 | \$3150 / \$3150 | \$3500 / \$3500 | \$1250 / \$1250 | \$3500 / \$3500 | \$7550 / \$7550 | \$8450 / \$8450 | \$3150 / \$3150 | \$3500 / \$3500 | \$1250 / \$1250 | \$3500 / \$3500 |
| Primary Care Visit | \$45 / \$100 | \$40 / \$90 | \$25 / \$60 | \$25 / \$50 | \$5 / \$25 | 0% / \$15 | \$45 / \$95 | \$40 / \$85 | \$20 / \$55 | \$20 / \$45 | 0% / \$15 | 0% / \$15 | \$35 / \$90 | \$40 / \$85 | \$10 / \$50 | \$15 / \$40 | 0% / \$10 | 0% / \$15 |
| Specialist Visit | \$95 / \$135 | \$95 / \$130 | \$40 / \$85 | \$40 / \$90 | \$10 / \$30 | 0% / \$15 | \$90 / \$125 | \$90 / \$120 | \$40 / \$80 | \$35 / \$85 | \$5 / \$20 | \$10 / \$25 | \$80 / \$120 | \$85 / \$120 | \$30 / \$80 | \$35 / \$75 | 0% / \$20 | \$10 / \$25 |
| ER | \$975 / \$975 | \$950 / \$950 | \$600 / \$600 | \$700 / \$700 | \$250 / \$250 | \$300 / \$300 | \$950 / \$950 | \$950 / \$950 | \$600 / \$600 | \$650 / \$650 | \$200 / \$200 | \$325 / \$325 | \$950 / \$950 | \$950 / \$950 | \$600 / \$600 | \$600 / \$600 | \$150 / \$150 | \$350 / \$350 |
| Urgent Care | \$95 / \$135 | \$95 / \$130 | \$40 / \$85 | \$40 / \$90 | \$10 / \$30 | 0% / \$15 | \$90 / \$125 | \$90 / \$120 | \$40 / \$80 | \$35 / \$85 | \$5 / \$20 | \$10 / \$25 | \$80 / \$120 | \$85 / \$120 | \$30 / \$80 | \$35 / \$75 | 0% / \$20 | \$10 / \$25 |
| Outpatient Surgery | \$400 / \$800 | \$450 / \$750 | \$150 / \$650 | \$325 / \$450 | \$75 / \$250 | \$150 / \$300 | \$250 / \$750 | \$450 / \$750 | \$150 / \$650 | \$300 / \$350 | \$75 / \$250 | \$150 / \$350 | \$250 / \$750 | \$350 / \$750 | \$150 / \$650 | \$300 / \$450 | \$75 / \$250 | \$150 / \$350 |
| Inpatient Facility | \$595 / \$1200 | \$650 / \$850 | \$200 / \$500 | \$450 / \$800 | \$100 / \$350 | \$200 / \$550 | \$550 / \$850 | \$600 / \$800 | \$200 / \$500 | \$425 / \$750 | \$50 / \$250 | \$200 / \$600 | \$450 / \$800 | \$500 / \$800 | \$200 / \$500 | \$400 / \$700 | \$50 / \$150 | \$200 / \$600 |
| SNF | \$595 / \$595 | \$650 / \$850 | \$200 / \$200 | \$450 / \$800 | \$100 / \$100 | \$200 / \$550 | \$550 / \$550 | \$600 / \$800 | \$200 / \$200 | \$425 / \$750 | \$50 / \$50 | \$200 / \$600 | \$450 / \$450 | \$500 / \$800 | \$200 / \$200 | \$400 / \$700 | \$50 / \$50 | \$200 / \$600 |
| Maternity | \$595 / \$1200 | \$650 / \$850 | \$200 / \$500 | \$450 / \$800 | \$100 / \$350 | \$200 / \$550 | \$550 / \$850 | \$600 / \$800 | \$200 / \$500 | \$425 / \$750 | \$50 / \$250 | \$200 / \$600 | \$450 / \$800 | \$500 / \$800 | \$200 / \$500 | \$400 / \$700 | \$50 / \$150 | \$200 / \$600 |
| PT/OT/ST | \$100 / \$100 | \$100 / \$125 | \$45 / \$90 | \$45 / \$90 | \$15 / \$35 | \$10 / \$45 | \$100 / \$100 | \$100 / \$125 | \$45 / \$85 | \$35 / \$75 | \$10 / \$25 | \$15 / \$50 | \$100 / \$100 | \$100 / \$125 | \$35 / \$85 | \$35 / \$75 | \$5 / \$25 | \$15 / \$50 |
| MH/SA | \$95 / \$95 | \$95 / \$95 | \$40 / \$40 | \$40 / \$40 | \$10 / \$10 | 0% / 0% | \$90 / \$90 | \$90 / \$85 | \$40 / \$40 | \$35 / \$35 | \$5 / \$5 | \$10 / \$10 | \$80 / \$80 | \$85 / \$85 | \$30 / \$30 | \$35 / \$35 | 0% / 0% | \$10 / \$10 |
| Lab | \$300 / \$300 | \$50 / \$60 | \$100 / \$100 | \$50 / \$55 | \$50 / \$50 | 0% / \$25 | \$300 / \$300 | \$50 / \$60 | \$100 / \$100 | \$50 / \$60 | \$50 / \$50 | 0% / \$25 | \$250 / \$250 | \$50 / \$60 | \$100 / \$100 | \$50 / \$60 | \$50 / \$50 | 0% / \$25 |
| X-Rays | \$150 / \$150 | \$125 / \$150 | \$135 / \$135 | \$125 / \$150 | \$75 / \$75 | \$15 / \$75 | \$150 / \$150 | \$125 / \$175 | \$135 / \$135 | \$100 / \$150 | \$75 / \$75 | \$25 / \$75 | \$150 / \$150 | \$120 / \$150 | \$135 / \$135 | \$100 / \$150 | \$75 / \$75 | \$25 / \$75 |
| Chiropractor | \$95 / \$135 | \$95 / \$130 | \$40 / \$85 | \$40 / \$90 | \$15 / \$30 | 0% / \$15 | \$90 / \$125 | \$90 / \$120 | \$40 / \$80 | \$35 / \$85 | \$5 / \$20 | \$10 / \$25 | \$80 / \$120 | \$85 / \$120 | \$30 / \$80 | \$35 / \$75 | 0% / \$20 | \$10 / \$25 |
| Rx - Generics Tier 1 | \$5 / \$5 | \$5 / \$5 | 0% / 0% | 0% / 0% | 0% / 0% | 0% / 0% | \$5 / \$5 | \$5 / \$5 | 0% / 0% | 0% / 0% | 0% / 0% | 0% / 0% | \$5 / \$5 | \$5 / \$5 | 0% / 0% | 0% / 0% | 0% / 0% | 0% / 0% |
| Rx - Generics Tier 2 | \$20 / \$20 | \$20 / \$20 | \$8 / \$8 | \$8 / \$8 | 0% / 0% | 0% / 0% | \$20 / \$20 | \$20 / \$20 | \$8 / \$8 | \$8 / \$8 | 0% / 0% | 0% / 0% | \$20 / \$20 | \$20 / \$20 | \$8 / \$8 | \$8 / \$8 | 0% / 0% | 0% / 0% |
| Rx - Preferred Brand | \$100 / \$100 | \$100 / \$100 | \$55 / \$55 | \$55 / \$55 | \$30 / \$30 | \$10 / \$10 | 50% / 50% | 50% / 50% | \$50 / \$50 | \$50 / \$50 | \$25 / \$25 | \$10 / \$10 | 50% / 50% | 50% / 50% | \$50 / \$50 | \$50 / \$50 | \$20 / \$20 | \$10 / \$10 |
| Rx - Non-Preferred Brand | 50% / 50% | 50% / 50% | \$125 / \$125 | \$125 / \$125 | \$60 / \$60 | \$50 / \$50 | 50% / 50% | 50% / 50% | \$125 / \$125 | \$125 / \$125 | \$55 / \$55 | \$50 / \$50 | 50% / 50% | 50% / 50% | \$125 / \$125 | \$125 / \$125 | \$50 / \$50 | \$50 / \$50 |
| Rx - Specialty | 50% / 50% | 50% / 50% | 25% / 25% | 50% / 50% | 25% / 25% | 50% / 50% | 50% / 50% | 50% / 50% | 25% / 25% | 50% / 50% | 25% / 25% | 50% / 50% | 50% / 50% | 50% / 50% | 25% / 25% | 50% / 50% | 25% / 25% | 50% / 50% |

Appendix C

Development of Single Risk Pool Adjustment Factors

CHANGES IN DEMOGRAPHICS (GEOGRAPHIC MIX)

| Rating Area | 2023 Statewide Distribution | 2023 Final GCF | JHP 2024 Experience Distribution | 2023 Final GCF, Normalized to JHP Experience Region | JHP 2026 Projected Membership |
|---------------|-----------------------------------|-------------------|--|--|-------------------------------------|
| Rating Area 1 | 4.6% | 0.924 | | 0.947 | |
| Rating Area 2 | 0.4% | 1.285 | | 1.317 | |
| Rating Area 3 | 8.1% | 1.139 | | 1.167 | 2% |
| Rating Area 4 | 22.8% | 0.843 | | 0.864 | |
| Rating Area 5 | 3.9% | 1.015 | | 1.040 | |
| Rating Area 6 | 7.7% | 1.255 | | 1.286 | 9% |
| Rating Area 7 | 9.8% | 1.340 | | 1.373 | |
| Rating Area 8 | 36.7% | 0.976 | 100% | 1.000 | 89% |
| Rating Area 9 | 6.0% | 1.318 | | 1.351 | |
| Total | | 1.037 | 100% | | 1.030 |

Appendix C

Development of Single Risk Pool Adjustment Factors

CHANGE IN NETWORK (PROVIDER CONTRACTING)

[REDACTED]

CHANGE IN OTHER (MANDATED FEE ADJUSTMENT)

| Component | Premium without Mandated Fee | Premium with Mandated Fee |
|---|---------------------------------|------------------------------|
| Allowed Claims Net of Reinsurance | \$309.16 | \$349.60 |
| Allowed Risk Adjustment | \$202.16 | \$202.16 |
| Allowed Exchange Fee | 3.5% | 3.5% |
| MAIR with Exchange Fee | \$529.60 | \$571.49 |
| Average AV | 72.5% | 72.5% |
| Average IU | 1.000 | 1.000 |
| Average Network | 1.000 | 1.000 |
| Admin PMPM | \$66.74 | \$66.74 |
| Taxes & Fees % | 0.1% | 0.1% |
| Profit % | 0.2% | 0.2% |
| Premium | \$452.21 | \$482.68 |
| Mandated Fee Load | \$30.47 | |
| Premium Needed with Mandated Fee | \$482.68 | |
| Adjustment to Allowed Claims (Goal Seek) | 1.13 | |

Appendix C

Development of Single Risk Pool Adjustment Factors

CHANGES IN DEMOGRAPHICS (MEMBERSHIP MIX)

The allowed claim cost adjustment for demographic shift was calculated using allowed PMPM relativities between the base period and projection periods. We used average allowed PMPM claims by metal and age band from Wakely's proprietary individual ACA database and calculated an effective total allowed PMPM for the base and projection periods using the corresponding metal and age distributions.

While we are unable to share the actual data underlying the proprietary database, we created an exhibit that illustrates our methodology for this adjustment using arbitrary PMPMs.

| Allowed PMPM from Wakely Proprietary ACA Data | | | | | | |
|---|----------|------------|------------|------------|------------|------------|
| | Bronze | Silver 70% | Silver 73% | Silver 87% | Silver 94% | Gold |
| Age_0_17 | \$106.54 | \$209.38 | \$167.94 | \$189.87 | \$146.83 | \$246.96 |
| Age_18_25 | \$100.92 | \$257.26 | \$166.35 | \$179.67 | \$165.40 | \$244.39 |
| Age_26_34 | \$132.63 | \$393.53 | \$42.91 | \$299.28 | \$288.22 | \$410.22 |
| Age_35_44 | \$170.16 | \$447.09 | \$74.07 | \$373.60 | \$368.97 | \$471.66 |
| Age_45_54 | \$246.25 | \$593.10 | \$125.49 | \$499.21 | \$516.97 | \$605.62 |
| Age_55_64 | \$430.15 | \$836.22 | \$205.14 | \$758.08 | \$733.10 | \$862.51 |
| Age_GE65 | \$482.59 | \$1,145.98 | \$252.63 | \$850.90 | \$798.27 | \$1,258.43 |

| Adjustment Factors | Base Period PMPM | Projection Period PMPM | Adjustment Factor |
|---------------------------|------------------|------------------------|-------------------|
| Membership Mix Adjustment | \$429.16 | \$434.41 | 1.0122 |

Please note these factors will not tie to table 5 of the PAAM exhibits. To maintain the confidentiality of Wakely's proprietary national ACA database we have used arbitrary numbers for the allowed PMPM amounts in order to illustrate the build up of this factor.

| JHP 2024 Experience | | | | | | |
|---------------------|--------|------------|------------|------------|------------|------|
| | Bronze | Silver 70% | Silver 73% | Silver 87% | Silver 94% | Gold |
| Metal Mix | 16% | 1% | 2% | 12% | 50% | 18% |
| Age_0_17 | 5% | 10% | 3% | 3% | 5% | 7% |
| Age_18_25 | 10% | 7% | 10% | 10% | 11% | 8% |
| Age_26_34 | 25% | 13% | 9% | 16% | 18% | 22% |
| Age_35_44 | 19% | 16% | 17% | 20% | 22% | 18% |
| Age_45_54 | 17% | 22% | 23% | 23% | 20% | 19% |
| Age_55_64 | 23% | 28% | 35% | 27% | 19% | 24% |
| Age_GE65 | 1% | 3% | 3% | 3% | 5% | 1% |

| JHP 2024 Experience | | | | | | |
|---------------------|------------|------------|------------|------------|---------|--|
| Bronze | Silver 70% | Silver 73% | Silver 87% | Silver 94% | Gold | |
| \$0.79 | \$0.32 | \$0.10 | \$0.61 | \$3.59 | \$3.16 | |
| \$1.61 | \$0.27 | \$0.03 | \$2.15 | \$8.74 | \$3.73 | |
| \$5.45 | \$0.78 | \$0.07 | \$5.60 | \$26.19 | \$16.61 | |
| \$5.37 | \$1.08 | \$0.23 | \$8.99 | \$39.82 | \$16.02 | |
| \$7.03 | \$1.93 | \$0.53 | \$13.67 | \$50.73 | \$21.23 | |
| \$16.19 | \$3.50 | \$1.32 | \$24.40 | \$71.00 | \$38.62 | |
| \$0.97 | \$0.52 | \$0.13 | \$2.68 | \$21.32 | \$2.06 | |

| Allowed PMPM |
|--------------|
| \$429.16 |

| PA Individual JHP Projected 2026 | | | | | | |
|----------------------------------|--------|------------|------------|------------|------------|------|
| | Bronze | Silver 70% | Silver 73% | Silver 87% | Silver 94% | Gold |
| Metal Mix | 32% | 0% | 0% | 3% | 20% | 45% |
| Age_0_17 | 5% | 5% | 9% | 3% | 4% | 6% |
| Age_18_25 | 7% | 10% | 5% | 10% | 9% | 7% |
| Age_26_34 | 25% | 24% | 14% | 17% | 19% | 19% |
| Age_35_44 | 22% | 15% | 16% | 21% | 23% | 21% |
| Age_45_54 | 17% | 18% | 19% | 19% | 20% | 19% |
| Age_55_64 | 22% | 26% | 34% | 27% | 18% | 25% |
| Age_GE65 | 3% | 2% | 3% | 3% | 6% | 2% |

| PA Individual JHP Projected 2026 | | | | | | |
|----------------------------------|------------|------------|------------|------------|---------|--|
| Bronze | Silver 70% | Silver 73% | Silver 87% | Silver 94% | Gold | |
| \$1.70 | \$0.03 | \$0.02 | \$0.15 | \$1.24 | \$6.73 | |
| \$2.30 | \$0.07 | \$0.00 | \$0.50 | \$3.10 | \$7.37 | |
| \$10.74 | \$0.28 | \$0.01 | \$1.50 | \$10.85 | \$34.79 | |
| \$12.07 | \$0.20 | \$0.01 | \$2.24 | \$16.97 | \$44.95 | |
| \$13.18 | \$0.31 | \$0.03 | \$2.75 | \$19.92 | \$51.19 | |
| \$30.69 | \$0.64 | \$0.08 | \$5.91 | \$26.02 | \$96.90 | |
| \$4.22 | \$0.08 | \$0.01 | \$0.72 | \$10.14 | \$13.81 | |

| Allowed PMPM |
|--------------|
| \$434.41 |

Appendix D

Development of the Projected Risk Adjustment Transfer

[REDACTED]

Appendix E

Development of the 2026 Index Rate

| Step | Formula | | |
|------|--|---|----------|
| 1 | | Base Period Claims Allowed PMPM, with IBNR, Net of Rx Rebates | \$251.08 |
| 2 | | Allowed Claim Cost and Geographic Adjustment (to JHP Projected Age, Metal, and Risk, in JHP Service Area) | 1.104 |
| 3 | | PBM Adjustment Factor | |
| 4a | | Average Annual Trend, Medical + Rx | 5.9% |
| 4b | | Number of Years of Trend | 2 |
| 4c | | Final Trend Adjustment | 1.122 |
| 5 | | ARP Expiring Morbidity Adjustment | |
| 6 | | Mandated Fee Adjustment | 1.129 |
| 7 | | Provider Contracting | |
| 8 | $= [1] * [2] * [3] * [4c] * [5] * [6] * [7]$ | 2026 Allowed Claim Cost PMPM, Gross of State Based Reinsurance, Weighted by Method | |
| 9 | | 2026 State Based Reinsurance Recovery on an Allowed Basis | \$6.62 |
| 10 | $= [8] - [9]$ | 2026 Allowed Claim Cost PMPM, Reduced for State Based Reinsurance, Weighted by Method | |
| 11 | | 2026 Risk Adjustment Transfer PMPM Pre-HCRP | |
| 12 | | High Cost Risk Pool Fee | \$2.43 |
| 13 | $= [11] + [12]$ | 2026 Risk Adjustment Transfer PMPM Post-HCRP | |
| 14 | | Projection Period AV | 72.5% |
| 15 | $= 1 / [14]$ | Convert Paid to Allowed | 1.379 |
| 16 | $= [13] * [15]$ | 2026 Risk Adjustment Component of Allowed Costs | |
| 17 | $= [9] + [16]$ | 2026 JHP Allowed Claim Cost and Risk Adjustment Transfer and Reinsurance PMPM (Market Adj Index Rate) | \$551.76 |
| 18 | | Exchange Fee | 3.38% |
| 19 | $= [17] / (1 - [18])$ | Final Market Adjusted Index Rate | \$571.49 |

Appendix F

Development of the 2026 Normalization Factors

Age Calibration

| Age | Age Curve | 2024 Projected Age Distribution | Weighted Average Age Calibration Factor | 1.6723 |
|-----|-----------|---------------------------------|---|--------|
| 0 | 0.765 | 0.2% | | |
| 1 | 0.765 | 0.3% | | |
| 2 | 0.765 | 0.2% | | |
| 3 | 0.765 | 0.3% | | |
| 4 | 0.765 | 0.3% | | |
| 5 | 0.765 | 0.3% | | |
| 6 | 0.765 | 0.3% | | |
| 7 | 0.765 | 0.3% | | |
| 8 | 0.765 | 0.3% | | |
| 9 | 0.765 | 0.3% | | |
| 10 | 0.765 | 0.3% | | |
| 11 | 0.765 | 0.3% | | |
| 12 | 0.765 | 0.2% | | |
| 13 | 0.765 | 0.3% | | |
| 14 | 0.765 | 0.3% | | |
| 15 | 0.833 | 0.3% | | |
| 16 | 0.859 | 0.4% | | |
| 17 | 0.885 | 0.3% | | |
| 18 | 0.913 | 0.4% | | |
| 19 | 0.941 | 0.6% | | |
| 20 | 0.970 | 1.1% | | |
| 21 | 1.000 | 0.8% | | |
| 22 | 1.000 | 1.2% | | |
| 23 | 1.000 | 1.1% | | |
| 24 | 1.000 | 1.1% | | |
| 26 | 1.024 | 1.9% | | |
| 27 | 1.048 | 2.6% | | |
| 28 | 1.087 | 2.2% | | |
| 29 | 1.119 | 2.3% | | |
| 30 | 1.135 | 2.0% | | |
| 31 | 1.159 | 2.2% | | |
| 32 | 1.183 | 2.1% | | |
| 33 | 1.198 | 2.3% | | |
| 34 | 1.214 | 2.6% | | |
| 35 | 1.222 | 2.5% | | |
| 36 | 1.230 | 2.4% | | |
| 37 | 1.238 | 2.0% | | |
| 38 | 1.246 | 2.4% | | |
| 39 | 1.262 | 2.0% | | |
| 40 | 1.278 | 2.2% | | |
| 41 | 1.302 | 2.0% | | |
| 42 | 1.325 | 2.0% | | |
| 43 | 1.357 | 2.1% | | |
| 44 | 1.397 | 2.1% | | |
| 45 | 1.444 | 1.8% | | |
| 46 | 1.500 | 2.0% | | |
| 47 | 1.563 | 1.8% | | |
| 48 | 1.635 | 1.5% | | |
| 49 | 1.706 | 1.9% | | |
| 50 | 1.786 | 1.8% | | |
| 51 | 1.865 | 1.7% | | |
| 52 | 1.952 | 1.8% | | |
| 53 | 2.040 | 2.2% | | |
| 54 | 2.135 | 2.0% | | |
| 55 | 2.230 | 2.3% | | |
| 56 | 2.333 | 2.1% | | |
| 57 | 2.437 | 2.2% | | |
| 58 | 2.548 | 2.2% | | |
| 59 | 2.603 | 2.1% | | |
| 60 | 2.714 | 2.2% | | |
| 61 | 2.810 | 2.4% | | |
| 62 | 2.873 | 2.7% | | |
| 63 | 2.952 | 2.5% | | |
| 64 | 3.000 | 2.4% | | |
| 65+ | 3.000 | 3.5% | | |

Appendix F

Development of the 2026 Normalization Factors

Tobacco Calibration

| Age | 2024 Projected Age Distribution | Tobacco Factor |
|-----|---------------------------------|----------------|
| 0 | 0.2% | 1.000 |
| 1 | 0.3% | 1.000 |
| 2 | 0.2% | 1.000 |
| 3 | 0.3% | 1.000 |
| 4 | 0.3% | 1.000 |
| 5 | 0.3% | 1.000 |
| 6 | 0.3% | 1.000 |
| 7 | 0.3% | 1.000 |
| 8 | 0.3% | 1.000 |
| 9 | 0.3% | 1.000 |
| 10 | 0.3% | 1.000 |
| 11 | 0.3% | 1.000 |
| 12 | 0.2% | 1.000 |
| 13 | 0.3% | 1.000 |
| 14 | 0.3% | 1.000 |
| 15 | 0.3% | 1.000 |
| 16 | 0.4% | 1.000 |
| 17 | 0.3% | 1.000 |
| 18 | 0.4% | 1.000 |
| 19 | 0.6% | 1.000 |
| 20 | 1.1% | 1.000 |
| 21 | 0.8% | 1.100 |
| 22 | 1.2% | 1.100 |
| 23 | 1.1% | 1.100 |
| 24 | 1.1% | 1.100 |
| 25 | 1.3% | 1.100 |
| 26 | 1.9% | 1.100 |
| 27 | 2.6% | 1.100 |
| 28 | 2.2% | 1.100 |
| 29 | 2.3% | 1.100 |
| 30 | 2.0% | 1.100 |
| 31 | 2.2% | 1.100 |
| 32 | 2.1% | 1.100 |
| 33 | 2.3% | 1.100 |
| 34 | 2.6% | 1.100 |
| 35 | 2.5% | 1.100 |
| 36 | 2.4% | 1.100 |
| 37 | 2.0% | 1.100 |
| 38 | 2.4% | 1.100 |
| 39 | 2.0% | 1.100 |
| 40 | 2.2% | 1.100 |
| 41 | 2.0% | 1.100 |
| 42 | 2.0% | 1.100 |
| 43 | 2.1% | 1.100 |
| 44 | 2.1% | 1.100 |
| 45 | 1.8% | 1.100 |
| 46 | 2.0% | 1.100 |
| 47 | 1.8% | 1.100 |
| 48 | 1.5% | 1.100 |
| 49 | 1.9% | 1.100 |
| 50 | 1.8% | 1.100 |
| 51 | 1.7% | 1.100 |
| 52 | 1.8% | 1.100 |
| 53 | 2.2% | 1.100 |
| 54 | 2.0% | 1.100 |
| 55 | 2.3% | 1.100 |
| 56 | 2.1% | 1.100 |
| 57 | 2.2% | 1.100 |
| 58 | 2.2% | 1.100 |
| 59 | 2.1% | 1.100 |
| 60 | 2.2% | 1.100 |
| 61 | 2.4% | 1.100 |
| 62 | 2.7% | 1.100 |
| 63 | 2.5% | 1.100 |
| 64 | 2.4% | 1.100 |
| 65+ | 3.5% | 1.100 |

| Component | Value |
|---|-------|
| Tobacco rating factor (for smokers only) | 1.093 |
| % of enrollees who are rated for tobacco, JHP 2024 experience | 3.3% |
| Total rate-up based on admitted tobacco usage | 1.003 |

Appendix F

Development of the 2026 Normalization Factors

Geographic and Network Calibration

| Rating Area | JHP 2026 Mix | [REDACTED] | Final Geographic Factors, Normalized |
|-----------------------------------|--------------|-------------------|--------------------------------------|
| Rating Area 3 | 89% | | 0.984 |
| Rating Area 6 | 9% | | 1.144 |
| Rating Area 8 | 2% | [REDACTED] | 1.043 |
| Total, Membership Weighted | 100 | | 1.000 |

| Network | Network Factor |
|----------------------------|----------------|
| JHP Network | 1.000 |
| Total, Membership Weighted | 1.000 |

Appendix G

Federal Actuarial Values

| Plan ID | Federal AV |
|----------------|------------|
| 93909PA0010005 | 68.6% |
| 93909PA0010004 | 68.5% |
| 93909PA0010003 | 67.8% |
| 93909PA0010001 | 63.9% |
| 93909PA0010002 | 62.6% |
| 93909PA0010006 | 79.2% |
| 93909PA0010007 | 77.7% |
| 93909PA0010011 | 60.5% |
| 93909PA0010012 | 77.8% |

Appendix H

Induced Utilization Factors

Per PID guidance, the induced demand factors were calculated based on the HHS induced demand formula using the following formula: $(\text{Plan AV})^2 - (\text{Plan AV}) + 1.24$.

The induced demand factors shown below are normalized to JHP's 2026 estimated membership mix by metal, averaging a 1.0 in total, and are applied to the base rate in order to develop member premiums.

| Plan ID | Induced Demand Factor | Induced Demand Factor (Normalized) |
|----------------|-----------------------|------------------------------------|
| 93909PA0010001 | 1.004 | 0.957 |
| 93909PA0010002 | 0.996 | 0.950 |
| 93909PA0010003 | 1.147 | 1.094 |
| 93909PA0010004 | 1.098 | 1.047 |
| 93909PA0010005 | 1.084 | 1.034 |
| 93909PA0010006 | 1.087 | 1.037 |
| 93909PA0010007 | 1.061 | 1.012 |
| 93909PA0010011 | 0.993 | 0.947 |
| 93909PA0010012 | 1.055 | 1.007 |
| Total | 1.048 | 1.000 |

Appendix I

Rate Manual and Rate Formula

| Rates Tables / Manual | |
|--|--|
| HIOS #93909 - Jefferson Health Plan - Individual | |

| Consumer Plan Adjusted Index Rate | | Age Factors | | | Area Factors | |
|-----------------------------------|--------|-------------|------------|----------------|---------------|--------|
| HIOS ID | Rate | Age | Age Factor | Tobacco Factor | Area Number | Factor |
| 93909PA0010005 | 324.60 | 0-14 | 0.765 | 1.000 | Rating Area 8 | 0.984 |
| 93909PA0010004 | 336.30 | 15 | 0.833 | 1.000 | Rating Area 6 | 1.144 |
| 93909PA0010003 | 374.87 | 16 | 0.859 | 1.000 | Rating Area 3 | 1.043 |
| 93909PA0010001 | 241.73 | 17 | 0.885 | 1.000 | | |
| 93909PA0010002 | 227.56 | 18 | 0.913 | 1.000 | | |
| 93909PA0010006 | 327.75 | 19 | 0.941 | 1.000 | | |
| 93909PA0010007 | 304.89 | 20 | 0.970 | 1.000 | | |
| 93909PA0010011 | 219.73 | 21 | 1.000 | 1.000 | | |
| 93909PA0010012 | 299.96 | 22 | 1.000 | 1.000 | | |
| | | 23 | 1.000 | 1.000 | | |
| | | 24 | 1.000 | 1.000 | | |
| | | 25 | 1.004 | 1.000 | | |
| | | 26 | 1.024 | 1.000 | | |
| | | 27 | 1.048 | 1.000 | | |
| | | 28 | 1.087 | 1.000 | | |
| | | 29 | 1.119 | 1.000 | | |
| | | 30 | 1.135 | 1.000 | | |
| | | 31 | 1.159 | 1.000 | | |
| | | 32 | 1.183 | 1.000 | | |
| | | 33 | 1.198 | 1.000 | | |
| | | 34 | 1.214 | 1.000 | | |
| | | 35 | 1.222 | 1.100 | | |
| | | 36 | 1.230 | 1.100 | | |
| | | 37 | 1.238 | 1.100 | | |
| | | 38 | 1.246 | 1.100 | | |
| | | 39 | 1.262 | 1.100 | | |
| | | 40 | 1.278 | 1.100 | | |
| | | 41 | 1.302 | 1.100 | | |
| | | 42 | 1.325 | 1.100 | | |
| | | 43 | 1.357 | 1.100 | | |
| | | 44 | 1.397 | 1.100 | | |
| | | 45 | 1.444 | 1.100 | | |
| | | 46 | 1.500 | 1.100 | | |
| | | 47 | 1.563 | 1.100 | | |
| | | 48 | 1.635 | 1.100 | | |
| | | 49 | 1.706 | 1.100 | | |
| | | 50 | 1.786 | 1.100 | | |
| | | 51 | 1.865 | 1.100 | | |
| | | 52 | 1.952 | 1.100 | | |
| | | 53 | 2.040 | 1.100 | | |
| | | 54 | 2.135 | 1.100 | | |
| | | 55 | 2.230 | 1.100 | | |
| | | 56 | 2.333 | 1.100 | | |
| | | 57 | 2.437 | 1.100 | | |
| | | 58 | 2.548 | 1.100 | | |
| | | 59 | 2.603 | 1.100 | | |
| | | 60 | 2.714 | 1.100 | | |
| | | 61 | 2.810 | 1.100 | | |
| | | 62 | 2.873 | 1.100 | | |
| | | 63 | 2.952 | 1.100 | | |
| | | 64+ | 3.000 | 1.100 | | |

Appendix I

Rate Manual and Rate Formula

RATE Formula:

CPAIR * Age Factor * Area Factor * Tobacco Factor

Example: 21 year old with plan 93909PA0010005 in Rating Area 8, non-smoker
= $324.6019227 * 1.000 * 0.984097 * 1.00$
= \$319.4397

Family Structure – Family rates can be determined by adding up the rates for an individual. However, when calculating the total family rate, the charge is limited to the first three children under the plan.

Appendix J

Projected Reinsurance Impact

This filing reflects rates with the proposed 2026 reinsurance parameters as outlined in the final rate filing guidance provided by PID on April 9th, 2025. The subsequent rate submission will be updated to include the coinsurance percentage of 43% as provided by PID on May 9th. The calculated impact of the priced parameters is below.

| Rating Area | Attachment Point | Cap | Coinsurance | Impact to Market Adjusted Index Rate |
|-------------|------------------|-----------|-------------|--------------------------------------|
| All | \$60,000 | \$100,000 | 30% | -2.1% |

Appendix K
Enhanced Subsidy Expiration Impacts
[REDACTED]

Appendix L

Development of 2026 CSR Load

| | | | | | |
|---------------------|------|-------|-------|-------|-------|
| Total | 100% | 74.2% | 67.9% | 10.1% | 6.9% |
| Total Silver | 23% | 89.4% | 62.2% | 43.8% | 30.0% |

| 16-Digit Plan ID | Metal / CSR | Silver Flag | Projected Membership | Pricing AV - Variant | Pricing AV - Base Silver | Calculated CSR Load | Priced CSR Load | Final Pricing AV |
|-------------------|--------------|-------------|----------------------|----------------------|--------------------------|---------------------|-----------------|------------------|
| 93909PA0010005 | Silver (70%) | 1 | 0.3% | 62.0% | 62.0% | 44.2% | 30.0% | 80.6% |
| 93909PA0010005-04 | Silver (73%) | 1 | 0.1% | 67.0% | 62.0% | 44.2% | 30.0% | 80.6% |
| 93909PA0010005-05 | Silver (87%) | 1 | 2.7% | 81.7% | 62.0% | 44.2% | 30.0% | 80.6% |
| 93909PA0010005-06 | Silver (94%) | 1 | 18.6% | 91.1% | 62.0% | 44.2% | 30.0% | 80.6% |
| 93909PA0010004 | Silver (70%) | 1 | 0.0% | 63.7% | 63.7% | 40.3% | 30.0% | 82.8% |
| 93909PA0010004-04 | Silver (73%) | 1 | 0.0% | 68.4% | 63.7% | 40.3% | 30.0% | 82.8% |
| 93909PA0010004-05 | Silver (87%) | 1 | 0.1% | 80.9% | 63.7% | 40.3% | 30.0% | 82.8% |
| 93909PA0010004-06 | Silver (94%) | 1 | 0.8% | 91.2% | 63.7% | 40.3% | 30.0% | 82.8% |
| 93909PA0010003 | Silver (70%) | 1 | 0.0% | 68.9% | 68.9% | 31.1% | 30.0% | 89.6% |
| 93909PA0010003-04 | Silver (73%) | 1 | 0.0% | 72.8% | 68.9% | 31.1% | 30.0% | 89.6% |
| 93909PA0010003-05 | Silver (87%) | 1 | 0.1% | 83.2% | 68.9% | 31.1% | 30.0% | 89.6% |
| 93909PA0010003-06 | Silver (94%) | 1 | 0.4% | 91.8% | 68.9% | 31.1% | 30.0% | 89.6% |
| 93909PA0010001 | Bronze | 0 | 11.9% | 61.7% | 61.7% | 0.0% | 0.0% | 61.7% |
| 93909PA0010002 | Bronze | 0 | 16.1% | 57.8% | 57.8% | 0.0% | 0.0% | 57.8% |
| 93909PA0010006 | Gold | 0 | 11.0% | 81.2% | 81.2% | 0.0% | 0.0% | 81.2% |
| 93909PA0010007 | Gold | 0 | 17.1% | 76.6% | 76.6% | 0.0% | 0.0% | 76.6% |
| 93909PA0010011 | Bronze | 0 | 4.5% | 55.5% | 55.5% | 0.0% | 0.0% | 55.5% |
| 93909PA0010012 | Gold | 0 | 16.4% | 75.6% | 75.6% | 0.0% | 0.0% | 75.6% |

E. Standard Questions

1. Membership:

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

Projected membership for plan year 2026 does not significantly differ from current 2/1/2025 membership, aside from reductions due to enhanced subsidies expiring and the inclusion of expansion region Rating Area 3.

2. Experience Period Claims:

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

All capitated claims have been excluded from the experience period claims and then included separately, as directed by instructions, as capitation payments.

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

JHP does not have any non-EHB claims in experience period claims.

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

JHP anticipates an increase in drug rebates as a percentage of allowed costs from the base period to the rating period. Accordingly, a 1.7% downward adjustment has been applied to the claims portion of the index rate to reflect the resulting reduction in total allowed costs.

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

This question is not applicable as JHP is only filing in the individual market.

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.

[REDACTED]

- 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.

[REDACTED]

- 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.

[REDACTED]

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).

We confirm that the Pricing AVs were calculated using a single risk pool.

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

The pricing AVs differ from the Federal AVC outputs primarily because the estimated allowed PMPMs used in developing pricing AVs are different than those underlying the Federal AV calculator. This is due to a leveraging effect for fixed cost sharing elements (e.g. copays, deductibles and MOOPs). The other variance is differences in the methodology of the pricing models and underlying data of the modeling, which ultimately results in varying service category distributions and continuance tables. The pricing AV model also includes more detail in cost-sharing inputs compared to the Federal AVC. Finally, due to mandated factors, we have included a 30% load to silver on exchange plans.

6. Expanded Bronze Plans:

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

Per our understanding, to qualify as an expanded bronze, a plan must pay for at least one major service before the deductible is met. All three bronze plans that JHP is offering in 2026 offer one free PCP visit before cost sharing begins and cover PCP visits, specialist visits, generic drugs, and preferred brand drugs pre-deductible. Please see the Federal AV screenshots incorporated with this filing for an exhibit of this benefit coverage.

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.

CY2026 premium rates will be offered in Rating Areas 3, 6, and 8. The projected cost differentials by region, not accounting for morbidity differences, are included in the geographic factors. The 2023 Final Risk Adjustment Report (RAR) GCF factors by rating area were used as the basis for the geographic factors and adjusted considering average JHP provider reimbursement cost differentials. Wakely considered both 2023 and 2024 RAR relativities in the development of the geographic cost factor but considered 2023 factors to be more reflective of true geographic cost differences.

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

The network factor is 1.0 as JHP only has one network for all regions.

8. Plan of Withdrawal:

- a. Please confirm that a Plan of Withdrawal has been submitted if any plans are being discontinued.
- b. For further information regarding the Plan of Withdrawal process, click here. Please send all Plan of Withdrawals to Jeff Rohaly, wrohaly@pa.gov.

JHP is not submitting a Plan of Withdrawal as no plans are being withdrawn in CY2026.

9. Copay Adjustment Programs:

- a. Does the company use a copay adjustment program (also known as a copay accumulator program)?
 - i. If the company uses a copay adjustment program, please provide a detailed narrative that describes how the program works and the motivation behind implementing the program.
- b. How does the company handle copay assistance coupons? For example, does the coupon apply to the MOOP?

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

JHP does not use a copay adjustment program. Assistance coupons do not apply to the MOOP and there is no pricing impact of this program.

10. PBM and Act 77 of 2024 Compliance: The Department expects insurers to work closely with their PBM to conduct a good faith effort at collecting the requested data below.

- a. Is the PBM handling any part of the negotiations that impacts the cost of drugs?
- b. What is the email address, name, and phone number for the PBM contact?
- c. What is the amount of funds the PBM recouped from pharmacies due to Scrivener's errors?
- d. Use the same pharmacy for all affiliated data. Use the same pharmacy for all non-affiliated data. In Table 18 of the PAAME, using last year's PA claims data:
 - i. Complete cells P7-R16 to show the minimum, maximum, and average allowed amounts paid by the PBM to a retail pharmacy that is affiliated to the PBM.
 - ii. Complete cells S7-U16 to show the minimum, maximum, and average allowed amounts paid by the PBM to a retail pharmacy that is not affiliated to the PBM.
 - iii. Complete cells V7-X16 to show the minimum, maximum, and average allowed amounts paid by the PBM to an entity participating in the program under section 340(B) of 58 Stat. 682. 42 U.S.C. Section 256(B).
 - iv. Complete cells Y7-AA16 to show the minimum, maximum, and average allowed amounts paid by the PBM to an entity not participating in the program under section 340(B) of 58 Stat. 682. 42 U.S.C. Section 256(B).
 - v. Complete cells AG7-AI12 to show the minimum, maximum, and average allowed amounts paid by the PBM to a retail pharmacy that is affiliated to the PBM.
 - vi. Complete cells AJ7-AL12 to show the minimum, maximum, and average allowed amounts paid by the PBM to a retail pharmacy that is not affiliated to the PBM.
- e. The following questions pertain to rebates:

- i. Please provide the total amount of rebates remitted to the PBM in cell AO5 of Table 18.
 - ii. Please provide the total amount of funds (rebates, etc.) remitted to the insurer by the PBM for the previous claim year in cell AO6 of Table 18. If there are funds in addition to the rebates, please specify what those funds represent.
 - iii. Please provide the total amount of rebates remitted to the insurer by the PBM for the previous claim year in cell AO7 of Table 18.
- f. What is the percent of rebates remitted to the insurer by the PBM for the previous claim year based on your response to parts i and iii above? Please confirm that this answer matches cell AO8 of Table 18.
- g. Does the health plan have an arrangement with the PBM where the insurer has to meet specific contract requirements, such as reaching a threshold of filled scripts?
 - i. If yes, what is the total amount of funds remitted for the previous claim year to the PBM by the insurer for unexpected fees, penalties, etc.? Please state this value in cell AO10 of Table 18.
- h. In aggregate for the previous claim year, how much funds in total were received from non-affiliate pharmacies for post-sale or retroactive Direct and Indirect Renumeration?
- i. In aggregate for the previous claim year, how much funds in total were received from affiliate pharmacies for post-sale or retroactive Direct and Indirect Renumeration?

[REDACTED]

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying information

| | | |
|-------------------------|-----------------------|---------------|
| Carrier Name: | Jefferson Health Plan | |
| Product(s): | HECO | |
| Market Segment: | Individual | |
| Rate Effective Date: | 12/1/2026 | to 12/31/2026 |
| Rate Period Start Date: | 12/1/2026 | to 12/31/2026 |

Table 1. Number of Members

| | Maximum available | | Maximum available | |
|-----------|-------------------|---------------------------------------|-------------------|--------------------------|
| | Experiment Period | Observation Period (on 02.06.2005) | Experiment Period | Propagated Ending Period |
| Age range | 18-24 | 18-24 | 18-24 | 18-24 |
| Age | 18-24 | 18-24 | 18-24 | 18-24 |
| 0-5 | 18-24 | 18-24 | 18-24 | 18-24 |
| 5-10 | 18-24 | 18-24 | 18-24 | 18-24 |
| 10-15 | 18-24 | 18-24 | 18-24 | 18-24 |
| 15-20 | 18-24 | 18-24 | 18-24 | 18-24 |
| 20-25 | 18-24 | 18-24 | 18-24 | 18-24 |
| 25-30 | 18-24 | 18-24 | 18-24 | 18-24 |
| 30-35 | 18-24 | 18-24 | 18-24 | 18-24 |
| 35-40 | 18-24 | 18-24 | 18-24 | 18-24 |
| 40-45 | 18-24 | 18-24 | 18-24 | 18-24 |
| 45-50 | 18-24 | 18-24 | 18-24 | 18-24 |
| 50-55 | 18-24 | 18-24 | 18-24 | 18-24 |
| 55-60 | 18-24 | 18-24 | 18-24 | 18-24 |
| 60-65 | 18-24 | 18-24 | 18-24 | 18-24 |

Table 2. Experience Period Claims and Premiums

| Table 1: Supplemental Patient Counts and Estimates | | | | | | | | | | | |
|--|-----------------------|-----------------------|---------------|---------------------------------|------------------------------|--|--|-----------------------|---------------------------|---------------------------|--------------------------------|
| Elapsed Period | Paid Dates | Ultimate Incurr Dates | Member Months | Estimated Cost Sharing Member X | Eligible Dates (See Caption) | Non-Eligible portion of Eligible Dates | Total Prescription Drug Subsidy ¹ | Total DRB Expenditure | Total Non-DRB Expenditure | Estimated Cost Adjustment | Estimated Return on Investment |
| 12/01/2018-12/31/2018 | 12/01/2018-12/31/2018 | 12/01/2018-12/31/2018 | 100,000 | \$10,000,000.00 | 12/01/2018-12/31/2018 | 100,000-12/31/2018 | \$1,000,000.00 | \$1,000,000.00 | \$1,000,000.00 | \$0.00 | \$0.00 |
| Supplemental Period Total Eligible DRB Dates = DRB Expenditure/PDFR (not of prescription drug related) 400,000 | | | | | | | | | | | |

Table 2. Trend Components

[illegible]

Table 6. Historical Experience

[illegible]

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

| | | | |
|----------------------|------------------------|------------------------------|-----------|
| Carrier Name: | Jefferson Health Plan | Attachment Point: | \$60,000 |
| Product(s): | HMO | 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: | -1.5% |

| 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 with Reinsurance |
| \$0 | \$29,999 | | | \$17,776,971 |
| \$30,000 | \$34,999 | | | \$1,125,951 |
| \$35,000 | \$39,999 | | | \$919,063 |
| \$40,000 | \$44,999 | | | \$904,690 |
| \$45,000 | \$49,999 | | | \$386,615 |
| \$50,000 | \$54,999 | | | \$697,090 |
| \$55,000 | \$59,999 | | | \$481,296 |
| \$60,000 | \$64,999 | | | \$565,870 |
| \$65,000 | \$69,999 | | | \$405,240 |
| \$70,000 | \$74,999 | | | \$283,984 |
| \$75,000 | \$79,999 | | | \$221,894 |
| \$80,000 | \$84,999 | | | \$154,007 |
| \$85,000 | \$89,999 | | | \$161,669 |
| \$90,000 | \$94,999 | | | \$84,688 |
| \$95,000 | \$99,999 | | | \$175,231 |
| \$100,000 | \$109,999 | | | \$193,619 |
| \$110,000 | \$119,999 | | | \$212,963 |
| \$120,000 | \$129,999 | | | \$228,292 |
| \$130,000 | \$139,999 | | | \$373,509 |
| \$140,000 | \$149,999 | | | \$279,418 |
| \$150,000 | \$159,999 | | | \$449,212 |
| \$160,000 | \$169,999 | | | \$160,150 |
| \$170,000 | \$179,999 | | | \$170,463 |
| \$180,000 | \$189,999 | | | \$174,207 |
| \$190,000 | \$199,999 | | | \$376,769 |
| \$200,000 | \$209,999 | | | \$196,476 |
| \$210,000 | \$219,999 | | | \$0 |
| \$220,000 | \$229,999 | | | \$0 |
| \$230,000 | \$239,999 | | | \$225,384 |
| \$240,000 | \$249,999 | | | \$0 |
| \$250,000 | \$259,999 | | | \$249,703 |
| \$260,000 | \$269,999 | | | \$264,127 |
| \$270,000 | \$279,999 | | | \$0 |
| \$280,000 | \$289,999 | | | \$0 |
| \$290,000 | \$299,999 | | | \$0 |
| \$300,000 | \$324,999 | | | \$0 |
| \$325,000 | \$349,999 | | | \$0 |
| \$350,000 | \$374,999 | | | \$0 |
| \$375,000 | \$399,999 | | | \$395,711 |
| \$400,000 | \$424,999 | | | \$0 |
| \$425,000 | \$449,999 | | | \$0 |
| \$450,000 | \$474,999 | | | \$453,251 |
| \$475,000 | \$499,999 | | | \$0 |
| \$500,000 | \$599,999 | | | \$0 |
| \$600,000 | \$699,999 | | | \$0 |
| \$700,000 | \$799,999 | | | \$0 |
| \$800,000 | \$899,999 | | | \$0 |
| \$900,000 | \$999,999 | | | \$0 |
| \$1,000,000+ | | | | \$0 |
| Total | | 17,082 | 130,694 | \$29,181,476 |
| | | | | \$28,747,511 |

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

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

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

Proj. Incurred Claim Impact: -2.1%
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 with Reinsurance |
| \$0 | \$29,999 | | | \$17,456,511 |
| \$30,000 | \$34,999 | | | \$1,810,435 |
| \$35,000 | \$39,999 | | | \$1,498,131 |
| \$40,000 | \$44,999 | | | \$1,028,675 |
| \$45,000 | \$49,999 | | | \$1,378,566 |
| \$50,000 | \$54,999 | | | \$836,971 |
| \$55,000 | \$59,999 | | | \$1,432,829 |
| \$60,000 | \$64,999 | | | \$666,078 |
| \$65,000 | \$69,999 | | | \$541,275 |
| \$70,000 | \$74,999 | | | \$882,995 |
| \$75,000 | \$79,999 | | | \$434,199 |
| \$80,000 | \$84,999 | | | \$402,778 |
| \$85,000 | \$89,999 | | | \$238,350 |
| \$90,000 | \$94,999 | | | \$501,843 |
| \$95,000 | \$99,999 | | | \$324,075 |
| \$100,000 | \$109,999 | | | \$628,149 |
| \$110,000 | \$119,999 | | | \$597,423 |
| \$120,000 | \$129,999 | | | \$499,049 |
| \$130,000 | \$139,999 | | | \$452,707 |
| \$140,000 | \$149,999 | | | \$394,170 |
| \$150,000 | \$159,999 | | | \$141,748 |
| \$160,000 | \$169,999 | | | \$304,351 |
| \$170,000 | \$179,999 | | | \$325,095 |
| \$180,000 | \$189,999 | | | \$177,124 |
| \$190,000 | \$199,999 | | | \$0 |
| \$200,000 | \$209,999 | | | \$190,477 |
| \$210,000 | \$219,999 | | | \$192,221 |
| \$220,000 | \$229,999 | | | \$405,184 |
| \$230,000 | \$239,999 | | | \$214,069 |
| \$240,000 | \$249,999 | | | \$222,646 |
| \$250,000 | \$259,999 | | | \$461,030 |
| \$260,000 | \$269,999 | | | \$0 |
| \$270,000 | \$279,999 | | | \$251,010 |
| \$280,000 | \$289,999 | | | \$524,656 |
| \$290,000 | \$299,999 | | | \$573,570 |
| \$300,000 | \$324,999 | | | \$599,706 |
| \$325,000 | \$349,999 | | | \$647,444 |
| \$350,000 | \$374,999 | | | \$704,032 |
| \$375,000 | \$399,999 | | | \$405,803 |
| \$400,000 | \$424,999 | | | \$0 |
| \$425,000 | \$449,999 | | | \$448,693 |
| \$450,000 | \$474,999 | | | \$0 |
| \$475,000 | \$499,999 | | | \$474,130 |
| \$500,000 | \$599,999 | | | \$706,188 |
| \$600,000 | \$699,999 | | | \$0 |
| \$700,000 | \$799,999 | | | \$807,664 |
| \$800,000 | \$899,999 | | | \$0 |
| \$900,000 | \$999,999 | | | \$0 |
| \$1,000,000+ | | | | \$0 |
| Total | | 15,349 | 184,188 | \$41,655,767 |
| | | | | \$40,782,048 |

PA Rate Template Part II
Rate Development and Change

| | |
|----------------------|-----------------------|
| Carrier Name: | Jefferson Health Plan |
| Product(s): | HMO |
| 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 | \$ 252.20 | \$ - | < Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT |
| Two year trend projection factor | 1.122 | 1.000 | - |
| Unadjusted Projected Allowed EHB Claims PMPM | \$ 282.97 | \$ - | - |
| Single Risk Pool Adjustment Factors | | | |
| Change in Morbidity - Impact of Reinsurance Program | 1.000 | 1.000 | - |
| Change in Morbidity - All Other | | | < See URRT Instructions |
| Total Non-Morbidity Changes | 1.210 | 0.000 | - |
| Change in Demographics | 1.304 | | < See URRT Instructions |
| Change in Network | | | - |
| Change in Benefits | 0.999 | | < See URRT Instructions |
| Change in Other | 1.129 | | < See URRT Instructions |
| Total Adjusted Projected Allowed EHB Claims PMPM | \$ 356.22 | \$ - | - |
| Credibility Factors | 100% | 0% | < See Instructions |
| Blended Projected EHB Claims PMPM | \$ 356.22 | \$ 356.22 | < Projected Index Rate |
| Development of the Market-Adjusted Index Rate and Total Allowed Claims | | | |
| Adjusted Projected Allowed EHB Claims PMPM | \$ 356.22 | \$ - | < Index Rate for Projection Period on URRT |
| Projected Paid to Allowed Ratio | 0.799 | | - |
| Projected Incurred EHB Claims PMPM | \$ 258.35 | | - |
| Market-wide Adjustments | | | - |
| Projected Incurred Risk Adjustment PMPM | \$14.13 | | - |
| Projected Incurred Exchange User Fees PMPM | \$4.80 | | - |
| Projected Incurred Reinsurance Recoveries PMPM | \$ 414.39 | | - |
| Market-Adjusted Projected Incurred EHB Claims PMPM | \$ 571.38 | | < Market-Adjusted Index Rate |
| Market-Adjusted Projected Allowed EHB Claims PMPM | | | - |
| Projected Allowed Non-EHB Claims PMPM | | | - |
| Catastrophic Eligibility Adjustment | 1.000 | | - |
| Market-Adjusted Projected Incurred Total Claims PMPM | \$ 414.39225 | | - |
| Market-Adjusted Projected Allowed Total Claims PMPM | \$ 571.38 | | - |

Table 6. Retention

| Retention Items - Express in percentages | Percentages | PMPM Amounts |
|---|-------------|--------------|
| Administrative Expenses | 13.56% | \$65.22 |
| General and Claims | 9.40% | \$45.21 |
| Agent/Broker Fees and Commissions | 3.63% | \$17.46 |
| Quality Improvement Initiatives | 0.89% | \$3.89 |
| Taxes and Fees | 0.10% | \$0.50 |
| Risk Adjustment User Fee | 0.04% | \$0.20 |
| PCORI Fee | 0.00% | \$0.30 |
| PA Premium & Other Taxes (if applicable) | 0.00% | \$0.00 |
| Federal Income Tax | 0.04% | \$0.20 |
| Health Insurance Providers Fee (Prorated for Small Groups only) | 0.00% | \$0.00 |
| Profit/Contingency (after tax) | 0.20% | \$0.96 |
| Total Retention | 13.86% | \$66.68 |
| Projected Required Revenue PMPM | | \$ 481.07 |

Table 8. Components of Rate Change

| Rate Components | 2025 | 2026 | Difference | Percent Change |
|---|-------------|-------------|-------------|----------------|
| A. Calibrated Plan Adjusted Index Rate (PMPM) | \$ 275.15 | \$ 298.89 | \$ 23.74 | 8.6% |
| B. Base period allowed claims before normalization | \$ 614.05 | \$ 252.20 | \$ (361.81) | -131.5% |
| C. Normalization factor component of change | \$ (247.47) | \$ (101.84) | \$ 145.63 | 52.9% |
| D. Change in Normalized Allowed Claims Adjustment Components | | | | |
| D1. Base period allowed claims after normalization | \$ 366.54 | \$ 150.32 | \$ (216.18) | -78.6% |
| D2. URRT Trend | \$ 73.91 | \$ 18.34 | \$ (55.57) | -20.2% |
| D3. URRT Morbidity | \$ - | \$ 6.82 | \$ 6.82 | 2.5% |
| D4. URRT Other | \$ (150.07) | \$ 36.89 | \$ 187.62 | 68.2% |
| D5. Normalized URRT Risk Adjustment on an allowed basis | \$ 29.82 | \$ 120.44 | \$ 90.64 | 32.9% |
| D6. Normalized Exchange User Fee on an allowed basis | \$ 10.71 | \$ 11.76 | \$ 1.05 | 0.4% |
| D7. Normalized Reinsurance Recoveries on an allowed basis | \$ (13.86) | \$ (3.95) | \$ 9.90 | 3.6% |
| D8. Subtotal - Sum(D1-D7) | \$ 316.47 | \$ 340.66 | \$ 24.20 | 8.8% |
| E. Change in Allowable Plan Adjusted Level Components | | | | |
| E1. Network | \$ - | \$ - | \$ - | 0.0% |
| E2. Pricing AV | \$ (71.12) | \$ (85.99) | \$ (14.87) | -5.4% |
| E3. Benefit Richness | \$ 1.21 | \$ 2.56 | \$ 1.34 | 0.5% |
| E4. Catastrophic Eligibility | \$ - | \$ - | \$ - | 0.0% |
| E5. Benefits in Addition to EHB | \$ - | \$ - | \$ - | 0.0% |
| E6. Subtotal - Sum(E1-E5) | \$ (69.91) | \$ (83.43) | \$ (13.53) | -4.9% |
| F. Change in Retention Components | | | | |
| F1. Administrative Expenses | \$ 32.44 | \$ 40.52 | \$ 8.08 | 2.9% |
| F2. Taxes and Fees | \$ 0.33 | \$ 0.31 | \$ (0.02) | 0.0% |
| F3. Profit and/or Contingency | \$ 0.22 | \$ 0.60 | \$ 0.38 | 0.1% |
| F4. Subtotal - Sum(F1-F3) | \$ 32.99 | \$ 41.43 | \$ 8.44 | 3.1% |
| G. Change in Miscellaneous Items | \$ (1.60) | \$ 3.60 | \$ 3.60 | 1.3% |
| H. Sum of Components of Rate Change (should approximate the change shown in line A) | \$ 275.95 | \$ 298.66 | \$ 22.71 | 8.3% |

For Informational Purposes only - No input required.

| | | |
|--|------------------|---|
| Blended Base Period Unadjusted Claims before Normalization | \$ 252.20 | < Index Rate of Experience Period on URRT |
| Blended Earned Premium | \$ 59,035,383.57 | |
| Blended Loss Ratio | 74.66% | |

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 | \$ 356.22 | \$ 356.22 | \$ 356.22 | \$ 356.22 | \$ 356.22 |
| Months of Trend | 3 | 4 | 5 | 6 | |
| Annual Trend | 5.92% | 5.92% | 5.92% | 5.92% | |
| Single Risk Pool Projected Allowed Claims | \$ 356.22 | \$ 361.38 | \$ 366.62 | \$ 371.93 | \$ - |
| Quarterly Trend Factor | 1.000 | 1.014 | 1.029 | 1.044 | 0.000 |

Table 5B. Exchange User Fee Calculation

| | |
|---|-----------|
| Exchange User Fee Percentage | 5.0% |
| Expected On-Exchange Enrollment Percentage | 99% |
| Projected Required Revenue PMPM | \$ 482.65 |
| Adjustment for Catastrophic Eligibility and Benefits in Addition to EHB (if applicable) | 1.00% |
| Projected Incurred Exchange User Fee PMPM | \$ 14.31 |

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

| Normalization Factors | 2025 | 2026 |
|--|-----------|-----------|
| Average Age Factor | 1.671 | 1.672 |
| Average Geographic Factor | 1.000 | 1.000 |
| Average Tobacco Factor | 1.003 | 1.003 |
| Average Benefit Richness (induced demand) | 1.000 | 1.000 |
| Average Network Factor | 1.000 | 1.000 |
| Market-Adjusted Projected Allowed Total Claims PMPM | \$ 530.13 | \$ 571.38 |
| Normalized Market-Adjusted Projected Allowed Total Claims PMPM | \$ 316.47 | \$ 340.66 |

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

| | 2025 | 2026 | |
|---|----------|-----------|--|
| Paid-to-Allowed | 0.775 | 0.725 | |
| URRT Trend (Total Applied Trend Factor) | 1.122 | 1.122 | < URRT W1, S2 |
| URRT Morbidity | 1.000 | 1.040 | < URRT W1, S2 |
| URRT "Other" | 0.658 | 1.210 | |
| Risk Adjustment | \$ 38.73 | \$ 146.54 | < URRT W1, S3 |
| Exchange User Fee | \$ 13.91 | \$ 14.31 | < URRT W1, S3 |
| Reinsurance Recoveries | \$ 17.98 | \$ - | < URRT W1, S2 |
| Capitation | \$ - | \$ - | |
| 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 Adjustment |
| Pricing AV | 0.775 | 0.748 | |
| Benefit Richness | 1.000 | 1.010 | |
| Catastrophic Eligibility | 1.000 | 1.000 | |
| Benefits in Addition to EHB | 1.000 | 1.000 | |
| Administrative Expenses | 13.96% | 13.56% | |
| Taxes and Fees | 0.12% | 0.10% | |
| Profit and/or Contingency | 0.08% | 0.20% | |

| | |
|---------------------------------|-----------------------|
| Carrier Name: | Jefferson Health Plan |
| Product(s): | HMO |
| 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: | \$ 571.38 |

| | |
|----------------------------------|--------|
| Total Covered Lives @ 02-01-2025 | 17,137 |
|----------------------------------|--------|

[illegible]

[illegible]

PA Rate Quarterly Template Part V Consumer Factors

| | |
|----------------------|-----------------------|
| Carrier Name: | Jefferson Health Plan |
| Product(s): | HMO |
| Market Segment: | Individual |
| Rate Effective Date: | 1/1/2026 |

Table 12. Age and Tobacco Factors

| Age Band | Age Factor | Tobacco Factor | Age Band | Age Factor | Tobacco Factor |
|----------|------------|----------------|----------|------------|----------------|
| 0-14 | 0.765 | | 40 | 1.278 | 1.100 |
| 15 | 0.833 | | 41 | 1.302 | 1.000 |
| 16 | 0.858 | | 42 | 1.325 | 1.000 |
| 17 | 0.885 | | 43 | 1.357 | 1.000 |
| 18 | 0.913 | | 44 | 1.397 | 1.000 |
| 19 | 0.941 | | 45 | 1.444 | 1.000 |
| 20 | 0.970 | | 46 | 1.500 | 1.000 |
| 21 | 1.000 | 1.100 | 47 | 1.563 | 1.000 |
| 22 | 1.000 | 1.100 | 48 | 1.635 | 1.000 |
| 23 | 1.000 | 1.100 | 49 | 1.706 | 1.000 |
| 24 | 1.000 | 1.100 | 50 | 1.786 | 1.000 |
| 25 | 1.004 | 1.100 | 51 | 1.865 | 1.000 |
| 26 | 1.024 | 1.100 | 52 | 1.952 | 1.000 |
| 27 | 1.048 | 1.100 | 53 | 2.040 | 1.000 |
| 28 | 1.087 | 1.100 | 54 | 2.135 | 1.000 |
| 29 | 1.119 | 1.100 | 55 | 2.230 | 1.000 |
| 30 | 1.135 | 1.100 | 56 | 2.333 | 1.000 |
| 31 | 1.159 | 1.100 | 57 | 2.437 | 1.000 |
| 32 | 1.183 | 1.100 | 58 | 2.548 | 1.000 |
| 33 | 1.198 | 1.100 | 59 | 2.603 | 1.000 |
| 34 | 1.214 | 1.100 | 60 | 2.714 | 1.000 |
| 35 | 1.232 | 1.100 | 61 | 2.810 | 1.000 |
| 36 | 1.250 | 1.100 | 62 | 2.873 | 1.000 |
| 37 | 1.238 | 1.100 | 63 | 2.952 | 1.000 |
| 38 | 1.246 | 1.100 | 64+ | 3.000 | 1.000 |
| 39 | 1.262 | 1.100 | | | |

*PA follows the federal default age curve.

Table 13. Geographic Factors and Adjusted Loss Ratios

[illegible]

Table 14. Network Factors

[illegible]

PA Rate Template Part VI - Rate Change Summary

Table 15. Rate Change Summary Information

Overview

| | |
|--|--------------------------|
| Initial Requested Average Rate Change: | 0.072724231 |
| Revised Requested Average Rate Change: | 7.25% |
| Minimum Requested Rate Change: | -16.47% |
| Maximum Requested Rate Change: | 13.71% |
| Mapped Members: | 17,137 |
| Available in Rating Areas: | Rating Areas 3, 6, and 8 |

Key Information

| | | |
|--|----|----------------|
| Jan. 2024 - Dec. 2024 Financial Experience | | |
| Premium | \$ | 38,355,638.52 |
| Claims | \$ | 28,634,527.14 |
| Administrative Expenses | \$ | 10,054,955.43 |
| Taxes & Fees | \$ | 5,018,756.63 |
| Company Made After Taxes | \$ | (5,352,600.69) |

The company expects its annual medical costs to increase: 5.92%

Explanation of requested rate change:

| | |
|----------------------|-----------------------|
| Carrier Name: | Jefferson Health Plan |
| Product(s): | HMO |
| Market Segment: | Individual |
| Rate Effective Date: | 1/1/2026 |

How It Plans to Spend Your Premium

| | |
|---|-----|
| This is how the company plans to spend the premium it collects in 2026: | |
| Claims: | 83% |
| Administrative Expenses: | 14% |
| Taxes & Fees: | 3% |
| Profit: | 0% |

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

| Component | Non-Catastrophic | | Catastrophic | |
|---|------------------|------------------|--------------|------------------|
| | Statewide | Insurer Specific | Statewide | Insurer Specific |
| State Average Monthly Premium Before Adjustment | \$19.29 | | | |
| Administrative Cost Adjustment | 0.88 | | | |
| Average Monthly Premium | | | | |
| Adjusted Value (AV) | 0.72 | | | |
| Plan Liability Risk Score (PLRS) | 1.48 | | | |
| Adjusted Net Rate Factor (ANRF) | 1.26 | | | |
| Indicated Demand Factor (IDF) | 1.03 | | | |
| Geographic Load Factor (GLCF) | 1.00 | | | |
| Factors Including Risk Score | 1.88 | | | |
| Factors Excluding Risk Score | 1.00 | | | |
| BEF Risk Adjustment Transfer PMPM | | | | |
| Combined BEF Risk Adjustment Transfer PMPM | | | | |
| BEF Average Premiums PMPM | | | | |
| Transfer Percentage | | | | |
| Projected Average Premium PMPM | | | | |
| Risk Adjustment | | | | |
| Insurer Specific Manual Adjustment PMPM | | | | |
| High Cost Risk Pool Adjustment PMPM | | | | |
| Total Risk Adjustment Transfer | | | | |

MLR and Rebate Calculation

| | |
|------------------------------|-----------------------|
| Carrier Name: | Jefferson Health Plan |
| Product(s): | HMO |
| 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 | \$32,076,141 | \$0 | \$0 | \$32,076,141 | \$54,827,892 | \$46,699,974 |
| 1.3 Improving Health Care Quality Expenses | \$0 | \$0 | \$0 | \$0 | \$571,506 | \$711,225 |
| 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) | | \$0 | \$0 | | | |
| 1.8 Shared Savings payments to enrollees | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 1.9 MLR numerator | \$52,755,886 | \$0 | \$0 | \$52,755,886 | \$61,325,072 | \$74,415,821 |
| 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) | \$59,035,384 | \$0 | \$0 | \$59,035,383.57 | \$71,441,458 | \$88,897,835 |
| 2.2 Federal and State taxes and licensing or regulatory fees | \$0 | \$0 | \$0 | \$0 | \$2,185,781 | \$2,728,498 |
| 2.3 MLR Denominator (Lines 2.1 - 2.2) | \$59,035,384 | \$0 | \$0 | \$59,035,384 | \$69,255,677 | \$86,169,337 |
| 3. Credibility Adjustment | | | | | | |
| 3.1 Life-years | 0 | | | | | |
| 3.2 Base credibility factor | | | | | | |
| 3.3 Average deductible | | | | | | |
| 3.4 Deductible factor | | | | | | |
| 3.5 Credibility adjustment (Lines 3.2 x 3.4 (do not round)) | 0.0% | | | | | |
| 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) | 89.4% | 0.0% | 0.0% | 89.4% | 88.5% | 86.4% |
| 4.2 Credibility adjustment (Line 3.5, if applicable) | 0.0% | | | | | |
| 4.3 Credibility-adjusted MLR (Lines 4.1 + 4.2) | 89.4% | | | | | |
| 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) | 89.4% | | | | | |
| 5.3 Adjusted earned premium (Lines 2.1 - 2.2 CY) | \$59,035,384 | | | | | |
| 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 | | | | | | | | | | |
| Feb-21 | | | | | | | | | | |
| Mar-21 | | | | | | | | | | |
| Apr-21 | | | | | | | | | | |
| May-21 | | | | | | | | | | |
| Jun-21 | | | | | | | | | | |
| Jul-21 | | | | | | | | | | |
| Aug-21 | | | | | | | | | | |
| Sep-21 | | | | | | | | | | |
| Oct-21 | | | | | | | | | | |
| Nov-21 | | | | | | | | | | |
| Dec-21 | | | | | \$ - | 0.0% | \$ - | 0.0% | \$ - | 0.0% |
| Jan-22 | | | | | | | | | | |
| Feb-22 | | | | | | | | | | |
| Mar-22 | | | | | | | | | | |
| Apr-22 | | | | | | | | | | |
| May-22 | | | | | | | | | | |
| Jun-22 | | | | | | | | | | |
| Jul-22 | | | | | | | | | | |
| Aug-22 | | | | | | | | | | |
| Sep-22 | | | | | | | | | | |
| Oct-22 | | | | | | | | | | |
| Nov-22 | | | | | | | | | | |
| Dec-22 | | | | | \$ - | 0.0% | \$ - | 0.0% | \$ - | 0.0% |
| Jan-23 | | | | | | | | | | |
| Feb-23 | | | | | | | | | | |
| Mar-23 | | | | | | | | | | |
| Apr-23 | | | | | | | | | | |
| May-23 | | | | | | | | | | |
| Jun-23 | | | | | | | | | | |
| Jul-23 | | | | | | | | | | |
| Aug-23 | | | | | | | | | | |
| Sep-23 | | | | | | | | | | |
| Oct-23 | | | | | | | | | | |
| Nov-23 | | | | | | | | | | |
| Dec-23 | | | | | \$ - | 0.0% | \$ - | 0.0% | \$ - | 0.0% |

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 | \$ 348 | \$ 251 | \$ 97 |
| | Drug Rebates | \$ (27) | \$ (28) | \$ 1 |
| | Risk Adjustment | \$ (76) | \$ (158) | \$ 82 |
| | Reinsurance | \$ 22 | \$ 5 | \$ 16 |
| | TOTAL | \$ 402 | \$ 404 | \$ (1) |

* Projected PMPMs should come from PY24 filing.

Table 18. Drug Data

| Drug | Drug Name | | NDA Number | Approval Date | Approval Type | Approval Status | Approval Category |
|------|--------------|------------|------------|---------------|---------------|-----------------|-------------------|
| | Generic Name | Trade Name | | | | | |
| Drug | Generic Name | Trade Name | NDA Number | Approval Date | Approval Type | Approval Status | Approval Category |
| | Generic Name | Trade Name | | | | | |
| | Generic Name | Trade Name | | | | | |
| | Generic Name | Trade Name | | | | | |
| Drug | Generic Name | Trade Name | NDA Number | Approval Date | Approval Type | Approval Status | Approval Category |
| | Generic Name | Trade Name | | | | | |
| | Generic Name | Trade Name | | | | | |
| | Generic Name | Trade Name | | | | | |

| Drug | Drug Name | | NDA Number | Approval Date | Approval Type | Approval Status | Approval Category |
|------|--------------|------------|------------|---------------|---------------|-----------------|-------------------|
| | Generic Name | Trade Name | | | | | |
| Drug | Generic Name | Trade Name | NDA Number | Approval Date | Approval Type | Approval Status | Approval Category |
| | Generic Name | Trade Name | | | | | |
| | Generic Name | Trade Name | | | | | |
| | Generic Name | Trade Name | | | | | |
| Drug | Generic Name | Trade Name | NDA Number | Approval Date | Approval Type | Approval Status | Approval Category |
| | Generic Name | Trade Name | | | | | |
| | Generic Name | Trade Name | | | | | |
| | Generic Name | Trade Name | | | | | |

| Drug | Drug Name | | NDA Number | Approval Date | Approval Type | Approval Status | Approval Category |
|------|--------------|------------|------------|---------------|---------------|-----------------|-------------------|
| | Generic Name | Trade Name | | | | | |
| Drug | Generic Name | Trade Name | NDA Number | Approval Date | Approval Type | Approval Status | Approval Category |
| | Generic Name | Trade Name | | | | | |
| | Generic Name | Trade Name | | | | | |
| | Generic Name | Trade Name | | | | | |
| Drug | Generic Name | Trade Name | NDA Number | Approval Date | Approval Type | Approval Status | Approval Category |
| | Generic Name | Trade Name | | | | | |
| | Generic Name | Trade Name | | | | | |
| | Generic Name | Trade Name | | | | | |

| Drug | Drug Name | | NDA Number | Approval Date | Approval Type | Approval Status | Approval Category |
|------|--------------|------------|------------|---------------|---------------|-----------------|-------------------|
| | Generic Name | Trade Name | | | | | |
| Drug | Generic Name | Trade Name | NDA Number | Approval Date | Approval Type | Approval Status | Approval Category |
| | Generic Name | Trade Name | | | | | |
| | Generic Name | Trade Name | | | | | |
| | Generic Name | Trade Name | | | | | |
| Drug | Generic Name | Trade Name | NDA Number | Approval Date | Approval Type | Approval Status | Approval Category |
| | Generic Name | Trade Name | | | | | |
| | Generic Name | Trade Name | | | | | |
| | Generic Name | Trade Name | | | | | |

Other includes two parties of drug not covered directly by market or product (i.e. generic, etc.)

Other includes two parties of drug not covered directly by market or product (i.e. generic, etc.)

Other includes two parties of drug not covered directly by market or product (i.e. generic, etc.)

[illegible]

**Jefferson Health Plans
Individual
Plan Design Summary**

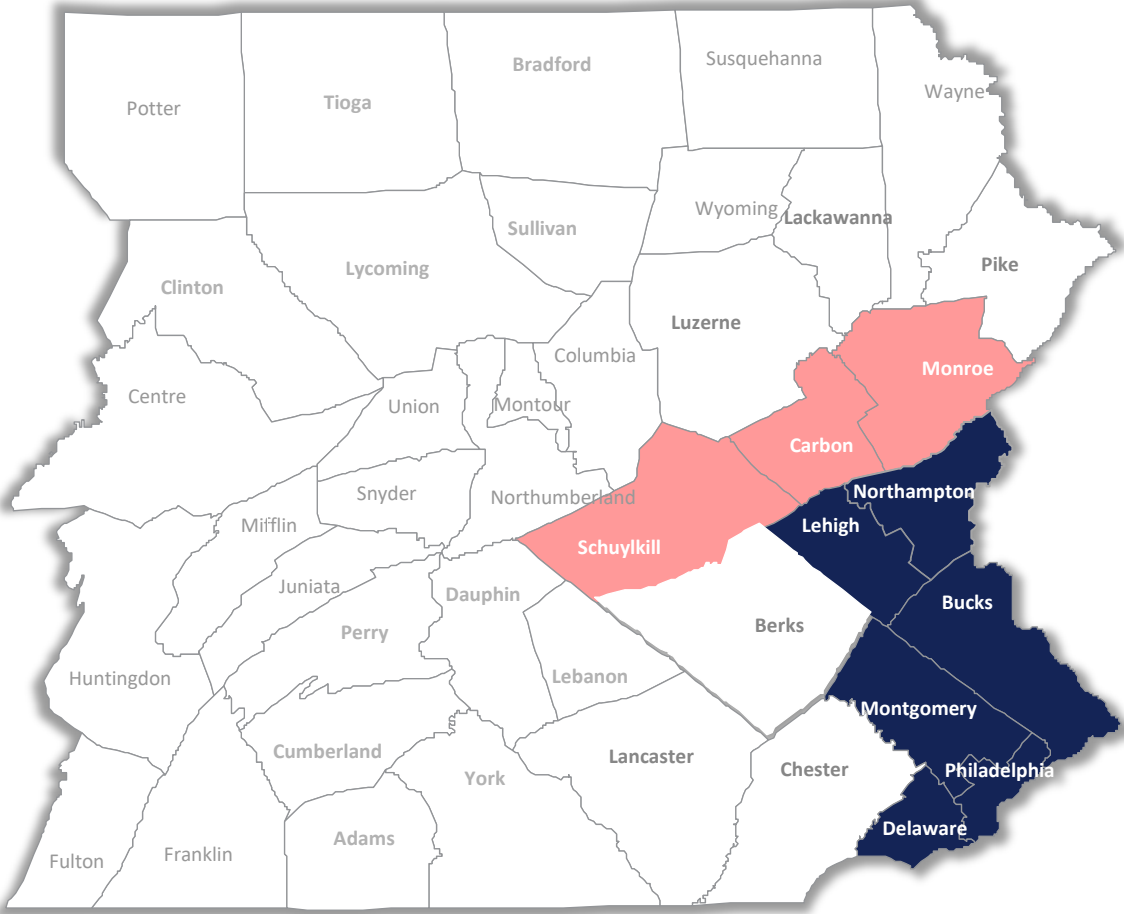
| HIOS Plan ID | Plan Marketing Name | Product | Metal | On/Off Exchange | Network | Rating Area | Counties Covered |
|----------------|--|---------|--------|-----------------|-------------|-----------------------|--|
| 93909PA0010005 | Jefferson Health Plans + Total + Silver + HMO | HMO | Silver | On/Off | JHP Network | Rating Area 3,6 and 8 | Philadelphia, Montgomery, Bucks, Delaware, Lehigh, Northampton, Schuylkill, Carbon, Monroe |
| 93909PA0010004 | Jefferson Health Plans + Balanced + Silver + HMO | HMO | Silver | On/Off | JHP Network | Rating Area 3,6 and 8 | Philadelphia, Montgomery, Bucks, Delaware, Lehigh, Northampton, Schuylkill, Carbon, Monroe |
| 93909PA0010003 | Jefferson Health Plans + \$0 Deductible + Silver + HMO | HMO | Silver | On/Off | JHP Network | Rating Area 3,6 and 8 | Philadelphia, Montgomery, Bucks, Delaware, Lehigh, Northampton, Schuylkill, Carbon, Monroe |
| 93909PA0010001 | Jefferson Health Plans + \$0 Deductible + Bronze + HMO | HMO | Bronze | On/Off | JHP Network | Rating Area 3,6 and 8 | Philadelphia, Montgomery, Bucks, Delaware, Lehigh, Northampton, Schuylkill, Carbon, Monroe |
| 93909PA0010002 | Jefferson Health Plans + Total + Bronze + HMO | HMO | Bronze | On/Off | JHP Network | Rating Area 3,6 and 8 | Philadelphia, Montgomery, Bucks, Delaware, Lehigh, Northampton, Schuylkill, Carbon, Monroe |
| 93909PA0010006 | Jefferson Health Plans + \$0 Deductible + Gold + HMO | HMO | Gold | On/Off | JHP Network | Rating Area 3,6 and 8 | Philadelphia, Montgomery, Bucks, Delaware, Lehigh, Northampton, Schuylkill, Carbon, Monroe |
| 93909PA0010007 | Jefferson Health Plans + Total + Gold + HMO | HMO | Gold | On/Off | JHP Network | Rating Area 3,6 and 8 | Philadelphia, Montgomery, Bucks, Delaware, Lehigh, Northampton, Schuylkill, Carbon, Monroe |
| 93909PA0010011 | Jefferson Health Plans + Value + Bronze + HMO | HMO | Bronze | On/Off | JHP Network | Rating Area 3,6 and 8 | Philadelphia, Montgomery, Bucks, Delaware, Lehigh, Northampton, Schuylkill, Carbon, Monroe |
| 93909PA0010012 | Jefferson Health Plans + Value + Gold + HMO | HMO | Gold | On/Off | JHP Network | Rating Area 3,6 and 8 | Philadelphia, Montgomery, Bucks, Delaware, Lehigh, Northampton, Schuylkill, Carbon, Monroe |

12/24/2024

ACA - 2026: Product Strategy Service Area Update

HMO Service Area

- Expanding HMO portfolio:
 - Carbon, Monroe, & Schuylkill



■ - PY2025 Service Area

■ - Target New Entrance 2026

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Unified Rate Review v6.1

Company Legal Name:Jefferson Health Plan

HIOS Issuer ID:93909State:PA

Effective Date of Rate Change(s):1/1/2026Market:Individual

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period:1/1/2024to12/31/2024

Total

PMPM

Allowed Claims\$32,961,565.94\$252.20

Reinsurance\$694,511.63\$5.31

Incurred Claims in Experience Period\$28,634,527.14\$219.10

Risk Adjustment-\$20,679,745.06-\$158.23

Experience Period Premium\$59,035,383.57\$451.71

Experience Period Member Months130,694

Section II: Projections

| Benefit Category | Experience Period Index Rate PMPM | Year 1 Trend | | Year 2 Trend | | Trended EHB Allowed Claims PMPM |
|---------------------|-----------------------------------|--------------|-------------|--------------|-------------|---------------------------------|
| | | Cost | Utilization | Cost | Utilization | |
| Inpatient Hospital | \$38.29 | 1.017 | 1.027 | 1.017 | 1.027 | \$41.76 |
| Outpatient Hospital | \$65.19 | 1.017 | 1.027 | 1.017 | 1.027 | \$71.11 |
| Professional | \$62.95 | 1.017 | 1.027 | 1.017 | 1.027 | \$68.67 |
| Other Medical | \$13.56 | 1.017 | 1.027 | 1.017 | 1.027 | \$14.80 |
| Capitation | \$1.13 | 1.000 | 1.000 | 1.000 | 1.000 | \$1.13 |
| Prescription Drug | \$71.09 | 1.047 | 1.047 | 1.047 | 1.047 | \$85.51 |
| Total | \$252.20 | | | | | \$282.97 |

Morbidity Adjustment1.040

Demographic Shift1.104

Plan Design Changes0.999

Other1.098

Adjusted Trended EHB Allowed Claims PMPM for1/1/2026\$356.22

Manual EHB Allowed Claims PMPM\$0.00

Applied Credibility %100.00%

Projected Period Totals

Projected Index Rate for1/1/2026\$356.22\$65,611,449.36

Reinsurance\$6.62\$1,219,324.56

Risk Adjustment Payment/Charge-\$202.16-\$37,235,446.08

Exchange User Fees3.45%\$3,631,435.73

Market Adjusted Index Rate\$571.48\$105,259,006.61

Projected Member Months184,188

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

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.

1 of 4

Product-Plan Data Collection

Company Legal Name: Jefferson Health Plan
HIOS Issuer ID: 93909 State: PA
Effective Date of Rate Change(s): 1/1/2026 Market: Individual

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

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

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

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

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

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

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

| 1.1 Product Name | Individual HMO | | | | | | | | | |
|---|-----------------|--------------------|----------------|----------------|-----------------|----------------|-----------------|-----------------|-----------------|---------------------|
| 1.2 Product ID | 93909PA001 | | | | | | | | | |
| 1.3 Plan Name | Plans + Total + | Plans + Balanced + | Plans + S0 | Plans + S0 | Plans + Total + | Plans + S0 | Plans + Total + | Plans + Value + | Plans + Value + | Plans + Total Value |
| 1.4 Plan ID (Standard Component ID) | 93909PA0010005 | 93909PA0010004 | 93909PA0010003 | 93909PA0010001 | 93909PA0010002 | 93909PA0010006 | 93909PA0010007 | 93909PA0010011 | 93909PA0010012 | 93909PA0010010 |
| 1.5 Metal | Silver | Silver | Silver | Bronze | Bronze | Gold | Gold | Bronze | Gold | Silver |
| 1.6 AV Metal Value | 0.686 | 0.685 | 0.678 | 0.639 | 0.626 | 0.792 | 0.777 | 0.605 | 0.778 | 0.709 |
| 1.7 Plan Category | Renewing | Renewing | Renewing | Renewing | Renewing | Renewing | Renewing | Renewing | Renewing | Terminated |
| 1.8 Plan Type | HMO | HMO | HMO | HMO | HMO | HMO | HMO | HMO | HMO | HMO |
| 1.9 Exchange Plan? | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | No |
| 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 |
| 1.11 Cumulative Rate Change % (over 12 mos prior) | 7.15% | 6.27% | 7.90% | 12.48% | 8.10% | 7.72% | 5.52% | 5.97% | 5.34% | 0.00% |
| 1.12 Product Rate Increase % | 7.05% | | | | | | | | | |
| 1.13 Submission Level Rate Increase % | 7.05% | | | | | | | | | |

Worksheet 1 Totals

Section II: Experience Period and Current Plan Level Information

| 2.1 Plan ID (Standard Component ID) | Total | 93909PA0010005 | 93909PA0010004 | 93909PA0010003 | 93909PA0010001 | 93909PA0010002 | 93909PA0010006 | 93909PA0010007 | 93909PA0010011 | 93909PA0010012 | 93909PA0010010 | 93909PA0010008 |
|--------------------------------------|---------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 2.2 Allowed Claims | \$32,961,566 | \$18,941,350 | \$570,202 | \$1,230,300 | \$1,569,887 | \$1,856,968 | \$4,366,847 | \$4,227,959 | \$0 | \$0 | \$97,133 | \$100,919 |
| 2.3 Reinsurance | \$694,512 | \$450,593 | \$0 | \$54,012 | \$24,261 | \$2,286 | \$57,612 | \$80,746 | \$0 | \$0 | \$0 | \$0 |
| 2.4 Member Cost Sharing | \$3,632,527 | \$1,181,824 | \$115,963 | \$100,458 | \$427,673 | \$587,242 | \$523,003 | \$681,752 | \$0 | \$0 | \$7,283 | \$7,330 |
| 2.5 Cost Sharing Reduction | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2.6 Incurred Claims | \$28,634,527 | \$17,308,933 | \$454,240 | \$1,075,829 | \$1,117,954 | \$1,242,439 | \$3,786,233 | \$3,465,461 | \$0 | \$0 | \$89,850 | \$93,590 |
| 2.7 Risk Adjustment Transfer Amount | -\$20,679,745 | -\$13,753,782 | -\$359,222 | \$37,418 | -\$1,963,470 | -\$1,870,125 | -\$407,727 | -\$2,307,462 | \$0 | \$0 | -\$13,105 | -\$42,270 |
| 2.8 Premium | \$59,035,384 | \$37,718,351 | \$914,961 | \$1,323,339 | \$3,707,686 | \$3,834,871 | \$4,982,095 | \$6,486,893 | \$0 | \$0 | \$14,518 | \$51,669 |
| 2.9 Experience Period Member Months | 130,694 | 80,514 | 1,769 | 2,693 | 10,035 | 11,429 | 10,351 | 13,694 | 0 | 0 | \$0 | 159 |
| 2.10 Current Enrollment | 17,138 | 6,146 | 288 | 190 | 1,383 | 1,876 | 1,683 | 2,630 | 464 | 2,478 | 0 | 0 |
| 2.11 Current Premium PMPM | \$451.31 | \$491.21 | \$521.53 | \$544.61 | \$343.29 | \$337.41 | \$476.06 | \$460.37 | \$340.86 | \$477.79 | \$0.00 | \$0.00 |
| 2.12 Loss Ratio | 74.66% | 72.22% | 81.74% | 79.06% | 64.09% | 63.24% | 82.77% | 82.52% | #DIV/0! | #DIV/0! | 6356.30% | 995.74% |
| Per Member Per Month | | | | | | | | | | | | |
| 2.13 Allowed Claims | \$252.20 | \$235.26 | \$322.33 | \$456.85 | \$156.44 | \$162.48 | \$421.88 | \$308.75 | #DIV/0! | #DIV/0! | \$1,942.66 | \$634.71 |
| 2.14 Reinsurance | \$5.31 | \$5.60 | \$0.00 | \$20.06 | \$2.42 | \$2.39 | \$5.57 | \$5.90 | #DIV/0! | #DIV/0! | \$0.00 | \$0.00 |
| 2.15 Member Cost Sharing | \$27.79 | \$14.68 | \$65.55 | \$37.30 | \$42.62 | \$51.38 | \$50.53 | \$49.78 | #DIV/0! | #DIV/0! | \$145.67 | \$46.10 |
| 2.16 Cost Sharing Reduction | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | #DIV/0! | #DIV/0! | \$0.00 | \$0.00 |
| 2.17 Incurred Claims | \$219.10 | \$214.98 | \$256.78 | \$399.49 | \$111.41 | \$108.71 | \$365.78 | \$251.06 | #DIV/0! | #DIV/0! | \$1,796.99 | \$588.61 |
| 2.18 Risk Adjustment Transfer Amount | -\$158.23 | -\$170.82 | -\$203.06 | \$13.89 | -\$195.66 | -\$163.63 | -\$39.39 | -\$168.50 | #DIV/0! | #DIV/0! | -\$262.10 | -\$265.85 |
| 2.19 Premium | \$451.71 | \$468.48 | \$517.22 | \$491.40 | \$369.48 | \$335.54 | \$481.32 | \$473.70 | #DIV/0! | #DIV/0! | \$290.37 | \$324.96 |

Section III: Plan Adjustment Factors

| 3.1 Plan ID (Standard Component ID) | 93909PA0010005 | 93909PA0010004 | 93909PA0010003 | 93909PA0010001 | 93909PA0010002 | 93909PA0010006 | 93909PA0010007 | 93909PA0010011 | 93909PA0010012 | 93909PA0010010 | 93909PA0010008 |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 3.2 Market Adjusted Index Rate | \$571.48 | | | | | | | | | | |
| 3.3 AV and Cost Sharing Design of Plan | 0.8329 | 0.8672 | 0.9801 | 0.5905 | 0.5491 | 0.8422 | 0.7753 | 0.5261 | 0.7609 | 0.0000 | 0.0000 |
| 3.4 Provider Network Adjustment | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.0000 | 0.0000 |
| 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 | 0.0000 | 0.0000 |
| Administrative Costs | | | | | | | | | | | |
| 3.6 Administrative Expense | 12.26% | 11.83% | 10.61% | 16.46% | 17.48% | 12.14% | 13.05% | 18.11% | 13.26% | 0.00% | 0.00% |
| 3.7 Taxes and Fees | 0.15% | 0.15% | 0.15% | 0.15% | 0.15% | 0.15% | 0.15% | 0.15% | 0.15% | 0.00% | 0.00% |
| 3.8 Profit & Risk Load | 0.16% | 0.16% | 0.16% | 0.16% | 0.16% | 0.16% | 0.16% | 0.16% | 0.16% | 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 | 0.0000 | 0.0000 |
| 3.10 Plan Adjusted Index Rate | \$544.43 | \$564.06 | \$628.74 | \$405.44 | \$381.67 | \$549.72 | \$511.37 | \$368.35 | \$503.10 | \$0.00 | \$0.00 |
| Calibration Factors | | | | | | | | | | | |
| 3.11 Age Calibration Factor | 0.598 | | | | | 0.5980 | | | | | |
| 3.12 Geographic Calibration Factor | 1 | | | | | 1.0000 | | | | | |
| 3.13 Tobacco Calibration Factor | 0.997 | | | | | 0.9970 | | | | | |
| 3.14 Calibrated Plan Adjusted Index Rate | \$324.59 | \$336.30 | \$374.86 | \$241.73 | \$227.55 | \$327.74 | \$304.88 | \$219.73 | \$299.95 | \$0.00 | \$0.00 |

Section IV: Projected Plan Level Information

| 4.1 Plan ID (Standard Component ID) | Total | 93909PA0010005 | 93909PA0010004 | 93909PA0010003 | 93909PA0010001 | 93909PA0010002 | 93909PA0010006 | 93909PA0010007 | 93909PA0010011 | 93909PA0010012 | 93909PA0010010 | 93909PA0010008 |
|--------------------------------------|---------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 4.2 Allowed Claims | \$65,611,617 | \$14,931,637 | \$636,029 | \$376,220 | \$7,272,892 | \$9,734,090 | \$7,667,894 | \$11,400,808 | \$2,702,139 | \$10,889,909 | \$0 | \$0 |
| 4.3 Reinsurance | \$884,417 | \$591,305 | \$7,990 | \$4,427 | \$104,985 | \$142,193 | \$97,724 | \$150,884 | \$39,662 | \$145,246 | \$0 | \$0 |
| 4.4 Member Cost Sharing | \$18,027,248 | \$2,257,059 | \$75,065 | \$7,703 | \$3,257,853 | \$4,976,089 | \$1,089,282 | \$2,409,188 | \$1,479,844 | \$2,475,165 | \$0 | \$0 |
| 4.5 Cost Sharing Reduction | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 4.6 Incurred Claims | \$46,699,952 | \$12,483,273 | \$552,973 | \$364,089 | \$3,910,073 | \$4,615,808 | \$6,480,888 | \$8,840,736 | \$1,182,633 | \$8,269,479 | \$0 | \$0 |
| 4.7 Risk Adjustment Transfer Amount | -\$27,004,610 | -\$5,841,264 | -\$243,966 | -\$135,178 | -\$3,204,990 | -\$4,341,692 | -\$2,983,896 | -\$4,607,064 | -\$1,211,035 | -\$4,435,525 | \$0 | \$0 |
| 4.8 Premium | \$88,897,794 | \$21,691,270 | \$938,621 | \$979,717 | \$8,863,178 | \$11,303,638 | \$11,188,124 | \$16,069,276 | \$3,044,263 | \$15,220,707 | \$0 | \$0 |
| 4.9 Projected Member Months | 184,188 | 39,841 | 1,664 | 922 | 21,860 | 29,613 | 20,352 | 31,423 | 8,260 | 30,253 | 0 | 0 |
| 4.10 Loss Ratio | 75.45% | 78.76% | 79.60% | 81.90% | 69.10% | 66.31% | 78.99% | 77.13% | 64.51% | 76.67% | #DIV/0! | #DIV/0! |
| Per Member Per Month | | | | | | | | | | | | |
| 4.11 Allowed Claims | \$356.22 | \$374.78 | \$382.23 | \$408.05 | \$332.70 | \$328.71 | \$376.76 | \$362.82 | \$327.14 | \$359.96 | #DIV/0! | #DIV/0! |
| 4.12 Reinsurance | \$4.80 | \$4.80 | \$4.80 | \$4.80 | \$4.80 | \$4.80 | \$4.80 | \$4.80 | \$4.80 | \$4.80 | #DIV/0! | #DIV/0! |
| 4.13 Member Cost Sharing | \$97.87 | \$56.65 | \$45.11 | \$8.35 | \$149.03 | \$168.04 | \$53.52 | \$76.67 | \$179.16 | \$81.82 | #DIV/0! | #DIV/0! |
| 4.14 Cost Sharing Reduction | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | #DIV/0! | #DIV/0! |
| 4.15 Incurred Claims | \$253.55 | \$313.33 | \$332.32 | \$394.89 | \$178.87 | \$155.87 | \$318.44 | \$281.35 | \$143.18 | \$273.34 | #DIV/0! | #DIV/0! |
| 4.16 Risk Adjustment Transfer Amount | -\$146.61 | -\$146.61 | -\$146.61 | -\$146.61 | -\$146.61 | -\$146.61 | -\$146.61 | -\$146.61 | -\$146.61 | -\$146.61 | #DIV/0! | #DIV/0! |
| 4.17 Premium | \$482.65 | \$544.45 | \$564.07 | \$628.76 | \$405.45 | \$381.68 | \$549.73 | \$511.39 | \$368.35 | \$503.11 | #DIV/0! | #DIV/0! |

Rating Area Data Collection

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

| Rating Area | Rating Factor |
|---------------|---------------|
| Rating Area 3 | 1.0434 |
| Rating Area 6 | 1.1436 |
| Rating Area 8 | 0.9841 |

SERFF Inputs:

184,186 Projected member months

REQUESTED RATE CHANGE INFORMATION

Change Period: 1/1/2026 - 12/31/2026

Projected Period Covered Lives: 15,349

% Rate change requested – Min%, Max%, Weighted Avg% **BELOW** <--- only applied this to in-force premiums

Min: 5.34%

Max: 12.48%

Wtd Avg: 7.11%

Written Premium Change: \$5,855,759

PRIOR RATE:

Total Earned Premium \$82,364,372

Total Incurred Claims \$70,042,373

Annualized PMPM - \$ Min, \$ Max, \$Weighted Avg

Min: \$149.59

Max: \$1,666.38

Wtd Avg: \$451.31

REQUESTED RATE

Projected Earned Premium \$88,897,794 << matches URRT WS2

Projected Incurred Claims \$73,704,562

Annualized PMPM - \$ Min, \$ Max, \$Weighted Avg. **BELOW**

Min: \$165.42 << 93909PA0010011, Rating Area 8, Age 0-14, Non-Smoker

Max: \$1,414.67 << 93909PA0010003, Rating Area 6, Age 64 and Older, Smoker

Wtd Avg: \$482.65 << Smoker and non-smoker average premium

| | | | | | |
|---------------------------------|--|--|---|--|---|
| 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* | | 93909 | | | |
| 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: | | Required: | Required: | Required: | Required: |
| Enter the 14-character Plan ID | | Select the Rating Area ID | Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan | Select the age of a subscriber eligible for the rate | Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan |
| | | Enter the rate of an Individual tobacco enrollee on a plan | | | |
| 93909PA0010005 | | Rating Area 3 | Tobacco User/Non-Tobacco User | 0-14 | 259.09 |
| 93909PA0010005 | | Rating Area 3 | Tobacco User/Non-Tobacco User | 15 | 282.12 |
| 93909PA0010005 | | Rating Area 3 | Tobacco User/Non-Tobacco User | 16 | 290.93 |
| 93909PA0010005 | | Rating Area 3 | Tobacco User/Non-Tobacco User | 17 | 299.73 |
| 93909PA0010005 | | Rating Area 3 | Tobacco User/Non-Tobacco User | 18 | 309.21 |
| 93909PA0010005 | | Rating Area 3 | Tobacco User/Non-Tobacco User | 19 | 318.70 |
| 93909PA0010005 | | Rating Area 3 | Tobacco User/Non-Tobacco User | 20 | 328.52 |
| 93909PA0010005 | | Rating Area 3 | Tobacco User/Non-Tobacco User | 21 | 338.68 |
| 93909PA0010005 | | Rating Area 3 | Tobacco User/Non-Tobacco User | 22 | 338.68 |
| 93909PA0010005 | | Rating Area 3 | Tobacco User/Non-Tobacco User | 23 | 338.68 |
| 93909PA0010005 | | Rating Area 3 | Tobacco User/Non-Tobacco User | 24 | 338.68 |
| 93909PA0010005 | | Rating Area 3 | Tobacco User/Non-Tobacco User | 25 | 340.03 |
| 93909PA0010005 | | Rating Area 3 | Tobacco User/Non-Tobacco User | 26 | 346.81 |
| 93909PA0010005 | | Rating Area 3 | Tobacco User/Non-Tobacco User | 27 | 354.94 |
| 93909PA0010005 | | Rating Area 3 | Tobacco User/Non-Tobacco User | 28 | 368.14 |
| 93909PA0010005 | | Rating Area 3 | Tobacco User/Non-Tobacco User | 29 | 378.98 |
| 93909PA0010005 | | Rating Area 3 | Tobacco User/Non-Tobacco User | 30 | 384.40 |
| 93909PA0010005 | | Rating Area 3 | Tobacco User/Non-Tobacco User | 31 | 392.53 |
| 93909PA0010005 | | Rating Area 3 | Tobacco User/Non-Tobacco User | 32 | 400.66 |
| 93909PA0010005 | | Rating Area 3 | Tobacco User/Non-Tobacco User | 33 | 405.74 |
| 93909PA0010005 | | Rating Area 3 | Tobacco User/Non-Tobacco User | 34 | 411.16 |
| 93909PA0010005 | | Rating Area 3 | Tobacco User/Non-Tobacco User | 35 | 413.87 |
| 93909PA0010005 | | Rating Area 3 | Tobacco User/Non-Tobacco User | 36 | 416.58 |
| 93909PA0010005 | | Rating Area 3 | Tobacco User/Non-Tobacco User | 37 | 419.29 |
| 93909PA0010005 | | Rating Area 3 | Tobacco User/Non-Tobacco User | 38 | 421.99 |
| 93909PA0010005 | | Rating Area 3 | Tobacco User/Non-Tobacco User | 39 | 427.41 |
| 93909PA0010005 | | Rating Area 3 | Tobacco User/Non-Tobacco User | 40 | 432.83 |
| 93909PA0010005 | | Rating Area 3 | Tobacco User/Non-Tobacco User | 41 | 440.96 |
| 93909PA0010005 | | Rating Area 3 | Tobacco User/Non-Tobacco User | 42 | 448.75 |
| 93909PA0010005 | | Rating Area 3 | Tobacco User/Non-Tobacco User | 43 | 459.59 |

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|--|----------------|---------------|-------------------------------|-------------|---------|---------|
| | 93909PA0010005 | Rating Area 3 | Tobacco User/Non-Tobacco User | 44 | 473.14 | 520.45 |
| | 93909PA0010005 | Rating Area 3 | Tobacco User/Non-Tobacco User | 45 | 489.05 | 537.96 |
| | 93909PA0010005 | Rating Area 3 | Tobacco User/Non-Tobacco User | 46 | 508.02 | 558.82 |
| | 93909PA0010005 | Rating Area 3 | Tobacco User/Non-Tobacco User | 47 | 529.36 | 582.30 |
| | 93909PA0010005 | Rating Area 3 | Tobacco User/Non-Tobacco User | 48 | 553.74 | 609.11 |
| | 93909PA0010005 | Rating Area 3 | Tobacco User/Non-Tobacco User | 49 | 577.79 | 635.57 |
| | 93909PA0010005 | Rating Area 3 | Tobacco User/Non-Tobacco User | 50 | 604.88 | 665.37 |
| | 93909PA0010005 | Rating Area 3 | Tobacco User/Non-Tobacco User | 51 | 631.64 | 694.80 |
| | 93909PA0010005 | Rating Area 3 | Tobacco User/Non-Tobacco User | 52 | 661.10 | 727.21 |
| | 93909PA0010005 | Rating Area 3 | Tobacco User/Non-Tobacco User | 53 | 690.91 | 760.00 |
| | 93909PA0010005 | Rating Area 3 | Tobacco User/Non-Tobacco User | 54 | 723.08 | 795.39 |
| | 93909PA0010005 | Rating Area 3 | Tobacco User/Non-Tobacco User | 55 | 755.26 | 830.79 |
| | 93909PA0010005 | Rating Area 3 | Tobacco User/Non-Tobacco User | 56 | 790.14 | 869.15 |
| | 93909PA0010005 | Rating Area 3 | Tobacco User/Non-Tobacco User | 57 | 825.36 | 907.90 |
| | 93909PA0010005 | Rating Area 3 | Tobacco User/Non-Tobacco User | 58 | 862.96 | 949.26 |
| | 93909PA0010005 | Rating Area 3 | Tobacco User/Non-Tobacco User | 59 | 881.58 | 969.74 |
| | 93909PA0010005 | Rating Area 3 | Tobacco User/Non-Tobacco User | 60 | 919.18 | 1011.10 |
| | 93909PA0010005 | Rating Area 3 | Tobacco User/Non-Tobacco User | 61 | 951.69 | 1046.86 |
| | 93909PA0010005 | Rating Area 3 | Tobacco User/Non-Tobacco User | 62 | 973.03 | 1070.33 |
| | 93909PA0010005 | Rating Area 3 | Tobacco User/Non-Tobacco User | 63 | 999.78 | 1099.76 |
| | 93909PA0010005 | Rating Area 3 | Tobacco User/Non-Tobacco User | 64 and over | 1016.04 | 1117.64 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 0-14 | 268.43 | 268.43 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 15 | 292.29 | 292.29 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 16 | 301.41 | 301.41 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 17 | 310.54 | 310.54 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 18 | 320.36 | 320.36 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 19 | 330.19 | 330.19 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 20 | 340.36 | 340.36 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 21 | 350.89 | 385.98 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 22 | 350.89 | 385.98 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 23 | 350.89 | 385.98 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 24 | 350.89 | 385.98 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 25 | 352.29 | 387.52 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 26 | 359.31 | 395.24 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 27 | 367.73 | 404.50 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 28 | 381.42 | 419.56 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 29 | 392.65 | 431.92 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 30 | 398.26 | 438.09 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 31 | 406.68 | 447.35 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 32 | 415.10 | 456.61 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 33 | 420.37 | 462.41 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 34 | 425.98 | 468.58 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 35 | 428.79 | 471.67 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 36 | 431.59 | 474.75 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 37 | 434.40 | 477.84 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 38 | 437.21 | 480.93 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 39 | 442.82 | 487.10 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 40 | 448.44 | 493.28 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 41 | 456.86 | 502.55 |

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|--|----------------|---------------|-------------------------------|-------------|---------|---------|
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 42 | 464.93 | 511.42 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 43 | 476.16 | 523.78 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 44 | 490.19 | 539.21 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 45 | 506.68 | 557.35 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 46 | 526.33 | 578.96 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 47 | 548.44 | 603.28 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 48 | 573.70 | 631.07 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 49 | 598.62 | 658.48 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 50 | 626.69 | 689.36 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 51 | 654.41 | 719.85 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 52 | 684.94 | 753.43 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 53 | 715.82 | 787.40 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 54 | 749.15 | 824.07 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 55 | 782.48 | 860.73 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 56 | 818.63 | 900.49 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 57 | 855.12 | 940.63 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 58 | 894.07 | 983.48 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 59 | 913.37 | 1004.71 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 60 | 952.31 | 1047.54 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 61 | 986.00 | 1084.60 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 62 | 1008.11 | 1108.92 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 63 | 1035.83 | 1139.41 |
| | 93909PA0010004 | Rating Area 3 | Tobacco User/Non-Tobacco User | 64 and over | 1052.67 | 1157.94 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 0-14 | 299.21 | 299.21 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 15 | 325.81 | 325.81 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 16 | 335.98 | 335.98 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 17 | 346.15 | 346.15 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 18 | 357.10 | 357.10 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 19 | 368.05 | 368.05 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 20 | 379.39 | 379.39 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 21 | 391.13 | 430.24 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 22 | 391.13 | 430.24 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 23 | 391.13 | 430.24 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 24 | 391.13 | 430.24 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 25 | 392.69 | 431.96 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 26 | 400.52 | 440.57 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 27 | 409.90 | 450.89 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 28 | 425.16 | 467.68 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 29 | 437.67 | 481.44 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 30 | 443.93 | 488.32 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 31 | 453.32 | 498.65 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 32 | 462.71 | 508.98 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 33 | 468.57 | 515.43 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 34 | 474.83 | 522.31 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 35 | 477.96 | 525.76 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 36 | 481.09 | 529.20 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 37 | 484.22 | 532.64 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 38 | 487.35 | 536.09 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 39 | 493.60 | 542.96 |

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|--|----------------|---------------|-------------------------------|-------------|---------|---------|
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 40 | 499.86 | 549.85 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 41 | 509.25 | 560.18 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 42 | 518.25 | 570.08 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 43 | 530.76 | 583.84 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 44 | 546.41 | 601.05 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 45 | 564.79 | 621.27 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 46 | 586.69 | 645.36 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 47 | 611.33 | 672.46 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 48 | 639.50 | 703.45 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 49 | 667.27 | 734.00 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 50 | 698.56 | 768.42 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 51 | 729.45 | 802.40 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 52 | 763.48 | 839.83 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 53 | 797.90 | 877.69 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 54 | 835.06 | 918.57 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 55 | 872.22 | 959.44 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 56 | 912.50 | 1003.75 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 57 | 953.18 | 1048.50 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 58 | 996.60 | 1096.26 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 59 | 1018.11 | 1119.92 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 60 | 1061.52 | 1167.67 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 61 | 1099.07 | 1208.98 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 62 | 1123.71 | 1236.08 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 63 | 1154.61 | 1270.07 |
| | 93909PA0010003 | Rating Area 3 | Tobacco User/Non-Tobacco User | 64 and over | 1173.39 | 1290.73 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 0-14 | 192.95 | 192.95 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 15 | 210.10 | 210.10 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 16 | 216.65 | 216.65 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 17 | 223.21 | 223.21 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 18 | 230.27 | 230.27 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 19 | 237.34 | 237.34 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 20 | 244.65 | 244.65 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 21 | 252.22 | 277.44 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 22 | 252.22 | 277.44 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 23 | 252.22 | 277.44 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 24 | 252.22 | 277.44 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 25 | 253.23 | 278.55 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 26 | 258.27 | 284.10 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 27 | 264.32 | 290.75 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 28 | 274.16 | 301.58 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 29 | 282.23 | 310.45 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 30 | 286.27 | 314.90 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 31 | 292.32 | 321.55 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 32 | 298.37 | 328.21 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 33 | 302.16 | 332.38 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 34 | 306.19 | 336.81 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 35 | 308.21 | 339.03 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 36 | 310.23 | 341.25 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 37 | 312.24 | 343.46 |

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|--|----------------|---------------|-------------------------------|-------------|--------|--------|
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 38 | 314.26 | 345.69 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 39 | 318.30 | 350.13 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 40 | 322.33 | 354.56 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 41 | 328.39 | 361.23 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 42 | 334.19 | 367.61 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 43 | 342.26 | 376.49 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 44 | 352.35 | 387.59 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 45 | 364.20 | 400.62 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 46 | 378.32 | 416.15 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 47 | 394.21 | 433.63 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 48 | 412.37 | 453.61 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 49 | 430.28 | 473.31 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 50 | 450.46 | 495.51 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 51 | 470.38 | 517.42 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 52 | 492.33 | 541.56 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 53 | 514.52 | 565.97 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 54 | 538.48 | 592.33 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 55 | 562.44 | 618.68 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 56 | 588.42 | 647.26 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 57 | 614.65 | 676.12 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 58 | 642.65 | 706.92 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 59 | 656.52 | 722.17 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 60 | 684.52 | 752.97 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 61 | 708.73 | 779.60 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 62 | 724.62 | 797.08 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 63 | 744.54 | 818.99 |
| | 93909PA0010001 | Rating Area 3 | Tobacco User/Non-Tobacco User | 64 and over | 756.65 | 832.32 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 0-14 | 181.63 | 181.63 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 15 | 197.78 | 197.78 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 16 | 203.95 | 203.95 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 17 | 210.12 | 210.12 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 18 | 216.77 | 216.77 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 19 | 223.42 | 223.42 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 20 | 230.30 | 230.30 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 21 | 237.43 | 261.17 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 22 | 237.43 | 261.17 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 23 | 237.43 | 261.17 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 24 | 237.43 | 261.17 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 25 | 238.38 | 262.22 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 26 | 243.13 | 267.44 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 27 | 248.82 | 273.70 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 28 | 258.08 | 283.89 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 29 | 265.68 | 292.25 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 30 | 269.48 | 296.43 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 31 | 275.18 | 302.70 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 32 | 280.88 | 308.97 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 33 | 284.44 | 312.88 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 34 | 288.24 | 317.06 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 35 | 290.14 | 319.15 |

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|--|----------------|---------------|-------------------------------|-------------|--------|--------|
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 36 | 292.04 | 321.24 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 37 | 293.94 | 323.33 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 38 | 295.83 | 325.41 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 39 | 299.63 | 329.59 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 40 | 303.43 | 333.77 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 41 | 309.13 | 340.04 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 42 | 314.59 | 346.05 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 43 | 322.19 | 354.41 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 44 | 331.69 | 364.86 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 45 | 342.85 | 377.14 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 46 | 356.14 | 391.75 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 47 | 371.10 | 408.21 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 48 | 388.19 | 427.01 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 49 | 405.05 | 445.56 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 50 | 424.05 | 466.46 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 51 | 442.80 | 487.08 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 52 | 463.46 | 509.81 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 53 | 484.35 | 532.79 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 54 | 506.91 | 557.60 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 55 | 529.46 | 582.41 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 56 | 553.92 | 609.31 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 57 | 578.61 | 636.47 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 58 | 604.97 | 665.47 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 59 | 618.02 | 679.82 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 60 | 644.38 | 708.82 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 61 | 667.17 | 733.89 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 62 | 682.13 | 750.34 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 63 | 700.89 | 770.98 |
| | 93909PA0010002 | Rating Area 3 | Tobacco User/Non-Tobacco User | 64 and over | 712.28 | 783.51 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 0-14 | 261.60 | 261.60 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 15 | 284.86 | 284.86 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 16 | 293.75 | 293.75 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 17 | 302.64 | 302.64 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 18 | 312.22 | 312.22 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 19 | 321.79 | 321.79 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 20 | 331.71 | 331.71 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 21 | 341.97 | 376.17 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 22 | 341.97 | 376.17 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 23 | 341.97 | 376.17 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 24 | 341.97 | 376.17 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 25 | 343.33 | 377.66 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 26 | 350.17 | 385.19 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 27 | 358.38 | 394.22 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 28 | 371.72 | 408.89 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 29 | 382.66 | 420.93 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 30 | 388.13 | 426.94 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 31 | 396.34 | 435.97 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 32 | 404.55 | 445.01 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 33 | 409.68 | 450.65 |

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|--|----------------|---------------|-------------------------------|-------------|---------|---------|
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 34 | 415.15 | 456.67 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 35 | 417.88 | 459.67 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 36 | 420.62 | 462.68 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 37 | 423.36 | 465.70 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 38 | 426.09 | 468.70 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 39 | 431.56 | 474.72 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 40 | 437.03 | 480.73 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 41 | 445.24 | 489.76 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 42 | 453.11 | 498.42 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 43 | 464.05 | 510.46 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 44 | 477.73 | 525.50 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 45 | 493.80 | 543.18 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 46 | 512.95 | 564.25 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 47 | 534.49 | 587.94 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 48 | 559.12 | 615.03 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 49 | 583.40 | 641.74 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 50 | 610.75 | 671.83 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 51 | 637.77 | 701.55 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 52 | 667.52 | 734.27 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 53 | 697.61 | 767.37 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 54 | 730.10 | 803.11 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 55 | 762.59 | 838.85 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 56 | 797.81 | 877.59 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 57 | 833.37 | 916.71 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 58 | 871.33 | 958.46 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 59 | 890.14 | 979.15 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 60 | 928.10 | 1020.91 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 61 | 960.93 | 1057.02 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 62 | 982.47 | 1080.72 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 63 | 1009.49 | 1110.44 |
| | 93909PA0010006 | Rating Area 3 | Tobacco User/Non-Tobacco User | 64 and over | 1025.90 | 1128.49 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 0-14 | 243.36 | 243.36 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 15 | 264.99 | 264.99 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 16 | 273.26 | 273.26 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 17 | 281.53 | 281.53 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 18 | 290.44 | 290.44 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 19 | 299.35 | 299.35 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 20 | 308.57 | 308.57 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 21 | 318.11 | 349.92 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 22 | 318.11 | 349.92 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 23 | 318.11 | 349.92 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 24 | 318.11 | 349.92 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 25 | 319.39 | 351.33 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 26 | 325.75 | 358.33 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 27 | 333.38 | 366.72 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 28 | 345.79 | 380.37 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 29 | 355.97 | 391.57 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 30 | 361.06 | 397.17 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 31 | 368.69 | 405.56 |

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|--|----------------|---------------|-------------------------------|-------------|--------|---------|
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 32 | 376.33 | 413.96 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 33 | 381.10 | 419.21 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 34 | 386.19 | 424.81 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 35 | 388.74 | 427.61 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 36 | 391.28 | 430.41 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 37 | 393.83 | 433.21 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 38 | 396.37 | 436.01 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 39 | 401.46 | 441.61 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 40 | 406.55 | 447.21 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 41 | 414.18 | 455.60 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 42 | 421.50 | 463.65 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 43 | 431.68 | 474.85 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 44 | 444.41 | 488.85 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 45 | 459.36 | 505.30 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 46 | 477.17 | 524.89 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 47 | 497.21 | 546.93 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 48 | 520.12 | 572.13 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 49 | 542.70 | 596.97 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 50 | 568.15 | 624.97 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 51 | 593.28 | 652.61 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 52 | 620.96 | 683.06 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 53 | 648.95 | 713.85 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 54 | 679.17 | 747.09 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 55 | 709.39 | 780.33 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 56 | 742.16 | 816.38 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 57 | 775.24 | 852.76 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 58 | 810.55 | 891.61 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 59 | 828.05 | 910.86 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 60 | 863.36 | 949.70 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 61 | 893.90 | 983.29 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 62 | 913.94 | 1005.33 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 63 | 939.07 | 1032.98 |
| | 93909PA0010007 | Rating Area 3 | Tobacco User/Non-Tobacco User | 64 and over | 954.33 | 1049.76 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 0-14 | 175.39 | 175.39 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 15 | 190.98 | 190.98 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 16 | 196.94 | 196.94 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 17 | 202.90 | 202.90 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 18 | 209.32 | 209.32 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 19 | 215.74 | 215.74 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 20 | 222.39 | 222.39 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 21 | 229.26 | 252.19 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 22 | 229.26 | 252.19 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 23 | 229.26 | 252.19 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 24 | 229.26 | 252.19 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 25 | 230.18 | 253.20 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 26 | 234.77 | 258.25 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 27 | 240.27 | 264.30 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 28 | 249.21 | 274.13 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 29 | 256.55 | 282.21 |

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|--|----------------|---------------|-------------------------------|-------------|--------|--------|
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 30 | 260.21 | 286.23 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 31 | 265.72 | 292.29 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 32 | 271.22 | 298.34 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 33 | 274.66 | 302.13 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 34 | 278.33 | 306.16 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 35 | 280.16 | 308.18 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 36 | 281.99 | 310.19 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 37 | 283.83 | 312.21 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 38 | 285.66 | 314.23 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 39 | 289.33 | 318.26 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 40 | 293.00 | 322.30 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 41 | 298.50 | 328.35 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 42 | 303.78 | 334.16 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 43 | 311.11 | 342.22 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 44 | 320.28 | 352.31 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 45 | 331.06 | 364.17 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 46 | 343.90 | 378.29 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 47 | 358.34 | 394.17 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 48 | 374.85 | 412.34 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 49 | 391.12 | 430.23 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 50 | 409.47 | 450.42 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 51 | 427.58 | 470.34 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 52 | 447.52 | 492.27 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 53 | 467.70 | 514.47 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 54 | 489.48 | 538.43 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 55 | 511.26 | 562.39 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 56 | 534.87 | 588.36 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 57 | 558.72 | 614.59 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 58 | 584.17 | 642.59 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 59 | 596.77 | 656.45 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 60 | 622.22 | 684.44 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 61 | 644.23 | 708.65 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 62 | 658.68 | 724.55 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 63 | 676.79 | 744.47 |
| | 93909PA0010011 | Rating Area 3 | Tobacco User/Non-Tobacco User | 64 and over | 687.78 | 756.56 |
| | 93909PA0010012 | Rating Area 3 | Tobacco User/Non-Tobacco User | 0-14 | 239.42 | 239.42 |
| | 93909PA0010012 | Rating Area 3 | Tobacco User/Non-Tobacco User | 15 | 260.70 | 260.70 |
| | 93909PA0010012 | Rating Area 3 | Tobacco User/Non-Tobacco User | 16 | 268.84 | 268.84 |
| | 93909PA0010012 | Rating Area 3 | Tobacco User/Non-Tobacco User | 17 | 276.98 | 276.98 |
| | 93909PA0010012 | Rating Area 3 | Tobacco User/Non-Tobacco User | 18 | 285.74 | 285.74 |
| | 93909PA0010012 | Rating Area 3 | Tobacco User/Non-Tobacco User | 19 | 294.50 | 294.50 |
| | 93909PA0010012 | Rating Area 3 | Tobacco User/Non-Tobacco User | 20 | 303.58 | 303.58 |
| | 93909PA0010012 | Rating Area 3 | Tobacco User/Non-Tobacco User | 21 | 312.97 | 344.27 |
| | 93909PA0010012 | Rating Area 3 | Tobacco User/Non-Tobacco User | 22 | 312.97 | 344.27 |
| | 93909PA0010012 | Rating Area 3 | Tobacco User/Non-Tobacco User | 23 | 312.97 | 344.27 |
| | 93909PA0010012 | Rating Area 3 | Tobacco User/Non-Tobacco User | 24 | 312.97 | 344.27 |
| | 93909PA0010012 | Rating Area 3 | Tobacco User/Non-Tobacco User | 25 | 314.22 | 345.64 |
| | 93909PA0010012 | Rating Area 3 | Tobacco User/Non-Tobacco User | 26 | 320.48 | 352.53 |
| | 93909PA0010012 | Rating Area 3 | Tobacco User/Non-Tobacco User | 27 | 327.99 | 360.79 |

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|----------------|---------------|-------------------------------|-------------|--------|---------|
| 93909PA0010012 | Rating Area 3 | Tobacco User/Non-Tobacco User | 28 | 340.20 | 374.22 |
| | Rating Area 3 | Tobacco User/Non-Tobacco User | 29 | 350.21 | 385.23 |
| | Rating Area 3 | Tobacco User/Non-Tobacco User | 30 | 355.22 | 390.74 |
| | Rating Area 3 | Tobacco User/Non-Tobacco User | 31 | 362.73 | 399.00 |
| | Rating Area 3 | Tobacco User/Non-Tobacco User | 32 | 370.24 | 407.26 |
| | Rating Area 3 | Tobacco User/Non-Tobacco User | 33 | 374.94 | 412.43 |
| | Rating Area 3 | Tobacco User/Non-Tobacco User | 34 | 379.94 | 417.93 |
| | Rating Area 3 | Tobacco User/Non-Tobacco User | 35 | 382.45 | 420.70 |
| | Rating Area 3 | Tobacco User/Non-Tobacco User | 36 | 384.95 | 423.45 |
| | Rating Area 3 | Tobacco User/Non-Tobacco User | 37 | 387.45 | 426.20 |
| | Rating Area 3 | Tobacco User/Non-Tobacco User | 38 | 389.96 | 428.96 |
| | Rating Area 3 | Tobacco User/Non-Tobacco User | 39 | 394.97 | 434.47 |
| | Rating Area 3 | Tobacco User/Non-Tobacco User | 40 | 399.97 | 439.97 |
| | Rating Area 3 | Tobacco User/Non-Tobacco User | 41 | 407.48 | 448.23 |
| | Rating Area 3 | Tobacco User/Non-Tobacco User | 42 | 414.68 | 456.15 |
| | Rating Area 3 | Tobacco User/Non-Tobacco User | 43 | 424.70 | 467.17 |
| | Rating Area 3 | Tobacco User/Non-Tobacco User | 44 | 437.22 | 480.94 |
| | Rating Area 3 | Tobacco User/Non-Tobacco User | 45 | 451.93 | 497.12 |
| | Rating Area 3 | Tobacco User/Non-Tobacco User | 46 | 469.45 | 516.40 |
| | Rating Area 3 | Tobacco User/Non-Tobacco User | 47 | 489.17 | 538.09 |
| | Rating Area 3 | Tobacco User/Non-Tobacco User | 48 | 511.70 | 562.87 |
| | Rating Area 3 | Tobacco User/Non-Tobacco User | 49 | 533.92 | 587.31 |
| | Rating Area 3 | Tobacco User/Non-Tobacco User | 50 | 558.96 | 614.86 |
| | Rating Area 3 | Tobacco User/Non-Tobacco User | 51 | 583.69 | 642.06 |
| | Rating Area 3 | Tobacco User/Non-Tobacco User | 52 | 610.91 | 672.00 |
| | Rating Area 3 | Tobacco User/Non-Tobacco User | 53 | 638.46 | 702.31 |
| | Rating Area 3 | Tobacco User/Non-Tobacco User | 54 | 668.19 | 735.01 |
| | Rating Area 3 | Tobacco User/Non-Tobacco User | 55 | 697.92 | 767.71 |
| | Rating Area 3 | Tobacco User/Non-Tobacco User | 56 | 730.16 | 803.18 |
| | Rating Area 3 | Tobacco User/Non-Tobacco User | 57 | 762.70 | 838.97 |
| | Rating Area 3 | Tobacco User/Non-Tobacco User | 58 | 797.44 | 877.18 |
| | Rating Area 3 | Tobacco User/Non-Tobacco User | 59 | 814.66 | 896.13 |
| | Rating Area 3 | Tobacco User/Non-Tobacco User | 60 | 849.40 | 934.34 |
| | Rating Area 3 | Tobacco User/Non-Tobacco User | 61 | 879.44 | 967.38 |
| | Rating Area 3 | Tobacco User/Non-Tobacco User | 62 | 899.16 | 989.08 |
| | Rating Area 3 | Tobacco User/Non-Tobacco User | 63 | 923.88 | 1016.27 |
| | Rating Area 3 | Tobacco User/Non-Tobacco User | 64 and over | 938.90 | 1032.79 |
| 93909PA0010005 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14 | 283.97 | 283.97 |
| 93909PA0010005 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15 | 309.21 | 309.21 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 16 | 318.86 | 318.86 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 17 | 328.51 | 328.51 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 18 | 338.91 | 338.91 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 19 | 349.30 | 349.30 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 20 | 360.06 | 360.06 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 21 | 371.20 | 408.32 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 22 | 371.20 | 408.32 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 23 | 371.20 | 408.32 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 24 | 371.20 | 408.32 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 25 | 372.68 | 409.95 |

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|--|----------------|---------------|-------------------------------|-------------|---------|---------|
| | 93909PA0010005 | Rating Area 6 | Tobacco User/Non-Tobacco User | 26 | 380.11 | 418.12 |
| | 93909PA0010005 | Rating Area 6 | Tobacco User/Non-Tobacco User | 27 | 389.02 | 427.92 |
| | 93909PA0010005 | Rating Area 6 | Tobacco User/Non-Tobacco User | 28 | 403.49 | 443.84 |
| | 93909PA0010005 | Rating Area 6 | Tobacco User/Non-Tobacco User | 29 | 415.37 | 456.91 |
| | 93909PA0010005 | Rating Area 6 | Tobacco User/Non-Tobacco User | 30 | 421.31 | 463.44 |
| | 93909PA0010005 | Rating Area 6 | Tobacco User/Non-Tobacco User | 31 | 430.22 | 473.24 |
| | 93909PA0010005 | Rating Area 6 | Tobacco User/Non-Tobacco User | 32 | 439.13 | 483.04 |
| | 93909PA0010005 | Rating Area 6 | Tobacco User/Non-Tobacco User | 33 | 444.70 | 489.17 |
| | 93909PA0010005 | Rating Area 6 | Tobacco User/Non-Tobacco User | 34 | 450.64 | 495.70 |
| | 93909PA0010005 | Rating Area 6 | Tobacco User/Non-Tobacco User | 35 | 453.61 | 498.97 |
| | 93909PA0010005 | Rating Area 6 | Tobacco User/Non-Tobacco User | 36 | 456.58 | 502.24 |
| | 93909PA0010005 | Rating Area 6 | Tobacco User/Non-Tobacco User | 37 | 459.55 | 505.51 |
| | 93909PA0010005 | Rating Area 6 | Tobacco User/Non-Tobacco User | 38 | 462.51 | 508.76 |
| | 93909PA0010005 | Rating Area 6 | Tobacco User/Non-Tobacco User | 39 | 468.45 | 515.30 |
| | 93909PA0010005 | Rating Area 6 | Tobacco User/Non-Tobacco User | 40 | 474.39 | 521.83 |
| | 93909PA0010005 | Rating Area 6 | Tobacco User/Non-Tobacco User | 41 | 483.30 | 531.63 |
| | 93909PA0010005 | Rating Area 6 | Tobacco User/Non-Tobacco User | 42 | 491.84 | 541.02 |
| | 93909PA0010005 | Rating Area 6 | Tobacco User/Non-Tobacco User | 43 | 503.72 | 554.09 |
| | 93909PA0010005 | Rating Area 6 | Tobacco User/Non-Tobacco User | 44 | 518.57 | 570.43 |
| | 93909PA0010005 | Rating Area 6 | Tobacco User/Non-Tobacco User | 45 | 536.01 | 589.61 |
| | 93909PA0010005 | Rating Area 6 | Tobacco User/Non-Tobacco User | 46 | 556.80 | 612.48 |
| | 93909PA0010005 | Rating Area 6 | Tobacco User/Non-Tobacco User | 47 | 580.19 | 638.21 |
| | 93909PA0010005 | Rating Area 6 | Tobacco User/Non-Tobacco User | 48 | 606.91 | 667.60 |
| | 93909PA0010005 | Rating Area 6 | Tobacco User/Non-Tobacco User | 49 | 633.27 | 696.60 |
| | 93909PA0010005 | Rating Area 6 | Tobacco User/Non-Tobacco User | 50 | 662.96 | 729.26 |
| | 93909PA0010005 | Rating Area 6 | Tobacco User/Non-Tobacco User | 51 | 692.29 | 761.52 |
| | 93909PA0010005 | Rating Area 6 | Tobacco User/Non-Tobacco User | 52 | 724.58 | 797.04 |
| | 93909PA0010005 | Rating Area 6 | Tobacco User/Non-Tobacco User | 53 | 757.25 | 832.98 |
| | 93909PA0010005 | Rating Area 6 | Tobacco User/Non-Tobacco User | 54 | 792.51 | 871.76 |
| | 93909PA0010005 | Rating Area 6 | Tobacco User/Non-Tobacco User | 55 | 827.78 | 910.56 |
| | 93909PA0010005 | Rating Area 6 | Tobacco User/Non-Tobacco User | 56 | 866.01 | 952.61 |
| | 93909PA0010005 | Rating Area 6 | Tobacco User/Non-Tobacco User | 57 | 904.61 | 995.07 |
| | 93909PA0010005 | Rating Area 6 | Tobacco User/Non-Tobacco User | 58 | 945.82 | 1040.40 |
| | 93909PA0010005 | Rating Area 6 | Tobacco User/Non-Tobacco User | 59 | 966.23 | 1062.85 |
| | 93909PA0010005 | Rating Area 6 | Tobacco User/Non-Tobacco User | 60 | 1007.44 | 1108.18 |
| | 93909PA0010005 | Rating Area 6 | Tobacco User/Non-Tobacco User | 61 | 1043.07 | 1147.38 |
| | 93909PA0010005 | Rating Area 6 | Tobacco User/Non-Tobacco User | 62 | 1066.46 | 1173.11 |
| | 93909PA0010005 | Rating Area 6 | Tobacco User/Non-Tobacco User | 63 | 1095.78 | 1205.36 |
| | 93909PA0010005 | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1113.60 | 1224.96 |
| | 93909PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14 | 294.21 | 294.21 |
| | 93909PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15 | 320.36 | 320.36 |
| | 93909PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 16 | 330.36 | 330.36 |
| | 93909PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 17 | 340.36 | 340.36 |
| | 93909PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 18 | 351.12 | 351.12 |
| | 93909PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 19 | 361.89 | 361.89 |
| | 93909PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 20 | 373.05 | 373.05 |
| | 93909PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 21 | 384.58 | 423.04 |
| | 93909PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 22 | 384.58 | 423.04 |
| | 93909PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 23 | 384.58 | 423.04 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 93909PA0010004 | Rating Area 6 | Tobacco User/Non-Tobacco User | 24 | 384.58 | 423.04 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 25 | 386.12 | 424.73 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 26 | 393.81 | 433.19 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 27 | 403.04 | 443.34 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 28 | 418.04 | 459.84 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 29 | 430.35 | 473.39 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 30 | 436.50 | 480.15 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 31 | 445.73 | 490.30 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 32 | 454.96 | 500.46 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 33 | 460.73 | 506.80 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 34 | 466.88 | 513.57 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 35 | 469.96 | 516.96 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 36 | 473.04 | 520.34 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 37 | 476.11 | 523.72 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 38 | 479.19 | 527.11 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 39 | 485.34 | 533.87 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 40 | 491.50 | 540.65 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 41 | 500.73 | 550.80 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 42 | 509.57 | 560.53 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 43 | 521.88 | 574.07 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 44 | 537.26 | 590.99 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 45 | 555.34 | 610.87 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 46 | 576.87 | 634.56 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 47 | 601.10 | 661.21 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 48 | 628.79 | 691.67 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 49 | 656.10 | 721.71 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 50 | 686.86 | 755.55 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 51 | 717.25 | 788.98 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 52 | 750.71 | 825.78 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 53 | 784.55 | 863.01 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 54 | 821.08 | 903.19 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 55 | 857.62 | 943.38 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 56 | 897.23 | 986.95 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 57 | 937.23 | 1030.95 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 58 | 979.92 | 1077.91 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 59 | 1001.07 | 1101.18 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 60 | 1043.76 | 1148.14 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 61 | 1080.68 | 1188.75 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 62 | 1104.91 | 1215.40 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 63 | 1135.29 | 1248.82 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1153.74 | 1269.11 |
| 93909PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14 | 327.94 | 327.94 |
| 93909PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15 | 357.09 | 357.09 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 16 | 368.24 | 368.24 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 17 | 379.39 | 379.39 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 18 | 391.39 | 391.39 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 19 | 403.39 | 403.39 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 20 | 415.82 | 415.82 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 21 | 428.69 | 471.56 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 93909PA0010003 | Rating Area 6 | Tobacco User/Non-Tobacco User | 22 | 428.69 | 471.56 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 23 | 428.69 | 471.56 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 24 | 428.69 | 471.56 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 25 | 430.40 | 473.44 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 26 | 438.97 | 482.87 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 27 | 449.26 | 494.19 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 28 | 465.98 | 512.58 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 29 | 479.70 | 527.67 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 30 | 486.56 | 535.22 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 31 | 496.85 | 546.54 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 32 | 507.13 | 557.84 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 33 | 513.56 | 564.92 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 34 | 520.42 | 572.46 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 35 | 523.85 | 576.24 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 36 | 527.28 | 580.01 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 37 | 530.71 | 583.78 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 38 | 534.14 | 587.55 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 39 | 541.00 | 595.10 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 40 | 547.86 | 602.65 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 41 | 558.15 | 613.97 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 42 | 568.01 | 624.81 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 43 | 581.73 | 639.90 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 44 | 598.87 | 658.76 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 45 | 619.02 | 680.92 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 46 | 643.03 | 707.33 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 47 | 670.03 | 737.03 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 48 | 700.90 | 770.99 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 49 | 731.34 | 804.47 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 50 | 765.63 | 842.19 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 51 | 799.50 | 879.45 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 52 | 836.79 | 920.47 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 53 | 874.52 | 961.97 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 54 | 915.24 | 1006.76 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 55 | 955.97 | 1051.57 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 56 | 1000.12 | 1100.13 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 57 | 1044.71 | 1149.18 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 58 | 1092.29 | 1201.52 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 59 | 1115.87 | 1227.46 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 60 | 1163.45 | 1279.80 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 61 | 1204.60 | 1325.06 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 62 | 1231.61 | 1354.77 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 63 | 1265.48 | 1392.03 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1286.06 | 1414.67 |
| 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14 | 211.47 | 211.47 |
| 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15 | 230.27 | 230.27 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 16 | 237.46 | 237.46 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 17 | 244.64 | 244.64 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 18 | 252.38 | 252.38 |
| | Rating Area 6 | Tobacco User/Non-Tobacco User | 19 | 260.12 | 260.12 |

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|--|----------------|---------------|-------------------------------|-------------|--------|--------|
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 20 | 268.14 | 268.14 |
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 21 | 276.43 | 304.07 |
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 22 | 276.43 | 304.07 |
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 23 | 276.43 | 304.07 |
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 24 | 276.43 | 304.07 |
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 25 | 277.54 | 305.29 |
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 26 | 283.07 | 311.38 |
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 27 | 289.70 | 318.67 |
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 28 | 300.48 | 330.53 |
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 29 | 309.33 | 340.26 |
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 30 | 313.75 | 345.13 |
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 31 | 320.39 | 352.43 |
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 32 | 327.02 | 359.72 |
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 33 | 331.17 | 364.29 |
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 34 | 335.59 | 369.15 |
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 35 | 337.80 | 371.58 |
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 36 | 340.01 | 374.01 |
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 37 | 342.23 | 376.45 |
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 38 | 344.44 | 378.88 |
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 39 | 348.86 | 383.75 |
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 40 | 353.28 | 388.61 |
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 41 | 359.92 | 395.91 |
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 42 | 366.28 | 402.91 |
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 43 | 375.12 | 412.63 |
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 44 | 386.18 | 424.80 |
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 45 | 399.17 | 439.09 |
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 46 | 414.65 | 456.12 |
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 47 | 432.07 | 475.28 |
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 48 | 451.97 | 497.17 |
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 49 | 471.60 | 518.76 |
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 50 | 493.71 | 543.08 |
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 51 | 515.55 | 567.11 |
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 52 | 539.60 | 593.56 |
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 53 | 563.93 | 620.32 |
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 54 | 590.19 | 649.21 |
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 55 | 616.45 | 678.10 |
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 56 | 644.92 | 709.41 |
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 57 | 673.67 | 741.04 |
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 58 | 704.35 | 774.79 |
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 59 | 719.56 | 791.52 |
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 60 | 750.24 | 825.26 |
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 61 | 776.78 | 854.46 |
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 62 | 794.20 | 873.62 |
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 63 | 816.03 | 897.63 |
| | 93909PA0010001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 829.29 | 912.22 |
| | 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14 | 199.07 | 199.07 |
| | 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15 | 216.77 | 216.77 |
| | 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 16 | 223.53 | 223.53 |
| | 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 17 | 230.30 | 230.30 |

| | | | | | |
|----------------|---------------|-------------------------------|-------------|--------|--------|
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 18 | 237.59 | 237.59 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 19 | 244.87 | 244.87 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 20 | 252.42 | 252.42 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 21 | 260.23 | 286.25 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 22 | 260.23 | 286.25 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 23 | 260.23 | 286.25 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 24 | 260.23 | 286.25 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 25 | 261.27 | 287.40 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 26 | 266.47 | 293.12 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 27 | 272.72 | 299.99 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 28 | 282.87 | 311.16 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 29 | 291.19 | 320.31 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 30 | 295.36 | 324.90 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 31 | 301.60 | 331.76 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 32 | 307.85 | 338.64 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 33 | 311.75 | 342.93 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 34 | 315.91 | 347.50 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 35 | 318.00 | 349.80 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 36 | 320.08 | 352.09 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 37 | 322.16 | 354.38 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 38 | 324.24 | 356.66 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 39 | 328.40 | 361.24 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 40 | 332.57 | 365.83 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 41 | 338.81 | 372.69 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 42 | 344.80 | 379.28 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 43 | 353.13 | 388.44 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 44 | 363.54 | 399.89 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 45 | 375.77 | 413.35 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 46 | 390.34 | 429.37 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 47 | 406.73 | 447.40 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 48 | 425.47 | 468.02 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 49 | 443.95 | 488.35 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 50 | 464.76 | 511.24 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 51 | 485.32 | 533.85 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 52 | 507.96 | 558.76 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 53 | 530.86 | 583.95 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 54 | 555.58 | 611.14 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 55 | 580.30 | 638.33 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 56 | 607.11 | 667.82 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 57 | 634.17 | 697.59 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 58 | 663.06 | 729.37 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 59 | 677.37 | 745.11 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 60 | 706.25 | 776.88 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 61 | 731.23 | 804.35 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 62 | 747.63 | 822.39 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 63 | 768.19 | 845.01 |
| 93909PA0010002 | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 780.68 | 858.75 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14 | 286.72 | 286.72 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15 | 312.21 | 312.21 |

| | | | | | |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 16 | 321.96 | 321.96 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 17 | 331.70 | 331.70 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 18 | 342.20 | 342.20 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 19 | 352.69 | 352.69 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 20 | 363.56 | 363.56 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 21 | 374.80 | 412.28 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 22 | 374.80 | 412.28 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 23 | 374.80 | 412.28 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 24 | 374.80 | 412.28 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 25 | 376.30 | 413.93 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 26 | 383.80 | 422.18 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 27 | 392.79 | 432.07 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 28 | 407.41 | 448.15 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 29 | 419.40 | 461.34 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 30 | 425.40 | 467.94 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 31 | 434.40 | 477.84 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 32 | 443.39 | 487.73 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 33 | 449.01 | 493.91 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 34 | 455.01 | 500.51 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 35 | 458.01 | 503.81 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 36 | 461.01 | 507.11 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 37 | 464.01 | 510.41 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 38 | 467.00 | 513.70 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 39 | 473.00 | 520.30 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 40 | 479.00 | 526.90 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 41 | 487.99 | 536.79 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 42 | 496.61 | 546.27 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 43 | 508.61 | 559.47 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 44 | 523.60 | 575.96 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 45 | 541.22 | 595.34 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 46 | 562.20 | 618.42 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 47 | 585.82 | 644.40 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 48 | 612.80 | 674.08 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 49 | 639.41 | 703.35 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 50 | 669.40 | 736.34 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 51 | 699.01 | 768.91 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 52 | 731.62 | 804.78 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 53 | 764.60 | 841.06 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 54 | 800.20 | 880.22 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 55 | 835.81 | 919.39 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 56 | 874.42 | 961.86 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 57 | 913.39 | 1004.73 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 58 | 955.00 | 1050.50 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 59 | 975.61 | 1073.17 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 60 | 1017.22 | 1118.94 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 61 | 1053.20 | 1158.52 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 62 | 1076.81 | 1184.49 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 63 | 1106.42 | 1217.06 |
| 93909PA0010006 | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1124.40 | 1236.84 |

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|----------------|---------------|-------------------------------|------|---------|---------|
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14 | 266.72 | 266.72 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15 | 290.43 | 290.43 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 16 | 299.50 | 299.50 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 17 | 308.56 | 308.56 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 18 | 318.33 | 318.33 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 19 | 328.09 | 328.09 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 20 | 338.20 | 338.20 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 21 | 348.66 | 383.53 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 22 | 348.66 | 383.53 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 23 | 348.66 | 383.53 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 24 | 348.66 | 383.53 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 25 | 350.05 | 385.06 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 26 | 357.03 | 392.73 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 27 | 365.40 | 401.94 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 28 | 378.99 | 416.89 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 29 | 390.15 | 429.17 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 30 | 395.73 | 435.30 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 31 | 404.10 | 444.51 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 32 | 412.46 | 453.71 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 33 | 417.69 | 459.46 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 34 | 423.27 | 465.60 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 35 | 426.06 | 468.67 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 36 | 428.85 | 471.74 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 37 | 431.64 | 474.80 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 38 | 434.43 | 477.87 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 39 | 440.01 | 484.01 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 40 | 445.59 | 490.15 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 41 | 453.95 | 499.35 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 42 | 461.97 | 508.17 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 43 | 473.13 | 520.44 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 44 | 487.08 | 535.79 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 45 | 503.46 | 553.81 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 46 | 522.99 | 575.29 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 47 | 544.95 | 599.45 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 48 | 570.06 | 627.07 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 49 | 594.81 | 654.29 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 50 | 622.71 | 684.98 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 51 | 650.25 | 715.28 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 52 | 680.58 | 748.64 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 53 | 711.27 | 782.40 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 54 | 744.39 | 818.83 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 55 | 777.51 | 855.26 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 56 | 813.42 | 894.76 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 57 | 849.68 | 934.65 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 58 | 888.38 | 977.22 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 59 | 907.56 | 998.32 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 60 | 946.26 | 1040.89 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 61 | 979.73 | 1077.70 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 62 | 1001.70 | 1101.87 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 63 | 1029.24 | 1132.16 |
| 93909PA0010007 | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1045.98 | 1150.58 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14 | 192.23 | 192.23 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15 | 209.31 | 209.31 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 16 | 215.85 | 215.85 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 17 | 222.38 | 222.38 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 18 | 229.42 | 229.42 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 19 | 236.45 | 236.45 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 20 | 243.74 | 243.74 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 21 | 251.28 | 276.41 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 22 | 251.28 | 276.41 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 23 | 251.28 | 276.41 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 24 | 251.28 | 276.41 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 25 | 252.28 | 277.51 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 26 | 257.31 | 283.04 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 27 | 263.34 | 289.67 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 28 | 273.14 | 300.45 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 29 | 281.18 | 309.30 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 30 | 285.20 | 313.72 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 31 | 291.23 | 320.35 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 32 | 297.26 | 326.99 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 33 | 301.03 | 331.13 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 34 | 305.05 | 335.56 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 35 | 307.06 | 337.77 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 36 | 309.07 | 339.98 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 37 | 311.08 | 342.19 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 38 | 313.09 | 344.40 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 39 | 317.11 | 348.82 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 40 | 321.13 | 353.24 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 41 | 327.16 | 359.88 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 42 | 332.94 | 366.23 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 43 | 340.98 | 375.08 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 44 | 351.04 | 386.14 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 45 | 362.85 | 399.14 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 46 | 376.92 | 414.61 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 47 | 392.75 | 432.03 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 48 | 410.84 | 451.92 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 49 | 428.68 | 471.55 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 50 | 448.78 | 493.66 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 51 | 468.63 | 515.49 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 52 | 490.50 | 539.55 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 53 | 512.61 | 563.87 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 54 | 536.48 | 590.13 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 55 | 560.35 | 616.39 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 56 | 586.23 | 644.85 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 57 | 612.37 | 673.61 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 58 | 640.26 | 704.29 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 59 | 654.08 | 719.49 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 60 | 681.97 | 750.17 |

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|----------------|---------------|-------------------------------|-------------|--------|--------|
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 61 | 706.09 | 776.70 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 62 | 721.92 | 794.11 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 63 | 741.77 | 815.95 |
| 93909PA0010011 | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 753.83 | 829.21 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14 | 262.41 | 262.41 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15 | 285.74 | 285.74 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 16 | 294.65 | 294.65 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 17 | 303.57 | 303.57 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 18 | 313.18 | 313.18 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 19 | 322.78 | 322.78 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 20 | 332.73 | 332.73 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 21 | 343.02 | 377.32 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 22 | 343.02 | 377.32 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 23 | 343.02 | 377.32 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 24 | 343.02 | 377.32 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 25 | 344.39 | 378.83 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 26 | 351.25 | 386.38 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 27 | 359.48 | 395.43 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 28 | 372.86 | 410.15 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 29 | 383.84 | 422.22 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 30 | 389.33 | 428.26 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 31 | 397.56 | 437.32 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 32 | 405.79 | 446.37 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 33 | 410.94 | 452.03 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 34 | 416.43 | 458.07 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 35 | 419.17 | 461.09 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 36 | 421.91 | 464.10 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 37 | 424.66 | 467.13 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 38 | 427.40 | 470.14 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 39 | 432.89 | 476.18 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 40 | 438.38 | 482.22 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 41 | 446.61 | 491.27 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 42 | 454.50 | 499.95 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 43 | 465.48 | 512.03 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 44 | 479.20 | 527.12 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 45 | 495.32 | 544.85 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 46 | 514.53 | 565.98 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 47 | 536.14 | 589.75 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 48 | 560.84 | 616.92 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 49 | 585.19 | 643.71 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 50 | 612.63 | 673.89 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 51 | 639.73 | 703.70 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 52 | 669.57 | 736.53 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 53 | 699.76 | 769.74 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 54 | 732.35 | 805.59 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 55 | 764.93 | 841.42 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 56 | 800.27 | 880.30 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 57 | 835.94 | 919.53 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 58 | 874.01 | 961.41 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 59 | 892.88 | 982.17 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 60 | 930.96 | 1024.06 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 61 | 963.89 | 1060.28 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 62 | 985.50 | 1084.05 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 63 | 1012.59 | 1113.85 |
| 93909PA0010012 | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1029.06 | 1131.97 |
| 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 0-14 | 244.37 | 244.37 |
| 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 15 | 266.09 | 266.09 |
| 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 16 | 274.40 | 274.40 |
| 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 17 | 282.70 | 282.70 |
| 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 18 | 291.65 | 291.65 |
| 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 19 | 300.59 | 300.59 |
| 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 20 | 309.86 | 309.86 |
| 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 21 | 319.44 | 351.38 |
| 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 22 | 319.44 | 351.38 |
| 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 23 | 319.44 | 351.38 |
| 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 24 | 319.44 | 351.38 |
| 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 25 | 320.72 | 352.79 |
| 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 26 | 327.11 | 359.82 |
| 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 27 | 334.77 | 368.25 |
| 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 28 | 347.23 | 381.95 |
| 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 29 | 357.45 | 393.20 |
| 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 30 | 362.56 | 398.82 |
| 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 31 | 370.23 | 407.25 |
| 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 32 | 377.90 | 415.69 |
| 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 33 | 382.69 | 420.96 |
| 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 34 | 387.80 | 426.58 |
| 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 35 | 390.36 | 429.40 |
| 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 36 | 392.91 | 432.20 |
| 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 37 | 395.47 | 435.02 |
| 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 38 | 398.02 | 437.82 |
| 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 39 | 403.13 | 443.44 |
| 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 40 | 408.24 | 449.06 |
| 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 41 | 415.91 | 457.50 |
| 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 42 | 423.26 | 465.59 |
| 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 43 | 433.48 | 476.83 |
| 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 44 | 446.26 | 490.89 |
| 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 45 | 461.27 | 507.40 |
| 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 46 | 479.16 | 527.08 |
| 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 47 | 499.28 | 549.21 |
| 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 48 | 522.28 | 574.51 |
| 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 49 | 544.96 | 599.46 |
| 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 50 | 570.52 | 627.57 |
| 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 51 | 595.75 | 655.33 |
| 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 52 | 623.55 | 685.91 |
| 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 53 | 651.66 | 716.83 |
| 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 54 | 682.00 | 750.20 |
| 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 55 | 712.35 | 783.59 |
| 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 56 | 745.25 | 819.78 |

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|--|----------------|---------------|-------------------------------|-------------|--------|---------|
| | 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 57 | 778.47 | 856.32 |
| | 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 58 | 813.93 | 895.32 |
| | 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 59 | 831.50 | 914.65 |
| | 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 60 | 866.96 | 953.66 |
| | 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 61 | 897.63 | 987.39 |
| | 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 62 | 917.75 | 1009.53 |
| | 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 63 | 942.99 | 1037.29 |
| | 93909PA0010005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 64 and over | 958.32 | 1054.15 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 0-14 | 253.18 | 253.18 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 15 | 275.69 | 275.69 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 16 | 284.29 | 284.29 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 17 | 292.90 | 292.90 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 18 | 302.16 | 302.16 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 19 | 311.43 | 311.43 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 20 | 321.03 | 321.03 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 21 | 330.96 | 364.06 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 22 | 330.96 | 364.06 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 23 | 330.96 | 364.06 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 24 | 330.96 | 364.06 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 25 | 332.28 | 365.51 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 26 | 338.90 | 372.79 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 27 | 346.84 | 381.52 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 28 | 359.75 | 395.73 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 29 | 370.34 | 407.37 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 30 | 375.64 | 413.20 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 31 | 383.58 | 421.94 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 32 | 391.52 | 430.67 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 33 | 396.49 | 436.14 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 34 | 401.78 | 441.96 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 35 | 404.43 | 444.87 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 36 | 407.08 | 447.79 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 37 | 409.72 | 450.69 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 38 | 412.37 | 453.61 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 39 | 417.67 | 459.44 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 40 | 422.96 | 465.26 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 41 | 430.91 | 474.00 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 42 | 438.52 | 482.37 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 43 | 449.11 | 494.02 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 44 | 462.35 | 508.59 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 45 | 477.90 | 525.69 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 46 | 496.43 | 546.07 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 47 | 517.28 | 569.01 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 48 | 541.11 | 595.22 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 49 | 564.61 | 621.07 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 50 | 591.09 | 650.20 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 51 | 617.23 | 678.95 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 52 | 646.03 | 710.63 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 53 | 675.15 | 742.67 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 54 | 706.59 | 777.25 |

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|--|----------------|---------------|-------------------------------|-------------|--------|---------|
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 55 | 738.03 | 811.83 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 56 | 772.12 | 849.33 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 57 | 806.54 | 887.19 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 58 | 843.28 | 927.61 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 59 | 861.48 | 947.63 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 60 | 898.22 | 988.04 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 61 | 929.99 | 1022.99 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 62 | 950.84 | 1045.92 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 63 | 976.98 | 1074.68 |
| | 93909PA0010004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 64 and over | 992.87 | 1092.16 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 0-14 | 282.22 | 282.22 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 15 | 307.30 | 307.30 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 16 | 316.89 | 316.89 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 17 | 326.48 | 326.48 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 18 | 336.81 | 336.81 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 19 | 347.14 | 347.14 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 20 | 357.84 | 357.84 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 21 | 368.91 | 405.80 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 22 | 368.91 | 405.80 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 23 | 368.91 | 405.80 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 24 | 368.91 | 405.80 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 25 | 370.38 | 407.42 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 26 | 377.76 | 415.54 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 27 | 386.62 | 425.28 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 28 | 401.00 | 441.10 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 29 | 412.81 | 454.09 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 30 | 418.71 | 460.58 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 31 | 427.57 | 470.33 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 32 | 436.42 | 480.06 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 33 | 441.95 | 486.15 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 34 | 447.86 | 492.65 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 35 | 450.81 | 495.89 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 36 | 453.76 | 499.14 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 37 | 456.71 | 502.38 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 38 | 459.66 | 505.63 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 39 | 465.56 | 512.12 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 40 | 471.47 | 518.62 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 41 | 480.32 | 528.35 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 42 | 488.80 | 537.68 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 43 | 500.61 | 550.67 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 44 | 515.37 | 566.91 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 45 | 532.70 | 585.97 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 46 | 553.36 | 608.70 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 47 | 576.61 | 634.27 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 48 | 603.17 | 663.49 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 49 | 629.36 | 692.30 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 50 | 658.87 | 724.76 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 51 | 688.02 | 756.82 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 52 | 720.11 | 792.12 |

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|--|----------------|---------------|-------------------------------|-------------|---------|---------|
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 53 | 752.57 | 827.83 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 54 | 787.62 | 866.38 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 55 | 822.67 | 904.94 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 56 | 860.67 | 946.74 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 57 | 899.03 | 988.93 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 58 | 939.98 | 1033.98 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 59 | 960.27 | 1056.30 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 60 | 1001.22 | 1101.34 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 61 | 1036.63 | 1140.29 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 62 | 1059.88 | 1165.87 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 63 | 1089.02 | 1197.92 |
| | 93909PA0010003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 64 and over | 1106.73 | 1217.40 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 0-14 | 181.98 | 181.98 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 15 | 198.16 | 198.16 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 16 | 204.35 | 204.35 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 17 | 210.53 | 210.53 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 18 | 217.19 | 217.19 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 19 | 223.85 | 223.85 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 20 | 230.75 | 230.75 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 21 | 237.89 | 261.68 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 22 | 237.89 | 261.68 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 23 | 237.89 | 261.68 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 24 | 237.89 | 261.68 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 25 | 238.84 | 262.72 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 26 | 243.60 | 267.96 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 27 | 249.31 | 274.24 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 28 | 258.58 | 284.44 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 29 | 266.20 | 292.82 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 30 | 270.00 | 297.00 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 31 | 275.71 | 303.28 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 32 | 281.42 | 309.56 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 33 | 284.99 | 313.49 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 34 | 288.80 | 317.68 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 35 | 290.70 | 319.77 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 36 | 292.60 | 321.86 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 37 | 294.51 | 323.96 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 38 | 296.41 | 326.05 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 39 | 300.22 | 330.24 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 40 | 304.02 | 334.42 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 41 | 309.73 | 340.70 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 42 | 315.20 | 346.72 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 43 | 322.81 | 355.09 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 44 | 332.33 | 365.56 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 45 | 343.51 | 377.86 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 46 | 356.83 | 392.51 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 47 | 371.82 | 409.00 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 48 | 388.95 | 427.85 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 49 | 405.84 | 446.42 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 50 | 424.87 | 467.36 |

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|--|----------------|---------------|-------------------------------|-------------|--------|--------|
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 51 | 443.66 | 488.03 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 52 | 464.36 | 510.80 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 53 | 485.29 | 533.82 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 54 | 507.89 | 558.68 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 55 | 530.49 | 583.54 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 56 | 554.99 | 610.49 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 57 | 579.73 | 637.70 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 58 | 606.14 | 666.75 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 59 | 619.22 | 681.14 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 60 | 645.63 | 710.19 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 61 | 668.47 | 735.32 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 62 | 683.45 | 751.80 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 63 | 702.25 | 772.48 |
| | 93909PA0010001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 64 and over | 713.67 | 785.04 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 0-14 | 171.31 | 171.31 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 15 | 186.54 | 186.54 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 16 | 192.36 | 192.36 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 17 | 198.19 | 198.19 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 18 | 204.46 | 204.46 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 19 | 210.73 | 210.73 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 20 | 217.22 | 217.22 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 21 | 223.94 | 246.33 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 22 | 223.94 | 246.33 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 23 | 223.94 | 246.33 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 24 | 223.94 | 246.33 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 25 | 224.84 | 247.32 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 26 | 229.31 | 252.24 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 27 | 234.69 | 258.16 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 28 | 243.42 | 267.76 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 29 | 250.59 | 275.65 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 30 | 254.17 | 279.59 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 31 | 259.55 | 285.51 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 32 | 264.92 | 291.41 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 33 | 268.28 | 295.11 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 34 | 271.86 | 299.05 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 35 | 273.65 | 301.02 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 36 | 275.45 | 303.00 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 37 | 277.24 | 304.96 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 38 | 279.03 | 306.93 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 39 | 282.61 | 310.87 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 40 | 286.20 | 314.82 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 41 | 291.57 | 320.73 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 42 | 296.72 | 326.39 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 43 | 303.89 | 334.28 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 44 | 312.84 | 344.12 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 45 | 323.37 | 355.71 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 46 | 335.91 | 369.50 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 47 | 350.02 | 385.02 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 48 | 366.14 | 402.75 |

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|--|----------------|---------------|-------------------------------|-------------|--------|--------|
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 49 | 382.04 | 420.24 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 50 | 399.96 | 439.96 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 51 | 417.65 | 459.42 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 52 | 437.13 | 480.84 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 53 | 456.84 | 502.52 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 54 | 478.11 | 525.92 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 55 | 499.39 | 549.33 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 56 | 522.45 | 574.70 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 57 | 545.74 | 600.31 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 58 | 570.60 | 627.66 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 59 | 582.92 | 641.21 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 60 | 607.77 | 668.55 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 61 | 629.27 | 692.20 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 62 | 643.38 | 707.72 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 63 | 661.07 | 727.18 |
| | 93909PA0010002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 64 and over | 671.82 | 739.00 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 0-14 | 246.74 | 246.74 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 15 | 268.68 | 268.68 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 16 | 277.06 | 277.06 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 17 | 285.45 | 285.45 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 18 | 294.48 | 294.48 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 19 | 303.51 | 303.51 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 20 | 312.86 | 312.86 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 21 | 322.54 | 354.79 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 22 | 322.54 | 354.79 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 23 | 322.54 | 354.79 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 24 | 322.54 | 354.79 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 25 | 323.83 | 356.21 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 26 | 330.28 | 363.31 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 27 | 338.02 | 371.82 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 28 | 350.60 | 385.66 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 29 | 360.92 | 397.01 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 30 | 366.08 | 402.69 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 31 | 373.82 | 411.20 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 32 | 381.57 | 419.73 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 33 | 386.40 | 425.04 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 34 | 391.56 | 430.72 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 35 | 394.14 | 433.55 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 36 | 396.72 | 436.39 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 37 | 399.31 | 439.24 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 38 | 401.89 | 442.08 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 39 | 407.05 | 447.76 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 40 | 412.21 | 453.43 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 41 | 419.95 | 461.95 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 42 | 427.37 | 470.11 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 43 | 437.69 | 481.46 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 44 | 450.59 | 495.65 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 45 | 465.75 | 512.33 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 46 | 483.81 | 532.19 |

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|--|----------------|---------------|-------------------------------|-------------|--------|---------|
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 47 | 504.13 | 554.54 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 48 | 527.35 | 580.09 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 49 | 550.25 | 605.28 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 50 | 576.06 | 633.67 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 51 | 601.54 | 661.69 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 52 | 629.60 | 692.56 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 53 | 657.98 | 723.78 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 54 | 688.62 | 757.48 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 55 | 719.27 | 791.20 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 56 | 752.49 | 827.74 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 57 | 786.03 | 864.63 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 58 | 821.83 | 904.01 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 59 | 839.57 | 923.53 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 60 | 875.37 | 962.91 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 61 | 906.34 | 996.97 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 62 | 926.66 | 1019.33 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 63 | 952.14 | 1047.35 |
| | 93909PA0010006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 64 and over | 967.62 | 1064.38 |
| | 93909PA0010007 | Rating Area 8 | Tobacco User/Non-Tobacco User | 0-14 | 229.53 | 229.53 |
| | 93909PA0010007 | Rating Area 8 | Tobacco User/Non-Tobacco User | 15 | 249.94 | 249.94 |
| | 93909PA0010007 | Rating Area 8 | Tobacco User/Non-Tobacco User | 16 | 257.74 | 257.74 |
| | 93909PA0010007 | Rating Area 8 | Tobacco User/Non-Tobacco User | 17 | 265.54 | 265.54 |
| | 93909PA0010007 | Rating Area 8 | Tobacco User/Non-Tobacco User | 18 | 273.94 | 273.94 |
| | 93909PA0010007 | Rating Area 8 | Tobacco User/Non-Tobacco User | 19 | 282.34 | 282.34 |
| | 93909PA0010007 | Rating Area 8 | Tobacco User/Non-Tobacco User | 20 | 291.04 | 291.04 |
| | 93909PA0010007 | Rating Area 8 | Tobacco User/Non-Tobacco User | 21 | 300.04 | 330.04 |
| | 93909PA0010007 | Rating Area 8 | Tobacco User/Non-Tobacco User | 22 | 300.04 | 330.04 |
| | 93909PA0010007 | Rating Area 8 | Tobacco User/Non-Tobacco User | 23 | 300.04 | 330.04 |
| | 93909PA0010007 | Rating Area 8 | Tobacco User/Non-Tobacco User | 24 | 300.04 | 330.04 |
| | 93909PA0010007 | Rating Area 8 | Tobacco User/Non-Tobacco User | 25 | 301.24 | 331.36 |
| | 93909PA0010007 | Rating Area 8 | Tobacco User/Non-Tobacco User | 26 | 307.24 | 337.96 |
| | 93909PA0010007 | Rating Area 8 | Tobacco User/Non-Tobacco User | 27 | 314.44 | 345.88 |
| | 93909PA0010007 | Rating Area 8 | Tobacco User/Non-Tobacco User | 28 | 326.15 | 358.77 |
| | 93909PA0010007 | Rating Area 8 | Tobacco User/Non-Tobacco User | 29 | 335.75 | 369.33 |
| | 93909PA0010007 | Rating Area 8 | Tobacco User/Non-Tobacco User | 30 | 340.55 | 374.61 |
| | 93909PA0010007 | Rating Area 8 | Tobacco User/Non-Tobacco User | 31 | 347.75 | 382.53 |
| | 93909PA0010007 | Rating Area 8 | Tobacco User/Non-Tobacco User | 32 | 354.95 | 390.45 |
| | 93909PA0010007 | Rating Area 8 | Tobacco User/Non-Tobacco User | 33 | 359.45 | 395.40 |
| | 93909PA0010007 | Rating Area 8 | Tobacco User/Non-Tobacco User | 34 | 364.25 | 400.68 |
| | 93909PA0010007 | Rating Area 8 | Tobacco User/Non-Tobacco User | 35 | 366.65 | 403.32 |
| | 93909PA0010007 | Rating Area 8 | Tobacco User/Non-Tobacco User | 36 | 369.05 | 405.96 |
| | 93909PA0010007 | Rating Area 8 | Tobacco User/Non-Tobacco User | 37 | 371.45 | 408.60 |
| | 93909PA0010007 | Rating Area 8 | Tobacco User/Non-Tobacco User | 38 | 373.85 | 411.24 |
| | 93909PA0010007 | Rating Area 8 | Tobacco User/Non-Tobacco User | 39 | 378.65 | 416.52 |
| | 93909PA0010007 | Rating Area 8 | Tobacco User/Non-Tobacco User | 40 | 383.45 | 421.80 |
| | 93909PA0010007 | Rating Area 8 | Tobacco User/Non-Tobacco User | 41 | 390.66 | 429.73 |
| | 93909PA0010007 | Rating Area 8 | Tobacco User/Non-Tobacco User | 42 | 397.56 | 437.32 |
| | 93909PA0010007 | Rating Area 8 | Tobacco User/Non-Tobacco User | 43 | 407.16 | 447.88 |
| | 93909PA0010007 | Rating Area 8 | Tobacco User/Non-Tobacco User | 44 | 419.16 | 461.08 |

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|----------------|---------------|-------------------------------|-------------|--------|--------|
| 93909PA0010007 | Rating Area 8 | Tobacco User/Non-Tobacco User | 45 | 433.26 | 476.59 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 46 | 450.06 | 495.07 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 47 | 468.97 | 515.87 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 48 | 490.57 | 539.63 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 49 | 511.87 | 563.06 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 50 | 535.88 | 589.47 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 51 | 559.58 | 615.54 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 52 | 585.68 | 644.25 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 53 | 612.09 | 673.30 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 54 | 640.59 | 704.65 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 55 | 669.09 | 736.00 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 56 | 700.00 | 770.00 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 57 | 731.20 | 804.32 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 58 | 764.51 | 840.96 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 59 | 781.01 | 859.11 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 60 | 814.32 | 895.75 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 61 | 843.12 | 927.43 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 62 | 862.02 | 948.22 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 63 | 885.73 | 974.30 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 64 and over | 900.12 | 990.13 |
| 93909PA0010011 | Rating Area 8 | Tobacco User/Non-Tobacco User | 0-14 | 165.42 | 165.42 |
| 93909PA0010011 | Rating Area 8 | Tobacco User/Non-Tobacco User | 15 | 180.13 | 180.13 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 16 | 185.75 | 185.75 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 17 | 191.37 | 191.37 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 18 | 197.43 | 197.43 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 19 | 203.48 | 203.48 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 20 | 209.75 | 209.75 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 21 | 216.24 | 237.86 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 22 | 216.24 | 237.86 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 23 | 216.24 | 237.86 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 24 | 216.24 | 237.86 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 25 | 217.11 | 238.82 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 26 | 221.43 | 243.57 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 27 | 226.62 | 249.28 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 28 | 235.05 | 258.56 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 29 | 241.97 | 266.17 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 30 | 245.43 | 269.97 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 31 | 250.62 | 275.68 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 32 | 255.81 | 281.39 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 33 | 259.06 | 284.97 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 34 | 262.52 | 288.77 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 35 | 264.25 | 290.68 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 36 | 265.98 | 292.58 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 37 | 267.71 | 294.48 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 38 | 269.44 | 296.38 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 39 | 272.90 | 300.19 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 40 | 276.35 | 303.99 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 41 | 281.54 | 309.69 |
| | Rating Area 8 | Tobacco User/Non-Tobacco User | 42 | 286.52 | 315.17 |

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|--|----------------|---------------|-------------------------------|-------------|--------|--------|
| | 93909PA0010011 | Rating Area 8 | Tobacco User/Non-Tobacco User | 43 | 293.44 | 322.78 |
| | 93909PA0010011 | Rating Area 8 | Tobacco User/Non-Tobacco User | 44 | 302.09 | 332.30 |
| | 93909PA0010011 | Rating Area 8 | Tobacco User/Non-Tobacco User | 45 | 312.25 | 343.48 |
| | 93909PA0010011 | Rating Area 8 | Tobacco User/Non-Tobacco User | 46 | 324.36 | 356.80 |
| | 93909PA0010011 | Rating Area 8 | Tobacco User/Non-Tobacco User | 47 | 337.98 | 371.78 |
| | 93909PA0010011 | Rating Area 8 | Tobacco User/Non-Tobacco User | 48 | 353.55 | 388.91 |
| | 93909PA0010011 | Rating Area 8 | Tobacco User/Non-Tobacco User | 49 | 368.91 | 405.80 |
| | 93909PA0010011 | Rating Area 8 | Tobacco User/Non-Tobacco User | 50 | 386.20 | 424.82 |
| | 93909PA0010011 | Rating Area 8 | Tobacco User/Non-Tobacco User | 51 | 403.29 | 443.62 |
| | 93909PA0010011 | Rating Area 8 | Tobacco User/Non-Tobacco User | 52 | 422.10 | 464.31 |
| | 93909PA0010011 | Rating Area 8 | Tobacco User/Non-Tobacco User | 53 | 441.13 | 485.24 |
| | 93909PA0010011 | Rating Area 8 | Tobacco User/Non-Tobacco User | 54 | 461.67 | 507.84 |
| | 93909PA0010011 | Rating Area 8 | Tobacco User/Non-Tobacco User | 55 | 482.22 | 530.44 |
| | 93909PA0010011 | Rating Area 8 | Tobacco User/Non-Tobacco User | 56 | 504.49 | 554.94 |
| | 93909PA0010011 | Rating Area 8 | Tobacco User/Non-Tobacco User | 57 | 526.98 | 579.68 |
| | 93909PA0010011 | Rating Area 8 | Tobacco User/Non-Tobacco User | 58 | 550.98 | 606.08 |
| | 93909PA0010011 | Rating Area 8 | Tobacco User/Non-Tobacco User | 59 | 562.87 | 619.16 |
| | 93909PA0010011 | Rating Area 8 | Tobacco User/Non-Tobacco User | 60 | 586.88 | 645.57 |
| | 93909PA0010011 | Rating Area 8 | Tobacco User/Non-Tobacco User | 61 | 607.63 | 668.39 |
| | 93909PA0010011 | Rating Area 8 | Tobacco User/Non-Tobacco User | 62 | 621.26 | 683.39 |
| | 93909PA0010011 | Rating Area 8 | Tobacco User/Non-Tobacco User | 63 | 638.34 | 702.17 |
| | 93909PA0010011 | Rating Area 8 | Tobacco User/Non-Tobacco User | 64 and over | 648.72 | 713.59 |
| | 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 0-14 | 225.82 | 225.82 |
| | 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 15 | 245.89 | 245.89 |
| | 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 16 | 253.57 | 253.57 |
| | 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 17 | 261.24 | 261.24 |
| | 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 18 | 269.51 | 269.51 |
| | 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 19 | 277.77 | 277.77 |
| | 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 20 | 286.33 | 286.33 |
| | 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 21 | 295.19 | 324.71 |
| | 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 22 | 295.19 | 324.71 |
| | 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 23 | 295.19 | 324.71 |
| | 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 24 | 295.19 | 324.71 |
| | 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 25 | 296.37 | 326.01 |
| | 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 26 | 302.27 | 332.50 |
| | 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 27 | 309.36 | 340.30 |
| | 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 28 | 320.87 | 352.96 |
| | 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 29 | 330.32 | 363.35 |
| | 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 30 | 335.04 | 368.54 |
| | 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 31 | 342.12 | 376.33 |
| | 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 32 | 349.21 | 384.13 |
| | 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 33 | 353.64 | 389.00 |
| | 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 34 | 358.36 | 394.20 |
| | 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 35 | 360.72 | 396.79 |
| | 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 36 | 363.08 | 399.39 |
| | 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 37 | 365.44 | 401.98 |
| | 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 38 | 367.81 | 404.59 |
| | 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 39 | 372.53 | 409.78 |
| | 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 40 | 377.25 | 414.98 |

| | | | | | |
|----------------|---------------|-------------------------------|-------------|--------|--------|
| 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 41 | 384.34 | 422.77 |
| 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 42 | 391.13 | 430.24 |
| 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 43 | 400.57 | 440.63 |
| 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 44 | 412.38 | 453.62 |
| 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 45 | 426.25 | 468.88 |
| 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 46 | 442.78 | 487.06 |
| 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 47 | 461.38 | 507.52 |
| 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 48 | 482.63 | 530.89 |
| 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 49 | 503.59 | 553.95 |
| 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 50 | 527.21 | 579.93 |
| 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 51 | 550.53 | 605.58 |
| 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 52 | 576.21 | 633.83 |
| 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 53 | 602.19 | 662.41 |
| 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 54 | 630.23 | 693.25 |
| 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 55 | 658.27 | 724.10 |
| 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 56 | 688.68 | 757.55 |
| 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 57 | 719.38 | 791.32 |
| 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 58 | 752.14 | 827.35 |
| 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 59 | 768.38 | 845.22 |
| 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 60 | 801.14 | 881.25 |
| 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 61 | 829.48 | 912.43 |
| 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 62 | 848.08 | 932.89 |
| 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 63 | 871.40 | 958.54 |
| 93909PA0010012 | Rating Area 8 | Tobacco User/Non-Tobacco User | 64 and over | 885.57 | 974.13 |

FEDERAL AV CALCULATOR SCREENSHOTS

Unique Plan Design Supporting Documentation and Justification

HIOS Issuer ID: 93909

HIOS Product IDS: 93909PA001

Applicable HIOS Plan IDs (standard Component): 93909PA0010001, 93909PA0010002, 93909PA0010003, 93909PA0010004, 93909PA0010005, 93909PA0010006, 93909PA0010007, 93909PA0010011, 93909PA0010012

Reasons the plan design is unique, that is, the reason benefits are incompatible with the parameters of the Actuarial Value Calculator (AVC) and their materiality:

1. JHP is offering two generic drug tiers across select plans, a preferred generic and a non-preferred generic. In the Federal AVC, an effective copay was input to reflect these two tiers. An assumed utilization split was calculated JHP's 2024 experience data. This was then applied to the corresponding copays to develop the effective generic copay.
2. Per the CMS 2026 Federal AVC instructions, when a medical deductible is equal to zero dollars and has all copays for medical services, a combined deductible may be applied. This applies to several of JHP's plan designs. Although, we are not considering this adjustment a unique plan design when both Tiers are run under a combined deductibles instead of separate deductibles. We are considering this a unique plan design if there is an inconsistency in how we run each Tier due to varying deductibles and not all cost-sharing being copays.

The Federal AVC does not allow for functionality in situations where Tier 1 is run as a combined deductible, but separate deductibles on Tier 2. For these plans, we ran Tiers 1 and 2 separately in the Federal AVC, and then blended the resulting AVs outside of the calculator using a projected tier split to arrive at our effective Federal AV for these plans.

Acceptable alternate method used per 156.135(b)(2) or 156.135(b)(3):

156.135(b)(2) was used for the generic drug copay adjustment.

156.135(b)(3) was used for the \$0 medical deductible two-tier adjustment.

FEDERAL AV CALCULATOR SCREENSHOTS

Confirmation that only in-network cost sharing, including multitier networks, was considered:

We confirm that only in-network cost sharing, including multitier networks, was considered.

Description of the standardized plan population data used:

JHP's 2024 experience data was used to calculate the utilization split between the two generic tiers. JHP's 2024 experience on tier utilization was used to estimate an appropriate tier split for the \$0 medical deductible plans. We did not adjust the backing continuance tables.

If the method described in 156.135(b)(2) was used, a description of how the benefits were modified to fit the parameters of the AV calculator:

Generic Drug Copay Differential

On the following plans, JHP intends to offer two generic drug tiers with different copay amounts. For purposes of fitting this plan design into the Federal AVC, the two copay amounts were weighted by a projected utilization split to arrive at an effective copay for the AV input. JHP's 2024 experience data indicated that the Tier 1/Tier 2 generic utilization split based on an analysis using JHP's proposed formulary was 45%/55%. Results were rounded to the nearest dollar.

Any plans not included in the exhibit below only have one generic drug Tier.

| Plan HIOS ID | Member Cost Sharing | | |
|-------------------|-------------------------------|---------------------|----------|
| | Preferred Generic (Tier 1) | Generic (Tier 2) | AV Input |
| 93909PA0010003 | \$5 | \$30 | \$18.75 |
| 93909PA0010003-04 | \$5 | \$20 | \$13.25 |
| 93909PA0010003-05 | \$0 | \$8 | \$4.40 |
| 93909PA0010004 | \$5 | \$30 | \$18.75 |
| 93909PA0010004-04 | \$5 | \$20 | \$13.25 |
| 93909PA0010004-05 | \$0 | \$8 | \$4.40 |
| 93909PA0010005 | \$5 | \$30 | \$18.75 |
| 93909PA0010005-04 | \$5 | \$20 | \$13.25 |
| 93909PA0010005-05 | \$0 | \$8 | \$4.40 |
| 93909PA0010006 | \$5 | \$20 | \$13.25 |
| 93909PA0010007 | \$0 | \$20 | \$11.00 |
| 93909PA0010012 | \$0 | \$20 | \$11.00 |

FEDERAL AV CALCULATOR SCREENSHOTS

If the method described in 156.135(b)(3) was used, a description of the data and method used to develop the adjustments:

\$0 Medical Deductible tiered plan design

We are blending the tier 1 and tier 2 AVs after the AVs are calculated within the Federal AVC in order to calculate the combined effective AV. The projected utilization split of 80% on tier 1 and 20% on tier 2 is from JHP's experience. The effective AV is the only AV that should be tested for de minimis compliance, not the tier 1 and tier 2 AVs in isolation. The below table represents the plans for which this applies.

| Plan HIOS ID | Federal AV | | |
|-------------------|------------|--------|---------|
| | Tier 1 | Tier 2 | Blended |
| 93909PA0010001-01 | 65.2% | 58.9% | 63.9% |
| 93909PA0010003-01 | 68.7% | 64.2% | 67.8% |
| 93909PA0010003-04 | 73.3% | 67.7% | 72.2% |
| 93909PA0010003-05 | 87.2% | 85.0% | 86.8% |
| 93909PA0010003-06 | 94.7% | 90.2% | 93.8% |
| 93909PA0010004-06 | 93.9% | 89.8% | 93.1% |
| 93909PA0010005-06 | 93.8% | 89.7% | 93.0% |

Below is a summary of the adjustment methodology used for each plan. On/off-exchange variants are not detailed because the methodology is identical for the on/off-exchange variants of the same plan ID. The far-right column is reflective of the input in column I of Table 10 of the PAAM exhibits for the non-CSR variant plans. In the event where both approach 1 and approach 2 are applicable to a plan, we input approach 2.

Certification Language:

The development of the actuarial value is based on one of the acceptable alternative methods outlined in CFR 156.135(b)(2) or 156.135(b)(3) for benefits that deviate substantially from the parameters of the AVC and have a material impact on the actuarial value.

The analysis was:

- (i) conducted by a member of the American Academy of Actuaries and
- (ii) performed in accordance with generally accepted actuarial principles and methods.

FEDERAL AV CALCULATOR SCREENSHOTS

| Plan ID | Approach 1? | Approach 2? | AV Input for Table 10 |
|-------------------|-------------|-------------|-----------------------|
| 93909PA0010001 | N | Y | Approach 2 |
| 93909PA0010002 | N | N | Standard AV |
| 93909PA0010003 | Y | Y | Approach 2 |
| 93909PA0010003-04 | Y | Y | Approach 2 |
| 93909PA0010003-05 | Y | Y | Approach 2 |
| 93909PA0010003-06 | N | Y | Approach 2 |
| 93909PA0010004 | Y | N | Approach 1 |
| 93909PA0010004-04 | Y | N | Approach 1 |
| 93909PA0010004-05 | Y | N | Approach 1 |
| 93909PA0010004-06 | N | Y | Approach 2 |
| 93909PA0010005 | Y | N | Approach 1 |
| 93909PA0010005-04 | Y | N | Approach 1 |
| 93909PA0010005-05 | Y | N | Approach 1 |
| 93909PA0010005-06 | N | Y | Approach 2 |
| 93909PA0010006 | Y | N | Approach 1 |
| 93909PA0010007 | Y | N | Approach 1 |
| 93909PA0010011 | N | N | Standard AV |
| 93909PA0010012 | Y | N | Approach 1 |

The following pages show the screenshots from the Federal AV calculator of the plan designs. We have only included one screenshot for each respective plan design, with the applicable PLAN IDs listed.

As described above, we made unique plan design adjustments per 156.135(b)(3) to split out plans with two tiers. Screenshots for each tier have been provided for those plans.

FEDERAL AV CALCULATOR SCREENSHOTS

[REDACTED]

Jefferson Health Plans Redaction Justification – May 15th, 2025 filing

Cover Letter

- Redacted names and contact information (page 2)

URRT Part III – Federal Actuarial Memorandum / PA Actuarial Memorandum

- Opining actuary names (page 3, 7, 30, 31)
- Redacted Company Contact Information (page 7) – name, telephone number, email address
- Statements specifying a company's anticipated risk level in relation to the state average risk level (page 14, 17, 18, 19, 40, 41, 50)
- Specific provider contracting information (page 6, 16, 38, 41, 44) – confidential and proprietary information
- Commission schedules (page 20) – confidential and proprietary information

PA Actuarial Memo Rate Exhibits

- Redacted column C through E in Tabs "II.a. Reins Table – Exp" and "II.a. Reins Table – Prof" – confidential and proprietary information
- Redacted Network Factors in tabs "II Rate Development & Change" and "V Consumer Factors" – confidential and proprietary information
- Redacted Other Factor in tab "II Rate Development & Change" – confidential and proprietary information
- Redacted Projected Risk Adjustment Transfers and PLRS on tabs "II Rate Development & Change", "VII Risk Adjustment", "MLR and Rebate Calculation" – confidential and proprietary information specifying a company's anticipated risk level in relation to the state average risk level.
- Redacted PBM and corresponding drug data for PBM and Act 77 of 2024 Compliance on tab "Drug Data"

Standard Questions

- Redacted question 5 of standard questions, commission schedules (page 53) – confidential and proprietary information
- Redacted PBM and corresponding drug data for PBM and Act 77 of 2024 Compliance (page 56)

Unique Plan Design Supporting Documentation and Justification

- Federal AV screenshots (page 112)

Completeness and Redaction Justification Checklist

Issuer Name: **Jefferson Health Plans**
 Market: **Individual**
 SERFF ID: **HEAL-134503394**

| TOC # | Description | Completed (Mark with "X") | Redaction Justification | | |
|--|---|------------------------------|-------------------------|-------------------------|-----------------------------------|
| | | | Redacted (Y/N) | Page # in Public PDF | Justification submitted (Y/NA) |
| Federal Documents Required to Be Filed with PID | | | | | |
| A.2. | RFJ Part I - Unified Rate Review Template | X | | | |
| | RFJ Part II – Consumer Friendly Justification | | | | |
| | RFJ Part III – Actuarial Memorandum | X | Y | 3 | Y |
| | Federal Rates Template | X | | | |
| Summary Documents/Confirmation of SERFF Submission | | | | | |
| A.2.B. | SERFF Submission | X | | | |
| A.2.C. | SERFF Rate/Rule Schedule Tab | X | | | |
| B. | Cover Letter & PA Bulletin Information | X | | | |
| PA Actuarial Memorandum and Rate Exhibits | | | | | |
| C.1.A. | Company Information | X | Y | 7 | Y |
| C.1.B. | Rate History & Proposed Variation in Rate Changes | X | N | 8 | NA |
| C.1.C. | Average Rate Change | X | N | 9 | NA |
| C.1.D. | Membership Count | X | N | 9 | NA |
| | PA Act. Exhibits Table 1 | X | N | 57 | NA |
| C.1.E. | Benefit Changes | X | N | 10 | NA |
| C.1.F. | Experience Period Claims & Premium | X | N | 10 | NA |
| | PA Act. Exhibits Table 2 | X | N | 57 | NA |
| C.1.G. | Credibility of Data | X | N | 12 | NA |
| | PA Act. Exhibits Tables 2b, 3b, 4b (if applicable) | X | N | 58 | NA |
| C.1.H. | Trend Identification | X | N | 12 | NA |
| | PA Act. Exhibits Table 3 | X | N | 57 | NA |
| C.1.I. | Historical Experience | X | N | 12 | NA |
| | PA Act. Exhibits Table 4 | X | N | 57 | NA |
| C.2.A. | Development of PAIR, MAIR and Total Allowed Claims | X | Y | 13 | Y |
| | PA Act. Exhibits Table 5 | X | Y | 61 | Y |
| C.2.B. | Retention Items | X | Y | 19 | Y |
| | PA Act. Exhibits Table 6 | X | N | 61 | NA |
| C.2.C. | Normalized Market-Adjusted Projected Allowed Total Claims | X | N | 21 | NA |
| | PA Act. Exhibits Table 7 | X | N | 61 | NA |
| C.2.D. | Components of Rate Change | X | N | 22 | NA |
| | PA Act. Exhibits Table 8 | X | N | 61 | NA |
| | PA Act. Exhibits Table 9 | X | N | 61 | NA |
| C.3. | Plan Rate Development | X | N | 23 | NA |
| | PA Act. Exhibits Table 10 | X | N | 62 | NA |
| C.4. | Plan Premium Development for 21-Year-Old Non-Tobacco User | X | N | 26 | NA |
| | PA Act. Exhibits Table 11 | X | N | 63 | NA |
| C.5.A. | Age and Tobacco Factors | X | N | 27 | NA |
| | PA Act. Exhibits Table 12 | X | N | 65 | NA |
| C.5.B. | Geographic Factors | X | N | 27 | NA |
| | PA Act. Exhibits Table 13 | X | N | 65 | NA |
| C.5.C. | Network Factors | X | N | 27 | NA |
| | PA Act. Exhibits Table 14 | X | Y | 65 | Y |
| C.5.D. | Rate Change Request Summary | X | N | 27 | NA |
| | PA Act. Exhibits Table 15 | X | N | 66 | NA |
| C.5.E. | Risk Adjustment Calculation | X | Y | 17 | Y |
| | PA Act. Exhibits Table 16 | X | Y | 67 | Y |
| | PA Act. Exhibits Table 16A | X | Y | 67 | Y |
| | PA Act. Exhibits Table 16B | X | Y | 67 | Y |
| C.5.F. | Service Area Composition | X | N | 28 | NA |
| C.5.G. | Composite Rating | X | N | 28 | NA |
| C.6.D. | X Drug Data | X | Y | 70 | Y |
| C.7. | Actuarial Certifications | X | Y | 30 | Y |
| E. | Standard Question #10 | X | Y | 55 | Y |
| Additional Exhibits | | | | | |
| D. | Department Plan Design Summary & Rate Tables | X | N | 71 | NA |
| | Service Area Map | X | N | 74 | NA |
| Redaction Justification (must be submitted if any information is redacted) | | X | | | Y |