

Oscar Health Plan of Pennsylvania, Inc. – Individual Plans

Rate request filing ID # OHIN-134536199 – 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:	22.0%
Revised requested average rate change: ¹	22.0%
Range of requested:	9.32% to 30.17%
Effective date:	January 1, 2026
Mapped members:	2,648
Available in:	Rating Areas 3, 6, 7, and 8

Key Information

Jan. 2024 – Dec. 2024 financial experience

Premiums	\$18,139,478
Claims	\$15,864,518
Administrative Expenses	\$3,091,061
Taxes & Fees	\$560,137
Insurer made (after taxes)	\$-1,376,238

How insurer plans to spend your premium

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

Claims:	91%
Administrative:	7%
Taxes & Fees:	0%
Profit:	2%

The insurer expects its annual medical costs to increase 6.8%.

Explanation of Requested Rate Change:

- Trends in medical and prescription drug cost and utilization
- Changes in taxes, fees, administrative expenses, and profit
- Changes in the benefits and cost-sharing offered
- Changes in the factors used to model

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.

Cover Letter



May 15, 2025

Ms. Tracie Gray, Director
Bureau of Accident and Health Insurance
Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: Cover Letter for Oscar Health Plan of Pennsylvania, Inc.'s (Oscar's) Rate Filing Effective January 1, 2026
SERFF OHIN-134524157

Dear Ms. Gray:

This cover letter is in support of Oscar's Affordable Care Act (ACA) products in the individual market, to be offered with an effective date of January 1, 2026. The information requested in the Pennsylvania Insurance Department's (PID's) 2025 ACA Compliant Health Insurance Rate Filing Guidance dated April 10, 2025 is provided below.

1. Company Name and NAIC Number
 - Oscar Health Plan of Pennsylvania, Inc.
 - NAIC Number — 16590
2. Market (Individual or Small Group): Individual
3. On/Off or Off Exchange: On/Off
4. Effective Date of Coverage: January 1, 2026
5. Average Rate Change Requested: 22.0%
6. Range of Rate Change Requested: 17.1% to 27.4%
7. Total Additional Annual Revenue Generated from the Proposed Rate Change: \$4,390,726
8. Products: HMO
9. Rating Areas and Any Changes from 2024:
 - Current Rating Areas: 3, 6, 7, and 8
10. Metal Levels and Catastrophic Plans: Catastrophic, Bronze, Silver, Gold
11. Current Number of Covered Lives and of Policyholders as of February 1, 2025:
 - 2,649
 - 2,114
12. Number of Plans Offered in 2025 and the Change this Represents from 2024:
 - 11 plans offered in 2026

- 14 plans offered in 2025

13. Corresponding Contract Form Number, SERFF, and Binder ID Numbers:

- Forms: OSC-PA-IVL-EOC-2026-HIX
- Form Filing: OHIN-134505928
- Rate Filing: OHIN-134524157
- Binder: OHIN-PA26-125119920

14. HIOS Issuer ID Number and Submission Tracking Number:

- HIOS Issuer ID Number: 98517

Alicia Bartick-Ozmucur, ASA, MAAA

Manager, Actuarial

email: abartick@hioscar.com

phone: 858-943-9900

Austin Jin

Actuarial Analyst II

email: ajin@hioscar.com

phone: 203-895-5325



1. Introduction and Purpose

The purpose of this document, which is submitted in conjunction with the Part I Unified Rate Review Template (URRT) and Pennsylvania Actuarial Memorandum Rate Exhibits (Rate Exhibits), is to comply with the requirements of the Part III Actuarial Memorandum and to support the premium rates developed for Oscar Health Plan of Pennsylvania, Inc. (Oscar's) Affordable Care Act (ACA) products in the individual market, with an effective date of January 1, 2026.

This actuarial memorandum provides certain information related to the rate filing submission including support for the values entered into the URRT, which demonstrates compliance with the market rating rules and reasonableness of applicable rate increases. This information may not be appropriate for other purposes.

This information is intended for use by the Pennsylvania Insurance Department (PID), the Center for Consumer Information and Insurance Oversight (CCIIO), and their subcontractors to assist in the review of Oscar's individual market rate filing.

Future regulatory changes may affect the extent to which the rates presented herein are neither excessive nor deficient.

2. General Information

Company Identifying Information

Company Legal Name:	Oscar Health Plan of Pennsylvania, Inc.
State:	Pennsylvania
NAIC:	16590
HIOS Issuer ID:	98517
Market:	Individual
Effective Date:	January 1, 2026
Policy Forms:	OSC-PA-IVL-EOC-2026-HIX

Company Contact Information

[Redacted]	[Redacted]
[Redacted]	[Redacted]
[Redacted]	[Redacted]
[Redacted]	[Redacted]
[Redacted]	[Redacted]
[Redacted]	[Redacted]
[Redacted]	[Redacted]
[Redacted]	[Redacted]

3. Proposed Rate Increases

Reason for Rate Increase(s)

Exhibit A summarizes the proposed rate increases by plan effective January 1, 2026. Rate increases vary by plan due to a combination of factors including shifts in benefit leveraging, cost-sharing modifications, and geographic rating factors. Using in-force business as of March 2025, the proposed average rate change for renewing plans is 22.0%. This rate change is absent of rate changes due to attained age.

The significant factors driving the proposed rate change include the following:

Medical and Prescription Drug Inflation and Utilization Trends

The projected premium rates reflect the most recent emerging experience which was trended for anticipated changes due to medical and prescription drug inflation and utilization.

Administrative Expenses, Taxes and Fees, and Risk Margin

Changes to the overall premium level are needed because of required changes in federal and state taxes and fees. In addition, there are anticipated changes in both administrative expenses and targeted risk margin.

Prospective Benefit Changes

Plan benefits have been revised as a result of changes in the Center for Medicare and Medicaid Services (CMS) Actuarial Value Calculator and state requirements, as well as for strategic product considerations.

Anticipated Changes in the Average Morbidity of the Covered Population

Changes to the overall premium level are needed because of anticipated changes in the underlying morbidity of the projected marketplace.

Anticipated Changes in the Network Configuration

Changes to the overall premium level are needed because of anticipated changes in the underlying network configuration and associated unit costs.

Rate Development Overview

The plans included in this rate filing are to be offered for sale effective January 1, 2026. Oscar's rate development, including the methodology described below, is based on generally accepted actuarial principles for community rated individual blocks of business.

Underlying Claim Experience

Oscar started with Pennsylvania's individual claim experience from January 1, 2024 through December 31, 2024, with runout through March 31, 2025, as the experience basis in the projection. The claim amount includes an estimate for Incurred But Not Reported (IBNR) claims.

In the absence of fully credible base experience claim data, Oscar also utilized Florida individual claim experience from Oscar's legal entity (Oscar Insurance Company of Florida; NAIC code 16374) as the manual rate basis in the projection. The base experience used for the manual projection reflects claims from January 1, 2024 through December 31, 2024, with runout through March 31, 2024, and includes an estimate for (IBNR) claims.

Trend

Oscar applied utilization and unit cost trends to the underlying medical and prescription drug claims to reflect the expected claim levels in the projection period.



Benefit Adjustment

The projected claims were adjusted to reflect the benefits for each of the products to be offered on and off the exchange.

Demographics and Morbidity

The starting claim experience was adjusted to reflect changes in the anticipated morbidity and demographics corresponding to Oscar's projected 2026 membership distribution.

Market Morbidity

The starting claim experience was additionally adjusted to reflect changes in the anticipated market morbidity from the base period to the projection period in response to the uncertainty inherent in the marketplace.

Network Adjustment

The projected claims were adjusted to reflect changes in the anticipated provider reimbursement levels.

State-Based Reinsurance Program

The claim experience was adjusted to reflect the removal of the projected reinsurance recoveries. At PID's request, recoveries were developed on a percent of net claims approach using the final parameters for the 2026 plan year — \$60,000 attachment point, coinsurance of 30%, up to a reinsurance cap of \$100,000.

Risk Adjustment

The projected claims were adjusted to reflect payments to the individual (catastrophic and non-catastrophic) risk pool as a result of the risk adjustment program.

Administrative Expenses and Risk Margin

The premium incorporates an average 8.1% administrative charge, which is inclusive of general administrative expenses, commission, and risk margin.

Taxes and Fees

The premium rates reflect applicable state and federal taxes and fees for the 2026 plan year.

4. Market Experience

4.1. Experience and Current Period Premium, Claims, and Enrollment

Oscar's rates are developed using a single risk pool, established according to the requirements in 45 CFR Part 156, §156.80(d). The experience period data is based on all Oscar individual market policies in Pennsylvania and the projection period reflects all projected covered lives for every non-grandfathered product/plan combination for Oscar in the Pennsylvania individual market.

The premium earned during the experience period and as reported on Worksheet 1, Section I of the URRT and Table 2 — Experience Period Claims and Premiums of the Rate Exhibits are from Oscar's data warehouse for calendar year 2024. The premiums do not reflect an adjustment for MLR rebates as Oscar does not anticipate paying rebates for the base period.

Experience Period Loss Ratio

The loss ratio, expressed as incurred claims over revenue (defined as gross premium +/- risk adjustment) for the experience period data is 87.46%, as shown in Table 2 — Experience Period Claims and Premiums of the Rate Exhibits.



Paid Through Date

The experience period in Worksheet 1, Section I of the URRT and Table 2 — Experience Period Claims and Premiums of the Rate Exhibits shows Oscar's earned premium and incurred claims for the experience period of January 1, 2024 through December 31, 2024, with claims paid through March 31, 2025.

Current Date

The current period in Worksheet 2, Section II of the URRT and Table 1 — Number of Members of the Rate Exhibits shows Oscar's premium and enrollment using in-force business as of March 2025.

Allowed and Incurred Claims Incurred During the Experience Period

Oscar's calendar year 2024 medical and pharmacy claim data was used for developing the single risk pool claims. Worksheet 1, Section I of the URRT outlines Oscar's best estimate of claims incurred during the experience period. The estimate includes:

- Claims processed through Oscar's claim system,
- Claims processed outside of the claim system (e.g. pediatric dental and vision services), and
- Oscar's best estimate of IBNR.

Oscar's claim reserves consists of liabilities for both claims incurred but not reported ("IBNR") and reported but not yet processed through our systems that are determined by employing actuarial methods that are commonly used by health insurance actuaries. The completion factor development method is utilized for non-catastrophic claims (under \$250,000), supplemented by a projected per-member per-month (PMPM) claims methodology for generally the most recent two months. Projected PMPMs are developed from the Company's historical experience and adjusted for emerging experience data in the preceding months, which may include adjustments for known changes in estimates of recent hospital and drug utilization data, provider contracting changes, changes in benefit levels, changes in member cost sharing, changes in medical management processes, claim inventory levels, product mix, and workday seasonality. A seriatim methodology is utilized for single catastrophic claims (over \$250,000), supplemented by known open cases that are in various stages of review by Oscar's medical management team, or under bill audit review. A separate accrual process is also employed to develop reserves for exposure related to out-of-network and other provider disputed claims.

4.2. Benefit Categories

The benefit categories described below are based on the algorithm used by Milliman's *Health Cost Guidelines™* (HCGs). The HCG grouper uses a combination of Diagnosis Related Groups (DRGs), Current Procedural Terminology Codes – Fourth Edition (CPT-4 Codes), Healthcare Common Procedural Coding System codes (HCPCS), and revenue codes to allocate detailed claims into roughly 60 benefit categories.

The utilization and unit cost data for rate development were assigned to benefit categories as shown in Worksheet 1, Section I of the URRT based on place and type of service using a detailed claim mapping algorithm, which can be summarized as follows:

Inpatient Hospital

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

Outpatient Hospital



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

Professional

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

Other Medical

Includes non-capitated ambulance, home health care, durable medical equipment, prosthetics, supplies, vision exams, dental services and other services. The measurement units for utilization used in this category are a mix of visits, cases, and procedures.

Capitation

Includes the amount for any services that are provided on a capitated basis.

Prescription Drug

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

4.3. Projection Factors

This section includes a description of each factor used to project the experience period allowed claims to the projection period, supporting information related to the development of those factors is also included.

Trend Factors – Cost and Utilization

Average cost trends were developed based on Oscar's anticipated reimbursement levels. Utilization trends were developed at the broad service category level: inpatient facility, outpatient facility, professional, other, and prescription drugs. Utilization trend assumptions were generally estimated using Milliman's HCG secular utilization trend levels, which are based on large data sets and are widely used by insurers and others to estimate expected claim costs and model healthcare utilization.

Table 1 provides the annualized trend assumptions that were used to adjust the allowed claims from the experience period to the projection period. The overall trend used to get from the experience period to the projection period is based on an unleveraged prospective annual trend of 6.8%.

Table 1 Annual Trend Assumptions			
Benefit Category	Trend		
	Utilization	Unit Cost	Total
Inpatient	0.5%	6.2%	6.7%
Outpatient	0.5%	6.8%	7.3%
Physician	0.6%	1.2%	1.8%
Other	0.6%	1.2%	1.8%
Capitation	0.0%	0.0%	0.0%
Prescription Drug	5.0%	5.1%	10.4%
Grand Total	1.4%	5.2%	6.8%

The trend factors by benefit category are included in the "Year 1 Trend" and "Year 2 Trend" entries on Worksheet 1, Section II of the URRT and "Cost" and "Utilization" entries in Table 3 — Trend Components of the Rate Exhibits.



Adjustments to Trended EHB Allowed Claims PMPM

Morbidity Adjustment

The starting allowed claim experience was adjusted to reflect changes in the anticipated morbidity corresponding to Oscar's projected demographic mix and membership distributions.

A second adjustment was included to reflect changes in the anticipated market morbidity in response to the uncertainty inherent in the marketplace. Specifically, Oscar anticipated changes to the market morbidity associated with the change in Pennsylvania's enrollment for the projection period relative to the experience period, due to the ending of the enhanced subsidies introduced by the American Rescue Plan Act, as well as the several new procedures and requirements introduced by the 2025 Marketplace Integrity and Affordability Proposed Rule.

These adjustments reflect the projected change in claim costs outside of the underlying demographics of the covered population and were also assumed when estimating the risk adjustment transfer for the projection period.

A combined factor of 1.074 is included in the "Morbidity Adjustment" entry on Worksheet 1, Section II of the URRT and in the "Change in Morbidity - All Other" entry of Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits.

Demographic Shift

An adjustment was included to account for the anticipated changes in demographic mix — in both age/gender and geography — between the experience period and the projection period.

A factor of 1.003 is included in the "Demographic Shift" entry on Worksheet 1, Section II of the URRT and the "Change in Demographics" entry of Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits.

Plan Design Changes

Oscar applied an adjustment to account for the anticipated changes in the average utilization of services due to differences in average cost sharing requirements between the experience period and projection period. Plan behavior change factors were applied at the plan level using factors developed from Oscar's risk adjusted individual claim experience. The resulting allowed and net claim costs for each plan reflect differences due to cost sharing and the impact of plan behavior change only, and not due to health status.

A factor of 1.000 is included in the "Plan Design Changes" entry on Worksheet 1, Section II of the URRT and the "Change in Benefits" entry of Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits.

Other Adjustments – Changes in Network

Oscar applied an adjustment to account for anticipated changes in provider reimbursement levels between the experience period and projection period. The reimbursement changes are in response to modifications to Oscar's underlying contracts with its providers.

A factor of 1.025 is included in the "Change in Network" entry of Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits.

Other Adjustments – Prescription Drug Rebates

An adjustment of 0.999 was included to account for the anticipated changes in the level of prescription drug rebates between the experience period and projection period.



Other Adjustments – Pooling Charge

An adjustment of 1.005 was included to account for Oscar experiencing lower than expected shock claims during the experience period. In this context, a shock claim is defined as annual costs in excess of \$750,000 per individual claimant.

Other Adjustments - Combined

A combined factor of 1.020 is included in the “Other” entry on Worksheet 1, Section II of the URRT and the “Change in Other” entry of Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits.

Manual Rate Adjustments

Since Oscar’s base experience in Pennsylvania is partially credible, a manual rate methodology was additionally developed for rating purposes as described in this section. The adjustments described below were used to develop the Manual EHB Allowed Claims PMPM entry on Worksheet 1, Section II of the URRT and Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits.

Source and Appropriateness of Experience Data Used

Oscar started with individual claim experience from January 1, 2024 through December 31, 2024, with runout through March 31, 2025, as the manual rate basis in the projection. The starting claim experience is from Oscar’s legal entity (Oscar Insurance Company of Florida; NAIC code 16374) offering in the Florida individual market. The premium earned and incurred claims during the manual period and as reported on Worksheet 1, Section I of the URRT and Table 2 — Manual Period Claims and Premiums of the Rate Exhibits are from Oscar’s data warehouse for calendar year 2024.

In accordance with *Actuarial Standards of Practice (ASOP) #25 — Credibility Procedures*, Oscar’s internal credibility manual, determined from statistical relationships inherent in nationwide experience in the individual market, assigns full credibility at 85,000 member months. Oscar’s manual includes 9,581,749 member months and is considered fully credible for purposes of developing claim projections.

Adjustments Made to the Data

Exhibit B summarizes the adjustment factors, as described in this section, used to project the manual rate claims on an allowed basis to the projection period.

- Incurred But Not Reported

The starting claim experience represents Oscar’s best estimate of claims incurred during the manual period. The estimate includes:

- Claims processed through Oscar’s claim system,
- Claims processed outside of the claim system (e.g. pediatric dental and vision services), and
- Oscar’s best estimate of IBNR.

Oscar’s claim reserves consists of liabilities for both claims incurred but not reported (“IBNR”) and reported but not yet processed through our systems that are determined by employing actuarial methods that are commonly used by health insurance actuaries. The completion factor development method is utilized for non-catastrophic claims (under \$250,000), supplemented by a projected per-member per-month (PMPM) claims methodology for generally the most recent two months. Projected PMPMs are developed from the Company’s historical experience and adjusted for emerging experience data in the preceding months, which may include adjustments for known changes in estimates of recent hospital and drug utilization data, provider contracting changes,



changes in benefit levels, changes in member cost sharing, changes in medical management processes, claim inventory levels, product mix, and workday seasonality. A seriatim methodology is utilized for single catastrophic claims (over \$250,000), supplemented by known open cases that are in various stages of review by Oscar's medical management team, or under bill audit review. A separate accrual process is also employed to develop reserves for exposure related to out-of-network and other provider disputed claims.

- Trend Factors – Cost and Utilization

Average cost trends were developed based on Oscar's anticipated reimbursement levels. Utilization trends were developed at the broad service category level: inpatient facility, outpatient facility, professional, other, and prescription drugs. Utilization trend assumptions were generally estimated using Milliman's HCG secular utilization trend levels, which are based on large data sets and are widely used by insurers and others to estimate expected claim costs and model healthcare utilization.

Table 2 provides the annualized trend assumptions that were used to adjust the allowed claims from the manual period to the projection period. The overall trend used to get from the manual period to the projection period is based on an unleveraged prospective annual trend of 4.6%.

Table 2 Annual Trend Assumptions			
Benefit Category	Trend		
	Utilization	Unit Cost	Total
Inpatient	0.6%	4.7%	5.4%
Outpatient	0.6%	4.1%	4.7%
Physician	0.7%	1.4%	2.1%
Other	0.7%	1.4%	2.1%
Capitation	0.0%	0.0%	0.0%
Prescription Drug	5.2%	5.5%	10.9%
Grand Total	1.2%	3.5%	4.7%

A factor of 1.097 is included in the "Manual EHB Allowed Claims PMPM" entry on Worksheet 1, Section II of the URRT and the "Total Applied Trend Projected Factor" entry of Table 3b — Manual Trend Components of the Rate Exhibits.

- Plan Design Changes

Oscar applied an adjustment to account for the anticipated changes in the average utilization of services due to differences in average cost sharing requirements between the manual period and projection period. Plan behavior change factors were applied at the plan level using factors developed from Oscar's nationwide risk adjusted individual claim experience. The resulting allowed and net claim costs for each plan reflect differences due to cost sharing and the impact of plan behavior change only, and not due to health status.

A second adjustment was included to account for anticipated changes in underlying benefit coverage between the manual period and the projection period capturing inherent differences in EHBs, state mandated benefits, and eliminated benefits.

A combined factor of 1.006 is included in the "Manual EHB Allowed Claims PMPM" entry on Worksheet 1, Section II of the URRT and the "Change in Benefits" entry of Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits.

- Demographic Shift



An adjustment was included to account for the anticipated changes in demographic mix — in age and gender — between the manual base period and the projection period.

A factor of 1.115 is included in the “Manual EHB Allowed Claims PMPM” entry on Worksheet 1, Section II of the URRT and the “Change in Demographics” entry of Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits.

- Changes in the Morbidity of the Covered Population

The starting claim experience was adjusted to reflect changes in the anticipated morbidity corresponding to Oscar’s projected demographic mix and membership distributions.

A second adjustment was included to reflect changes in the anticipated market morbidity in response to the uncertainty inherent in the marketplace. Specifically, Oscar anticipated changes to the market morbidity associated with the change in Pennsylvania’s enrollment for the projection period relative to the experience period, due to the ending of the enhanced subsidies introduced by the American Rescue Plan Act, as well as the several new procedures and requirements introduced by the 2025 Marketplace Integrity and Affordability Proposed Rule.

Lastly, an adjustment was made to account for the anticipated changes in market morbidity between the Florida and Pennsylvania individual markets. To estimate the market morbidity impact, Oscar relied upon the completed regression results in The Wakely National Risk Adjustment Reporting Project (WNRAR) provided to Oscar to estimate the market wide plan liability risk score, allowable rating factor, actuarial value, and induced demand factor for the Florida and Pennsylvania individual markets.

These adjustments reflect the projected change in claim costs outside of the underlying demographics of the covered population and were also utilized when estimating the risk adjustment transfer for the projection period.

A combined factor of 1.014 is included in the “Manual EHB Allowed Claims PMPM” entry on Worksheet 1, Section II of the URRT. and in the “Change in Morbidity - All Other” entry of Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits.

- Other Adjustments — Change in Network

Oscar applied an adjustment to account for anticipated changes in provider reimbursement levels between the manual period and projection period. The reimbursement changes are in response to modifications to Oscar’s underlying contracts with its providers.

A factor of 1.240 is included in the “Manual EHB Allowed Claims PMPM” entry on Worksheet 1, Section II of the URRT and the “Change in Network” entry of Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits.

- Other Adjustments — Prescription Drug Rebates

An adjustment was included to account for the anticipated changes in the level of prescription drug rebates between the manual period and projection period.

A factor of 0.986 is included in the “Manual EHB Allowed Claims PMPM” entry on Worksheet 1, Section II of the URRT.

- Other Adjustments — Pooling Charge



An adjustment was included to account for Oscar experiencing lower than expected shock claims during the manual period. In this context, a shock claim is defined as annual costs in excess of \$750,000 per individual claimant.

A factor of 1.001 is included in the "Manual EHB Allowed Claims PMPM" entry on Worksheet 1, Section II of the URRT.

- Other Adjustments — Combined

A combined factor of 1.269 is included in the "Manual EHB Allowed Claims PMPM" entry on Worksheet 1, Section II of the URRT.

Separately, a combined factor of 1.013 is included in the "Change in Other" entry of Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits. The factor excludes the Changes in Network impact as that is accounted for in the "Change in Network" entry.

Inclusion of Capitation Payments

Not applicable.

Credibility of Experience

In accordance with *Actuarial Standards of Practice (ASOP) #25 — Credibility Procedures*, Oscar's internal credibility manual, determined from statistical relationships inherent in nationwide experience in the individual market, assigns full credibility at 85,000 member months. Oscar's experience includes 30,863 member months and is considered 60.3% credible for purposes of developing claim projections. Furthermore, the base period experience was not used to develop the manual rate, so there is no double counting of base period experience.

Establishing the Index Rate

Experience Period

As shown in Worksheet 1, Section II of the URRT, the experience period index rate is \$664.10. The experience period index rate reflects the estimated total combined allowed essential health benefit (EHB) claim experience in the single risk pool, and is not adjusted for payments and charges under the risk adjustment program or for marketplace user fees.

Projection Period

The index rate is defined as the EHB portion of projected allowed claims with respect to trend, benefit, and demographics and divided by all projected single risk pool lives. Oscar's projection period index rate for the 2026 plan year as shown in Worksheet 1, Section II of the URRT is \$778.30.

Development of the Market-Wide Adjusted Index Rate

The market-adjusted index rate is calculated as the sum of the projection period index rate, the impact of the risk adjustment program, and the projected exchange user fees. Table 3 details the projection period index rate, allowable market-wide modifiers as defined in 45 CFR Part 156, §156.80(d), and the resulting market-adjusted index rate.

Table 3 Market-Adjusted Index Rate	
Description	Value
Projection Period Index Rate	\$778.30
Net Impact of Risk Adjustment Program	\$70.21
Net Impact of State Reinsurance Program	(\$20.06)
Exchange User Fees	\$27.39
Market-Adjusted Index Rate	\$855.84



The adjustments in the table above reflect all of the market-wide modifiers allowed in federal regulation and the average demographic characteristics of the single risk pool. Please note the allowable market-wide modifiers were adjusted to an allowed basis in the development of the market-adjusted index rate which is consistent with the basis of the projected index rate. The market-adjusted modifiers on a net basis are summarized in Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits.

Reinsurance

The starting claim experience was adjusted to reflect the removal of the projected reinsurance recoveries due to the anticipated impact of the state-based reinsurance program proposed in the Pennsylvania 1332 waiver application that was approved by CMS on July 24, 2020. The reinsurance recoveries were developed on a percent of net claims approach using the final parameters for the 2026 plan year — \$60,000 attachment point, coinsurance of 30%, up to a reinsurance cap of \$100,000.

Oscar started with a subset of its nationwide claim experience in the individual market as the basis for estimating the impact of reinsurance recoveries on net claims. The claim experience was both trended to the 2025 plan year at similar trend rates to that of what were included in the premium rate projections and additionally calibrated to align with the projected index rate. Oscar then bootstrapped the projected population with membership samples in line with Oscar's population in the Pennsylvania market.

The expected impact of the state reinsurance program was estimated to be a recovery of approximately 2.6% of net claims (i.e. the mean of the bootstrapped samples), which was then applied evenly across all plans in Oscar's individual market single risk pool.

Additionally, Oscar adjusted the risk adjustment transfer to account for the estimated impact of the state-based reinsurance program to the statewide average premium, which was then applied to the rate projection to bring the medical expense (i.e. net claims +/- risk adjustment) levels to market-wide levels, which form the basis of the market-adjusted index rate.

The projected reinsurance recovery amount, expressed on an allowed basis, is estimated as a recovery of \$20.06 and is reflected on Worksheet 1, Section II of the URRT.

Risk Adjustment Payment/Charge

To estimate the risk adjustment PMPM, Oscar relied upon the results of the The Wakely National Risk Adjustment Reporting Project supplied to Oscar by Wakely to estimate the market wide plan liability risk score, allowable rating factor, actuarial value, and induced demand factor for the individual market. The statewide average premium estimates relied on results from the Interim Summary Report on Risk Adjustment for the 2024 Benefit Year published by CMS on March 14, 2025. Oscar's geographic cost factor was also adjusted based on the anticipated geographic mix for the 2026 plan year.

Oscar modeled two independent risk adjustment transfers to appropriately correspond with the risk profile of the members in the underlying experience and manual projections. For the risk adjustment transfer that corresponds to the experience projection, Oscar relied upon projected risk and rating factors that are specific to the experience period in the Pennsylvania market. For the risk adjustment transfer that corresponds to the manual projection, Oscar crosswalked the market metrics — plan liability risk score, statewide average premium, and geographic cost factors — from the manual period (i.e. Florida market) to the projection period (i.e. Pennsylvania market) while maintaining similar relative risk profiles by metal level. The two risk adjustment transfers were then blended by the same credibility weighting used to project allowed claims



Additional adjustments were made to account for the anticipated changes in the Health and Human Services Hierarchical Condition Categories (HHS-HCC) risk adjustment coefficient changes from the 2024 plan year to the 2026 plan year, for both Oscar and the market. These adjustments were determined from the HHS Risk Weight Conversion Tool that was supplied to Oscar by Wakely.

Oscar also included an adjustment to account for the anticipated impact of the Risk Adjustment Data Validation (RADV) audit on the 2026 plan year. To estimate the RADV impact, Oscar relied on historical experience in the individual market, measured anticipated risk adjustment coding error rates inherent in the 2022 and 2023 plan years, and forecasted those error rates to the projection period. The RADV impact is estimated as a payment of \$1.71 PMPM and is included in the "Insurer Specific Manual Adjustment PMPM" entry of Table 16 — Risk Adjustment Calculation.

Lastly, Oscar considered the impact to the projected risk adjustment transfer for the addition of the high-cost risk pooling mechanism that was implemented starting with the 2018 plan year.

The projected risk adjustment transfer, net of the risk adjustment user fee and expressed on an allowed basis, is estimated as a payment of approximately \$70.21 and is reflected in Worksheet 1, Section II of the URRT.

Any resulting risk adjustment transfer payments would be allocated proportionally across all plans in Oscar's individual market single risk pool.

Detailed quantitative support of the risk adjustment transfer projection is provided in Exhibit C and Table 16 - Rate Adjustment Calculation.

Exchange User Fees

The impact of the exchange user fee was based on an overall assessment of 3.00%, weighted on the projected premium associated with the distribution of membership expected to enroll on the exchange.

The projected exchange user fee, expressed on an allowed basis, is estimated as a payment of approximately \$27.39 and is reflected in Worksheet 1, Section II of the URRT.

4.4. Plan-Adjusted Index Rate

Projected Plan-Adjusted Index Rates

Exhibit D summarizes the plan-adjusted index rates, which are determined by applying the allowable plan-level modifiers to the market-adjusted index rate.

The allowable modifiers as described in 45 CFR Part 156, §156.80(d)(2) are the following:

Actuarial Value and Cost-Sharing

Each plan's actuarial value and cost-sharing factor includes a benefit relativity adjustment and the expected impact of the plan's cost sharing amounts on the member's utilization of services. Oscar's internal benefit pricing model, which uses a single claim distribution for all plans, was used to estimate how members purchase services differently based on the level of plan-specific cost sharing. By utilizing a static claim distribution, the pricing model's adjustments assume the same demographic and risk characteristics for each plan priced and therefore exclude expected differences in the health status of members assumed to select each plan.

Plan's Provider Network and Delivery System Characteristics

There are no anticipated plan-specific differences in the provider network or utilization management practices in Oscar's projected product suite.



Plan Benefits in Addition to the EHBs

Oscar's proposed product suite does not cover any benefits above and beyond the EHB services detailed in the Pennsylvania state benchmark plan.

Administrative Costs, Excluding Exchange User Fees

The net claims costs are adjusted to account for expected non-benefit expenses. The resulting administrative cost factors inherent in the plan-adjusted index rate development are not static due to the application of fixed cost allocation on a PMPM basis as opposed to a percent of premium basis. As documented in the market rating rules, 45 CFR 156.80(d)(2), administrative costs are permitted plan-level adjustments to the index rate. Administrative costs in this context include administrative expenses, taxes and fees (excluding exchange user fees), and profit/risk loads.

Oscar modeled the plan-adjusted index rate development to allocate the fixed cost portion of total administrative expense on a PMPM basis to more appropriately align with the economics of the business.

Exhibit E summarizes the components of the administrative cost factor as shown in Worksheet 2, Section III of the URRT.

Expected Impact of the Specific Eligibility Categories for the Catastrophic Plan

A specific eligibility adjustment reflects the difference in expected demographics between the catastrophic plan and the non-catastrophic plans due to the unique eligibility requirements of the catastrophic plan (i.e. that only individuals under the age of 30 or eligible by reason of financial hardship can enroll). This adjustment reflects that costs vary by age and the cost of the population expected to enroll in the catastrophic plan is anticipated to be lower than non-catastrophic plans.

Oscar is proposing no change to the currently approved catastrophic eligibility adjustment.

4.5. Calibration

A composite calibration adjustment is applied uniformly to all plans. Detailed support of the calibration factor is provided in Exhibit F. The market-wide calibration factor is 1.746.

Age Curve Calibration

The average age factor used in the calibration process is 1.727 and was determined by applying the standard age curve established by HHS to the projected member distribution by age, with an adjustment for non-billable members who exceed the maximum of three child dependents under the age of 21 rule.

Under this methodology, the approximate average age, rounded to the nearest whole number, associated with the single risk pool is 49.

Geographic Factor Calibration

The average geographic rating factor is 1.002. In order to determine the geographic calibration factor the projected distribution of members by area was determined. The weighted average of the area factors was then calculated using this distribution.

Oscar intends to sell individual market products in Bucks, Carbon, Chester, Delaware, Lackawanna, Lancaster, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, and Wyoming counties, which are within Rating Areas 3, 6, 7, and 8.

Exhibit G provides a summary of the proposed geographic rating factors applied to the plan-adjusted index rates.

Tobacco Factor Calibration



The average tobacco rating factor used in the calibration process is 1.009.

The tobacco factors by age were developed using a Milliman research report titled *Impact of Height, Weight, and Smoking on Medical Claim Costs*, which tabulates the medical claim costs by age for smokers and non-smokers using a government data source, the Medical Expenditure Panel Survey (MEPS). Smoker prevalence rates, which were utilized above to develop the tobacco calibration factor, were based on Oscar's empirical data, and are not anticipated to be substantially different in the projection period.

Oscar is proposing no change to the currently approved tobacco rating factors.

4.6. Consumer-Adjusted Premium Rate Development

Oscar derives consumer-adjusted premium rates by calibrating the plan-adjusted index rate and applying the rating factors specified by 45 CFR Part 147, §147.102. Exhibit H includes the proposed rate manual and a sample rate calculation.

5. Projected Loss Ratio

Oscar's projected loss ratio based on the federally-prescribed MLR methodology is 92.3%. The numerator of the projected loss ratio contains claim costs and HCQI expenses net of receipts from the risk adjustment program and the denominator consists of total premiums net of premium taxes and regulatory fees. Note the MLR in this context does not capture all adjustments, including multi-year averaging, credibility, and deductible averaging.

A summary of each component included in the loss ratio projection is provided in Exhibit I.

6. Plan Product Information

6.1. AV Metal Values

The AV metal values included in Worksheet 2, Section I of the URRT were based solely on the HHS actuarial value calculator. Copies of the results from the actuarial value calculator including screenshots for each plan are provided as a supplemental supporting document titled "ACA AV Screenshots" accompanying the rate filing submission.

6.2. Membership Projections

Oscar projected membership as displayed in Worksheet 2, Section IV of the URRT by considering the size of the projected Pennsylvania individual market in 2026 as well as our historical enrollment patterns of the Pennsylvania individual market, to estimate our assumed market penetration rate and member months projection. For silver level plans in the individual market, an estimate was made for the portion of projected enrollment that will be eligible for CSR subsidies at each subsidy level. When allocating membership within a metal level, Oscar distributed membership uniformly by plan within each metal level for both new and renewing plans.

Exhibit J summarizes the membership projection by metal level, including the alternative variant silver plans which CSR eligibles can purchase, and exchange status.

6.3. Plan Type

The plan types listed in Worksheet 2, Section I of the URRT appropriately describe Oscar's plans.



7. Miscellaneous Information

7.1. Effective Rate Review Information

CSR Subsidies

Oscar assumed that CSR subsidies will not be funded by the federal government for the 2026 plan year. If CSR funds are not appropriated and CSR plans continue to be offered, Oscar will then be solely responsible for covering cost sharing for these members. The proposed rates contained herein assume that CSR subsidies remain unfunded by the federal government and that the resulting shortfall will be accounted for with a factor of 1.220 applied exclusively to Oscar’s on-exchange silver plans. Development of the factor is provided in Exhibit M.

Terminated Products

Exhibit L summarizes both the discontinued plans that were included in the single risk pool during the experience period or made available thereafter and the corresponding mapped plans.

Oscar confirms that all discontinued plans are being mapped in accordance with the hierarchy established in 45 CFR 155.355(j). Discontinued plans are mapped at the plan ID level and will be renewed to a different plan within the existing product. Members who do not actively select a different plan during open enrollment will be re-enrolled in a plan at the same metal level as their current QHP.

Renewability

The products offered within this filing are all guaranteed issue (i.e., no medical underwriting) and guaranteed renewable as required under the ACA. This rate filing applies to non-grandfathered plans only that are open to new sales. Premiums will be charged on a monthly basis and are guaranteed for the duration of the 2026 plan year.

Enhanced Subsidy Continuation Alternative Rates

In the event that the American Rescue Plan Act enhanced subsidies are extended throughout the 2026 plan year, Oscar anticipates an aggregate reduction to morbidity trend of 3.5%, which results in a final rate change of 18.1% instead of 22.0%. This estimate is preliminary and is subject to change should there be any other regulatory developments impacting the Individual Exchanges, including but not limited to, changes to the 2025 Marketplace Integrity and Affordability Proposed Rule, changes to the enhanced subsidy structure, and the potential funding of Cost Sharing Reductions.

Pennsylvania Actuarial Memorandum and Rate Exhibits

The following information was added to comply with Section D of the 2026 ACA Compliant Health Insurance Rate Filing Guidance and a crosswalk of the various requirements is summarized in Exhibit K.

1A — Company Information

Refer to Table 0 — Identifying Information of the Rate Exhibits for general company information.

1B — Rate History and Proposed Variations in Rate Changes

Table 4 provides Oscar’s most recent three years of historical rate changes in Pennsylvania, including the proposed rate change for 2026. Historical filed and approved rate changes varied by plan due to a combination of factors including shifts in benefit leveraging, cost-sharing modifications, and geographic rating factors.

Table 4		
Rate Change History		
Plan Year	Average Rate Change	SERFF ID



2026	22.0%	OHIN-134524157
2025	5.2%	OHIN-134107350
2024	8.2%	OHIN-133678196
2023	8.4%	OHIN-133283238

1C — Average Rate Change

The average rate change over all plans from 2025 to 2026 using the calibrated adjusted index rate is 21.8%. The average rate change for a 21-year-old non-tobacco premium over all plans and rating areas from 2025 to 2026 is 21.6%. Rates are weighted on Oscar's Pennsylvania individual membership as of March 31, 2025. Refer to Table 10 — Plan Rates and Table 11 — Plan Premium Development for 21-Year-Old Non-Tobacco User of the Rate Exhibits for additional details.

1D — Membership Count

Refer to Table 1 — Number of Members of the Rate Exhibits for the projected and current (as of February 2025) average age and member months by age group in the rating period.

1E — Benefit Changes

Refer to the Cost Sharing Changes tab in the attached supplemental supporting document titled "ACA Supporting Rate Exhibits" accompanying the rate filing submission.

Refer to Section 4.4 — Plan-Adjusted Index Rate for a description of the pricing assumptions used in development of the proposed premium rates.

1I — Historical Experience

Refer to Table 4 — Historical Experience and Table 4b — Manual Historical Experience of the Rate Exhibits for historical experience estimates for both the experience period and manual period sources.

Refer to Section 4.3 — Projection Factors for a description of the unit cost and utilization trends by service category that were assumed in both the experience period and manual period rate development.

2A — Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims

Table 5 provides support for the average projected paid-to-allowed ratio. The average projected allowed and incurred PMPM reflect the member month weighted average from Worksheet 2, Section IV of the URRT.

Table 5 Projected Paid-to-Allowed Ratio	
Description	Value
Allowed Claim PMPM	\$778.30
Net Claim PMPM	\$643.35
Paid-to-Allowed Ratio	0.827

Refer to Section 4.3 — Projection Factors and Section 4.4 — Plan-Adjusted Index Rate for a detailed explanation of the development of the projected index rate, projected market-adjusted index rate, and projected allowed claims.

2B — Retention Items



Refer to Table 6 — Retention of the Rate Exhibits for an illustration of the non-benefit expenses, profit, and risk reflected in the projected premium rates.

The proposed commission schedule for the 2026 plan year that Oscar applies to policies in the individual market is \$20 PMPM for both new business and renewal business. This commission schedule shall remain in effect until terminated or replaced by Oscar in writing and within the company's sole discretion. For purposes of this commission schedule, "Initial Term" shall include the months of the first calendar year that the applicable coverage is in effect, up to and including December 31 of the first calendar year. "Renewal Term" shall refer to any months after the "Initial Term" for which the applicable coverage is in effect.

The percentage of members estimated to come through Oscar's broker channel is 40%. Using the proposed commission schedule of \$20.00 PMPM, along with override and bonus compensation, this results in a broker commission assumption of \$11.29 PMPM (or 1.5% of premium) at the total book level.

In addition, the net claims costs are adjusted to account for expected non-benefit expenses. The resulting administrative cost factors inherent in the plan-adjusted index rate development are not static due to the application of fixed cost allocation on a PMPM basis as opposed to a percent of premium basis. As documented in the market rating rules, 45 CFR 156.80(d)(2), administrative costs are permitted plan-level adjustments to the index rate. Administrative costs in this context include administrative expenses, taxes and fees (excluding exchange user fees), and profit/risk loads.

Oscar modeled the plan-adjusted index rate development to allocate the fixed cost portion of total administrative expense on a PMPM basis to more appropriately align with the economics of the business.

2D — Components of Rate Change

Refer to Table 8 — Components of Rate Change and Table 9 — Year-Over-Year Data to Support Table 8 of the Rate Exhibits for the components of the rate change.

Note that Line H does not match Line A in Table 8 — Components of Rate Change of the Rate Exhibits for a number of reasons, including the following:

- The Calibrated Plan Adjusted Index Rate shown in Line A is weighted on current membership, but many of the factors applied to the base period allowed claims before normalization in Line B, including those in Table 7 — Normalized Market-Adjusted Projected Allowed Total Claims and Table 9 — Year-Over-Year Data to Support Table 8 of the Rate Exhibits, are weighted on projected membership.
- The retention components shown in Lines F1 to F3 are calculated as a percentage of the Plan Adjusted Index Rate in Table 10 — Plan Rates of the Rate Exhibits, but are applied as a percentage of the Calibrated Plan Adjusted Index Rate in Table 8 — Components of Rate Change. This leads to discrepancies when there are fixed PMPM administrative expenses as is the case for the 2026 plan year.

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

Refer to Table 11 — Plan Premium Development for 21-Year-Old Non-Tobacco User of the Rate Exhibits for an illustration of the development of the premium rate offered to a 21-year-old non-tobacco user in the Pennsylvania individual market for the 2025 plan year.

5E — Composite Rating

Not applicable.



7.2. Reliance

In developing this rate filing, several internal departments were relied upon for information and assumption setting. This information includes, but is not limited to: Actuarial providing pandemic modeling, rating factors, and claim trend projections; Insurance Financial Management providing membership projections, non-benefit expenses, and taxes and fees; supplemental market data and analytics modeling to estimate the impact of the Expiration of the Enhanced Subsidy Tax Credits from third party consultants; and the Insurance Business providing product changes and contractual terms for healthcare providers and vendors. I have performed a limited review of this information and have deemed it to be reasonable.

7.3. Actuarial Certification

I, [REDACTED], am an Actuary for Oscar. I am a member of the American Academy of Actuaries and I meet the qualification standards of the Academy to render the actuarial opinion contained herein.

I hereby certify that the projected index rate is to the best of my knowledge and understanding:

- In compliance with all applicable state and federal statutes and regulations (45 CFR Part 156, §156.80(d)(2) and 45 CFR Part 147, §147.102),
- Developed in compliance with the applicable Actuarial Standards of Practice, including but not limited to:
 - ASOP No. 5, *Incurred Health and Disability Claims*,
 - ASOP No. 8, *Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits*,
 - ASOP No. 12, *Risk Classification*,
 - ASOP No. 23, *Data Quality*,
 - ASOP No. 25, *Credibility Procedures*,
 - ASOP No. 26, *Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans*,
 - ASOP No. 41, *Actuarial Communications*,
 - ASOP No. 42, *Determining Health and Disability Liabilities Other than Liabilities for Incurred Claims*,
 - ASOP No. 45, *The Use of Health Status Based Risk Adjustment Methodologies*, and
 - ASOP No. 50, *Determining Minimum Value and Actuarial Value Under the ACA*.
- Reasonable in relation to the benefits provided and the population anticipated to be covered, and
- Neither excessive nor deficient.

I further certify that:

- The index rate and only the allowable modifiers as described in 45 CFR Part 156, §156.80(d)(1) and 45 CFR Part 156, §156.80(d)(2) were used to generate plan level rates,



- The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area,
- The AV calculator was used to determine the AV metal values shown on Worksheet 2 of the Part I URRT for all plans,
- All factor, benefit, and other changes from the prior approved filing have been discussed in the actuarial memorandum,
- The proposed new plans are not modifications of an existing plan, and
- The information presented in the Pennsylvania Actuarial Memorandum and Pennsylvania Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2026 Rate Filing Justification.

URRT and Rate Exhibit Methodology

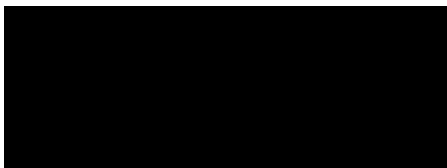
The Part I URRT and the Rate Exhibits do not demonstrate the process used by Oscar to develop proposed premium rates. It is representative of information required by federal and state regulation to be provided in support of the review of rate increases, for certification of qualified health plans and for certification that the index rate is developed in accordance with federal regulations and used consistently and only adjusted by the allowable modifiers.

Medicaid Redetermination and the Public Health Emergency

Rates were developed in line with the current law, which at the time of this rate filing includes the end of Medicaid continuous coverage, followed by redetermination of Medicaid members, as well as the end of the Public Health Emergency. Future regulatory, legislative, and economic changes may affect the extent to which the rates presented herein are neither excessive nor deficient.

Individual ACA Marketplace Changes

Rates were developed in line with the current law, which at the time of this rate filing assumes the Enhanced Premium Tax Credits included in the Inflation Reduction Act (IRA) are set to expire 12/31/2025. Given the uncertainty inherent in the Marketplace, rates were also developed assuming the 2025 Marketplace Integrity and Affordability Proposed Rule is finalized as is. Future regulatory, legislative, and economic changes may affect the extent to which the rates presented herein are neither excessive nor deficient. This includes, but is not limited to, changes to the 2025 Marketplace Integrity and Affordability Proposed Rule, any changes to the Premium Tax Credit subsidy structure, changes to Medicaid eligibility, and the potential funding of Cost Sharing Reductions.



Member, American Academy of Actuaries
May 15, 2025



Exhibit A

Summary of Proposed Rate Increases

Summary of Proposed Rate Increases					
Benefit Plan	HIOS ID	Members	Plan-Adjusted Index Rate ¹		Rate Change
			2025	2026	
Gold Simple	98517PA0010055	0	n/a	n/a	n/a
Bronze Classic	98517PA0010003	228	\$549.02	\$642.70	17.1%
Bronze Elite PCP Saver	98517PA0010005	240	\$683.76	\$818.24	19.7%
Bronze Classic PCP Saver Plus	98517PA0010021	656	\$537.98	\$661.62	23.0%
Bronze Classic 4700	98517PA0010024	108	\$589.63	\$723.64	22.7%
Gold Classic	98517PA0010013	472	\$704.00	\$854.49	21.4%
Gold Elite Saver Plus	98517PA0010035	119	\$652.77	\$779.68	19.4%
Gold Elite	98517PA0010036	253	\$701.24	\$862.28	23.0%
Silver Classic	98517PA0010006	120	\$649.93	\$799.68	23.0%
Silver Simple PCP Saver	98517PA0010025	186	\$731.25	\$931.82	27.4%
Silver Elite Saver Plus	98517PA0010030	53	\$592.46	\$736.36	24.3%
Total		2,435	\$631.88	\$771.09	22.0%

¹Represents the demographic mix of current membership by age and area distributions for renewing plans.



Exhibit B

Manual Rate Development

Manual Rate Development	
Base Period Allowed Claim PMPM	\$439.95
Trend Factors -- Cost and Utilization	1.096
Plan Design Change	1.006
Demographic Shift	1.383
Morbidity Adjustment	1.014
Change in Network	1.000
Pharmacy Drug Rebates	0.986
Pooling Charge	1.001
COVID-19 Impact & Normalization	1.000
Others	1.037
Manual Allowed Claim PMPM	\$696.91



Exhibit C

Risk Adjustment Transfer Projection for the 2026 Plan Year

Description	Risk Pool		Definition
	Individual	Catastrophic	
Risk Factor — Oscar	1.441	0.000	A
Risk Factor — Market	1.531	0.000	B
Rating Factor — Oscar	1.455	0.000	C
Rating Factor — Market	1.414	0.000	D
State Average Premium PMPM — 2024 Plan Year	\$619.24	\$230.44	E
State Average Premium Increase ¹	6.3%	4.2%	F
State Average Premium PMPM — 2026 Plan Year	\$699.45	\$250.28	$G = E \times (1 + F)^2$
Administrative Cost Adjustment	0.86	0.86	H
Transfer PMPM	-\$52.56	\$0.00	$I = [(A / B) - (C / D)] \times G \times H$
Billable Member Months	31,166	0	J
Forecasted Reinsurance Assessment PMPM	\$3.68	\$3.68	K
Estimated Reinsurance Recovery PMPM	\$0.60	\$0.60	L
Risk Adjustment Data Validation (RADV) Estimate	-\$1.71	-\$1.71	M
Transfer Total	-\$1,638,214		$N = I \times J$
Member Months	30,765		O
Transfer PMPM	-\$58.04		$P = N / O - K + L + M$

¹Annualized over two plan years.



Exhibit D

Plan-Adjusted Index Rates (1 of 2)

Benefit Plan	HIOS ID	Market-Adjusted Index Rate	AV & Cost Sharing	Provider Network	EHB Adjustment	Admin Costs	Catastrophic Eligibility	Plan-Adjusted Index Rate ¹
		A	B	C	D	E	F	
Gold Simple	98517PA0010055	\$855.84	0.815	1.000	1.000	1.095	1.000	\$764.31
Bronze Classic	98517PA0010003	\$855.84	0.710	1.000	1.000	1.106	1.000	\$671.76
Bronze Elite PCP Saver	98517PA0010005	\$855.84	0.781	1.000	1.000	1.099	1.000	\$734.30
Bronze Classic PCP Saver Plus	98517PA0010021	\$855.84	0.718	1.000	1.000	1.105	1.000	\$678.84
Bronze Classic 4700	98517PA0010024	\$855.84	0.733	1.000	1.000	1.104	1.000	\$692.31
Gold Classic	98517PA0010013	\$855.84	0.870	1.000	1.000	1.091	1.000	\$811.83
Gold Elite Saver Plus	98517PA0010035	\$855.84	0.955	1.000	1.000	1.085	1.000	\$886.73
Gold Elite	98517PA0010036	\$855.84	0.913	1.000	1.000	1.087	1.000	\$849.91
Silver Classic	98517PA0010006	\$855.84	1.012	1.000	1.000	1.081	1.000	\$936.57
Silver Simple PCP Saver	98517PA0010025	\$855.84	0.987	1.000	1.000	1.083	1.000	\$914.89
Silver Elite Saver Plus	98517PA0010030	\$855.84	1.020	1.000	1.000	1.081	1.000	\$943.55

¹Plan-Adjusted Index Rate = A x B x C x D x E x F



Exhibit D

Plan-Adjusted Index Rates (2 of 2)

AV & Cost Sharing					
Benefit Plan	HIOS ID	Paid-to-Allowed Ratio	CSR Load	Induced Demand Factor	AV & Cost Sharing ¹
		A	B	C	
Gold Simple	98517PA0010055	0.821	1.000	0.994	0.815
Bronze Classic	98517PA0010003	0.742	1.000	0.956	0.710
Bronze Elite PCP Saver	98517PA0010005	0.796	1.000	0.981	0.781
Bronze Classic PCP Saver Plus	98517PA0010021	0.749	1.000	0.959	0.718
Bronze Classic 4700	98517PA0010024	0.761	1.000	0.964	0.733
Gold Classic	98517PA0010013	0.857	1.000	1.015	0.870
Gold Elite Saver Plus	98517PA0010035	0.910	1.000	1.050	0.955
Gold Elite	98517PA0010036	0.885	1.000	1.032	0.913
Silver Classic	98517PA0010006	0.773	1.220	1.074	1.012
Silver Simple PCP Saver	98517PA0010025	0.761	1.220	1.063	0.987
Silver Elite Saver Plus	98517PA0010030	0.776	1.220	1.077	1.020

¹AV & Cost Sharing = A x B x C



Exhibit E

Administrative Cost Factor Components

Description	Allocation Category	
	PMPM	% of Premium
General Administration	\$33.83	4.4%
Broker Commissions	\$11.29	1.5%
HCQI	\$5.77	0.7%
Subtotal — Administrative Expense Load	\$50.89	6.6%
Premium Tax	\$0.00	0.0%
Risk Adjustment User Fee	\$0.18	0.0%
PCORI	\$0.29	0.0%
Exchange Fee	\$22.64	2.9%
Federal Income Tax	\$3.23	0.4%
Subtotal — Taxes and Fees	\$26.34	3.4%
Risk Margin ¹	\$12.14	1.6%
Subtotal — Risk Margin	\$12.14	1.6%
Total Retention ²	\$66.73	8.6%

¹The targeted risk margin is net federal income taxes.

²The exchange user fee is excluded from the total retention estimate.



Exhibit F

Calibration Development

Age	Member Distribution ¹	Age Factor ²
0-14	3.1%	0.765
15	0.2%	0.833
16	0.2%	0.859
17	0.4%	0.885
18	0.4%	0.913
19	0.7%	0.941
20	1.0%	0.970
21	0.9%	1.000
22	1.0%	1.000
23	0.9%	1.000
24	1.0%	1.000
25	1.1%	1.004
26	1.8%	1.024
27	2.3%	1.048
28	1.6%	1.087
29	2.0%	1.119
30	1.5%	1.135
31	2.5%	1.159
32	2.5%	1.183
33	2.9%	1.198
34	2.6%	1.214
35	1.9%	1.222
36	2.4%	1.230
37	1.9%	1.238
38	1.8%	1.246
39	1.8%	1.262
40	2.1%	1.278
41	2.3%	1.302
42	2.5%	1.325
43	1.6%	1.357
44	1.9%	1.397
45	1.8%	1.444
46	1.6%	1.500
47	2.1%	1.563
48	1.8%	1.635
49	1.9%	1.706
50	2.3%	1.786
51	2.0%	1.865
52	1.7%	1.952
53	2.1%	2.040
54	2.4%	2.135
55	2.3%	2.230
56	1.8%	2.333
57	2.5%	2.437
58	2.3%	2.548
59	3.3%	2.603
60	2.8%	2.714
61	3.1%	2.810
62	3.2%	2.873
63	4.0%	2.952
64+	4.0%	3.000
Total	100.0%	1.727

Age	Member Distribution		Tobacco Factor
	Smoker	Non-Smoker	
0-14	0.0%	3.2%	1.000
15	0.0%	0.2%	1.000
16	0.0%	0.2%	1.000
17	0.0%	0.4%	1.000
18	0.0%	0.4%	1.000
19	0.0%	0.7%	1.000
20	0.0%	1.0%	1.000
21	0.0%	0.9%	1.000
22	0.0%	1.0%	1.000
23	0.0%	0.9%	1.000
24	0.1%	0.9%	1.000
25	0.0%	1.1%	1.050
26	0.0%	1.8%	1.050
27	0.0%	2.2%	1.050
28	0.0%	1.6%	1.050
29	0.1%	1.9%	1.050
30	0.1%	1.4%	1.050
31	0.2%	2.3%	1.050
32	0.1%	2.4%	1.050
33	0.1%	2.7%	1.050
34	0.2%	2.4%	1.050
35	0.2%	1.7%	1.090
36	0.1%	2.3%	1.090
37	0.1%	1.8%	1.090
38	0.3%	1.5%	1.090
39	0.1%	1.8%	1.090
40	0.1%	2.0%	1.090
41	0.2%	2.1%	1.090
42	0.1%	2.3%	1.090
43	0.3%	1.3%	1.090
44	0.2%	1.6%	1.090
45	0.1%	1.7%	1.090
46	0.0%	1.6%	1.090
47	0.3%	1.8%	1.090
48	0.2%	1.7%	1.090
49	0.2%	1.6%	1.090
50	0.4%	1.9%	1.090
51	0.2%	1.8%	1.090
52	0.4%	1.3%	1.090
53	0.1%	1.9%	1.090
54	0.3%	2.1%	1.090
55	0.3%	2.1%	1.125
56	0.2%	1.5%	1.125
57	0.2%	2.3%	1.125
58	0.2%	2.2%	1.125
59	0.2%	3.0%	1.125
60	0.3%	2.4%	1.125
61	0.3%	2.8%	1.125
62	0.3%	2.9%	1.125
63	0.2%	3.7%	1.125
64+	0.4%	3.6%	1.125
Total	7.8%	92.2%	1.009

Rating Area	Member Distribution	Area Factor
3	44.5%	0.963
6	23.3%	1.194
7	15.7%	0.944
8	16.4%	0.891
Total	100.0%	1.002

Calibration Factor
1.746

¹Distribution of projected billed members.

²Non-billed members were assigned a factor of 0.



Exhibit G

Geographic Rating Factors

Rating Area	Description	Member Distribution ¹	Area Factor		% Change
			Current ²	Proposed	
3	Scranton	44.6%	0.934	0.963	3.1%
6	Allentown	22.9%	1.153	1.194	3.6%
7	Central PA	15.1%	1.003	0.944	-5.9%
8	Philadelphia	17.4%	0.969	0.891	-8.0%
Total		100.0%	1.001	1.001	0.0%

¹Membership distribution as of March 2025.

²The current factors were normalized with the current distribution for comparison purposes.



Exhibit H

Rate Manual

Sample Rate Calculation

Sample Member Demographics

Silver Classic, 40 Year-Old, Rating Area 8

	<u>Source</u>	<u>Factor</u>
Plan-Adjusted Index Rate:	Exhibit D	\$936.57
Age Factor:	Exhibit F	1.278
Tobacco Factor:	Exhibit F	1.090
Area Factor:	Exhibit F	0.891
Calibration Factor:	Exhibit F	1.746

Calculation of Projected Premium

=Plan-Adjusted Index Rate x Age Factor x Tobacco Factor x Area Factor / Calibration Factor

=\$665.91



Exhibit I

Projected Medical Loss Ratio

Projected Medical Loss Ratio (Federally-Prescribed)

Description	Value	Definition
Net Claims	\$643.35	A
HCQI	\$5.77	B
Risk Adjustment	(\$58.04)	C
State Reinsurance	\$16.58	n/a
MLR Numerator	\$690.58	$D = A + B - C$
Premium	\$774.18	E
Taxes	\$26.34	F
MLR Denominator	\$747.84	$G = E - F$
Projected MLR	92.3%	$H = D / G$



Exhibit J

Distribution of Membership Across Metal

Metal	Exchange Status	Membership	
		Distribution	Member Months
Bronze	On	50.2%	13,922
	Off	0.8%	214
Silver Base Plan	On	0.5%	129
	Off	0.2%	54
Silver 94% CSR Variant	On	9.4%	2,597
	Off	0.0%	0
Silver 87% CSR Variant	On	6.1%	1,696
	Off	0.0%	0
Silver 73% CSR Variant	On	0.9%	244
	Off	0.0%	0
Gold	On	30.5%	8,453
	Off	1.5%	428
Total		100.0%	27,737



Exhibit K

Crosswalk to Components of the Pennsylvania Actuarial Memorandum

Item	Location
Section 1 — Basic Information and Data	
A. Company Information	Section 7.1
B. Rate History & Proposed Variation in Rate Changes	Section 7.1
C. Average Rate Change	Section 3
D. Membership Count	Section 7.1
E. Benefit Changes	Section 4.4
F. Experience Period Claims & Premium	Sections 4.1 & 4.3
G. Credibility of Data	Section 4.3
H. Trend Identification	Section 4.3
I. Historical Experience	Section 7.1
Section 2 — Rate Development & Change	
A. Development of PAIR, MAIR and Total Allowed Claims	Sections 7.1
B. Retention Items	Section 7.1
C. Normalized Market-Adjusted Projected Allowed Total Claims	Section 4.5
D. Components of Rate Change	Section 7.1
Section 3 — Plan Rate Development	Sections 4.4 & 4.5 & 5
Section 4 — Plan Premium Development for 21-Year-Old Non-Tobacco User	Section 7.1
Section 5 — Plan Factors	
A. Age and Tobacco Factors	Section 4.5
B. Geographic Factors	Section 4.5
C. Network Factors	Section 4.3
D. Service Area Composition	Section 4.5
E. Composite Rating	Section 7.1
Section 6 — Actuarial Certifications	Section 7.3



Exhibit L

Terminated Products

Terminated Plan Name	Terminated HIOS ID	Mapped Plan Name	Mapped HIOS ID
Plans offered during the 2025 plan year and terminated prior to the 2026 plan year			
Secure	98517PA0010011	Secure	98517PA0010011
Plans offered during the 2024 plan year and terminated prior to the 2025 plan year			
Gold Classic Standard	98517PA0010053	Gold Classic	98517PA0010013



Exhibit M

CSR Load Development

CSR Load Development								
HIOS ID	Plan Name	CSR Variant	Exchange	Base Silver Plan AV	Plan AV	Projected CSR Distribution	Weighted Plan AV	CSR Load
				A	B	C	D	E = D / A
98517PA0010006	Silver Classic	Base	On/Off	0.773	0.773	3.88%	0.943	1.220
98517PA0010006	Silver Classic	CSR 150	On/Off	0.773	0.975	55.02%	0.943	1.220
98517PA0010006	Silver Classic	CSR 200	On/Off	0.773	0.928	35.93%	0.943	1.220
98517PA0010006	Silver Classic	CSR 250	On/Off	0.773	0.828	5.17%	0.943	1.220
98517PA0010025	Silver Simple PCP Saver	Base	On/Off	0.761	0.761	3.88%	0.929	1.220
98517PA0010025	Silver Simple PCP Saver	CSR 150	On/Off	0.761	0.964	55.02%	0.929	1.220
98517PA0010025	Silver Simple PCP Saver	CSR 200	On/Off	0.761	0.908	35.93%	0.929	1.220
98517PA0010025	Silver Simple PCP Saver	CSR 250	On/Off	0.761	0.814	5.17%	0.929	1.220
98517PA0010030	Silver Elite Saver Plus	Base	On/Off	0.776	0.776	3.88%	0.947	1.220
98517PA0010030	Silver Elite Saver Plus	CSR 150	On/Off	0.776	0.977	55.02%	0.947	1.220
98517PA0010030	Silver Elite Saver Plus	CSR 200	On/Off	0.776	0.935	35.93%	0.947	1.220
98517PA0010030	Silver Elite Saver Plus	CSR 250	On/Off	0.776	0.837	5.17%	0.947	1.220



PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Oscar Health Plan of Pennsylvania, Inc.		
Product(s):	HMO		
Market Segment:	Individual		
Rate Effective Date:	1/1/2026	to	12/31/2026
Base Period Start Date:	1/1/2024	to	12/31/2024
Date of Most Recent Membership:	2/1/2025		

Table 1. Number of Members

	Member-months Experience Period	Members Current Period (as of 02-01-2025)	Member-months Projected Rating Period
Average Age	43.8	43.3	43.3
Total	30,863	2,625	27,737
<18	1,043	105	1,121
18-24	1,719	159	1,645
25-29	3,141	238	2,438
30-34	3,643	314	3,328
35-39	2,938	267	2,764
40-44	3,088	266	2,851
45-49	2,818	242	2,571
50-54	3,046	275	2,891
55-59	3,576	311	3,376
60-63	3,982	335	3,634
64+	1,868	114	1,117

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed
\$ 18,399,620.96	\$ 18,233,380.49	\$ 18,801,740.68	30,863	\$ 3,781,418.95	\$ 22,583,159.63	\$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)						
Loss Ratio						

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	6.19%	0.47%		6.69%	17.76%
Outpatient Hospital	6.82%	0.47%		7.32%	41.88%
Professional	1.17%	0.60%		1.78%	16.62%
Other Medical	1.17%	0.60%		1.78%	2.92%
Capitation				0.00%	0.00%
Prescription Drugs	5.09126659631600%	5.00785080664901%		10.35%	20.82%
Total Annual Trend				6.79%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.141	

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

** Should equal URRT Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM
Jan-21		1,099,245.40	100.0%	1,099,245.40	3,744	293.62
Feb-21		814,285.92	100.0%	814,285.92	4,086	199.29
Mar-21		1,500,102.13	100.0%	1,500,102.13	4,069	368.67
Apr-21		1,395,026.33	100.0%	1,395,026.33	4,107	339.66
May-21		1,088,172.84	100.0%	1,088,172.84	4,216	258.11
Jun-21		1,267,307.39	100.0%	1,267,307.39	4,277	296.34
Jul-21		1,145,367.98	100.0%	1,145,367.98	4,328	264.63
Aug-21		1,646,744.24	100.0%	1,646,744.24	4,349	378.65
Sep-21		1,725,359.85	100.0%	1,725,359.85	4,497	383.64
Oct-21		1,785,736.15	100.0%	1,785,736.15	4,428	403.28
Nov-21		1,629,473.52	100.0%	1,629,473.52	4,395	370.76
Dec-21	\$ 27,536,730.22	1,594,495.47	100.0%	1,594,495.47	4,281	372.46
Jan-22		1,773,441.34	100.0%	1,773,441.34	4,399	403.12
Feb-22		1,100,186.62	100.0%	1,100,186.62	4,456	246.90
Mar-22		1,191,000.39	100.0%	1,191,000.39	4,267	279.12
Apr-22		997,889.76	100.0%	997,889.76	4,154	240.22
May-22		1,065,832.20	100.0%	1,065,832.20	4,029	264.51
Jun-22		1,130,646.73	100.0%	1,130,646.73	3,956	285.79
Jul-22		1,216,002.20	100.0%	1,216,002.20	3,876	313.73
Aug-22		1,299,840.56	100.0%	1,299,840.56	3,841	338.41
Sep-22		1,277,679.27	100.0%	1,277,679.27	3,782	337.83
Oct-22		1,026,538.09	100.0%	1,026,538.09	3,755	273.39
Nov-22		1,648,820.53	99.9%	1,650,194.62	3,695	446.60
Dec-22	\$ 23,865,944.47	1,027,838.56	99.9%	1,028,625.24	3,605	285.33
Jan-23		1,055,082.73	99.9%	1,055,904.76	3,224	327.51
Feb-23		778,010.89	99.9%	779,100.04	3,162	246.39
Mar-23		987,415.22	99.9%	988,692.83	3,091	319.86
Apr-23		1,429,840.45	99.9%	1,430,928.13	2,988	478.92
May-23		818,089.34	99.9%	819,004.27	2,927	279.81
Jun-23		988,741.76	99.9%	990,045.43	2,911	340.10
Jul-23		1,613,672.37	99.8%	1,616,163.19	2,919	553.76
Aug-23		1,198,089.57	99.8%	1,200,613.39	2,953	406.53
Sep-23		1,146,489.70	99.7%	1,149,738.64	2,866	401.16
Oct-23		1,309,218.12	99.7%	1,312,771.94	2,915	450.33
Nov-23		1,428,726.97	99.6%	1,434,152.03	2,952	485.82
Dec-23	\$ 19,131,407.14	1,051,891.85	99.6%	1,055,877.92	2,920	361.60
Jan-24		1,470,978.86	99.3%	1,480,955.85	2,570	576.23
Feb-24		1,224,603.37	99.3%	1,233,422.41	2,570	479.94
Mar-24		1,261,534.96	99.1%	1,272,537.89	2,542	500.66
Apr-24		1,632,603.67	98.9%	1,650,418.45	2,567	642.99
May-24		1,619,902.79	98.5%	1,644,705.45	2,564	641.46
Jun-24		1,493,688.02	98.4%	1,517,347.89	2,559	592.99
Jul-24		1,582,622.97	97.4%	1,625,182.81	2,565	633.56
Aug-24		1,710,502.65	97.0%	1,764,248.90	2,610	675.96
Sep-24		1,807,965.30	96.7%	1,870,246.70	2,615	715.20
Oct-24		1,585,888.36	94.1%	1,684,819.56	2,580	653.03
Nov-24		1,290,739.83	93.7%	1,377,829.94	2,587	532.60
Dec-24	\$ 18,399,620.96	1,552,349.70	92.3%	1,681,427.42	2,534	663.55

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance
\$ (2,087,340.50)	\$ -	\$ -	\$ (260,142.85)	\$ 849,882.51
				\$ 664.10
				87.46%

Estimated Annual Cost Sharing	Prescription Drug Rebates**	Allowed Claims (Net of	Allowed PMPM	Medical Incurred Claims	Rx Incurred Claims	Med Completion	Rx Completion	Ultimate Med Claims
	\$ 48,876.37	\$ 1,257,688.46	335.94	933,850.53	165,394.87	100.0%	100.0%	933,851
	\$ 54,654.74	\$ 970,014.68	237.40	658,310.19	155,975.73	100.0%	100.0%	658,310
	\$ 72,044.32	\$ 1,695,413.28	416.67	1,271,730.37	228,371.76	100.0%	100.0%	1,271,730
	\$ 69,568.85	\$ 1,576,774.62	383.91	1,170,149.34	224,876.99	100.0%	100.0%	1,170,149
	\$ 85,790.64	\$ 1,240,142.55	294.15	841,893.96	246,278.88	100.0%	100.0%	841,894
	\$ 67,288.41	\$ 1,472,091.32	344.23	1,060,198.08	207,109.31	100.0%	100.0%	1,060,198
	\$ 57,329.19	\$ 1,374,416.49	317.55	948,820.70	196,547.28	100.0%	100.0%	948,821
	\$ 74,412.36	\$ 1,851,274.25	425.68	1,408,535.07	238,209.17	100.0%	100.0%	1,408,535
	\$ 76,222.23	\$ 1,965,255.55	436.98	1,479,589.40	245,770.45	100.0%	100.0%	1,479,589
	\$ 64,085.20	\$ 1,988,694.02	449.11	1,508,109.02	277,627.13	100.0%	100.0%	1,508,109
	\$ 73,014.88	\$ 1,792,723.33	407.90	1,333,202.19	296,271.33	100.0%	100.0%	1,333,202
\$ 3,044,210.98	\$ 83,491.81	\$ 1,725,591.47	403.08	1,240,013.50	354,481.97	100.0%	100.0%	1,240,014
	\$ 59,203.58	\$ 2,073,462.92	471.32	1,621,979.19	151,462.15	100.0%	100.0%	1,621,979
	\$ 84,754.58	\$ 1,318,145.99	295.81	878,064.10	222,122.52	100.0%	100.0%	878,064
	\$ 81,441.33	\$ 1,402,716.27	328.74	977,930.82	213,069.57	100.0%	100.0%	977,931
	\$ 106,127.99	\$ 1,164,786.10	280.40	733,447.85	264,441.91	100.0%	100.0%	733,448
	\$ 145,400.82	\$ 1,225,301.64	304.09	686,530.38	379,301.82	100.0%	100.0%	686,530
	\$ 105,017.81	\$ 1,320,425.46	333.76	849,133.36	281,513.37	100.0%	100.0%	849,133
	\$ 100,198.01	\$ 1,412,135.25	364.33	963,974.80	252,027.40	100.0%	100.0%	963,975
	\$ 96,181.13	\$ 1,468,183.67	382.24	1,044,551.94	255,288.62	100.0%	100.0%	1,044,552
	\$ 104,288.26	\$ 1,419,603.62	375.36	994,604.48	283,074.79	100.0%	100.0%	994,604
	\$ 87,441.42	\$ 1,208,263.78	321.79	732,695.95	293,842.14	100.0%	100.0%	732,696
	\$ 69,933.17	\$ 1,823,061.63	493.39	1,372,712.12	276,108.41	99.9%	100.0%	1,374,086
\$ 3,367,603.04	\$ 67,878.69	\$ 1,182,884.46	328.12	785,893.08	241,945.48	99.9%	100.0%	786,680
	\$ 99,936.62	\$ 1,336,823.51	414.65	821,204.82	233,877.91	99.9%	100.0%	822,027
	\$ 71,889.56	\$ 976,641.15	308.87	543,485.99	234,524.90	99.8%	100.0%	544,575
	\$ 110,169.59	\$ 1,136,608.81	367.72	637,527.80	349,887.42	99.8%	100.0%	638,805
	\$ 137,149.18	\$ 1,570,115.44	525.50	1,086,588.42	343,252.03	99.9%	100.0%	1,087,676
	\$ 132,772.39	\$ 946,153.90	323.25	456,551.81	361,537.53	99.8%	100.0%	457,467
	\$ 114,814.02	\$ 1,100,601.87	378.08	650,530.92	338,210.84	99.8%	100.0%	651,835
	\$ 120,747.94	\$ 1,757,777.53	602.28	1,242,920.67	370,751.70	99.8%	100.0%	1,245,411
	\$ 145,595.35	\$ 1,363,965.16	461.84	838,748.17	359,341.40	99.7%	100.0%	841,272
	\$ 103,037.32	\$ 1,285,584.86	448.91	808,987.07	337,502.63	99.6%	100.0%	812,236
	\$ 136,717.91	\$ 1,440,756.16	494.23	884,900.80	424,317.32	99.6%	100.0%	888,455
	\$ 111,231.47	\$ 1,571,594.77	532.38	1,079,587.02	349,139.95	99.5%	100.0%	1,085,012
\$ 3,222,385.82	\$ 154,997.60	\$ 1,130,669.51	387.22	660,358.87	391,532.98	99.4%	100.0%	664,345
	\$ 158,404.08	\$ 1,746,133.19	679.41	1,098,577.02	372,401.84	99.1%	100.0%	1,108,554
	\$ 170,048.50	\$ 1,366,735.85	531.81	792,911.57	431,691.80	98.9%	100.0%	801,731
	\$ 169,415.04	\$ 1,452,483.27	571.46	835,376.00	426,158.96	98.7%	100.0%	846,379
	\$ 176,708.62	\$ 1,817,037.78	707.91	1,169,837.20	462,766.47	98.5%	100.0%	1,187,652
	\$ 195,073.31	\$ 1,826,032.43	712.18	1,156,276.24	463,626.55	97.9%	100.0%	1,181,079
	\$ 192,312.21	\$ 1,611,710.52	629.86	1,005,030.04	488,657.98	97.7%	100.0%	1,028,690
	\$ 185,448.94	\$ 1,770,259.17	690.12	995,485.06	587,137.91	95.9%	100.0%	1,038,045
	\$ 181,641.90	\$ 1,932,953.54	740.60	1,257,137.90	453,364.75	95.9%	100.0%	1,310,884
	\$ 196,896.23	\$ 1,944,275.60	743.51	1,291,662.17	516,303.13	95.4%	100.0%	1,353,944
	\$ 122,700.01	\$ 1,817,737.51	704.55	1,169,417.48	416,470.88	92.2%	100.0%	1,268,349
	\$ 173,987.30	\$ 1,419,678.07	548.77	859,541.48	431,198.35	90.8%	100.0%	946,632
\$ 3,781,418.95	\$ 164,704.37	\$ 1,790,782.20	706.70	1,100,233.94	452,115.76	89.5%	100.0%	1,229,312

Ultimate Rx Claims	IP Admits per 1000	OP Visits per 1000	Prof Visits per 1000	Rx Scripts per 1000	GLP-1 and like drugs	GLP-1 and like drugs	GLP-1 and like drugs	IP Utilization Trend
165,395	5.88	112.72	839.25	607.67	2.40	9,033.85	8,468.85	
155,976	2.94	109.15	704.85	585.17	2.69	8,870.38	8,195.38	
228,372	4.42	149.42	980.34	709.76	3.69	12,392.61	11,412.61	
224,877	3.65	177.01	972.95	804.22	3.65	13,211.95	11,926.95	
246,279	2.85	175.52	724.62	785.82	3.56	16,825.38	14,942.70	
207,109	3.04	160.41	784.75	726.76	3.27	13,882.04	12,317.04	
196,547	4.85	118.99	705.85	691.52	3.23	11,472.40	8,418.18	
238,209	4.60	129.23	819.27	701.31	2.99	14,066.49	12,568.81	
245,770	4.00	116.51	932.55	684.41	2.45	12,605.13	11,462.45	
277,627	5.42	123.76	932.24	766.48	2.71	12,956.18	10,567.73	
296,271	4.55	122.87	828.67	794.77	3.19	15,179.51	13,473.45	
354,482	3.27	143.42	854.94	862.18	3.04	15,492.81	14,982.81	
151,462	4.77	168.89	936.29	676.70	1.82	8,238.52	7,518.52	
222,123	3.14	136.45	1,038.38	632.85	2.47	14,292.69	11,538.30	
213,070	2.81	217.25	1,220.53	657.60	2.34	11,763.90	9,909.11	
264,442	1.93	208.23	1,052.00	661.05	3.61	12,619.90	10,607.39	
379,302	1.49	131.28	846.02	698.36	3.23	15,956.25	13,918.74	
281,513	3.54	160.26	828.07	672.37	3.79	12,625.11	9,573.01	
252,027	2.58	148.35	864.04	685.76	4.13	16,156.67	12,579.98	
255,289	1.82	173.13	890.39	733.92	3.91	19,324.64	16,585.13	
283,075	4.23	155.21	850.61	749.07	2.91	10,950.74	9,917.82	
293,842	2.13	155.26	822.66	831.45	3.73	14,298.50	12,443.91	
276,108	3.79	174.02	927.74	795.40	3.79	15,148.30	12,394.36	
241,945	1.94	161.44	833.56	752.29	4.44	18,506.27	15,027.09	-30.9%
233,878	5.27	160.36	736.97	719.91	3.41	12,221.90	9,035.58	-28.3%
234,525	1.58	172.99	635.99	657.81	3.16	15,582.98	13,077.10	-31.8%
349,887	1.94	178.58	711.74	779.68	3.56	14,795.64	11,258.44	-31.3%
343,252	3.68	147.26	617.50	717.91	4.35	19,960.72	13,978.84	-24.9%
361,538	1.37	159.89	645.71	740.01	3.42	14,795.82	12,990.38	-22.8%
338,211	2.75	154.93	614.22	720.71	6.18	22,760.78	20,111.67	-25.4%
370,752	5.48	151.10	725.70	734.27	4.45	21,649.60	18,835.39	-14.5%
359,341	4.06	143.57	674.49	766.92	4.40	17,441.76	14,421.03	-2.8%
337,503	3.84	164.34	697.49	795.53	3.84	17,388.73	15,628.29	-4.3%
424,317	5.15	177.69	781.77	862.73	5.15	21,526.44	20,226.44	12.7%
349,140	3.73	158.54	648.04	855.69	7.45	31,277.33	26,701.33	14.9%
391,533	2.74	155.82	597.26	832.53	4.79	20,996.50	19,531.06	21.7%
372,402	3.50	205.05	757.57	924.49	10.89	38,307.07	30,760.47	14.9%
431,692	3.11	189.11	691.84	849.82	8.17	27,092.58	25,299.91	24.9%
426,159	3.15	201.05	755.40	939.53	10.62	33,423.55	30,523.21	32.0%
462,766	3.51	219.73	750.75	933.86	11.30	41,797.75	38,019.30	24.7%
463,627	3.51	203.59	710.61	967.24	14.04	44,359.76	38,278.91	31.5%
488,658	5.86	201.65	736.27	894.55	8.21	30,859.47	28,447.51	44.0%
587,138	5.07	200.77	701.32	933.66	10.53	35,587.38	30,609.25	31.3%
453,365	4.98	218.01	780.46	958.24	9.20	29,735.43	25,920.96	26.0%
516,303	3.06	205.74	697.51	951.43	12.24	40,324.86	33,890.71	25.2%
416,471	1.94	194.57	743.80	1,037.60	12.40	38,375.01	36,234.69	8.1%
431,198	2.71	164.28	615.77	907.61	13.14	45,394.48	39,627.12	5.8%
452,116	3.55	167.72	632.20	983.43	13.42	42,237.62	38,761.62	5.7%

[illegible]

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

Table 2b. Manual Experience Period Claims and Premiums

Manual Experience Description: Oscar's Individual claim experience in the Florida Market from Jan. 1, 2024 to Dec. 31, 2024									
Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation
\$ 5,729,845,423.59	\$ 4,028,596,911.57	\$ 4,150,916,278.66	9,581,749	\$ 402,379,107.03	\$ 4,553,295,385.69	\$ -	\$ (297,236,583.74)	\$ -	\$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)									
Loss Ratio									

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.15%	0.47%		4.64%	17.76%
Outpatient Hospital	4.77%	0.47%		5.26%	41.88%
Professional	-0.78%	0.60%		-0.18%	16.62%
Other Medical	-0.78%	0.60%		-0.18%	2.92%
Capitation				0.00%	0.00%
Prescription Drugs	3.07%	5.01%		8.23%	20.82%
Total Annual Trend				4.74%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.097	

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

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing	Prescription Drug Rebates**	Allowed Claims (Net of
Jan-21		67,464,567.51	99.2%	68,024,783.61	230,862	294.66		\$ 1,976,669.35	\$ 74,421,194.91
Feb-21		71,994,118.92	99.2%	72,581,848.18	231,619	313.37		\$ 2,549,231.44	\$ 79,631,490.75
Mar-21		84,657,109.14	99.3%	85,267,641.45	233,961	364.45		\$ 3,074,697.22	\$ 93,306,494.74
Apr-21		87,699,652.67	99.3%	88,323,827.44	238,399	370.49		\$ 3,279,546.30	\$ 95,566,214.52
May-21		88,575,021.01	99.3%	89,203,456.61	248,858	358.45		\$ 3,365,836.37	\$ 96,546,536.04
Jun-21		93,983,423.93	99.3%	94,647,177.23	257,208	367.98		\$ 3,660,934.83	\$ 102,243,804.22
Jul-21		101,940,536.26	99.3%	102,667,294.36	263,416	389.75		\$ 3,579,045.76	\$ 109,956,899.53
Aug-21		118,946,561.12	99.4%	119,688,804.58	270,650	442.23		\$ 4,116,820.32	\$ 126,036,690.21
Sep-21		108,248,792.43	99.3%	109,011,341.88	278,789	391.02		\$ 4,086,630.25	\$ 116,408,867.43
Oct-21		106,792,633.35	99.3%	107,543,057.88	281,003	382.71		\$ 4,108,082.20	\$ 114,674,315.84
Nov-21		103,272,268.73	99.2%	104,077,118.13	285,432	364.63		\$ 4,527,842.12	\$ 110,947,492.94
Dec-21	\$ 1,713,752,853.76	105,068,257.42	99.3%	105,799,458.53	284,563	371.80	\$ 127,163,265.08	\$ 4,538,305.26	\$ 111,325,897.14
Jan-22		193,710,865.66	99.4%	194,941,035.37	563,141	346.17		\$ 6,160,625.08	\$ 210,413,622.88
Feb-22		191,748,323.84	99.6%	192,424,883.34	607,115	316.95		\$ 7,347,574.90	\$ 207,317,628.74
Mar-22		233,355,012.55	99.6%	234,175,305.12	618,606	378.55		\$ 9,022,401.24	\$ 249,607,289.87
Apr-22		220,977,545.29	99.7%	221,745,076.20	613,376	361.52		\$ 9,027,077.76	\$ 234,944,644.04
May-22		242,617,208.43	99.7%	243,460,084.00	605,870	401.84		\$ 9,910,603.41	\$ 257,474,015.47
Jun-22		238,824,440.66	99.6%	239,852,143.64	599,157	400.32		\$ 10,382,920.37	\$ 252,265,291.85
Jul-22		229,556,622.35	99.6%	230,548,406.83	601,749	383.13		\$ 9,497,611.22	\$ 242,450,746.85
Aug-22		261,743,350.95	99.6%	262,875,951.06	615,151	427.34		\$ 10,648,070.86	\$ 275,701,312.92
Sep-22		239,506,448.79	99.5%	240,744,448.21	631,822	381.03		\$ 10,132,066.48	\$ 252,388,062.89
Oct-22		268,282,241.49	99.5%	269,675,089.07	645,609	417.71		\$ 10,726,297.21	\$ 281,194,008.64
Nov-22		255,672,771.71	99.5%	256,991,997.36	663,130	387.54		\$ 10,482,812.01	\$ 270,788,231.16
Dec-22	\$ 4,228,452,712.66	252,936,371.71	99.5%	254,227,651.07	661,014	384.60	\$ 271,439,935.08	\$ 11,041,041.11	\$ 264,497,607.62
Jan-23		245,641,907.50	97.8%	251,053,359.76	630,648	398.09		\$ 11,628,981.32	\$ 270,294,614.52
Feb-23		229,643,801.07	98.9%	232,204,224.26	601,182	386.25		\$ 11,588,568.22	\$ 246,915,137.51
Mar-23		257,292,051.83	98.7%	260,802,195.03	586,067	445.00		\$ 13,240,719.17	\$ 275,584,904.97
Apr-23		238,548,473.49	98.9%	241,178,509.59	570,536	422.72		\$ 12,540,245.54	\$ 253,928,397.60
May-23		247,713,787.62	98.9%	250,427,690.48	553,945	452.08		\$ 13,358,218.77	\$ 261,315,830.61
Jun-23		233,074,680.68	98.8%	235,801,268.23	541,827	435.20		\$ 13,217,605.84	\$ 245,375,241.83
Jul-23		221,005,176.45	98.8%	223,762,334.11	529,954	422.23		\$ 13,445,139.78	\$ 231,320,503.42
Aug-23		236,946,190.26	98.8%	239,707,354.20	520,961	460.13		\$ 14,544,268.73	\$ 247,347,312.03
Sep-23		226,596,537.91	98.8%	229,432,285.72	539,851	424.99		\$ 13,690,471.72	\$ 235,802,521.68
Oct-23		257,917,588.76	98.8%	260,933,358.04	560,121	465.85		\$ 14,327,684.47	\$ 268,925,735.79
Nov-23		259,106,501.64	98.4%	263,253,927.53	578,793	454.83		\$ 14,562,506.22	\$ 270,059,435.22
Dec-23	\$ 4,091,110,430.45	241,231,670.56	98.6%	244,613,508.13	584,415	418.56	\$ 285,123,671.20	\$ 14,876,296.50	\$ 250,493,672.24
Jan-24		280,387,114.53	98.4%	284,981,748.46	683,463	416.97		\$ 18,388,276.91	\$ 303,388,587.95
Feb-24		284,476,829.73	98.3%	289,273,235.75	723,132	400.03		\$ 19,677,402.74	\$ 302,884,671.46
Mar-24		302,241,701.00	98.3%	307,346,034.51	743,737	413.25		\$ 22,030,541.23	\$ 319,242,028.22
Apr-24		320,737,887.51	98.3%	326,407,318.88	763,881	427.30		\$ 24,069,607.62	\$ 336,164,156.68
May-24		343,198,130.34	98.1%	349,855,579.96	780,165	448.44		\$ 25,343,450.80	\$ 359,503,371.50
Jun-24		322,384,033.11	97.9%	329,218,805.38	798,884	412.10		\$ 23,788,834.22	\$ 338,272,811.40
Jul-24		359,689,547.94	97.4%	369,431,774.10	815,416	453.06		\$ 27,392,238.53	\$ 376,446,252.87
Aug-24		370,340,920.72	97.3%	379,788,731.35	832,153	456.39		\$ 26,749,291.91	\$ 387,088,319.65
Sep-24		355,763,427.80	96.6%	368,228,144.07	846,565	434.97		\$ 26,182,065.47	\$ 374,813,653.29
Oct-24		380,281,570.38	96.5%	393,915,350.31	862,297	456.82		\$ 28,951,281.30	\$ 398,188,142.69
Nov-24		355,791,093.97	94.8%	375,129,230.95	870,641	430.87		\$ 26,358,249.18	\$ 379,973,813.37
Dec-24	\$ 5,729,846,423.59	353,304,654.54	93.7%	377,038,580.19	861,414	437.70	\$ 402,379,107.03	\$ 28,305,353.84	\$ 380,092,992.87

* Express Completion Factor as a percentage

Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ (938,422,791.49)	\$ -
	\$ 444.18
	80.43%

Allowed PMPM	Medical Incurred Claims	Rx Incurred Claims	Med Completion	Rx Completion	Ultimate Med Claims	Ultimate Rx Claims	IP Admits per 1000	OP Visits per 1000	Prof Visits per 1000	Rx Scripts per 1000	GLP-1 and like drugs	GLP-1 and like drugs
322.36	61,686,017.17	5,778,550.34	99.1%	100.0%	62,246,233	5,778,550	863.00	22,978.00	250,468.00	526.03	1.10	279,426.77
343.80	64,715,522.32	7,278,596.60	99.1%	100.0%	65,303,252	7,278,597	828.00	19,884.00	259,521.00	561.53	1.59	429,687.21
398.81	75,706,006.18	8,951,102.96	99.2%	100.0%	76,316,538	8,951,103	967.00	21,875.00	302,335.00	701.05	1.96	521,654.49
400.87	77,397,671.95	10,301,980.72	99.2%	100.0%	78,021,847	10,301,981	1,070.00	30,900.00	306,848.00	766.78	2.20	594,110.54
387.96	77,926,014.47	10,649,006.54	99.2%	100.0%	78,554,450	10,649,007	1,079.00	31,803.00	291,375.00	726.19	2.11	586,893.72
397.51	82,305,409.40	11,678,014.53	99.2%	100.0%	82,969,163	11,678,015	1,146.00	31,271.00	303,142.00	714.03	2.32	687,171.06
417.43	90,118,004.56	11,822,531.70	99.2%	100.0%	90,844,763	11,822,532	1,284.00	21,213.00	301,218.00	695.66	2.40	735,977.02
465.68	105,292,536.13	13,654,024.99	99.3%	100.0%	106,034,780	13,654,025	1,494.00	22,694.00	350,259.00	748.95	2.46	795,869.52
417.55	94,556,131.23	13,692,661.20	99.2%	100.0%	95,318,681	13,692,661	1,323.00	22,206.00	321,256.00	702.53	2.33	766,096.22
408.09	93,052,642.30	13,739,991.05	99.2%	100.0%	93,803,067	13,739,991	1,293.00	23,569.00	324,765.00	695.53	2.42	797,590.60
388.70	88,622,861.31	14,649,407.42	99.1%	100.0%	89,427,711	14,649,407	1,204.00	22,410.00	294,799.00	697.18	2.66	910,287.52
391.22	90,668,937.17	14,399,320.25	99.2%	100.0%	91,400,138	14,399,320	1,215.00	23,662.00	312,841.00	741.01	2.69	925,532.11
373.64	174,508,360.20	19,202,505.46	99.3%	100.0%	175,738,530	19,202,505	2,164.00	47,038.00	723,725.00	687.39	1.56	1,022,951.53
341.48	168,463,314.39	23,285,009.45	99.6%	100.0%	169,139,874	23,285,009	2,171.00	51,101.00	743,572.00	621.88	1.90	1,371,622.14
403.50	204,252,850.43	29,102,162.12	99.6%	100.0%	205,073,143	29,102,162	2,406.00	70,875.00	929,020.00	690.18	2.39	1,731,453.69
383.04	191,115,197.59	29,862,347.70	99.6%	100.0%	191,882,729	29,862,348	2,156.00	78,309.00	954,114.00	677.68	2.46	1,718,047.53
424.97	209,876,017.42	32,741,191.01	99.6%	100.0%	210,718,893	32,741,191	2,353.00	59,901.00	739,078.00	716.83	2.93	2,110,141.19
421.03	204,512,893.56	34,311,547.10	99.5%	100.0%	205,540,597	34,311,547	2,402.00	58,225.00	724,353.00	740.02	3.26	2,298,599.93
402.91	197,365,111.78	32,191,510.57	99.5%	100.0%	198,356,896	32,191,511	2,375.00	54,893.00	674,418.00	708.80	3.07	2,222,615.14
448.18	225,387,420.31	36,355,930.64	99.5%	100.0%	226,520,020	36,355,931	2,638.00	60,225.00	745,338.00	739.26	3.31	2,434,977.49
399.46	205,095,236.71	34,411,212.08	99.4%	100.0%	206,333,236	34,411,212	2,527.00	59,590.00	670,575.00	678.71	3.14	2,368,021.61
435.55	230,748,415.10	37,533,826.39	99.4%	100.0%	232,141,263	37,533,826	2,679.00	67,557.00	742,045.00	718.57	3.26	2,444,604.70
408.35	218,551,716.21	37,121,055.50	99.4%	100.0%	219,870,942	37,121,056	2,603.00	62,348.00	706,989.00	686.95	3.03	2,305,856.86
400.14	213,921,947.46	39,014,424.25	99.4%	100.0%	215,213,227	39,014,424	2,492.00	59,056.00	678,190.00	689.13	3.38	2,523,956.23
428.60	211,046,638.12	34,595,269.38	97.5%	100.0%	216,458,090	34,595,269	2,473.00	68,698.00	709,050.00	723.03	3.68	2,685,338.34
410.72	194,395,206.51	35,248,594.56	98.7%	100.0%	196,955,630	35,248,595	2,144.00	63,018.00	664,631.00	675.61	4.60	3,176,109.78
470.23	215,873,806.52	41,418,245.31	98.4%	100.0%	219,383,950	41,418,245	2,279.00	60,321.00	722,748.00	763.88	5.66	3,854,110.36
445.07	199,680,433.01	38,868,040.48	98.7%	100.0%	202,310,469	38,868,040	1,966.00	53,912.00	634,063.00	709.71	5.67	3,601,706.97
471.74	206,047,855.57	41,665,932.05	98.7%	100.0%	208,761,758	41,665,932	2,017.00	56,890.00	662,990.00	762.63	5.98	3,544,025.88
452.87	192,029,666.21	41,045,014.47	98.6%	100.0%	194,756,254	41,045,014	1,881.00	49,293.00	627,401.00	730.40	6.20	3,713,735.89
436.49	181,053,352.96	39,951,823.49	98.5%	100.0%	183,810,511	39,951,823	1,798.00	44,787.00	559,525.00	711.12	6.15	3,624,030.36
474.79	194,464,832.06	42,481,358.20	98.6%	100.0%	197,225,996	42,481,358	1,805.00	47,301.00	623,544.00	778.68	6.70	3,886,296.82
436.79	186,214,106.39	40,382,431.52	98.5%	100.0%	189,049,854	40,382,432	1,840.00	43,475.00	581,046.00	728.85	5.92	3,512,054.74
480.12	212,396,322.04	45,521,266.72	98.6%	100.0%	215,412,091	45,521,267	1,958.00	46,390.00	632,078.00	787.54	4.97	3,070,748.31
466.59	214,138,147.44	44,968,354.20	98.1%	100.0%	218,285,573	44,968,354	1,996.00	44,839.00	592,565.00	727.33	5.08	3,239,821.29
428.62	195,549,784.17	45,681,886.39	98.3%	100.0%	198,931,622	45,681,886	1,956.00	41,765.00	530,335.00	711.99	5.92	3,937,178.80
443.90	233,296,736.33	47,090,378.20	98.1%	100.0%	237,891,370	47,090,378	2,151.00	46,146.00	661,988.00	728.36	4.86	3,722,769.57
418.85	235,023,894.96	49,452,934.77	98.0%	100.0%	239,820,301	49,452,935	2,117.00	41,140.00	689,865.00	663.60	5.02	4,104,135.80
429.24	250,112,341.75	52,129,359.25	98.0%	100.0%	255,216,675	52,129,359	2,462.00	43,952.00	687,615.00	653.77	5.59	4,575,400.88
440.07	264,303,491.12	56,434,396.39	97.9%	100.0%	269,972,922	56,434,396	2,455.00	45,122.00	724,911.00	679.02	6.14	5,297,289.48
460.80	282,796,881.86	60,401,248.48	97.7%	100.0%	289,454,331	60,401,248	2,754.00	48,593.00	726,813.00	673.43	6.58	5,703,368.73
423.43	266,556,118.59	55,827,914.52	97.5%	100.0%	273,390,891	55,827,915	2,725.00	45,153.00	674,166.00	617.83	6.51	5,800,294.40
461.66	294,702,341.33	64,987,206.61	96.8%	100.0%	304,444,567	64,987,207	2,982.00	50,407.00	733,906.00	665.31	7.13	6,641,319.91
465.16	305,479,210.45	64,861,710.27	97.0%	100.0%	314,927,021	64,861,710	3,188.00	48,731.00	770,965.00	652.79	7.10	6,684,850.89
442.75	291,552,753.63	64,210,674.17	95.9%	100.0%	304,017,470	64,210,674	3,082.00	47,704.00	710,996.00	631.52	6.93	6,684,284.73
461.78	310,980,027.95	69,301,542.43	95.8%	100.0%	324,613,808	69,301,542	3,049.00	50,748.00	758,462.00	666.62	7.38	7,385,357.21
436.43	292,567,298.21	63,223,795.76	93.8%	100.0%	311,905,435	63,223,796	2,908.00	47,340.00	684,947.00	605.91	6.86	6,911,056.83
441.24	284,498,874.95	68,805,779.59	92.3%	100.0%	308,232,801	68,805,780	2,850.00	45,717.00	635,745.00	633.37	7.56	7,549,026.66

GLP-1 and like drugs	IP Utilization Trend	OP Utilization Trend	Prof Utilization Trend	Rx Utilization Trend	Prescription Drug Rebate	GLP-1 and like drugs	GLP-1 and like drugs	GLP-1 and like drugs Paid	Allowed Claims (Net of
242,637.68									
378,834.39									
471,821.50									
539,189.20									
530,842.57									
625,804.89									
676,033.07									
733,485.94									
711,372.09									
740,613.77									
847,474.65									
870,767.80									
890,802.22									
1,219,529.17									
1,547,520.72									
1,566,062.75									
1,947,251.77									
2,139,500.73									
2,036,496.74									
2,221,595.19									
2,186,037.39									
2,264,509.15									
2,156,524.82									
2,360,591.92	110.4%	147.6%	149.6%	1.0%	11.6%	28.4%	27.8%	27.8%	1.9%
2,465,228.92	94.3%	135.7%	120.3%	-0.6%	16.8%	34.1%	37.1%	37.9%	2.6%
2,913,173.64	78.2%	118.1%	95.3%	-0.6%	21.9%	42.6%	46.9%	48.3%	5.6%
3,604,656.89	63.2%	88.6%	67.8%	0.4%	25.0%	52.3%	55.3%	57.9%	6.5%
3,389,660.13	52.8%	63.1%	43.8%	1.8%	28.0%	62.4%	64.0%	67.0%	8.3%
3,355,629.01	41.5%	52.8%	32.4%	2.5%	29.3%	68.4%	65.1%	68.2%	8.0%
3,534,770.29	30.8%	42.8%	22.6%	2.0%	29.8%	73.0%	65.8%	68.9%	7.9%
3,458,160.01	21.9%	31.9%	14.5%	1.9%	33.2%	79.4%	68.8%	72.6%	8.7%
3,704,234.20	12.5%	21.0%	6.9%	2.5%	36.4%	85.4%	71.9%	76.5%	8.5%
3,363,945.46	4.3%	11.0%	1.0%	3.4%	40.4%	89.5%	74.8%	79.8%	9.6%
2,939,509.88	-3.9%	0.3%	-5.5%	3.9%	44.0%	89.8%	75.6%	81.0%	9.6%
3,099,648.54	-11.0%	-8.0%	-11.3%	4.5%	49.4%	93.9%	80.6%	86.1%	10.7%
3,790,909.08	-16.8%	-14.9%	-16.5%	5.5%	53.8%	97.5%	86.2%	92.1%	11.4%
3,518,178.63	-18.7%	-20.3%	-16.9%	5.1%	53.1%	89.1%	78.9%	84.5%	10.5%
3,884,602.28	-18.8%	-24.4%	-15.9%	4.3%	52.2%	76.9%	67.9%	73.3%	9.0%
4,338,615.93	-17.8%	-25.6%	-14.3%	2.1%	50.5%	62.9%	54.5%	59.0%	6.7%
5,047,270.15	-15.5%	-24.3%	-10.0%	1.3%	50.6%	52.3%	46.1%	50.2%	5.3%
5,429,984.53	-12.0%	-25.1%	-8.4%	-0.3%	50.0%	43.9%	41.0%	44.6%	4.4%
5,542,028.31	-7.3%	-24.7%	-6.7%	-1.5%	48.2%	36.2%	35.4%	38.5%	3.2%
6,351,879.45	-1.1%	-22.9%	-3.3%	-2.0%	46.4%	30.3%	31.7%	34.4%	3.0%
6,417,727.48	7.2%	-21.2%	0.1%	-3.9%	42.5%	23.3%	26.7%	28.9%	2.6%
6,428,056.59	14.8%	-18.7%	2.8%	-5.6%	39.2%	19.3%	23.7%	25.6%	1.9%
7,118,854.78	22.4%	-15.4%	5.9%	-7.7%	37.2%	19.9%	24.7%	26.4%	1.0%
6,660,448.39	29.1%	-12.7%	8.7%	-9.5%	33.4%	18.8%	23.3%	24.8%	-0.7%
7,294,506.82	35.7%	-9.7%	12.2%	-10.7%	31.0%	16.7%	20.5%	21.8%	-1.2%

Continuance Table for Calculating Reinsurance Impact - Individual Market

Carrier Name: Oscar Health Plan of Pennsylvania, Inc.
Product(s): HMO
Market Segment: Individual
Rate Effective Date: 1/1/2026
Incurred Dates: 1/1/2024 to 12/31/2024

Individual ACA Compliant Policies		
Annual Incurred Claims Range		Unique Members
\$0	\$29,999	3,728
\$30,000	\$34,999	14
\$35,000	\$39,999	21
\$40,000	\$44,999	20
\$45,000	\$49,999	12
\$50,000	\$54,999	3
\$55,000	\$59,999	5
\$60,000	\$64,999	3
\$65,000	\$69,999	3
\$70,000	\$74,999	7
\$75,000	\$79,999	3
\$80,000	\$84,999	0
\$85,000	\$89,999	1
\$90,000	\$94,999	2
\$95,000	\$99,999	3
\$100,000	\$109,999	5
\$110,000	\$119,999	5
\$120,000	\$129,999	1
\$130,000	\$139,999	3
\$140,000	\$149,999	2
\$150,000	\$159,999	2
\$160,000	\$169,999	1
\$170,000	\$179,999	0
\$180,000	\$189,999	0
\$190,000	\$199,999	1
\$200,000	\$209,999	0
\$210,000	\$219,999	1
\$220,000	\$229,999	0
\$230,000	\$239,999	1
\$240,000	\$249,999	0
\$250,000	\$259,999	0
\$260,000	\$269,999	2

\$270,000	\$279,999	0
\$280,000	\$289,999	0
\$290,000	\$299,999	1
\$300,000	\$324,999	2
\$325,000	\$349,999	1
\$350,000	\$374,999	0
\$375,000	\$399,999	0
\$400,000	\$424,999	0
\$425,000	\$449,999	0
\$450,000	\$474,999	0
\$475,000	\$499,999	0
\$500,000	\$599,999	0
\$600,000	\$699,999	1
\$700,000	\$799,999	0
\$800,000	\$899,999	0
\$900,000	\$999,999	0
\$1,000,000+		0
Total		3,854

Market Only, Experience Period Information

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

Proj. Incurred Claim Impact:	-2.7%
------------------------------	-------

Market Only: Incurred Dates 1/1/2024 to 12/31/2024

Member Months	Total Incurred Claims
29,548	\$7,271,370
128	\$503,798
241	\$873,339
203	\$965,023
136	\$640,709
35	\$176,503
52	\$326,222
18	\$205,292
36	\$227,529
71	\$577,000
34	\$257,939
0	\$0
12	\$100,202
19	\$207,454
17	\$327,636
56	\$595,866
54	\$638,745
12	\$135,228
29	\$459,238
24	\$329,220
21	\$345,112
12	\$184,917
0	\$0
0	\$0
9	\$215,681
0	\$0
6	\$247,174
0	\$0
9	\$262,285
0	\$0
0	\$0
23	\$603,087

0	\$0
0	\$0
10	\$331,574
24	\$703,439
12	\$381,391
0	\$0
0	\$0
0	\$0
0	\$0
0	\$0
0	\$0
0	\$0
0	\$0
12	\$708,767
0	\$0
0	\$0
0	\$0
0	\$0
30,863	\$18,801,741

Total Incurred Claims with Reinsurance
\$7,271,370
\$503,798
\$873,339
\$965,023
\$640,709
\$176,503
\$326,222
\$197,704
\$213,270
\$529,900
\$234,557
\$0
\$88,202
\$183,454
\$291,636
\$535,866
\$578,745
\$123,228
\$423,238
\$305,220
\$321,112
\$172,917
\$0
\$0
\$203,681
\$0
\$235,174
\$0
\$250,285
\$0
\$0
\$579,087

\$0
\$0
\$319,574
\$679,439
\$369,391
\$0
\$0
\$0
\$0
\$0
\$0
\$0
\$696,767
\$0
\$0
\$0
\$0
\$18,289,413

Continuance Table for Calculating Reinsurance Impact - Individual Mai

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

Reinsurance Program Impact Cor		
Annual Incurred Claims Range		Unique Members
\$0	\$29,999	14,413
\$30,000	\$34,999	83
\$35,000	\$39,999	64
\$40,000	\$44,999	52
\$45,000	\$49,999	42
\$50,000	\$54,999	34
\$55,000	\$59,999	30
\$60,000	\$64,999	25
\$65,000	\$69,999	21
\$70,000	\$74,999	19
\$75,000	\$79,999	16
\$80,000	\$84,999	15
\$85,000	\$89,999	12
\$90,000	\$94,999	11
\$95,000	\$99,999	9
\$100,000	\$109,999	16
\$110,000	\$119,999	14
\$120,000	\$129,999	12
\$130,000	\$139,999	10
\$140,000	\$149,999	9
\$150,000	\$159,999	8
\$160,000	\$169,999	6
\$170,000	\$179,999	6
\$180,000	\$189,999	5
\$190,000	\$199,999	4
\$200,000	\$209,999	4
\$210,000	\$219,999	4
\$220,000	\$229,999	3
\$230,000	\$239,999	3
\$240,000	\$249,999	3
\$250,000	\$259,999	3
\$260,000	\$269,999	2

\$270,000	\$279,999	2
\$280,000	\$289,999	2
\$290,000	\$299,999	2
\$300,000	\$324,999	4
\$325,000	\$349,999	3
\$350,000	\$374,999	3
\$375,000	\$399,999	3
\$400,000	\$424,999	2
\$425,000	\$449,999	2
\$450,000	\$474,999	2
\$475,000	\$499,999	2
\$500,000	\$599,999	5
\$600,000	\$699,999	3
\$700,000	\$799,999	2
\$800,000	\$899,999	1
\$900,000	\$999,999	1
\$1,000,000+		3
Total		15,000

Market Only, Projection Period Information

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

Proj. Incurred Claim Impact:	-2.6%
Proj. Morbidity Impact:	0.0%

Continuance Table Development - Plan Year 2026

Member Months	Total Incurred Claims
122,644	\$30,974,834
898	\$2,579,525
705	\$2,317,805
574	\$2,134,552
461	\$1,904,316
378	\$1,734,834
325	\$1,637,949
268	\$1,476,894
232	\$1,366,206
204	\$1,294,848
180	\$1,217,623
160	\$1,155,724
134	\$1,076,296
118	\$998,104
100	\$897,492
176	\$1,705,939
147	\$1,563,090
128	\$1,473,307
114	\$1,406,494
98	\$1,294,354
81	\$1,162,991
66	\$1,011,265
63	\$1,040,860
53	\$920,594
47	\$850,099
42	\$803,360
40	\$806,853
32	\$665,619
29	\$637,679
28	\$629,125
28	\$649,175
25	\$622,532

23	\$592,090
21	\$567,286
21	\$558,489
46	\$1,326,300
39	\$1,176,250
34	\$1,133,376
30	\$1,052,924
27	\$1,005,183
23	\$947,472
20	\$832,500
17	\$776,080
52	\$2,643,219
34	\$2,030,726
20	\$1,358,706
15	\$1,128,323
11	\$935,745
35	\$4,907,778
129,046	\$92,982,782

Total Incurred Claims with Reinsurance
\$30,974,834
\$2,579,525
\$2,317,805
\$2,134,552
\$1,904,316
\$1,734,834
\$1,637,949
\$1,476,446
\$1,335,388
\$1,240,870
\$1,146,456
\$1,071,411
\$974,951
\$893,001
\$794,024
\$1,510,699
\$1,399,794
\$1,331,707
\$1,281,358
\$1,187,146
\$1,072,871
\$937,633
\$969,460
\$860,834
\$797,755
\$756,296
\$761,805
\$630,099
\$605,111
\$598,309
\$618,623
\$594,332

\$566,242
\$543,406
\$535,761
\$1,275,324
\$1,134,394
\$1,095,816
\$1,020,308
\$975,927
\$921,456
\$810,900
\$756,976
\$2,585,139
\$1,993,070
\$1,336,866
\$1,112,339
\$923,865
\$4,869,066
\$90,587,046

PA Rate Template Part II

Rate Development and Change

Carrier Name:

Product(s):

Market Segment:

Rate Effective Date:

Table 5. Development of the Projected Index Rate, Market-Adjusted Index Ra

Development of the Projected Index Rate
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM
Two year trend projection Factor
Unadjusted Projected Allowed EHB Claims PMPM
<u>Single Risk Pool Adjustment Factors</u>
Change in Morbidity - Impact of Reinsurance Program
Change in Morbidity - All Other
Total Non-Morbidity Changes
Change in Demographics
Change in Network
Change in Benefits
Change in Other
Total Adjusted Projected Allowed EHB Claims PMPM
Credibility Factors
Blended Projected EHB Claims PMPM
Development of the Market-Adjusted Index Rate and Total Allowed Claims
Adjusted Projected Allowed EHB Claims PMPM
Projected Paid to Allowed Ratio
Projected Incurred EHB Claims PMPM
Market-wide Adjustments
Projected Incurred Risk Adjustment PMPM
Projected Incurred Exchange User Fees PMPM
Projected Incurred Reinsurance Recoveries PMPM
Market-Adjusted Projected Incurred EHB Claims PMPM
Market-Adjusted Projected Allowed EHB Claims PMPM
Projected Allowed Non-EHB Claims PMPM

Catastrophic Eligibility Adjustment Market-Adjusted Projected Incurred Total Claims PMPM Market-Adjusted Projected Allowed Total Claims PMPM
--

Table 6. Retention

Retention Items - Express in percentages

Administrative Expenses General and Claims Agent/Broker Fees and Commissions Quality Improvement Initiatives Taxes and Fees Risk Adjustment User Fee PCORI Fee PA Premium & Other Taxes (if applicable) Federal Income Tax Health Insurance Providers Fee (Prorated for Small Groups only) Profit/Contingency (after tax) Total Retention Projected Required Revenue PMPM

Table 8. Components of Rate Change

Rate Components
A. Calibrated Plan Adjusted Index Rate (PMPM) B. Base period allowed claims before normalization C. Normalization factor component of change D. Change in Normalized Allowed Claims Adjustment Components D1. Base period allowed claims after normalization D2. URRT Trend D3. URRT Morbidity D4. URRT Other D5. Normalized URRT Risk Adjustment on an allowed basis D6. Normalized Exchange User Fee on an allowed basis

D7. Normalized Reinsurance Recoveries on an allowed basis

D8. Subtotal - Sum(D1:D7)

E. Change in Allowable Plan Adjusted Level Components

E1. Network

E2. Pricing AV

E3. Benefit Richness

E4. Catastrophic Eligibility

E5. Benefits in Addition to EHB

E6. Subtotal - Sum(E1:E5)

F. Change in Retention Components

F1. Administrative Expenses

F2. Taxes and Fees

F3. Profit and/or Contingency

F4. Subtotal - Sum(F1:F3)

G. Change in Miscellaneous Items

H. Sum of Components of Rate Change (should approximate the change shown in line A)

Oscar Health Plan of Pennsylvania, Inc.
HMO
Individual
1/1/2026

ite, and Total Allowed Claims

Actual Experience Data	Manual Data	
\$ 664.10	\$ 444.18	<- Actual Experience PMPM should be consistent with
1.141	1.097	
\$ 757.41	\$ 487.32	
1.000	1.000	
1.074	1.014	<- See URRT Instructions
1.023	1.410	
1.003	1.115	<- See URRT Instructions
1.025	1.240	
1.000	1.006	<- See URRT Instructions
0.995	1.013	
\$ 831.97	\$ 696.91	
60%	40%	<- See Instructions
	\$ 778.30	

\$ 778.30	<- Index Rate for Projection Period on URRT
0.827	
\$ 643.35	
\$ (58.04)	
\$22.64	
\$16.58	
\$ 707.46	
\$ 855.85	<- Market-Adjusted Index Rate
\$ -	

	1.000
	707.4589121
\$	855.85

Percentages	PMPM Amounts
6.70%	\$51.92
4.49%	\$34.84
1.46%	\$11.31
0.75%	\$5.78
0.48%	\$3.70
0.02%	\$0.18
0.04%	\$0.29
0.00%	\$0.00
0.42%	\$3.23
0.00%	\$0.00
1.57%	\$12.15
8.74%	\$67.78
\$	775.24

2025	2026	Difference	Percent Change
\$ 362.74	\$ 441.96	\$ 79.22	21.8%
\$ 451.25	\$ 576.70	\$ 125.44	34.6%
\$ (197.51)	\$ (246.33)	\$ (48.83)	-13.5%
\$ 253.75	\$ 330.36	\$ 76.62	21.1%
\$ 25.71	\$ 40.72	\$ 15.01	4.1%
\$ 30.60	\$ 18.65	\$ (11.95)	-3.3%
\$ 53.86	\$ 68.86	\$ 14.99	4.1%
\$ 32.96	\$ 40.22	\$ 7.26	2.0%
\$ 12.87	\$ 15.69	\$ 2.82	0.8%

\$ (17.69)	\$ (11.49)	\$ 6.20	1.7%
\$ 392.06	\$ 503.01	\$ 110.95	30.6%
\$ -	\$ -	\$ -	0.0%
\$ (72.77)	\$ (89.63)	\$ (16.86)	-4.6%
\$ (2.62)	\$ (0.37)	\$ 2.25	0.6%
\$ (0.53)	\$ (0.42)	\$ 0.12	0.0%
\$ -	\$ -	\$ -	0.0%
\$ (75.92)	\$ (90.42)	\$ (14.49)	-4.0%
\$ 31.15	\$ 29.60	\$ (1.55)	-0.4%
\$ 1.84	\$ 2.11	\$ 0.27	0.1%
\$ 5.98	\$ 6.93	\$ 0.95	0.3%
\$ 38.97	\$ 38.64	\$ (0.33)	-0.1%
		\$ -	0.0%
\$ 355.11	\$ 451.24	\$ 96.13	26.5%

the Index Rate for Experier

nce Period on URRT

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization
Blended Earned Premium
Blended Loss Ratio

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

Effective Date
of Member Months Renewing in Quarter
Adjusted Projected Allowed EHB Claims PMPM
Months of Trend
Annual Trend
Single Risk Pool Projected Allowed Claims
Quarterly Trend Factor

Table 5B. Exchange User Fee Calculation

Exchange User Fee Percentage

Expected On-Exchange Enrollment Percentage
Projected Required Revenue PMPM
Adjustment for Catastrophic Eligibility and Benefits in Addition to EHB (if applicable)
Projected Incurred Exchange User Fee PMPM

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

<u>Normalization Factors</u>
Average Age Factor
Average Geographic Factor
Average Tobacco Factor
Average Benefit Richness (induced demand)
Average Network Factor
Market-Adjusted Projected Allowed Total Claims PMPM
Normalized Market-Adjusted Projected Allowed Total Claims PMPM

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

Paid-to-Allowed
URRT Trend (Total Applied Trend Factor)
URRT Morbidity
URRT "Other"
Risk Adjustment
Exchange User Fee
Reinsurance Recoveries
Capitation

Network

Pricing AV

Benefit Richness

Catastrophic Eligibility

Benefits in Addition to EHB

Administrative Expenses

Taxes and Fees

Profit and/or Contingency

	\$ 576.70	<- Index Rate of Experience Period on URRT
	\$ 2,288,311,098.07	
	84.66%	

1/1/2026	4/1/2026	7/1/2026	10/1/2026
\$ 778.30	\$ 778.30	\$ 778.30	\$ 778.30
-	3	6	9
5.98%	5.98%	5.98%	5.98%
\$ 778.30	\$ 789.68	\$ 801.23	\$ 812.94
1.000	1.015	1.029	1.045

3.0%

	97%
	\$774.18
	1.000
\$	22.64

2025	2026
1.751	1.727
1.007	1.002
1.009	1.009
1.000	1.000
1.000	1.000
\$ 694.47	\$ 855.85
\$ 390.51	\$ 490.28

2025	2026	
0.831	0.827	
		<- URRT W1, S2
1.101	1.123	<- URRT W1, S2
1.109	1.050	<- URRT W1, S2
1.174	1.177	
		<- URRT W1, S3
\$ 48.71	\$ 58.04	<- URRT W1, S3
\$ 19.02	\$ 22.64	<- URRT W1, S3
\$ 26.14	\$ 16.58	<- URRT W1, S2
\$ -	\$ -	

1.000	1.000
0.814	0.822
0.992	0.999
0.998	0.999
1.000	1.000
\$0.09	6.70%
\$0.01	0.48%
\$0.02	1.57%

<- For 2025 in cell J81, please include a factor ec

Total Single Risk Pool	
	-
\$	778.30
\$	-
	0.000

qual to the product of the average Pricing AV and the Non-Funding of CSR Adjustment

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	Oscar Health Plan of Pennsylvania, Inc.
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:	\$ 855.85

Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2025 Plan Marketing Name
-------------	--------------------------------------	--	---------------------------------

Totals - Current Membership

Total - Projected Membership

Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL
Plan 1	98517PA0010055	HMO	Gold Simple
Plan 2	98517PA0010003	HMO	Bronze Classic
Plan 3	98517PA0010005	HMO	Bronze Elite PCP Saver
Plan 4	98517PA0010021	HMO	Bronze Classic PCP Saver Plus
Plan 5	98517PA0010024	HMO	Bronze Classic 4700
Plan 6	98517PA0010013	HMO	Gold Classic
Plan 7	98517PA0010035	HMO	Gold Elite Saver Plus
Plan 8	98517PA0010036	HMO	Gold Elite
Plan 9	98517PA0010006	HMO	Silver Classic
Plan 10	98517PA0010025	HMO	Silver Simple PCP Saver
Plan 11	98517PA0010030	HMO	Silver Elite Saver Plus
Plan 12	98517PA0010011	HMO	Secure
Plan 13	98517PA0010014	HMO	Bronze Simple HSA
Plan 14	98517PA0010050	HMO	Bronze Classic Standard
Plan 15	98517PA0010052	HMO	Silver Classic Standard

Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2026	1/1/2026 HIOS Plan ID (If 1/1/2025 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off
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0.697
0.697

DNM	TRANSITIONAL	N/A	N/A	N/A	N/A
N	98517PA0010003	Gold	0.76130072	Standard AV	On/Off
E	98517PA0010005	Expanded Bro	0.63760634	Standard AV	On/Off
E	98517PA0010021	Expanded Bro	0.63554682	Standard AV	On/Off
E	98517PA0010024	Expanded Bro	0.63065053	Standard AV	On/Off
E	98517PA0010013	Expanded Bro	0.64148307	Standard AV	On/Off
E	98517PA0010035	Gold	0.78414493	Standard AV	On/Off
E	98517PA0010036	Gold	0.80426013	Standard AV	On/Off
E	98517PA0010006	Gold	0.81076889	Standard AV	On/Off
E	98517PA0010025	Silver	0.71301208	Standard AV	On/Off
E	98517PA0010030	Silver	0.70027839	Standard AV	On/Off
E	98517PA0010011	Silver	0.71688089	Standard AV	On/Off
DM		Catastrophic	0.9	Standard AV	On/Off
DM		Bronze	0.6	Standard AV	On/Off
DM		Expanded Bro	0.6	Standard AV	On/Off
DM		Silver	0.7	Standard AV	On/Off

45 CFR Part 156.8 (d) (2) Allowable

Pricing AV (company- determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment
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0.822	0.999	1.000	1.000	0.999	1.037
0.824	1.000	1.000	1.000	1.000	1.037

N/A	N/A	N/A	N/A	N/A	N/A
0.821	0.994	1.000	1.000	1.000	1.000
0.742	0.956	1.000	1.000	1.000	1.000
0.796	0.981	1.000	1.000	1.000	1.000
0.749	0.959	1.000	1.000	1.000	1.000
0.761	0.964	1.000	1.000	1.000	1.000
0.857	1.015	1.000	1.000	1.000	1.000
0.910	1.050	1.000	1.000	1.000	1.000
0.885	1.032	1.000	1.000	1.000	1.000
0.773	1.074	1.000	1.000	1.000	1.220
0.761	1.063	1.000	1.000	1.000	1.220
0.776	1.077	1.000	1.000	1.000	1.220
0.686	0.935	1.000	1.000	0.843	1.000
0.740	0.955	1.000	1.000	1.000	1.000
0.742	0.956	1.000	1.000	1.000	1.000
0.749	1.053	1.000	1.000	1.000	1.220

ves @ 02-01-2025
2,625

	2025 Calibrated Plan Adjusted Index Rate PMPM	2026 Calibrated Plan Adjusted Index Rate PMPM	Proposed Rate Change Compared to Prior 12 months
Total Projected Lives			
2,433	\$ 362.74	\$ 441.96	21.8%
	N/A	N/A	N/A
16	\$ -	\$ 437.84	0.0%
327	\$ 317.71	\$ 384.82	21.1%
224	\$ 353.80	\$ 420.65	18.9%
591	\$ 317.16	\$ 388.88	22.6%
97	\$ 322.99	\$ 396.59	22.8%
440	\$ 384.85	\$ 465.07	20.8%
103	\$ 427.27	\$ 507.97	18.9%
220	\$ 400.44	\$ 486.88	21.6%
111	\$ 430.13	\$ 536.52	24.7%
254	\$ 416.95	\$ 524.10	25.7%
49	\$ 434.64	\$ 540.52	24.4%
-	\$ 249.73	\$ 300.29	20.2%
-	\$ 316.81	\$ 383.06	20.9%
-	\$ 317.83	\$ 384.32	20.9%
-	\$ 420.62	\$ 511.17	21.5%

**% of Total
Covered Lives**

N/A
0.0%
8.8%
8.9%
24.7%
4.0%
17.6%
4.4%
9.4%
4.5%
7.3%
1.9%
0.6%
2.5%
2.1%
3.2%

02-01-2025 Number of Covered Lives by Rating A						
1	2	3	4	5	6	7
-	-	1,159	-	-	604	406
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	62	-	-	25	26
-	-	93	-	-	80	19
-	-	264	-	-	183	158
-	-	36	-	-	34	24
-	-	204	-	-	123	59
-	-	67	-	-	11	18
-	-	148	-	-	43	34
-	-	47	-	-	21	4
-	-	107	-	-	45	27
-	-	29	-	-	5	3
-	-	5	-	-	1	4
-	-	24	-	-	9	9
-	-	26	-	-	6	10
-	-	47	-	-	18	11

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

479	-	2,648
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-	-	-	0	
-	-	-	1	yes
121	-	234	1	yes
45	-	237	1	yes
49	-	654	1	yes
13	-	107	1	yes
81	-	467	1	yes
21	-	117	1	yes
24	-	249	1	yes
46	-	118	1	yes
14	-	193	1	yes
13	-	50	1	yes
7	-	17	1	N/A
24	-	66	1	yes
13	-	55	1	yes
8	-	84	1	yes

PA Rate Template Part IV A - Individual

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

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

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

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

Plan 1	98517PA0010055	Gold Simple	N	98517PA0010003	Gold	On/Off
Plan 2	98517PA0010003	Bronze Classic	E	98517PA0010005	Expanded Bron	On/Off
Plan 3	98517PA0010005	Bronze Elite PCP Saver	E	98517PA0010021	Expanded Bron	On/Off
Plan 4	98517PA0010021	Bronze Classic PCP Saver Pl	E	98517PA0010024	Expanded Bron	On/Off
Plan 5	98517PA0010024	Bronze Classic 4700	E	98517PA0010013	Expanded Bron	On/Off
Plan 6	98517PA0010013	Gold Classic	E	98517PA0010035	Gold	On/Off
Plan 7	98517PA0010035	Gold Elite Saver Plus	E	98517PA0010036	Gold	On/Off
Plan 8	98517PA0010036	Gold Elite	E	98517PA0010006	Gold	On/Off
Plan 9	98517PA0010006	Silver Classic	E	98517PA0010025	Silver	On/Off
Plan 10	98517PA0010025	Silver Simple PCP Saver	E	98517PA0010030	Silver	On/Off
Plan 11	98517PA0010030	Silver Elite Saver Plus	E	98517PA0010011	Silver	On/Off

Plan 12	98517PA0010011	Secure	DM	0	Catastrophic	On/Off
Plan 13	98517PA0010014	Bronze Simple HSA	DM	0	Bronze	On/Off
Plan 14	98517PA0010050	Bronze Classic Standard	DM	0	Expanded Bronze	On/Off
Plan 15	98517PA0010052	Silver Classic Standard	DM	0	Silver	On/Off

2025 21-year-old, Non-Tobacco Premium PMPM

1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
---	---	---	---	---	---	---	---	---	--

\$ -	\$ -	\$ 345.46	\$ -	\$ -	\$ 414.38	\$ 352.76	\$ 347.91	\$ -	\$ 362.74
------	------	-----------	------	------	-----------	-----------	-----------	------	-----------

\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ 296.74	\$ -	\$ -	\$ 366.32	\$ 318.67	\$ 307.86	\$ -	\$ 312.36
\$ -	\$ -	\$ 330.45	\$ -	\$ -	\$ 407.93	\$ 354.86	\$ 342.83	\$ -	\$ 360.91
\$ -	\$ -	\$ 296.23	\$ -	\$ -	\$ 365.69	\$ 318.11	\$ 307.33	\$ -	\$ 321.78
\$ -	\$ -	\$ 301.67	\$ -	\$ -	\$ 372.41	\$ 323.96	\$ 312.98	\$ -	\$ 330.52
\$ -	\$ -	\$ 359.45	\$ -	\$ -	\$ 443.73	\$ 386.00	\$ 372.91	\$ -	\$ 387.33
\$ -	\$ -	\$ 399.07	\$ -	\$ -	\$ 492.64	\$ 428.55	\$ 414.02	\$ -	\$ 415.08
\$ -	\$ -	\$ 374.01	\$ -	\$ -	\$ 461.71	\$ 401.65	\$ 388.03	\$ -	\$ 394.28
\$ -	\$ -	\$ 401.74	\$ -	\$ -	\$ 495.94	\$ 431.42	\$ 416.80	\$ -	\$ 425.38
\$ -	\$ -	\$ 389.43	\$ -	\$ -	\$ 480.74	\$ 418.20	\$ 404.02	\$ -	\$ 415.80
\$ -	\$ -	\$ 405.95	\$ -	\$ -	\$ 501.14	\$ 435.94	\$ 421.17	\$ -	\$ 421.23

\$ -	\$ -	\$ 233.25	\$ -	\$ -	\$ 287.94	\$ 250.48	\$ 241.99	\$ -	\$ 244.12
\$ -	\$ -	\$ 295.90	\$ -	\$ -	\$ 365.28	\$ 317.76	\$ 306.98	\$ -	\$ 312.37
\$ -	\$ -	\$ 296.85	\$ -	\$ -	\$ 366.45	\$ 318.78	\$ 307.97	\$ -	\$ 311.06
\$ -	\$ -	\$ 392.86	\$ -	\$ -	\$ 484.97	\$ 421.88	\$ 407.58	\$ -	\$ 417.80

2026 21-year-old, Non-Tobacco Premium PMPM

1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
---	---	---	---	---	---	---	---	---	--

\$ -	\$ -	\$ 434.20	\$ -	\$ -	\$ 522.79	\$ 404.86	\$ 389.05	\$ -	\$ 441.74
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\$ -	\$ -	\$ 421.64	\$ -	\$ -	\$ 522.78	\$ 413.32	\$ 390.11	\$ -	\$ -
\$ -	\$ -	\$ 370.58	\$ -	\$ -	\$ 459.48	\$ 363.27	\$ 342.88	\$ -	\$ 364.94
\$ -	\$ -	\$ 405.08	\$ -	\$ -	\$ 502.25	\$ 397.09	\$ 374.80	\$ -	\$ 431.49
\$ -	\$ -	\$ 374.49	\$ -	\$ -	\$ 464.32	\$ 367.10	\$ 346.49	\$ -	\$ 395.74
\$ -	\$ -	\$ 381.92	\$ -	\$ -	\$ 473.53	\$ 374.38	\$ 353.36	\$ -	\$ 405.87
\$ -	\$ -	\$ 447.86	\$ -	\$ -	\$ 555.29	\$ 439.02	\$ 414.37	\$ -	\$ 469.23
\$ -	\$ -	\$ 489.17	\$ -	\$ -	\$ 606.51	\$ 479.52	\$ 452.60	\$ -	\$ 492.16
\$ -	\$ -	\$ 468.87	\$ -	\$ -	\$ 581.33	\$ 459.61	\$ 433.81	\$ -	\$ 483.65
\$ -	\$ -	\$ 516.67	\$ -	\$ -	\$ 640.61	\$ 506.48	\$ 478.04	\$ -	\$ 523.32
\$ -	\$ -	\$ 504.71	\$ -	\$ -	\$ 625.78	\$ 494.75	\$ 466.98	\$ -	\$ 528.81
\$ -	\$ -	\$ 520.52	\$ -	\$ -	\$ 645.38	\$ 510.25	\$ 481.60	\$ -	\$ 522.27

\$ -	\$ -	\$ 289.17	\$ -	\$ -	\$ 358.54	\$ 283.47	\$ 267.55	\$ -	\$ 283.01
\$ -	\$ -	\$ 368.89	\$ -	\$ -	\$ 457.37	\$ 361.61	\$ 341.31	\$ -	\$ 369.93
\$ -	\$ -	\$ 370.10	\$ -	\$ -	\$ 458.88	\$ 362.80	\$ 342.43	\$ -	\$ 371.92
\$ -	\$ -	\$ 492.26	\$ -	\$ -	\$ 610.34	\$ 482.55	\$ 455.46	\$ -	\$ 512.79

Change in 21-year-old Non-Tobacco Premium PMPM

1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
---	---	---	---	---	---	---	---	---	--

0.0%	0.0%	25.7%	0.0%	0.0%	26.2%	14.8%	11.8%	0.0%	21.6%
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		24.9%			25.4%	14.0%	11.4%		17%
		22.6%			23.1%	11.9%	9.3%		20%
		26.4%			27.0%	15.4%	12.7%		23%
		26.6%			27.2%	15.6%	12.9%		23%
		24.6%			25.1%	13.7%	11.1%		21%
		22.6%			23.1%	11.9%	9.3%		19%
		25.4%			25.9%	14.4%	11.8%		23%
		28.6%			29.2%	17.4%	14.7%		23%
		29.6%			30.2%	18.3%	15.6%		27%
		28.2%			28.8%	17.0%	14.3%		24%

		24.0%			24.5%	13.2%	10.6%		16%
		24.7%			25.2%	13.8%	11.2%		18%
		24.7%			25.2%	13.8%	11.2%		20%
		25.3%			25.9%	14.4%	11.7%		23%

								Match				Match
								Match				Match
								Match				Match
								Match				Match



Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne

-	175	-	170	284	-	516	-	-	-	-	-
---	-----	---	-----	-----	---	-----	---	---	---	---	---

-	-	-	-	-	-	-	-	-	-	-	-
-	12	-	6	19	-	24	-	-	-	-	-
-	11	-	10	29	-	43	-	-	-	-	-
-	24	-	67	87	-	83	-	-	-	-	-
-	6	-	2	1	-	25	-	-	-	-	-
-	29	-	32	50	-	86	-	-	-	-	-
-	7	-	11	16	-	33	-	-	-	-	-
-	38	-	11	26	-	73	-	-	-	-	-
-	9	-	6	9	-	22	-	-	-	-	-
-	11	-	9	18	-	69	-	-	-	-	-
-	3	-	4	6	-	16	-	-	-	-	-

-	-	-	1	1	-	3	-	-	-	-	-
-	8	-	-	10	-	6	-	-	-	-	-
-	6	-	3	3	-	14	-	-	-	-	-
-	11	-	8	9	-	19	-	-	-	-	-

02-01-2025

Wyoming	3	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

14	Match	-	-	-	-	-	-	-	-	-
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[illegible]

[illegible]

5 Number of Covered Lives by County

4	Bedford	Blair	Cambria	Clearfield	Huntingdon	Jefferson	Somerset	5	Centre	Columbia	Lehigh	Mifflin

Match	-	-	-	-	-	-	-	Match	-	-	300	-
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Match								Match	-	-	-	-
Match								Match	-	-	12	-
Match								Match	-	-	53	-
Match								Match	-	-	99	-
Match								Match	-	-	21	-
Match								Match	-	-	46	-
Match								Match	-	-	4	-
Match								Match	-	-	20	-
Match								Match	-	-	11	-
Match								Match	-	-	15	-
Match								Match	-	-	3	-

Match								Match	-	-	-	-
Match								Match	-	-	3	-
Match								Match	-	-	4	-
Match								Match	-	-	9	-



Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	6	Adams	Berks	Lancaster	York	7
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-	304	-	-	-	-	Match	-	-	406	-	Match
---	-----	---	---	---	---	-------	---	---	-----	---	-------

-	-	-	-	-	-	Match	-	-	-	-	Match
-	13	-	-	-	-	Match	-	-	26	-	Match
-	27	-	-	-	-	Match	-	-	19	-	Match
-	84	-	-	-	-	Match	-	-	158	-	Match
-	13	-	-	-	-	Match	-	-	24	-	Match
-	77	-	-	-	-	Match	-	-	59	-	Match
-	7	-	-	-	-	Match	-	-	18	-	Match
-	23	-	-	-	-	Match	-	-	34	-	Match
-	10	-	-	-	-	Match	-	-	4	-	Match
-	30	-	-	-	-	Match	-	-	27	-	Match
-	2	-	-	-	-	Match	-	-	3	-	Match

-	1	-	-	-	-	Match	-	-	4	-	Match
-	6	-	-	-	-	Match	-	-	9	-	Match
-	2	-	-	-	-	Match	-	-	10	-	Match
-	9	-	-	-	-	Match	-	-	11	-	Match

Bucks	Chester	Delaware	Montgomery	Philadelphia	8	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon

66	75	68	68	202	Match	-	-	-	-	-	-
----	----	----	----	-----	-------	---	---	---	---	---	---

-	-	-	-	-	Match						
17	25	17	18	44	Match						
4	12	8	8	13	Match						
6	10	7	1	25	Match						
1	1	2	1	8	Match						
9	9	11	11	41	Match						
4	3	1	3	10	Match						
6	1	2	1	14	Match						
6	7	12	7	14	Match						
-	3	1	6	4	Match						
6	1	-	1	5	Match						

-	-	1	2	4	Match						
3	2	2	5	12	Match						
3	-	-	2	8	Match						
1	1	4	2	-	Match						

	Match
	Match
	Match
	Match

PA Rate Template Part IV B - Small Group Annual

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

Carrier Name: Oscar Health Plan of Pennsylvania, Inc.
Product(s): HMO
Market Segment: Small Group
Rate Effective Date: 1/1/2026

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

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

Plan 1	98517PA0010055	Gold Simple	N	98517PA0010003	Gold	On/Off
Plan 2	98517PA0010003	Bronze Classic	E	98517PA0010005	Expanded Bron	On/Off
Plan 3	98517PA0010005	Bronze Elite PCP Saver	E	98517PA0010021	Expanded Bron	On/Off
Plan 4	98517PA0010021	Bronze Classic PCP Saver Pl	E	98517PA0010024	Expanded Bron	On/Off
Plan 5	98517PA0010024	Bronze Classic 4700	E	98517PA0010013	Expanded Bron	On/Off
Plan 6	98517PA0010013	Gold Classic	E	98517PA0010035	Gold	On/Off
Plan 7	98517PA0010035	Gold Elite Saver Plus	E	98517PA0010036	Gold	On/Off
Plan 8	98517PA0010036	Gold Elite	E	98517PA0010006	Gold	On/Off
Plan 9	98517PA0010006	Silver Classic	E	98517PA0010025	Silver	On/Off
Plan 10	98517PA0010025	Silver Simple PCP Saver	E	98517PA0010030	Silver	On/Off
Plan 11	98517PA0010030	Silver Elite Saver Plus	E	98517PA0010011	Silver	On/Off

Plan 12	98517PA0010011	Secure	DM	0	Catastrophic	On/Off
Plan 13	98517PA0010014	Bronze Simple HSA	DM	0	Bronze	On/Off
Plan 14	98517PA0010050	Bronze Classic Standard	DM	0	Expanded Bronze	On/Off
Plan 15	98517PA0010052	Silver Classic Standard	DM	0	Silver	On/Off

Quarter 1 2025, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)

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Quarter 1 2026, 21-year-old Non-Tobacco Premium PMPM

1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
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\$ -	\$ -	\$ 434.20	\$ -	\$ -	\$ 522.79	\$ 404.86	\$ 389.05	\$ -	\$ 441.74
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\$ -	\$ -	\$ 421.64	\$ -	\$ -	\$ 522.78	\$ 413.32	\$ 390.11	\$ -	\$ -
\$ -	\$ -	\$ 370.58	\$ -	\$ -	\$ 459.48	\$ 363.27	\$ 342.88	\$ -	\$ 364.94
\$ -	\$ -	\$ 405.08	\$ -	\$ -	\$ 502.25	\$ 397.09	\$ 374.80	\$ -	\$ 431.49
\$ -	\$ -	\$ 374.49	\$ -	\$ -	\$ 464.32	\$ 367.10	\$ 346.49	\$ -	\$ 395.74
\$ -	\$ -	\$ 381.92	\$ -	\$ -	\$ 473.53	\$ 374.38	\$ 353.36	\$ -	\$ 405.87
\$ -	\$ -	\$ 447.86	\$ -	\$ -	\$ 555.29	\$ 439.02	\$ 414.37	\$ -	\$ 469.23
\$ -	\$ -	\$ 489.17	\$ -	\$ -	\$ 606.51	\$ 479.52	\$ 452.60	\$ -	\$ 492.16
\$ -	\$ -	\$ 468.87	\$ -	\$ -	\$ 581.33	\$ 459.61	\$ 433.81	\$ -	\$ 483.65
\$ -	\$ -	\$ 516.67	\$ -	\$ -	\$ 640.61	\$ 506.48	\$ 478.04	\$ -	\$ 523.32
\$ -	\$ -	\$ 504.71	\$ -	\$ -	\$ 625.78	\$ 494.75	\$ 466.98	\$ -	\$ 528.81
\$ -	\$ -	\$ 520.52	\$ -	\$ -	\$ 645.38	\$ 510.25	\$ 481.60	\$ -	\$ 522.27

\$ -	\$ -	\$ 289.17	\$ -	\$ -	\$ 358.54	\$ 283.47	\$ 267.55	\$ -	\$ 283.01
\$ -	\$ -	\$ 368.89	\$ -	\$ -	\$ 457.37	\$ 361.61	\$ 341.31	\$ -	\$ 369.93
\$ -	\$ -	\$ 370.10	\$ -	\$ -	\$ 458.88	\$ 362.80	\$ 342.43	\$ -	\$ 371.92
\$ -	\$ -	\$ 492.26	\$ -	\$ -	\$ 610.34	\$ 482.55	\$ 455.46	\$ -	\$ 512.79

	Q1-2019	Q2-2019	Q3-2019	Q4-2019	Q1-2020	Q2-2020	Q3-2020	Q4-2020	Q1-2021	Q2-2021	Q3-2021	Q4-2021	Q1-2022	Q2-2022	Q3-2022	Q4-2022	Q1-2023	Q2-2023	Q3-2023	Q4-2023	Q1-2024	Q2-2024	Q3-2024	Q4-2024	Q1-2025	Q2-2025	Q3-2025	Q4-2025	Q1-2026	Q2-2026	Q3-2026	Q4-2026	Q1-2027	Q2-2027	Q3-2027	Q4-2027	Q1-2028	Q2-2028	Q3-2028	Q4-2028	Q1-2029	Q2-2029	Q3-2029	Q4-2029	Q1-2030	Q2-2030	Q3-2030	Q4-2030	Q1-2031	Q2-2031	Q3-2031	Q4-2031	Q1-2032	Q2-2032	Q3-2032	Q4-2032	Q1-2033	Q2-2033	Q3-2033	Q4-2033	Q1-2034	Q2-2034	Q3-2034	Q4-2034	Q1-2035	Q2-2035	Q3-2035	Q4-2035	Q1-2036	Q2-2036	Q3-2036	Q4-2036	Q1-2037	Q2-2037	Q3-2037	Q4-2037	Q1-2038	Q2-2038	Q3-2038	Q4-2038	Q1-2039	Q2-2039	Q3-2039	Q4-2039	Q1-2040	Q2-2040	Q3-2040	Q4-2040	Q1-2041	Q2-2041	Q3-2041	Q4-2041	Q1-2042	Q2-2042	Q3-2042	Q4-2042	Q1-2043	Q2-2043	Q3-2043	Q4-2043	Q1-2044	Q2-2044	Q3-2044	Q4-2044	Q1-2045	Q2-2045	Q3-2045	Q4-2045	Q1-2046	Q2-2046	Q3-2046	Q4-2046	Q1-2047	Q2-2047	Q3-2047	Q4-2047	Q1-2048	Q2-2048	Q3-2048	Q4-2048	Q1-2049	Q2-2049	Q3-2049	Q4-2049	Q1-2050	Q2-2050	Q3-2050	Q4-2050	Q1-2051	Q2-2051	Q3-2051	Q4-2051	Q1-2052	Q2-2052	Q3-2052	Q4-2052	Q1-2053	Q2-2053	Q3-2053	Q4-2053	Q1-2054	Q2-2054	Q3-2054	Q4-2054	Q1-2055	Q2-2055	Q3-2055	Q4-2055	Q1-2056	Q2-2056	Q3-2056	Q4-2056	Q1-2057	Q2-2057	Q3-2057	Q4-2057	Q1-2058	Q2-2058	Q3-2058	Q4-2058	Q1-2059	Q2-2059	Q3-2059	Q4-2059	Q1-2060	Q2-2060	Q3-2060	Q4-2060	Q1-2061	Q2-2061	Q3-2061	Q4-2061	Q1-2062	Q2-2062	Q3-2062	Q4-2062	Q1-2063	Q2-2063	Q3-2063	Q4-2063	Q1-2064	Q2-2064	Q3-2064	Q4-2064	Q1-2065	Q2-2065	Q3-2065	Q4-2065	Q1-2066	Q2-2066	Q3-2066	Q4-2066	Q1-2067	Q2-2067	Q3-2067	Q4-2067	Q1-2068	Q2-2068	Q3-2068	Q4-2068	Q1-2069	Q2-2069	Q3-2069	Q4-2069	Q1-2070	Q2-2070	Q3-2070	Q4-2070	Q1-2071	Q2-2071	Q3-2071	Q4-2071	Q1-2072	Q2-2072	Q3-2072	Q4-2072	Q1-2073	Q2-2073	Q3-2073	Q4-2073	Q1-2074	Q2-2074	Q3-2074	Q4-2074	Q1-2075	Q2-2075	Q3-2075	Q4-2075	Q1-2076	Q2-2076	Q3-2076	Q4-2076	Q1-2077	Q2-2077	Q3-2077	Q4-2077	Q1-2078	Q2-2078	Q3-2078	Q4-2078	Q1-2079	Q2-2079	Q3-2079	Q4-2079	Q1-2080	Q2-2080	Q3-2080	Q4-2080	Q1-2081	Q2-2081	Q3-2081	Q4-2081	Q1-2082	Q2-2082	Q3-2082	Q4-2082	Q1-2083	Q2-2083	Q3-2083	Q4-2083	Q1-2084	Q2-2084	Q3-2084	Q4-2084	Q1-2085	Q2-2085	Q3-2085	Q4-2085	Q1-2086	Q2-2086	Q3-2086	Q4-2086	Q1-2087	Q2-2087	Q3-2087	Q4-2087	Q1-2088	Q2-2088	Q3-2088	Q4-2088	Q1-2089	Q2-2089	Q3-2089	Q4-2089	Q1-2090	Q2-2090	Q3-2090	Q4-2090	Q1-2091	Q2-2091	Q3-2091	Q4-2091	Q1-2092	Q2-2092	Q3-2092	Q4-2092	Q1-2093	Q2-2093	Q3-2093	Q4-2093	Q1-2094	Q2-2094	Q3-2094	Q4-2094	Q1-2095	Q2-2095	Q3-2095	Q4-2095	Q1-2096	Q2-2096	Q3-2096	Q4-2096	Q1-2097	Q2-2097	Q3-2097	Q4-2097	Q1-2098	Q2-2098	Q3-2098	Q4-2098	Q1-2099	Q2-2099	Q3-2099	Q4-2099	Q1-2100	Q2-2100	Q3-2100	Q4-2100	Q1-2101	Q2-2101	Q3-2101	Q4-2101	Q1-2102	Q2-2102	Q3-2102	Q4-2102	Q1-2103	Q2-2103	Q3-2103	Q4-2103
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1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
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Quarter 2 2026, 21-year-old Non-Tobacco Premium PMPM

1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
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\$ -	\$ -	\$ 440.55	\$ -	\$ -	\$ 530.43	\$ 410.78	\$ 394.74	\$ -	\$ 448.20
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\$ -	\$ -	\$ 427.80	\$ -	\$ -	\$ 530.42	\$ 419.36	\$ 395.82	\$ -	\$ -
\$ -	\$ -	\$ 376.00	\$ -	\$ -	\$ 466.20	\$ 368.58	\$ 347.89	\$ -	\$ 370.28
\$ -	\$ -	\$ 411.01	\$ -	\$ -	\$ 509.60	\$ 402.90	\$ 380.28	\$ -	\$ 437.80
\$ -	\$ -	\$ 379.97	\$ -	\$ -	\$ 471.12	\$ 372.47	\$ 351.56	\$ -	\$ 401.53
\$ -	\$ -	\$ 387.50	\$ -	\$ -	\$ 480.46	\$ 379.86	\$ 358.53	\$ -	\$ 411.81
\$ -	\$ -	\$ 454.41	\$ -	\$ -	\$ 563.41	\$ 445.44	\$ 420.43	\$ -	\$ 476.09
\$ -	\$ -	\$ 496.33	\$ -	\$ -	\$ 615.38	\$ 486.53	\$ 459.22	\$ -	\$ 499.35
\$ -	\$ -	\$ 475.72	\$ -	\$ -	\$ 589.84	\$ 466.34	\$ 440.15	\$ -	\$ 490.72
\$ -	\$ -	\$ 524.23	\$ -	\$ -	\$ 649.97	\$ 513.88	\$ 485.03	\$ -	\$ 530.97
\$ -	\$ -	\$ 512.09	\$ -	\$ -	\$ 634.93	\$ 501.99	\$ 473.81	\$ -	\$ 536.54
\$ -	\$ -	\$ 528.13	\$ -	\$ -	\$ 654.82	\$ 517.71	\$ 488.64	\$ -	\$ 529.91

\$ -	\$ -	\$ 293.40	\$ -	\$ -	\$ 363.78	\$ 287.61	\$ 271.47	\$ -	\$ 287.15
\$ -	\$ -	\$ 374.28	\$ -	\$ -	\$ 464.06	\$ 366.90	\$ 346.30	\$ -	\$ 375.34
\$ -	\$ -	\$ 375.51	\$ -	\$ -	\$ 465.59	\$ 368.10	\$ 347.44	\$ -	\$ 377.35
\$ -	\$ -	\$ 499.46	\$ -	\$ -	\$ 619.27	\$ 489.61	\$ 462.12	\$ -	\$ 520.29

Quarter 3 2026, 21-year-old Non-Tobacco Premium PMPM

1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
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\$ -	\$ -	\$ 446.99	\$ -	\$ -	\$ 538.19	\$ 416.79	\$ 400.51	\$ -	\$ 454.75
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\$ -	\$ -	\$ 434.06	\$ -	\$ -	\$ 538.18	\$ 425.50	\$ 401.61	\$ -	\$ -
\$ -	\$ -	\$ 381.50	\$ -	\$ -	\$ 473.01	\$ 373.97	\$ 352.98	\$ -	\$ 375.69
\$ -	\$ -	\$ 417.02	\$ -	\$ -	\$ 517.05	\$ 408.79	\$ 385.84	\$ -	\$ 444.20
\$ -	\$ -	\$ 385.53	\$ -	\$ -	\$ 478.00	\$ 377.92	\$ 356.70	\$ -	\$ 407.40
\$ -	\$ -	\$ 393.17	\$ -	\$ -	\$ 487.48	\$ 385.41	\$ 363.77	\$ -	\$ 417.83
\$ -	\$ -	\$ 461.05	\$ -	\$ -	\$ 571.65	\$ 451.96	\$ 426.58	\$ -	\$ 483.05
\$ -	\$ -	\$ 503.59	\$ -	\$ -	\$ 624.38	\$ 493.65	\$ 465.93	\$ -	\$ 506.66
\$ -	\$ -	\$ 482.68	\$ -	\$ -	\$ 598.46	\$ 473.16	\$ 446.59	\$ -	\$ 497.89
\$ -	\$ -	\$ 531.89	\$ -	\$ -	\$ 659.48	\$ 521.40	\$ 492.12	\$ -	\$ 538.74
\$ -	\$ -	\$ 519.58	\$ -	\$ -	\$ 644.22	\$ 509.33	\$ 480.73	\$ -	\$ 544.39
\$ -	\$ -	\$ 535.85	\$ -	\$ -	\$ 664.39	\$ 525.28	\$ 495.79	\$ -	\$ 537.66

\$ -	\$ -	\$ 297.69	\$ -	\$ -	\$ 369.10	\$ 291.82	\$ 275.44	\$ -	\$ 291.35
\$ -	\$ -	\$ 379.75	\$ -	\$ -	\$ 470.85	\$ 372.26	\$ 351.36	\$ -	\$ 380.83
\$ -	\$ -	\$ 381.00	\$ -	\$ -	\$ 472.40	\$ 373.49	\$ 352.52	\$ -	\$ 382.87
\$ -	\$ -	\$ 506.76	\$ -	\$ -	\$ 628.32	\$ 496.77	\$ 468.88	\$ -	\$ 527.89

Quarter 4 2026, 21-year-old Non-Tobacco Premium PMPM

1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
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\$ -	\$ -	\$ 453.53	\$ -	\$ -	\$ 546.06	\$ 422.89	\$ 406.37	\$ -	\$ 461.40
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\$ -	\$ -	\$ 440.41	\$ -	\$ -	\$ 546.05	\$ 431.72	\$ 407.48	\$ -	\$ -
\$ -	\$ -	\$ 387.08	\$ -	\$ -	\$ 479.93	\$ 379.44	\$ 358.14	\$ -	\$ 381.19
\$ -	\$ -	\$ 423.12	\$ -	\$ -	\$ 524.61	\$ 414.77	\$ 391.48	\$ -	\$ 450.70
\$ -	\$ -	\$ 391.16	\$ -	\$ -	\$ 484.99	\$ 383.45	\$ 361.92	\$ -	\$ 413.36
\$ -	\$ -	\$ 398.92	\$ -	\$ -	\$ 494.61	\$ 391.05	\$ 369.09	\$ -	\$ 423.94
\$ -	\$ -	\$ 467.80	\$ -	\$ -	\$ 580.01	\$ 458.57	\$ 432.82	\$ -	\$ 490.12
\$ -	\$ -	\$ 510.95	\$ -	\$ -	\$ 633.51	\$ 500.87	\$ 472.75	\$ -	\$ 514.07
\$ -	\$ -	\$ 489.74	\$ -	\$ -	\$ 607.21	\$ 480.08	\$ 453.12	\$ -	\$ 505.18
\$ -	\$ -	\$ 539.67	\$ -	\$ -	\$ 669.12	\$ 529.02	\$ 499.32	\$ -	\$ 546.62
\$ -	\$ -	\$ 527.18	\$ -	\$ -	\$ 653.64	\$ 516.78	\$ 487.76	\$ -	\$ 552.35
\$ -	\$ -	\$ 543.69	\$ -	\$ -	\$ 674.11	\$ 532.96	\$ 503.04	\$ -	\$ 545.52

\$ -	\$ -	\$ 302.05	\$ -	\$ -	\$ 374.50	\$ 296.09	\$ 279.46	\$ -	\$ 295.61
\$ -	\$ -	\$ 385.31	\$ -	\$ -	\$ 477.73	\$ 377.71	\$ 356.50	\$ -	\$ 386.40
\$ -	\$ -	\$ 386.57	\$ -	\$ -	\$ 479.30	\$ 378.95	\$ 357.67	\$ -	\$ 388.47
\$ -	\$ -	\$ 514.17	\$ -	\$ -	\$ 637.51	\$ 504.03	\$ 475.73	\$ -	\$ 535.61

								Match				Match
								Match				Match
								Match				Match
								Match				Match

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02-01-2025

Wyoming	3	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland
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Number of Covered Lives by County

4	Bedford	Blair	Cambria	Clearfield	Huntingdon	Jefferson	Somerset	5	Centre	Columbia	Lehigh	Mifflin

Match	-	-	-	-	-	-	-	Match	-	-	-	-
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Match								Match				
Match								Match				
Match								Match				
Match								Match				

Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	6	Adams	Berks	Lancaster	York	7
-	-	-	-	-	-	Don't Match	-	-	-	-	Don't Match

						Don't Match				Don't Match
						Don't Match				Don't Match
						Don't Match				Don't Match
						Don't Match				Don't Match

ch					Don't Match					
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	Match
	Match
	Match
	Match

PA Rate Quarterly Template Part V

Consumer Factors

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

Table 12. Age and Tobacco Factors

Projection Period Age and Tobacco Factors						
Age Band	Age Factor	Tobacco Factor		Age Band	Age Factor	Tobacco Factor
0-14	0.765			40	1.278	1.090
15	0.833			41	1.302	1.090
16	0.859			42	1.325	1.090
17	0.885			43	1.357	1.090
18	0.913			44	1.397	1.090
19	0.941			45	1.444	1.090
20	0.970			46	1.500	1.090
21	1.000	1.000		47	1.563	1.090
22	1.000	1.000		48	1.635	1.090
23	1.000	1.000		49	1.706	1.090
24	1.000	1.000		50	1.786	1.090
25	1.004	1.050		51	1.865	1.090
26	1.024	1.050		52	1.952	1.090
27	1.048	1.050		53	2.040	1.090
28	1.087	1.050		54	2.135	1.090

Table 13. Geographic

Area
Rating Area 1
Rating Area 2
Rating Area 3
Rating Area 4
Rating Area 5
Rating Area 6
Rating Area 7
Rating Area 8
Rating Area 9

Table 14. Network Fa

Network Name

Oscar Health Plan of Pennsylvania, Inc.
HMO
Individual
1/1/2026

Factors and Adjusted Loss Ratios

Geographic Area Factors and Risk Adjusted Loss Ratios					
Counties	Current Factor	Proposed Factor	CY 2024 Member Months	CY 2024 Allowed Claims PMPM	CY 2024 Incurred Claims PMPM
Luzerne, Monroe, Carbon, Lackawanna, Wyoming	0.934	0.963	9804.167	\$7,934,188.46	\$6,492,981.27
Lehigh, Northampton	1.153	1.194	7592.600	\$6,316,227.54	\$3,987,182.57
Lancaster	1.003	0.944	5876.096	\$3,100,024.61	\$2,422,380.28
Bucks, Chester, Delaware, Montgomery, Philadelphia	0.969	0.891	7591.639	\$4,854,722.32	\$3,350,663.93

ctors

Projection Period Network Factors			
Rating Area	Current	Proposed	Approval

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CY 2024 Earned Premiums PMPM	Risk Adjusted Loss Ratio
	0.0%
	0.0%
\$ 5,595,657.98	116.0%
	0.0%
	0.0%
\$ 5,333,463.47	74.8%
\$ 3,308,728.22	73.2%
\$ 4,142,670.97	80.9%
	0.0%

PA Rate Template Part VI - Rate Change Summary

Table 15. Rate Change Summary Information

Overview

Initial Requested Average Rate Change:	22.00%
Revised Requested Average Rate Change:	21.61%
Minimum Requested Rate Change:	9.32%
Maximum Requested Rate Change:	30.17%
Mapped Members:	2,648
Available in Rating Areas:	Rating Areas 3, 6, 7, and 8

Key Information

Jan. 2024 - Dec. 2024 Financial Experience

Premium	\$	18,139,478.11
Claims	\$	15,864,517.68
Administrative Expenses	\$	3,091,061.37
Taxes & Fees	\$	560,136.67
Company Made After Taxes	\$	(1,376,237.60)

The company expects its annual medical costs to increase:

Explanation of requested rate change: and utilization

Carrier Name:	Oscar Health Plan of Pennsylvania
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:	91%
Administrative Expenses:	7%
Taxes & Fees:	0%
Profit:	2%

6.79%

a, Inc.

Rating Area	Active Rating Areas
1	
2	
3	3
4	
5	
6	6
7	7
8	8
9	

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

Table 16. Risk Adjustment Calculation

Component	Non-Catastrophic		Catastrophic	
	Statewide	Insurer Specific	Statewide	Insurer Specific
State Average Monthly Premium Before Adjustment	619.34		230.73256	
Administrative Cost Adjustment	0.86		0.86	
State Average Monthly Premium	532.63		198.43	
Actuarial Value (AV)	0.72	0.68	0.57	0.57
Plan Liability Risk Score (PLRS)	1.48	1.30	0.34	0.08
Allowable Rating Factor (ARF)	1.76	1.73	1.03	1.06
Induced Demand Factor (IDF)	1.05	1.029923265	1	1
Geographic Cost Factor (GCF)	1.06	1.184334283	1	1
Factors Including Risk Score	1.66	1.610687078	0.338	0.08064666
Factors Excluding Risk Score	1.42	1.456121341	0.586	0.60235191
BEP Risk Adjustment Transfer PMPM		(30.05)		(156.62)
Combined BEP Risk Adjustment Transfer PMPM		(31.32)		
BEP Average Premium PMPM		596.18		
Transfer Percentage		-0.052531509		
Projected Average Premium PMPM		771.41		
Risk Adjustment Transfer PMPM		-40.52317031		
Insurer Specific Manual Adjustment PMPM		(13.9)		
High Cost Risk Pool Adjustment PMPM		-3.60		
Total Risk Adjustment Transfer		(58.04)		

Text Box:

Rating Area	Non-Cat	Cat
	GCF	GCF
1		
2		
3	1.155	1
4		
5		
6	1.356	1
7	1.348	1
8	0.916	1
9		

Billable Member Months	31,029	320	31,349
Total Member Months	31,055	320	31,375

Tab		
Plan ID	Metal Level	Rating Area
98517PA0010003	Expanded Bronze	3
98517PA0010005	Expanded Bronze	3
98517PA0010006	Silver	3
98517PA0010013	Gold	3
98517PA0010014	Bronze	3
98517PA0010021	Expanded Bronze	3
98517PA0010024	Expanded Bronze	3
98517PA0010025	Silver	3
98517PA0010030	Silver	3
98517PA0010035	Gold	3
98517PA0010036	Gold	3
98517PA0010050	Expanded Bronze	3
98517PA0010052	Silver	3
98517PA0010053	Gold	3
98517PA0010003	Expanded Bronze	6
98517PA0010005	Expanded Bronze	6
98517PA0010006	Silver	6
98517PA0010013	Gold	6
98517PA0010014	Bronze	6
98517PA0010021	Expanded Bronze	6
98517PA0010024	Expanded Bronze	6
98517PA0010025	Silver	6
98517PA0010030	Silver	6
98517PA0010035	Gold	6
98517PA0010036	Gold	6
98517PA0010050	Expanded Bronze	6
98517PA0010052	Silver	6
98517PA0010053	Gold	6

98517PA0010003	Expanded Bronze	7
98517PA0010005	Expanded Bronze	7
98517PA0010006	Silver	7
98517PA0010013	Gold	7
98517PA0010014	Bronze	7
98517PA0010021	Expanded Bronze	7
98517PA0010024	Expanded Bronze	7
98517PA0010025	Silver	7
98517PA0010030	Silver	7
98517PA0010035	Gold	7
98517PA0010036	Gold	7
98517PA0010050	Expanded Bronze	7
98517PA0010052	Silver	7
98517PA0010053	Gold	7
98517PA0010003	Expanded Bronze	8
98517PA0010005	Expanded Bronze	8
98517PA0010006	Silver	8
98517PA0010013	Gold	8
98517PA0010014	Bronze	8
98517PA0010021	Expanded Bronze	8
98517PA0010024	Expanded Bronze	8
98517PA0010025	Silver	8
98517PA0010030	Silver	8
98517PA0010035	Gold	8
98517PA0010036	Gold	8
98517PA0010050	Expanded Bronze	8
98517PA0010052	Silver	8
98517PA0010053	Gold	8

le 16A. Non-Catastrophic Plan Specific RA Details

Total Member Months	Billable Member Months	PLRS	ARF	AV	GCF	IDF	Factors incl. risk score	Factors excl. risk score
879	879	0.329	1.719	60%	1.16	1.00	0.38	1.19
876	876	0.542	1.881	60%	1.16	1.00	0.63	1.30
383	383	2.048	1.577	70%	1.16	1.03	2.44	1.31
748	748	1.460	1.904	80%	1.16	1.08	1.82	1.90
248	248	1.261	1.805	60%	1.16	1.00	1.46	1.25
2201	2179	0.877	1.657	60%	1.16	1.00	1.01	1.15
333	333	0.223	1.769	60%	1.16	1.00	0.26	1.23
983	983	2.087	1.823	70%	1.16	1.03	2.48	1.52
150	150	4.644	1.773	70%	1.16	1.03	5.52	1.48
181	181	1.342	1.451	80%	1.16	1.08	1.67	1.45
727	727	1.632	2.085	80%	1.16	1.08	2.04	2.08
184	184	2.678	1.910	60%	1.16	1.00	3.09	1.32
312	312	1.918	1.739	70%	1.16	1.03	2.28	1.45
1704	1704	1.740	1.800	80%	1.16	1.08	2.17	1.80
540	540	1.105	1.826	60%	1.36	1.00	1.50	1.49
800	800	0.479	1.929	60%	1.36	1.00	0.65	1.57
355	355	1.753	1.557	70%	1.36	1.03	2.45	1.52
672	672	1.507	1.929	80%	1.36	1.08	2.21	2.26
126	126	2.970	1.512	60%	1.36	1.00	4.03	1.23
1675	1675	0.898	1.744	60%	1.36	1.00	1.22	1.42
324	324	0.362	1.703	60%	1.36	1.00	0.49	1.39
747	747	1.833	1.934	70%	1.36	1.03	2.56	1.89
115	115	2.305	1.631	70%	1.36	1.03	3.22	1.59
104	104	1.256	1.178	80%	1.36	1.08	1.84	1.38
441	441	2.926	1.665	80%	1.36	1.08	4.29	1.95
98	98	3.497	1.896	60%	1.36	1.00	4.74	1.54
359	359	1.758	1.597	70%	1.36	1.03	2.46	1.56
1365	1365	1.748	2.013	80%	1.36	1.08	2.56	2.36

547	547	0.655	1.641	60%	1.35	1.00	0.88	1.33
304	304	0.463	1.677	60%	1.35	1.00	0.62	1.36
106	106	2.188	1.400	70%	1.35	1.03	3.04	1.36
311	311	0.837	1.614	80%	1.35	1.08	1.22	1.88
140	140	0.264	1.613	60%	1.35	1.00	0.36	1.30
1714	1714	0.644	1.631	60%	1.35	1.00	0.87	1.32
382	382	0.820	1.696	60%	1.35	1.00	1.11	1.37
473	473	1.723	1.389	70%	1.35	1.03	2.39	1.35
45	45	9.406	2.000	70%	1.35	1.03	13.06	1.94
107	107	0.463	1.293	80%	1.35	1.08	0.67	1.51
314	314	2.835	1.735	80%	1.35	1.08	4.13	2.02
169	169	0.272	1.558	60%	1.35	1.00	0.37	1.26
205	205	1.593	1.647	70%	1.35	1.03	2.21	1.60
1122	1122	1.837	1.845	80%	1.35	1.08	2.67	2.15
2201	2201	0.479	1.705	60%	0.92	1.00	0.44	0.94
815	815	1.330	1.761	60%	0.92	1.00	1.22	0.97
789	789	1.073	1.563	70%	0.92	1.03	1.01	1.03
779	779	1.533	1.714	80%	0.92	1.08	1.52	1.36
340	335	0.135	1.545	60%	0.92	1.00	0.12	0.85
774	774	0.767	1.663	60%	0.92	1.00	0.70	0.91
206	206	0.202	1.773	60%	0.92	1.00	0.18	0.97
172	172	1.866	1.755	70%	0.92	1.03	1.76	1.16
195	195	0.998	1.463	70%	0.92	1.03	0.94	0.97
264	264	5.688	1.383	80%	0.92	1.08	5.63	1.09
226	226	2.952	1.278	80%	0.92	1.08	2.92	1.01
176	176	0.153	1.679	60%	0.92	1.00	0.14	0.92
44	44	0.940	1.224	70%	0.92	1.03	0.89	0.81
505	505	2.657	1.619	80%	0.92	1.08	2.63	1.28
					-			
					-			

Table 16B. Catastrophic Plan Specific RA Details

[illegible]

[illegible]

[illegible]

[illegible]

MLR and Rebate Calculation

Carrier Name:

Product(s):

Market Segment:

Rate Effective Date:

Historical Claims as-of Date

Oscar Health Plan of Pennsylvania, Inc.

HMO

Individual

1/1/2026

Line Description	Health Insurance Coverage Total	Health Insurance Coverage 2022	Health Insurance Coverage 2023
1. Medical Loss Ratio Numerator			
1.1 Adjusted incurred claims as reported on MLR Form for prior year(s)		\$12,793,612	\$11,774,436
1.2 Adjusted incurred claims	\$39,889,098	\$12,760,946	\$11,795,027
1.3 Improving Health Care Quality Expenses	\$1,041,520	\$388,908	\$331,218
1.4 Reconciled payments of cost-sharing reductions	\$0	\$0	\$0
1.5 Federal Transitional Reinsurance Program payments from HHS	\$0	\$0	\$0
1.6 Federal Risk Adjustment Program net payments expected from HHS / (charges payable to HHS)	(\$10,172,486)	(\$7,097,060)	(\$2,834,916)
1.8 Shared Savings payments to enrollees	\$0	\$0	\$0
1.9 MLR numerator	\$51,103,104	\$20,246,914	\$14,961,161
2. Medical Loss Ratio Denominator			
2.1 Premium earned including Federal and State high risk programs and	\$61,435,869	\$23,966,057	\$19,016,917
2.2 Federal and State taxes and licensing or regulatory fees	\$2,117,998	\$939,046	\$598,349
2.3 MLR Denominator (Lines 2.1 - 2.2)	\$59,317,871	\$23,027,011	\$18,418,568
3. Credibility Adjustment			
3.1 Life-years	9,562	3,999	2,991
3.2 Base credibility factor	3.7%		
3.3 Average deductible			
3.4 Deductible factor	1.000		
3.5 Credibility adjustment (Lines 3.2 x 3.4 (do not round))	3.7%		
4. MLR Calculation (for issuers with at least 1,000 life			

4.1 Preliminary MLR (Lines 1.9 / 2.3)	86.2%	87.9%	81.2%
4.2 Credibility adjustment (Line 3.5, if applicable)	3.7%		
4.3 Credibility-adjusted MLR (Lines 4.1 + 4.2)	89.9%		
5. Rebate Calculation			
5.1 MLR standard	80.0%	80.0%	80.0%
5.2 Credibility-adjusted MLR (Line 4.3)	89.9%		
5.3 Adjusted earned premium (Lines 2.1 - 2.2 CY)	\$17,872,292		
5.4 Rebate amount if credibility-adjusted MLR is less than MLR standard	\$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

Health Insurance Coverage 2024	Health Insurance Coverage Projections 2025	Health Insurance Coverage Projections 2026
\$15,333,125	\$17,876,028	\$15,898,352
\$321,394	\$338,869	\$160,026
\$0	\$0	\$0
\$0	\$0	\$0
(\$240,510)	\$1,493,006	(\$1,583,178)
\$0	\$0	\$0
\$15,895,029	\$16,721,891	\$17,641,556
\$18,452,895	\$19,456,186	\$19,863,539
\$580,603	\$612,170	\$641,050
\$17,872,292	\$18,844,016	\$19,222,489
2,572	2,580	2,311

88.9%	88.7%	91.8%
80.0%	80.0%	80.0%

Table 18. Drug Data

	Site of Service	Drug Type	Scripts	Insurer Pay	Patient Pay
Retail	In-Network Pharmacy	Generic			
		Brand			
		Specialty			
	OON Pharmacy	Generic			
		Brand			
		Specialty			

	Site of Service	Drug Type	Scripts	Insurer Pay	Patient Pay
Mail	In-Network Pharmacy	Generic			
		Brand			
		Specialty			
	OON Pharmacy	Generic			
		Brand			
		Specialty			

Other includes any portion of cost not covered directly by insurer or patient (i.e., coupons, etc.)

Please explain what the "Other" category includes below.

Rebates	Other

Rebates	Other

	Drug Name	Brand Equivalent	RXCUI	NDC (or comparable)
1	sildenafil	Revatio	577033	58151-395
2	tadalafil	Adcirca	403957	42291-867
3	dalfampridine	Ampyra	897021	0378-4504-05
4	dimethyl fumarate	Tecfidera	1373483	0378-0399-91
5	imatinib	Gleevec	403878	70771-1394-9
6	capecitabine	Xeloda	200327	51407-640-12
7	abiraterone	Zytiga	1100075	16714-963-01
8	atorvastatin	Lipitor	259255	16729-045
9	amlodipine	Norvasc	197361	68180-455
10	lisinopril	Zestril	197884	0591-0405

	Name	Unique ID
Affiliated Pharmacy:		
Non-Affiliated Pharmacy:		

[illegible]

Non-Participating 340(B)		
Minimum Paid	Maximum Paid	Average Paid

	Category	NDC (or comparable)
1	COVID-19	00069-2432-10
2	COVID-19	80777-0110-96
3	RSV	00069-0344-01
4	RSV	58160-0848-11
5	RSV	80777-0345-89
6	HPV	00006-4119-03

Vaccine Name	Affiliated Pharmacy		
	Minimum Paid	Maximum Paid	Average Paid
COVID-19, mRNA, LNP-S, PF, tris-sucrose, 30 mcg/0.3 mL			
COVID-19, mRNA, LNP-S, PF, 50 mcg/0.5 mL			
RSV, bivalent, protein subunit RSVpreF, diluent reconstituted, 0.5 mL, PF			
RSV, recombinant, protein subunit RSVpreF, adjuvant reconstituted, 0.5 mL, PF			
RSV, mRNA, injectable, PF			
HPV9			

[illegible]

Total Amount of Rebates Remitted to the PBM:	
Total Amount of Funds (Rebates, etc.) Remitted to the Insurer by the PBM:	
Total Amount of Rebates Remitted to the Insurer by the PBM:	
Percent of Rebates Remitted to the Insurer by the PBM:	#DIV/0!
Total Amount of Funds Remitted to the PBM by the Insurer for Unexpected Fees, Penalties, etc.:	

	Exhibit A							
	Summary of Proposed Rate Increases							
	Benefit Plan	HIOS ID	Members	Plan-Adjusted Index Rate		Rate Change		
				2025	2026			
	Bronze Classic	98517PA0010003	228	\$549.02	\$642.70	17.1%		
	Bronze Elite PCP Saver	98517PA0010005	240	\$683.76	\$818.24	19.7%		
	Bronze Classic PCP Saver Plus	98517PA0010021	656	\$537.98	\$661.62	23.0%		
	Bronze Classic 4700	98517PA0010024	108	\$589.63	\$723.64	22.7%		
	Gold Classic	98517PA0010013	472	\$704.00	\$854.49	21.4%		
	Gold Elite Saver Plus	98517PA0010035	119	\$652.77	\$779.68	19.4%		
	Gold Elite	98517PA0010036	253	\$701.24	\$862.28	23.0%		
	Silver Classic	98517PA0010006	120	\$649.93	\$799.68	23.0%		
	Silver Simple PCP Saver	98517PA0010025	186	\$731.25	\$931.82	27.4%		
	Silver Elite Saver Plus	98517PA0010030	53	\$592.46	\$736.36	24.3%		
	Total		2,435	\$631.88	\$771.09	22.0%		
¹Represents the demographic mix of current membership by age, tobacco and area distributions for renewing plans.								

	Exhibit B		
	Manual Rate Development		
	Base Period Allowed Claim PMPM		\$439.95
	Trend Factors -- Cost and Utilization		1.096
	Plan Design Change		1.006
	Demographic Shift		1.115
	Morbidity Adjustment		1.014
	Change in Network		1.240
	Pharmacy Drug Rebates		0.986
	Pooling Charge		1.001
	COVID-19 Impact & Normalization		1.000
	MCO Assessment		1.037
	Manual Allowed Claim PMPM		\$696.91

	Exhibit C			
	Risk Adjustment Transfer Projections			
	Risk Adjustment Transfer Projection for the 2025 Plan Year			
	Description	Risk Pool		Definition
		Individual	Catastrophic	
	Risk Factor — Oscar	1.441	0.000	A
	Risk Factor — Market	1.531	0.000	B
	Rating Factor — Oscar	1.455	0.000	C
	Rating Factor — Market	1.414	0.000	D
	State Average Premium PMPM — 2023 Plan Year	\$619.24	\$230.44	E
	State Average Premium Increase ¹	0.062797571	4.20%	F
	State Average Premium PMPM — 2025 Plan Year	\$699.45	\$250.20	$G = E \times (1 + F)^2$
	Administrative Cost Adjustment	0.86	0.86	H
	Transfer PMPM	-\$52.56	\$0.00	$I = [(A / B) - (C / D)] \times G \times H$
	Billable Member Months	31,166	0	J
	Forecasted Reinsurance Assessment PMPM	\$3.68	\$3.68	K
	Estimated Reinsurance Recovery PMPM	\$0.60	\$0.60	L
	Risk Adjustment Data Validation (RADV) Estimate	-\$1.71	-\$1.71	M
	Transfer Total	-\$1,638,214		$N = I \times J$
	Member Months	30,765		O
	Transfer PMPM	-\$58.04		$P = N / O - K + L + M$
	¹ Annualized over two plan years.			

	Exhibit E									
	Plan-Adjusted Index Rates									
	Benefit Plan	HIOS ID	Market-Adjusted Index Rate	AV & Cost Sharing	Provider Network	EHB Adjustment	Admin Costs	Catastrophic Eligibility	Plan-Adjusted Index Rate¹	Projected Member Months
			A	B	C	D	E	F		
	Gold Simple	98517PA001005	\$855.84	0.815	1.000	1.000	1.095	1.000	\$764.31	178
	Bronze Classic	98517PA001000	\$855.84	0.710	1.000	1.000	1.106	1.000	\$671.76	3,727
	Bronze Elite PCP Saver	98517PA001000	\$855.84	0.781	1.000	1.000	1.099	1.000	\$734.30	2,557
	Bronze Classic PCP Saver P	98517PA001002	\$855.84	0.718	1.000	1.000	1.105	1.000	\$678.84	6,742
	Bronze Classic 4700	98517PA001002	\$855.84	0.733	1.000	1.000	1.104	1.000	\$692.31	1,110
	Gold Classic	98517PA001001	\$855.84	0.870	1.000	1.000	1.091	1.000	\$811.83	5,015
	Gold Elite Saver Plus	98517PA001003	\$855.84	0.955	1.000	1.000	1.085	1.000	\$886.73	1,175
	Gold Elite	98517PA001003	\$855.84	0.913	1.000	1.000	1.087	1.000	\$849.91	2,513
	Silver Classic	98517PA001000	\$855.84	1.012	1.000	1.000	1.081	1.000	\$936.57	1,263
	Silver Simple PCP Saver	98517PA001002	\$855.84	0.987	1.000	1.000	1.083	1.000	\$914.89	2,900
	Silver Elite Saver Plus	98517PA001003	\$855.84	1.020	1.000	1.000	1.081	1.000	\$943.55	557
	¹ Plan-Adjusted Index Rate = A x B x C x D x E x F									
	Exhibit E									
	AV & Cost Sharing									
	Benefit Plan	HIOS ID	Paid-to-Allowed Ratio	CSR Load	Induced Demand Factor	AV & Cost Sharing¹				
			A	B	C					
	Gold Simple	98517PA001005	0.821	1.000	0.994	0.815				
	Bronze Classic	98517PA001000	0.742	1.000	0.956	0.710				
	Bronze Elite PCP Saver	98517PA001000	0.796	1.000	0.981	0.781				
	Bronze Classic PCP Saver P	98517PA001002	0.749	1.000	0.959	0.718				
	Bronze Classic 4700	98517PA001002	0.761	1.000	0.964	0.733				
	Gold Classic	98517PA001001	0.857	1.000	1.015	0.870				
	Gold Elite Saver Plus	98517PA001003	0.910	1.000	1.050	0.955				
	Gold Elite	98517PA001003	0.885	1.000	1.032	0.913				
	Silver Classic	98517PA001000	0.773	1.220	1.074	1.012				
	Silver Simple PCP Saver	98517PA001002	0.761	1.220	1.063	0.987				
	Silver Elite Saver Plus	98517PA001003	0.776	1.220	1.077	1.020				
	¹ AV & Cost Sharing = A x B x C									

	Exhibit F		
	Summary of Administrative Costs		
	Description	Allocation Category	
		PMPM	% of Premium
	General Administration	\$33.83	\$0.04
	Broker Commissions	\$11.29	\$0.01
	HCQI	\$5.77	\$0.01
	Subtotal — Administrative	\$50.89	6.6%
	Premium Tax	\$0.00	0.0%
	Risk Adjustment User Fee	\$0.18	\$0.00
	PCORI	\$0.29	\$0.00
	Exchange Fee	\$22.64	\$0.03
	Federal Income Tax	\$3.23	\$0.00
	Subtotal — Taxes and Fees	\$26.34	3.4%
	Risk Margin ¹	\$12.14	\$0.02
	Subtotal — Risk Margin	\$12.14	\$0.02
	Total Retention ²	\$66.73	8.6%
	¹ The targeted risk margin is net federal income taxes.		
	² The exchange user fee is excluded from the total retention estimate.		

	Exhibit H						
	Geographic Cost Factors						
	Rating Area	Description	Member Distribution ¹	Current Adjustment	Area Factor		% Change
					Current ²	Proposed	
	3	Scranton	44.6%	0.934	0.934	0.963	3.1%
	6	Allentown	22.9%	1.153	1.153	1.194	3.6%
	7	Central PA	15.1%	1.003	1.003	0.944	-5.9%
	8	Philadelphia	17.4%	0.969	0.969	0.891	-8.0%
	Total		100.0%	1.001	1.001	1.001	0.0%
	¹ Membership distribution as of March 2024.						
	² The current factors were normalized with the current distribution for comparison purposes.						

	Exhibit I				
	Rate Manual				
	Sample Rate Calculation				
	<u>Sample Member Demographics</u>				
	Silver Classic, 40 Year Old Smoker, Rating Area 8				
			<u>Source</u>	<u>Factor</u>	
	Plan-Adjusted Index Rate:		Exhibit D	\$936.57	
	Age Factor:		Exhibit F	1.278	
	Tobacco Factor:		Exhibit F	1.090	
	Area Factor:		Exhibit F	0.891	
	Calibration Factor:		Exhibit F	1.746	
	<u>Calculation of Projected Premium</u>				
	=Plan-Adjusted Index Rate x Age Factor x Tobacco Factor x Area Factor / Calibration Factor				
	=\$665.91				

	Exhibit J		
	Projected Medical Loss Ratio		
	Projected Medical Loss Ratio (Federally-Prescribed)		
	Description	Value	Definition
	Net Claims	\$643.35	A
	HCQI	\$5.77	B
	Risk Adjustment	(\$58.04)	C
	State Reinsurance	\$16.58	D
	MLR Numerator	\$690.58	E = A + B - C - D
	Premium	\$774.18	F
	Taxes	\$26.34	G
	MLR Denominator	\$747.84	H = F - G
	Projected MLR	92.3%	I = E / H

	Exhibit K				
	Distribution of Membership Across Metal				
	Metal	ExchangeStatus	Membership		
			Distribution	Member Months	
	Catastrophic	On	0.0%	0	
		Off	0.0%	0	
	Bronze	On	50.2%	13,922	
		Off	0.8%	214	
	Silver Base Plan	On	0.5%	129	
		Off	0.2%	54	
	Silver 94% CSR	On	9.4%	2,597	
		Off	0.0%	0	
	Silver 87% CSR	On	6.1%	1,696	
		Off	0.0%	0	
	Silver 73% CSR	On	0.9%	244	
		Off	0.0%	0	
	Gold	On	30.5%	8,453	
		Off	1.5%	428	
	Total		100.0%	27,737	

	CSR Load Development								
	HIOS ID	Plan Name	CSR Variant	Exchange	Base Silver Plan AV	Plan AV	Projected CSR Distribution	Weighted Plan AV	CSR Load
					A	B	C	D = Weighted AVG (A * B) by Plan	E = D / A
	98517PA0010006	Silver Classic	Base	On/Off	0.773	0.773	3.88%	0.000	0.000
	98517PA0010006	Silver Classic	CSR 150	On/Off	0.773	0.975	55.02%	0.000	0.000
	98517PA0010006	Silver Classic	CSR 200	On/Off	0.773	0.928	35.93%	0.000	0.000
	98517PA0010006	Silver Classic	CSR 250	On/Off	0.773	0.828	5.17%	0.000	0.000
	98517PA0010025	Silver Simple PCP Sav	Base	On/Off	0.761	0.761	3.88%	0.000	0.000
	98517PA0010025	Silver Simple PCP Sav	CSR 150	On/Off	0.761	0.964	55.02%	0.000	0.000
	98517PA0010025	Silver Simple PCP Sav	CSR 200	On/Off	0.761	0.908	35.93%	0.000	0.000
	98517PA0010025	Silver Simple PCP Sav	CSR 250	On/Off	0.761	0.814	5.17%	0.000	0.000
	98517PA0010030	Silver Elite Saver Plus	Base	On/Off	0.776	0.776	3.88%	0.000	0.000
	98517PA0010030	Silver Elite Saver Plus	CSR 150	On/Off	0.776	0.977	55.02%	0.000	0.000
	98517PA0010030	Silver Elite Saver Plus	CSR 200	On/Off	0.776	0.935	35.93%	0.000	0.000
	98517PA0010030	Silver Elite Saver Plus	CSR 250	On/Off	0.776	0.837	5.17%	0.000	0.000

1. Membership:

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

Oscar’s projected membership metal mix does not significantly differ from our current period membership. Oscar projects a reduction in membership for 2025 driven by internal projections on competitor rate action and Oscar’s resulting price positioning in our current markets.

2. Experience Period Claims:

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

Oscar confirms all capitation claims have been removed from both our experience period claims and manual base claims.

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

Oscar confirms that all non-EHB claims have been removed from experience period claims and manual base 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?

Drug rebates are expected to change due to an updated contract with our pharmacy benefits manager, CVS, resulting in increased rebate guarantees for 2025.

Quantitative support of Oscar’s Prescription drug rebates impact is displayed below for both our experience rate and manual rate. This impact is included in the Change in Other line item of Table 5 of the PAAM Exhibits.

Development of Experience Prescription Drug Rebate Factor

Description	Definition	
Prescription Drug Rebates in the Experience Period	\$39.96	A
Prescription Drug Rebates in the Projection Period	\$50.83	B
Change in Prescription Drug Rebates	-\$10.87	C = A - B

Development of Manual Prescription Drug Rebate Factor

Description		Definition
Prescription Drug Rebates in the Manual Period	\$23.50	A
Prescription Drug Rebates in the Projection Period	\$38.83	B
Change in Prescription Drug Rebates	-\$15.33	C = A - B

3. 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.

Oscar confirms that the federal income tax as a percent of premium included in Table 6 is calculated using a Federal Income Tax Rate of 21%.

- 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.

Oscar confirms that our Risk Adjustment User Fee is consistent HHS's final parameters.

- 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.

Situation	Commission Payment
Open-Enrollment Enrollee – Renewing	\$20 PMPM
Open-Enrollment Enrollee – New	\$20 PMPM
Special Enrollment Period Enrollee – Renewing	\$20 PMPM
Special Enrollment Period Enrollee – New	\$20 PMPM

4. Pricing AVs:

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

Oscar confirms that our Pricing AVs were calculated using a single risk pool. Further detail is available in section 4.4 of our actuarial memorandum

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

The Pricing AV is developed from Oscar's internal model which re-adjudicates Oscar's claims, assuming a single claims distribution, based on new benefit designs. This enables Oscar to model detailed plan designs and their impact on benefit relativities. By using a static claim distribution, the pricing model's adjustments assume the same demographic and morbidity characteristics for each plan priced and therefore excludes expected differences in the health status of members assumed to select into each plan.

As an example, the Bronze Elite PCP Saver (HIOS ID 98517PA0010005) plan design meets bronze de-minimis within the Federal AV Calculator with a Federal actuarial value of 0.635.

Oscar internal pricing model suggests an actuarial value of 0.817, which is more inline with a gold plan. Our understanding is the Federal AV Calculator undervalues certain plan designs, relative to our internal model. The Bronze Elite PCP Saver has a \$100 deductible for medical services (i.e., except for pharmacy), which is mostly contributing to a higher AV in our pricing model. The varied pricing results between the Federal AV Calculator and Oscar's internal pricing model for the Bronze Elite plan design is present in Oscar's pricing nationwide, as opposed to being specific in the Pennsylvania marketplace.

5. Expanded Bronze Plans:

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

Please find our responses in the tab labeled "Expanded Bronze Plans" of *2025_Standard Questions_Exhibits_20240515.xls*

6. PAAM Exhibits – Consumer Factors:

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

The rating area factors are based on Milliman's Commercial Health Cost Guidelines (HCGs) and Oscar's anticipated 2025 provider contracts. The geographic factors used incorporate differences in unit cost and utilization (i.e., provider practice pattern) differences only. Morbidity differences between regions were removed by normalizing claims experience using risk scores from the Milliman Advanced Risk Adjuster (MARA) model.

Moderate smoothing was considered in the development of the final area factors included in the 2025 rate filing. Oscar applies smoothing factors in an effort to aid in managing the level of volatility inherent in the geographic cohorts, which prevents the area factor model from potentially overcorrecting over time. Actuarial judgment was applied in making the smoothing adjustments.

Exhibits with formulas are provided in in the tab labeled "PAAM Exhibits - Consumer Factors" of *2025_StandardQuestions_Exhibits_20240515.xls*

Rating Area	2024 Membership Distribution	2023 Experience Credibility	2023 Normalized Allowed Experience ¹	2023 Experience Relativity	Manual Relativity	Area Factor [2025, Indicated]	Area Factor [2025, Calibrated]
3	30%	33%	\$353.03	1.085	1.036	0.955	0.949
6	19%	27%	\$392.19	1.205	1.617	1.347	1.339
7	17%	23%	\$292.66	0.899	1.167	0.984	0.978
8	34%	44%	\$294.79	0.906	0.981	0.870	0.864
Total	100%		\$325.50	1.015	1.151	1.006	1.000

¹Adjusted for 2025 unit cost and utilization trend

Rating Area	Area Factor [2024 filed]	Area Factor [2024 filed, Calibrated]	Smoothing Adjustment	Area Factor [2025, Smoothed]	Area Factor [2025, Smoothed, Calibrated]
3	0.911	0.926	33%	0.933	0.934
6	1.093	1.110	20%	1.152	1.153
7	0.998	1.014	33%	1.002	1.003
8	0.980	0.996	20%	0.968	0.969
Total	0.985	1.000		0.999	1.000

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

Oscar does not apply network factors to our Individual Pennsylvania product.

7. Plan of Withdrawal:

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

Oscar confirms that a Plan of Withdrawal has been submitted.

8. Copay Adjustment Programs:

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

Medications that qualify for third party assistance programs which could lower member out of pocket costs for those products, may be allowed, but are subject to prior approval.

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

For any medication where third party assistance is used, members do not receive credit toward their MOOP or deductible, if applicable, for any out-of-pocket that are covered by a manufacturer coupon or rebate.

c. If any change to such a program has resulted in a pricing impact, please include a detailed quantitative exhibit supporting the pricing impact.

There is no change to Oscar's policy for 2025 and therefore no impact to pricing.

9. 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?

Oscar is relying on their pharmacy benefit manager, CVS, for question 9 and tab 10 of the Actuarial Memo Exhibits. We are still working to get this information but it unfortunately will not be ready in time for the initial filing deadline. We plan to populate this question as well as tab 10 in a future update.

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 Remuneration?

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 Remuneration?

Please feel free to reach out to me if you have any additional questions. Thank you.

Alicia Bartick-Ozmur, ASA, MAAA
Manager, Actuarial
abartick@hioscar.com

Austin Jin
Actuarial Analyst II
ajin@hioscar.com

Company Name: **ar Health Plan off Pennsylvania,**
 Market: **Individual**
 Product: **Oscar HMO**
 Effective Date of Rates: **January 1, 2026**

Ending date of Rates:

December 31, 2026

HIOS Plan ID (On Exchange)=>	98517PA0010003		98517PA0010005		98517PA0010006		98517PA0010013		98517PA0010021	
HIOS Plan ID (Off Exchange)=>	On/Off		On/Off		On/Off		On/Off		On/Off	
Plan Marketing Name =>	Bronze Classic		Bronze Elite PCP Saver		Silver Classic		Gold Classic		Bronze Classic PCP Saver Plus	
Form # =>	OHIN-134524157		OHIN-134524157		OHIN-134524157		OHIN-134524157		OHIN-134524157	
Rating Area =>	3		3		3		3		3	
Network =>	Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO	
Metal =>	Bronze		Bronze		Silver		Gold		Bronze	
Deductible =>	7000		150		5600		3800		9000	
Coinsurance =>	50%		50%		50%		30%		50%	
Copays =>	PCP Office: \$20,300.00 Specialist Office: \$80.00 Mental Health Office: \$100.00 Lab Work: \$350.00 after deductible X-rays & Diagnostic Imaging: \$0.00 after deductible Advanced Imaging: \$50.00		PCP Office: \$20,300.00 Specialist Office: \$40.00 Mental Health Office: \$125.00 Lab Work: \$350.00 X-rays & Diagnostic Imaging: \$0.00 Advanced Imaging: \$50.00 Emergency Room Facility Fee:		PCP Office: \$17,800.00 Specialist Office: \$30.00 Mental Health Office: \$80.00 Advanced Imaging: \$50.00 Emergency Room Facility Fee: \$70.00		PCP Office: \$15,000.00 Specialist Office: \$35.00 Mental Health Office: \$35.00 Advanced Imaging: \$50.00 Emergency Room Facility Fee: \$75.00		PCP Office: \$19,400.00 Specialist Office: \$0.00 Advanced Imaging: \$75.00	
OOP Maximum =>	\$10,150.00		\$10,150.00		\$8,900.00		\$7,500.00		\$9,700.00	
Pediatric Dental (Yes/No) =>	No		No		No		No		No	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$283.49	\$283.49	\$309.89	\$309.89	\$395.25	\$395.25	\$342.61	\$342.61	\$286.48	\$286.48
15	\$308.69	\$308.69	\$337.43	\$337.43	\$430.38	\$430.38	\$373.06	\$373.06	\$311.95	\$311.95
16	\$318.33	\$318.33	\$347.96	\$347.96	\$443.82	\$443.82	\$384.71	\$384.71	\$321.69	\$321.69
17	\$327.96	\$327.96	\$358.50	\$358.50	\$457.25	\$457.25	\$396.35	\$396.35	\$331.42	\$331.42
18	\$338.34	\$338.34	\$369.84	\$369.84	\$471.72	\$471.72	\$408.89	\$408.89	\$341.91	\$341.91
19	\$348.72	\$348.72	\$381.18	\$381.18	\$486.18	\$486.18	\$421.43	\$421.43	\$352.40	\$352.40
20	\$359.46	\$359.46	\$392.93	\$392.93	\$501.17	\$501.17	\$434.42	\$434.42	\$363.26	\$363.26
21	\$370.59	\$370.59	\$405.09	\$405.09	\$516.68	\$516.68	\$447.86	\$447.86	\$374.50	\$374.50
22	\$370.59	\$370.59	\$405.09	\$405.09	\$516.68	\$516.68	\$447.86	\$447.86	\$374.50	\$374.50
23	\$370.59	\$370.59	\$405.09	\$405.09	\$516.68	\$516.68	\$447.86	\$447.86	\$374.50	\$374.50
24	\$370.59	\$370.59	\$405.09	\$405.09	\$516.68	\$516.68	\$447.86	\$447.86	\$374.50	\$374.50
25	\$372.06	\$390.67	\$406.70	\$427.04	\$518.73	\$544.67	\$449.65	\$472.13	\$375.99	\$394.79
26	\$379.47	\$398.45	\$414.80	\$435.54	\$529.07	\$555.52	\$458.60	\$481.53	\$383.48	\$402.65
27	\$388.37	\$407.79	\$424.52	\$445.75	\$541.47	\$568.54	\$469.35	\$492.82	\$392.47	\$412.09
28	\$402.82	\$422.96	\$440.32	\$462.34	\$561.62	\$589.70	\$486.82	\$511.16	\$407.07	\$427.42
29	\$414.68	\$435.41	\$453.28	\$475.95	\$578.15	\$607.06	\$501.15	\$526.21	\$419.05	\$440.01
30	\$420.61	\$441.64	\$459.77	\$482.75	\$586.42	\$615.74	\$508.32	\$533.73	\$425.05	\$446.30
31	\$429.50	\$450.98	\$469.49	\$492.96	\$598.82	\$628.76	\$519.06	\$545.02	\$434.03	\$455.74
32	\$438.40	\$460.32	\$479.21	\$503.17	\$611.22	\$641.78	\$529.81	\$556.30	\$443.02	\$465.17
33	\$443.95	\$466.15	\$485.29	\$509.55	\$618.97	\$649.91	\$536.53	\$563.36	\$448.64	\$471.07
34	\$449.88	\$472.38	\$491.77	\$516.36	\$627.23	\$658.59	\$543.70	\$570.88	\$454.63	\$477.36
35	\$452.85	\$493.61	\$495.01	\$539.56	\$631.37	\$688.19	\$547.28	\$596.53	\$457.63	\$498.81
36	\$455.81	\$496.84	\$498.25	\$543.09	\$635.50	\$692.69	\$550.86	\$600.44	\$460.62	\$502.08
37	\$458.78	\$500.07	\$501.49	\$546.62	\$639.63	\$697.20	\$554.44	\$604.34	\$463.62	\$505.34
38	\$461.74	\$503.30	\$504.73	\$550.16	\$643.77	\$701.70	\$558.03	\$608.25	\$466.61	\$508.61
39	\$467.67	\$509.76	\$511.21	\$557.22	\$652.03	\$710.72	\$565.19	\$616.06	\$472.61	\$515.14
40	\$473.60	\$516.23	\$517.69	\$564.29	\$660.30	\$719.73	\$572.36	\$623.87	\$478.60	\$521.67
41	\$482.50	\$525.92	\$527.41	\$574.88	\$672.70	\$733.24	\$583.11	\$635.59	\$487.59	\$531.47
42	\$491.02	\$535.21	\$536.73	\$585.04	\$684.58	\$746.19	\$593.41	\$646.81	\$496.20	\$540.86
43	\$502.88	\$548.14	\$549.69	\$599.17	\$701.12	\$764.22	\$607.74	\$662.44	\$508.18	\$553.92
44	\$517.70	\$564.29	\$565.90	\$616.83	\$721.78	\$786.74	\$625.65	\$681.96	\$523.16	\$570.25
45	\$535.12	\$583.28	\$584.94	\$637.58	\$746.07	\$813.21	\$646.70	\$704.91	\$540.76	\$589.43
46	\$555.87	\$605.90	\$607.62	\$662.31	\$775.00	\$844.75	\$671.78	\$732.24	\$561.74	\$612.29
47	\$579.22	\$631.35	\$633.14	\$690.12	\$807.55	\$880.23	\$700.00	\$763.00	\$585.33	\$638.01
48	\$605.90	\$660.43	\$662.31	\$721.91	\$844.75	\$920.78	\$732.24	\$798.14	\$612.29	\$667.40
49	\$632.21	\$689.11	\$691.07	\$753.26	\$881.43	\$960.76	\$764.04	\$832.80	\$638.88	\$696.38
50	\$661.86	\$721.42	\$723.47	\$788.59	\$922.77	\$1,005.81	\$799.87	\$871.86	\$668.84	\$729.04
51	\$691.13	\$753.33	\$755.47	\$823.47	\$963.58	\$1,050.30	\$835.25	\$910.42	\$698.42	\$761.28
52	\$723.37	\$788.48	\$790.72	\$861.88	\$1,008.53	\$1,099.30	\$874.21	\$952.89	\$731.00	\$796.80
53	\$755.98	\$824.02	\$826.36	\$900.74	\$1,054.00	\$1,148.86	\$913.62	\$995.85	\$763.96	\$832.72
54	\$791.19	\$862.40	\$864.85	\$942.68	\$1,103.08	\$1,202.36	\$956.17	\$1,042.23	\$799.54	\$871.49
55	\$826.39	\$929.69	\$903.33	\$1,016.25	\$1,152.17	\$1,296.19	\$998.72	\$1,123.56	\$835.11	\$939.50
56	\$864.56	\$972.63	\$945.05	\$1,063.18	\$1,205.38	\$1,356.05	\$1,044.85	\$1,175.45	\$873.69	\$982.90
57	\$903.10	\$1,015.99	\$987.18	\$1,110.58	\$1,259.12	\$1,416.50	\$1,091.42	\$1,227.85	\$912.63	\$1,026.71
58	\$944.24	\$1,062.27	\$1,032.14	\$1,161.16	\$1,316.46	\$1,481.02	\$1,141.13	\$1,283.78	\$954.20	\$1,073.48
59	\$964.62	\$1,085.20	\$1,054.42	\$1,186.23	\$1,344.88	\$1,512.99	\$1,165.77	\$1,311.49	\$974.80	\$1,096.65
60	\$1,005.75	\$1,131.47	\$1,099.39	\$1,236.81	\$1,402.23	\$1,577.51	\$1,215.48	\$1,367.41	\$1,016.37	\$1,143.41
61	\$1,041.33	\$1,171.50	\$1,138.28	\$1,280.56	\$1,451.83	\$1,633.31	\$1,258.47	\$1,415.78	\$1,052.32	\$1,183.86
62	\$1,064.68	\$1,197.76	\$1,163.80	\$1,309.27	\$1,484.38	\$1,669.93	\$1,286.69	\$1,447.52	\$1,075.91	\$1,210.40
63	\$1,093.95	\$1,230.70	\$1,195.80	\$1,345.27	\$1,525.20	\$1,715.85	\$1,322.07	\$1,487.33	\$1,105.50	\$1,243.68
64+	\$1,111.74	\$1,250.71	\$1,215.24	\$1,367.15	\$1,550.00	\$1,743.75	\$1,343.56	\$1,511.51	\$1,123.47	\$1,263.90

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

HIOS Plan ID (On Exchange)=>	98517PA0010024		98517PA0010025		98517PA0010030		98517PA0010035		98517PA0010036	
HIOS Plan ID (Off Exchange)=>	On/Off		On/Off		On/Off		On/Off		On/Off	
Plan Marketing Name =>	Bronze Classic 4700		Silver Simple PCP Saver		Silver Elite Saver Plus		Gold Elite Saver Plus		Gold Elite	
Form # =>	OHIN-134524157		OHIN-134524157		OHIN-134524157		OHIN-134524157		OHIN-134524157	
Rating Area =>	3		3		3		3		3	
Network =>	Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO	
Metal =>	Bronze		Silver		Silver		Gold		Gold	
Deductible =>	4700		5750		0		0		500	
Coinurance =>	50%		40%		50%		20%		30%	
Copays =>	PCP Office: \$19,000.00 Specialist Office: \$70.00 Mental Health Office: \$125.00		PCP Office: \$19,600.00 Specialist Office: \$20.00 Mental Health Office: \$70.00		PCP Office: \$19,400.00 Specialist Office: \$65.00 Mental Health Office: \$100.00		PCP Office: \$17,000.00 Specialist Office: \$0.00 Mental Health Office: \$35.00		PCP Office: \$12,000.00 Specialist Office: \$35.00 Mental Health Office: \$50.00	
	Advanced Imaging: \$70.00				Advanced Imaging: \$50.00 Emergency Room Facility Fee: \$100.00		Lab Work: \$200.00 X-rays & Diagnostic Imaging: \$0.00 Advanced Imaging: \$25.00 Emergency Room Facility Fee:		Advanced Imaging: \$35.00 Emergency Room Facility Fee: \$75.00	
OOP Maximum =>	\$9,500.00		\$9,800.00		\$9,700.00		\$8,500.00		\$6,000.00	
Pediatric Dental (Yes/No) =>	No		No		No		No		No	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$292.17	\$292.17	\$386.10	\$386.10	\$398.19	\$398.19	\$374.21	\$374.21	\$358.68	\$358.68
15	\$318.14	\$318.14	\$420.42	\$420.42	\$433.59	\$433.59	\$407.48	\$407.48	\$390.56	\$390.56
16	\$328.07	\$328.07	\$433.54	\$433.54	\$447.12	\$447.12	\$420.20	\$420.20	\$402.75	\$402.75
17	\$338.00	\$338.00	\$446.67	\$446.67	\$460.66	\$460.66	\$432.92	\$432.92	\$414.94	\$414.94
18	\$348.69	\$348.69	\$460.80	\$460.80	\$475.23	\$475.23	\$446.61	\$446.61	\$428.07	\$428.07
19	\$359.38	\$359.38	\$474.93	\$474.93	\$489.80	\$489.80	\$460.31	\$460.31	\$441.20	\$441.20
20	\$370.46	\$370.46	\$489.57	\$489.57	\$504.90	\$504.90	\$474.49	\$474.49	\$454.80	\$454.80
21	\$381.93	\$381.93	\$504.72	\$504.72	\$520.52	\$520.52	\$489.18	\$489.18	\$468.87	\$468.87
22	\$381.93	\$381.93	\$504.72	\$504.72	\$520.52	\$520.52	\$489.18	\$489.18	\$468.87	\$468.87
23	\$381.93	\$381.93	\$504.72	\$504.72	\$520.52	\$520.52	\$489.18	\$489.18	\$468.87	\$468.87
24	\$381.93	\$381.93	\$504.72	\$504.72	\$520.52	\$520.52	\$489.18	\$489.18	\$468.87	\$468.87
25	\$383.44	\$402.62	\$506.73	\$532.06	\$522.60	\$548.73	\$491.13	\$515.68	\$470.74	\$494.27
26	\$391.08	\$410.64	\$516.82	\$542.66	\$533.01	\$559.66	\$500.91	\$525.96	\$480.11	\$504.12
27	\$400.25	\$420.26	\$528.93	\$555.38	\$545.50	\$572.77	\$512.65	\$538.28	\$491.37	\$515.94
28	\$415.14	\$435.90	\$548.62	\$576.05	\$565.80	\$594.09	\$531.73	\$558.31	\$509.65	\$535.14
29	\$427.36	\$448.73	\$564.77	\$593.01	\$582.46	\$611.58	\$547.38	\$574.75	\$524.66	\$550.89
30	\$433.47	\$455.15	\$572.84	\$601.49	\$590.78	\$620.32	\$555.21	\$582.97	\$532.16	\$558.77
31	\$442.64	\$464.77	\$584.96	\$614.20	\$603.28	\$633.44	\$566.95	\$595.30	\$543.41	\$570.58
32	\$451.81	\$474.40	\$597.07	\$626.92	\$615.77	\$646.56	\$578.69	\$607.62	\$554.66	\$582.40
33	\$457.53	\$480.41	\$604.64	\$634.87	\$623.58	\$654.76	\$586.03	\$615.33	\$561.70	\$589.78
34	\$463.65	\$486.83	\$612.72	\$643.35	\$631.90	\$663.50	\$593.85	\$623.54	\$569.20	\$597.66
35	\$466.70	\$508.70	\$616.75	\$672.26	\$636.07	\$693.31	\$597.77	\$651.56	\$572.95	\$624.51
36	\$469.76	\$512.03	\$620.79	\$676.66	\$640.23	\$697.85	\$601.68	\$655.83	\$576.70	\$628.60
37	\$472.81	\$515.36	\$624.83	\$681.06	\$644.40	\$702.39	\$605.59	\$660.10	\$580.45	\$632.69
38	\$475.87	\$518.69	\$628.87	\$685.46	\$648.56	\$706.93	\$609.51	\$664.36	\$584.20	\$636.78
39	\$481.98	\$525.36	\$636.94	\$694.27	\$656.89	\$716.01	\$617.33	\$672.89	\$591.70	\$644.96
40	\$488.09	\$532.02	\$645.02	\$703.07	\$665.22	\$725.09	\$625.16	\$681.42	\$599.21	\$653.13
41	\$497.25	\$542.01	\$657.13	\$716.27	\$677.71	\$738.70	\$636.90	\$694.22	\$610.46	\$665.40
42	\$506.04	\$551.58	\$668.74	\$728.92	\$689.68	\$751.75	\$648.15	\$706.48	\$621.24	\$677.15
43	\$518.26	\$564.90	\$684.89	\$746.53	\$706.34	\$769.91	\$663.80	\$723.55	\$636.25	\$693.51
44	\$533.54	\$581.55	\$705.08	\$768.53	\$727.16	\$792.60	\$683.37	\$744.87	\$655.00	\$713.95
45	\$551.49	\$601.12	\$728.80	\$794.39	\$751.62	\$819.27	\$706.36	\$769.93	\$677.04	\$737.97
46	\$572.87	\$624.43	\$757.06	\$825.20	\$780.77	\$851.04	\$733.75	\$799.79	\$703.29	\$766.59
47	\$596.93	\$650.66	\$788.86	\$859.86	\$813.56	\$886.79	\$764.57	\$833.38	\$732.83	\$798.79
48	\$624.43	\$680.63	\$825.20	\$899.47	\$851.04	\$927.64	\$799.79	\$871.77	\$766.59	\$835.58
49	\$651.55	\$710.19	\$861.03	\$938.52	\$888.00	\$967.92	\$834.52	\$909.63	\$799.88	\$871.87
50	\$682.10	\$743.49	\$901.41	\$982.54	\$929.64	\$1,013.31	\$873.66	\$952.29	\$837.39	\$912.75
51	\$712.27	\$776.38	\$941.28	\$1,026.00	\$970.76	\$1,058.13	\$912.30	\$994.41	\$874.43	\$953.13
52	\$745.50	\$812.59	\$985.19	\$1,073.86	\$1,016.04	\$1,107.49	\$954.86	\$1,040.80	\$915.22	\$997.59
53	\$779.11	\$849.23	\$1,029.60	\$1,122.27	\$1,061.85	\$1,157.42	\$997.91	\$1,087.72	\$956.48	\$1,042.56
54	\$815.39	\$888.78	\$1,077.55	\$1,174.53	\$1,111.30	\$1,211.32	\$1,044.38	\$1,138.37	\$1,001.02	\$1,091.11
55	\$851.67	\$958.13	\$1,125.50	\$1,266.19	\$1,160.75	\$1,305.84	\$1,090.85	\$1,227.20	\$1,045.56	\$1,176.26
56	\$891.01	\$1,002.39	\$1,177.48	\$1,324.67	\$1,214.36	\$1,366.16	\$1,141.23	\$1,283.89	\$1,093.85	\$1,230.59
57	\$930.73	\$1,047.07	\$1,229.97	\$1,383.72	\$1,268.49	\$1,427.06	\$1,192.11	\$1,341.12	\$1,142.62	\$1,285.44
58	\$973.12	\$1,094.76	\$1,286.00	\$1,446.75	\$1,326.27	\$1,492.06	\$1,246.40	\$1,402.21	\$1,194.66	\$1,343.99
59	\$994.13	\$1,118.39	\$1,313.75	\$1,477.97	\$1,354.90	\$1,524.26	\$1,273.31	\$1,432.47	\$1,220.45	\$1,373.00
60	\$1,036.52	\$1,166.08	\$1,369.78	\$1,541.00	\$1,412.68	\$1,589.26	\$1,327.61	\$1,493.56	\$1,272.49	\$1,431.55
61	\$1,073.18	\$1,207.33	\$1,418.23	\$1,595.51	\$1,462.65	\$1,645.48	\$1,374.57	\$1,546.39	\$1,317.50	\$1,482.19
62	\$1,097.24	\$1,234.40	\$1,450.03	\$1,631.28	\$1,495.44	\$1,682.37	\$1,405.39	\$1,581.06	\$1,347.04	\$1,515.42
63	\$1,127.42	\$1,268.34	\$1,489.90	\$1,676.13	\$1,536.56	\$1,728.63	\$1,444.03	\$1,624.53	\$1,384.08	\$1,557.09
64+	\$1,145.75	\$1,288.97	\$1,514.12	\$1,703.39	\$1,561.54	\$1,756.74	\$1,467.51	\$1,650.95	\$1,406.59	\$1,582.41

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

HIOS Plan ID (On Exchange)=>	98517PA0010055		98517PA0010003		98517PA0010005		98517PA0010006		98517PA0010013	
HIOS Plan ID (Off Exchange)=>	On/Off		On/Off		On/Off		On/Off		On/Off	
Plan Marketing Name =>	Gold Simple		Bronze Classic		Bronze Elite PCP Saver		Silver Classic		Gold Classic	
Form # =>	OHIN-134524157		OHIN-134524157		OHIN-134524157		OHIN-134524157		OHIN-134524157	
Rating Area =>	3		6		6		6		6	
Network =>	Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO	
Metal =>	Gold		Bronze		Bronze		Silver		Gold	
Deductible =>	3500		7000		150		5600		3800	
Coinurance =>	20%		50%		50%		50%		30%	
Copays =>	PCP Office: \$19,900.00		PCP Office: \$20,300.00		PCP Office: \$20,300.00		PCP Office: \$17,800.00		PCP Office: \$15,000.00	
	Specialist Office: \$10.00		Specialist Office: \$80.00		Specialist Office: \$40.00		Specialist Office: \$30.00		Specialist Office: \$35.00	
	Mental Health Office: \$20.00		Mental Health Office: \$100.00		Mental Health Office: \$125.00		Mental Health Office: \$80.00		Mental Health Office: \$35.00	
	Advanced Imaging: \$30.00		Lab Work: \$350.00 after deductible		Lab Work: \$350.00		Advanced Imaging: \$50.00		Advanced Imaging: \$50.00	
	Emergency Room Facility Fee: \$80.00		X-rays & Diagnostic Imaging: \$0.00 after deductible		X-rays & Diagnostic Imaging: \$0.00		Emergency Room Facility Fee: \$70.00		Emergency Room Facility Fee: \$75.00	
	Advanced Imaging: \$50.00		Advanced Imaging: \$50.00		Advanced Imaging: \$50.00		Emergency Room Facility Fee: \$70.00		Emergency Room Facility Fee: \$75.00	
OOP Maximum =>	\$9,950.00		\$10,150.00		\$10,150.00		\$8,900.00		\$7,500.00	
Pediatric Dental (Yes/No) =>	No		No		No		No		No	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$322.55	\$322.55	\$351.50	\$351.50	\$384.22	\$384.22	\$490.06	\$490.06	\$424.79	\$424.79
15	\$351.22	\$351.22	\$382.74	\$382.74	\$418.37	\$418.37	\$533.62	\$533.62	\$462.55	\$462.55
16	\$362.18	\$362.18	\$394.69	\$394.69	\$431.43	\$431.43	\$550.28	\$550.28	\$476.99	\$476.99
17	\$373.15	\$373.15	\$406.63	\$406.63	\$444.49	\$444.49	\$566.93	\$566.93	\$491.43	\$491.43
18	\$384.95	\$384.95	\$419.50	\$419.50	\$458.55	\$458.55	\$584.87	\$584.87	\$506.97	\$506.97
19	\$396.76	\$396.76	\$432.36	\$432.36	\$472.62	\$472.62	\$602.81	\$602.81	\$522.52	\$522.52
20	\$408.99	\$408.99	\$445.69	\$445.69	\$487.18	\$487.18	\$621.38	\$621.38	\$538.63	\$538.63
21	\$421.65	\$421.65	\$459.48	\$459.48	\$502.26	\$502.26	\$640.61	\$640.61	\$555.29	\$555.29
22	\$421.65	\$421.65	\$459.48	\$459.48	\$502.26	\$502.26	\$640.61	\$640.61	\$555.29	\$555.29
23	\$421.65	\$421.65	\$459.48	\$459.48	\$502.26	\$502.26	\$640.61	\$640.61	\$555.29	\$555.29
24	\$421.65	\$421.65	\$459.48	\$459.48	\$502.26	\$502.26	\$640.61	\$640.61	\$555.29	\$555.29
25	\$423.32	\$444.49	\$461.31	\$484.38	\$504.26	\$529.47	\$643.16	\$675.32	\$557.51	\$585.38
26	\$431.75	\$453.34	\$470.50	\$494.03	\$514.30	\$540.02	\$655.98	\$688.77	\$568.61	\$597.04
27	\$441.87	\$463.97	\$481.53	\$505.60	\$526.36	\$552.67	\$671.35	\$704.92	\$581.94	\$611.03
28	\$458.32	\$481.23	\$499.45	\$524.42	\$545.94	\$573.24	\$696.33	\$731.15	\$603.59	\$633.77
29	\$471.81	\$495.40	\$514.15	\$539.86	\$562.02	\$590.12	\$716.83	\$752.67	\$621.36	\$652.43
30	\$478.56	\$502.48	\$521.50	\$547.58	\$570.05	\$598.56	\$727.08	\$763.44	\$630.25	\$661.76
31	\$488.67	\$513.11	\$532.53	\$559.16	\$582.11	\$611.21	\$742.46	\$779.58	\$643.57	\$675.75
32	\$498.79	\$523.73	\$543.56	\$570.73	\$594.16	\$623.87	\$757.83	\$795.72	\$656.90	\$689.75
33	\$505.12	\$530.37	\$550.45	\$577.97	\$601.69	\$631.78	\$767.44	\$805.81	\$665.23	\$698.49
34	\$511.86	\$537.46	\$557.80	\$585.69	\$609.73	\$640.22	\$777.69	\$816.57	\$674.11	\$707.82
35	\$515.24	\$561.61	\$561.48	\$612.01	\$613.75	\$668.99	\$782.81	\$853.27	\$678.56	\$739.63
36	\$518.61	\$565.29	\$565.15	\$616.02	\$617.77	\$673.37	\$787.94	\$858.85	\$683.00	\$744.47
37	\$521.98	\$568.96	\$568.83	\$620.02	\$621.78	\$677.75	\$793.06	\$864.44	\$687.44	\$749.31
38	\$525.36	\$572.64	\$572.50	\$624.03	\$625.80	\$682.12	\$798.19	\$870.03	\$691.88	\$754.15
39	\$532.10	\$579.99	\$579.86	\$632.04	\$633.84	\$690.88	\$808.44	\$881.20	\$700.77	\$763.84
40	\$538.85	\$587.35	\$587.21	\$640.06	\$641.87	\$699.64	\$818.69	\$892.37	\$709.65	\$773.52
41	\$548.97	\$598.38	\$598.23	\$652.08	\$653.93	\$712.78	\$834.06	\$909.13	\$722.98	\$788.05
42	\$558.67	\$608.95	\$608.80	\$663.59	\$665.48	\$725.37	\$848.80	\$925.19	\$735.75	\$801.97
43	\$572.16	\$623.65	\$623.51	\$679.62	\$681.55	\$742.89	\$869.30	\$947.53	\$753.52	\$821.34
44	\$589.02	\$642.04	\$641.88	\$699.65	\$701.64	\$764.79	\$894.92	\$975.46	\$775.73	\$845.55
45	\$608.84	\$663.64	\$663.48	\$723.19	\$725.25	\$790.52	\$925.03	\$1,008.28	\$801.83	\$873.99
46	\$632.45	\$689.37	\$689.21	\$751.24	\$753.37	\$821.18	\$960.90	\$1,047.38	\$832.93	\$907.89
47	\$659.02	\$718.33	\$718.16	\$782.79	\$785.02	\$855.67	\$1,001.26	\$1,091.37	\$867.91	\$946.02
48	\$689.37	\$751.42	\$751.24	\$818.85	\$821.18	\$895.08	\$1,047.38	\$1,141.65	\$907.89	\$989.60
49	\$719.31	\$784.05	\$783.86	\$854.41	\$856.84	\$933.95	\$1,092.87	\$1,191.22	\$947.31	\$1,032.57
50	\$753.04	\$820.81	\$820.62	\$894.47	\$897.02	\$977.75	\$1,144.11	\$1,247.08	\$991.74	\$1,080.99
51	\$786.35	\$857.12	\$856.92	\$934.04	\$936.69	\$1,021.00	\$1,194.72	\$1,302.25	\$1,035.60	\$1,128.81
52	\$823.03	\$897.10	\$896.89	\$977.61	\$980.39	\$1,068.63	\$1,250.45	\$1,362.99	\$1,083.91	\$1,181.47
53	\$860.14	\$937.55	\$937.33	\$1,021.68	\$1,024.59	\$1,116.80	\$1,306.83	\$1,424.44	\$1,132.78	\$1,234.73
54	\$900.19	\$981.21	\$980.98	\$1,069.26	\$1,072.30	\$1,168.81	\$1,367.68	\$1,490.78	\$1,185.53	\$1,292.23
55	\$940.25	\$1,057.78	\$1,024.63	\$1,152.70	\$1,120.02	\$1,260.02	\$1,428.54	\$1,607.11	\$1,238.28	\$1,393.07
56	\$983.67	\$1,106.63	\$1,071.95	\$1,205.94	\$1,171.75	\$1,318.22	\$1,494.52	\$1,681.34	\$1,295.48	\$1,457.41
57	\$1,027.52	\$1,155.97	\$1,119.74	\$1,259.70	\$1,223.98	\$1,376.98	\$1,561.15	\$1,756.29	\$1,353.23	\$1,522.38
58	\$1,074.33	\$1,208.62	\$1,170.74	\$1,317.08	\$1,279.73	\$1,439.70	\$1,632.25	\$1,836.28	\$1,414.86	\$1,591.72
59	\$1,097.52	\$1,234.71	\$1,196.01	\$1,345.51	\$1,307.35	\$1,470.77	\$1,667.49	\$1,875.92	\$1,445.40	\$1,626.08
60	\$1,144.32	\$1,287.36	\$1,247.01	\$1,402.89	\$1,363.10	\$1,533.49	\$1,738.59	\$1,955.92	\$1,507.04	\$1,695.42
61	\$1,184.79	\$1,332.89	\$1,291.12	\$1,452.51	\$1,411.32	\$1,587.74	\$1,800.09	\$2,025.10	\$1,560.35	\$1,755.39
62	\$1,211.36	\$1,362.78	\$1,320.07	\$1,485.07	\$1,442.96	\$1,623.33	\$1,840.45	\$2,070.50	\$1,595.33	\$1,794.75
63	\$1,244.67	\$1,400.25	\$1,356.36	\$1,525.91	\$1,482.64	\$1,667.97	\$1,891.06	\$2,127.44	\$1,639.20	\$1,844.10
64+	\$1,264.91	\$1,423.02	\$1,378.42	\$1,550.72	\$1,506.75	\$1,695.09	\$1,921.80	\$2,162.03	\$1,665.85	\$1,874.08

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

HIOS Plan ID (On Exchange)=>	98517PA0010021		98517PA0010024		98517PA0010025		98517PA0010030		98517PA0010035	
HIOS Plan ID (Off Exchange)=>	On/Off		On/Off		On/Off		On/Off		On/Off	
Plan Marketing Name =>	Bronze Classic PCP Saver Plus		Bronze Classic 4700		Silver Simple PCP Saver		Silver Elite Saver Plus		Gold Elite Saver Plus	
Form # =>	OHIN-134524157		OHIN-134524157		OHIN-134524157		OHIN-134524157		OHIN-134524157	
Rating Area =>	6		6		6		6		6	
Network =>	Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO	
Metal =>	Bronze		Bronze		Silver		Silver		Gold	
Deductible =>	9000		4700		5750		0		0	
Coinurance =>	50%		50%		40%		50%		20%	
Copays =>	PCP Office: \$19,400.00 Specialist Office: \$0.00		PCP Office: \$19,000.00 Specialist Office: \$70.00 Mental Health Office: \$125.00		PCP Office: \$19,600.00 Specialist Office: \$20.00 Mental Health Office: \$70.00		PCP Office: \$19,400.00 Specialist Office: \$65.00 Mental Health Office: \$100.00		PCP Office: \$17,000.00 Specialist Office: \$0.00 Mental Health Office: \$35.00	
	Advanced Imaging: \$75.00		Advanced Imaging: \$70.00				Advanced Imaging: \$50.00 Emergency Room Facility Fee: \$100.00		Lab Work: \$200.00 X-rays & Diagnostic Imaging: \$0.00 Advanced Imaging: \$25.00 Emergency Room Facility Fee:	
OOP Maximum =>	\$9,700.00		\$9,500.00		\$9,800.00		\$9,700.00		\$8,500.00	
Pediatric Dental (Yes/No) =>	No		No		No		No		No	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$355.21	\$355.21	\$362.25	\$362.25	\$478.72	\$478.72	\$493.71	\$493.71	\$463.98	\$463.98
15	\$386.78	\$386.78	\$394.45	\$394.45	\$521.27	\$521.27	\$537.60	\$537.60	\$505.22	\$505.22
16	\$398.85	\$398.85	\$406.76	\$406.76	\$537.54	\$537.54	\$554.38	\$554.38	\$520.99	\$520.99
17	\$410.92	\$410.92	\$419.07	\$419.07	\$553.81	\$553.81	\$571.16	\$571.16	\$536.76	\$536.76
18	\$423.93	\$423.93	\$432.33	\$432.33	\$571.33	\$571.33	\$589.23	\$589.23	\$553.74	\$553.74
19	\$436.93	\$436.93	\$445.59	\$445.59	\$588.85	\$588.85	\$607.30	\$607.30	\$570.73	\$570.73
20	\$450.39	\$450.39	\$459.32	\$459.32	\$607.00	\$607.00	\$626.01	\$626.01	\$588.31	\$588.31
21	\$464.33	\$464.33	\$473.54	\$473.54	\$625.78	\$625.78	\$645.38	\$645.38	\$606.52	\$606.52
22	\$464.33	\$464.33	\$473.54	\$473.54	\$625.78	\$625.78	\$645.38	\$645.38	\$606.52	\$606.52
23	\$464.33	\$464.33	\$473.54	\$473.54	\$625.78	\$625.78	\$645.38	\$645.38	\$606.52	\$606.52
24	\$464.33	\$464.33	\$473.54	\$473.54	\$625.78	\$625.78	\$645.38	\$645.38	\$606.52	\$606.52
25	\$466.18	\$489.49	\$475.42	\$499.19	\$628.28	\$659.69	\$647.95	\$680.35	\$608.94	\$639.38
26	\$475.46	\$499.24	\$484.89	\$509.14	\$640.79	\$672.83	\$660.86	\$693.91	\$621.07	\$652.12
27	\$486.61	\$510.94	\$496.26	\$521.07	\$655.81	\$688.60	\$676.35	\$710.17	\$635.62	\$667.40
28	\$504.72	\$529.95	\$514.72	\$540.46	\$680.22	\$714.23	\$701.52	\$736.60	\$659.28	\$692.24
29	\$519.58	\$545.55	\$529.88	\$556.37	\$700.24	\$735.25	\$722.17	\$758.28	\$678.68	\$712.62
30	\$527.00	\$553.35	\$537.45	\$564.33	\$710.25	\$745.77	\$732.50	\$769.12	\$688.39	\$722.81
31	\$538.15	\$565.06	\$548.82	\$576.26	\$725.27	\$761.54	\$747.99	\$785.39	\$702.94	\$738.09
32	\$549.29	\$576.76	\$560.18	\$588.19	\$740.29	\$777.31	\$763.48	\$801.65	\$717.50	\$753.38
33	\$556.26	\$584.07	\$567.29	\$595.65	\$749.68	\$787.16	\$773.16	\$811.81	\$726.60	\$762.93
34	\$563.69	\$591.87	\$574.86	\$603.61	\$759.69	\$797.68	\$783.48	\$822.66	\$736.30	\$773.12
35	\$567.40	\$618.47	\$578.65	\$630.73	\$764.70	\$833.52	\$788.65	\$859.62	\$741.15	\$807.86
36	\$571.12	\$622.52	\$582.44	\$634.86	\$769.70	\$838.98	\$793.81	\$865.25	\$746.01	\$813.15
37	\$574.83	\$626.56	\$586.23	\$638.99	\$774.71	\$844.43	\$798.97	\$870.88	\$750.86	\$818.44
38	\$578.54	\$630.61	\$590.02	\$643.12	\$779.72	\$849.89	\$804.14	\$876.51	\$755.71	\$823.73
39	\$585.97	\$638.71	\$597.59	\$651.38	\$789.73	\$860.80	\$814.46	\$887.76	\$765.42	\$834.30
40	\$593.40	\$646.81	\$605.17	\$659.63	\$799.74	\$871.72	\$824.79	\$899.02	\$775.12	\$844.88
41	\$604.55	\$658.96	\$616.53	\$672.02	\$814.76	\$888.09	\$840.28	\$915.90	\$789.68	\$860.75
42	\$615.23	\$670.60	\$627.42	\$683.89	\$829.15	\$903.78	\$855.12	\$932.08	\$803.63	\$875.95
43	\$630.08	\$686.79	\$642.58	\$700.41	\$849.18	\$925.60	\$875.77	\$954.59	\$823.03	\$897.11
44	\$648.66	\$707.04	\$661.52	\$721.06	\$874.21	\$952.89	\$901.59	\$982.73	\$847.29	\$923.55
45	\$670.48	\$730.82	\$683.77	\$745.31	\$903.62	\$984.94	\$931.92	\$1,015.79	\$875.80	\$954.62
46	\$696.48	\$759.17	\$710.29	\$774.22	\$938.66	\$1,023.14	\$968.06	\$1,055.19	\$909.76	\$991.64
47	\$725.73	\$791.05	\$740.12	\$806.74	\$978.09	\$1,066.11	\$1,008.72	\$1,099.50	\$947.97	\$1,033.29
48	\$759.17	\$827.49	\$774.22	\$843.90	\$1,023.14	\$1,115.22	\$1,055.19	\$1,150.15	\$991.64	\$1,080.89
49	\$792.13	\$863.42	\$807.84	\$880.54	\$1,067.57	\$1,163.65	\$1,101.01	\$1,200.10	\$1,034.71	\$1,127.83
50	\$829.28	\$903.91	\$845.72	\$921.84	\$1,117.63	\$1,218.22	\$1,152.64	\$1,256.37	\$1,083.23	\$1,180.72
51	\$865.96	\$943.90	\$883.13	\$962.61	\$1,167.07	\$1,272.11	\$1,203.62	\$1,311.95	\$1,131.14	\$1,232.94
52	\$906.35	\$987.93	\$924.33	\$1,007.52	\$1,221.51	\$1,331.45	\$1,259.77	\$1,373.15	\$1,183.91	\$1,290.46
53	\$947.22	\$1,032.46	\$966.00	\$1,052.94	\$1,276.58	\$1,391.47	\$1,316.56	\$1,435.05	\$1,237.28	\$1,348.64
54	\$991.33	\$1,080.54	\$1,010.98	\$1,101.97	\$1,336.03	\$1,456.27	\$1,377.87	\$1,501.88	\$1,294.90	\$1,411.44
55	\$1,035.44	\$1,164.87	\$1,055.97	\$1,187.96	\$1,395.48	\$1,569.91	\$1,439.18	\$1,619.08	\$1,352.52	\$1,521.58
56	\$1,083.26	\$1,218.67	\$1,104.74	\$1,242.83	\$1,459.93	\$1,642.42	\$1,505.66	\$1,693.86	\$1,414.99	\$1,591.86
57	\$1,131.55	\$1,272.99	\$1,153.99	\$1,298.24	\$1,525.01	\$1,715.64	\$1,572.77	\$1,769.37	\$1,478.06	\$1,662.82
58	\$1,183.09	\$1,330.98	\$1,206.55	\$1,357.37	\$1,594.47	\$1,793.78	\$1,644.41	\$1,849.96	\$1,545.39	\$1,738.56
59	\$1,208.63	\$1,359.71	\$1,232.59	\$1,386.67	\$1,628.89	\$1,832.50	\$1,679.91	\$1,889.89	\$1,578.74	\$1,776.09
60	\$1,260.17	\$1,417.69	\$1,285.15	\$1,445.80	\$1,698.35	\$1,910.65	\$1,751.54	\$1,970.49	\$1,646.07	\$1,851.83
61	\$1,304.74	\$1,467.84	\$1,330.61	\$1,496.94	\$1,758.43	\$1,978.23	\$1,813.50	\$2,040.19	\$1,704.29	\$1,917.33
62	\$1,333.99	\$1,500.74	\$1,360.45	\$1,530.50	\$1,797.85	\$2,022.58	\$1,854.16	\$2,085.93	\$1,742.50	\$1,960.32
63	\$1,370.68	\$1,542.01	\$1,397.85	\$1,572.59	\$1,847.29	\$2,078.20	\$1,905.14	\$2,143.28	\$1,790.42	\$2,014.22
64+	\$1,392.96	\$1,567.08	\$1,420.58	\$1,598.16	\$1,877.32	\$2,111.99	\$1,936.12	\$2,178.13	\$1,819.53	\$2,046.97

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

HIOS Plan ID (On Exchange)=>	98517PA0010036		98517PA0010055		98517PA0010003		98517PA0010005		98517PA0010006	
HIOS Plan ID (Off Exchange)=>	On/Off		On/Off		On/Off		On/Off		On/Off	
Plan Marketing Name =>	Gold Elite		Gold Simple		Bronze Classic		Bronze Elite PCP Saver		Silver Classic	
Form # =>	OHIN-134524157		OHIN-134524157		OHIN-134524157		OHIN-134524157		OHIN-134524157	
Rating Area =>	6		6		7		7		7	
Network =>	Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO	
Metal =>	Gold		Gold		Bronze		Bronze		Silver	
Deductible =>	500		3500		7000		150		5600	
Coinurance =>	30%		20%		50%		50%		50%	
Copays =>	PCP Office: \$12,000.00 Specialist Office: \$35.00 Mental Health Office: \$50.00		PCP Office: \$19,900.00 Specialist Office: \$10.00 Mental Health Office: \$20.00		PCP Office: \$20,300.00 Specialist Office: \$80.00 Mental Health Office: \$100.00		PCP Office: \$20,300.00 Specialist Office: \$40.00 Mental Health Office: \$125.00		PCP Office: \$17,800.00 Specialist Office: \$30.00 Mental Health Office: \$80.00	
	Advanced Imaging: \$35.00 Emergency Room Facility Fee: \$75.00		Advanced Imaging: \$30.00 Emergency Room Facility Fee: \$80.00		Lab Work: \$350.00 after deductible X-rays & Diagnostic Imaging: \$0.00 after deductible Advanced Imaging: \$50.00		Lab Work: \$350.00 X-rays & Diagnostic Imaging: \$0.00 Advanced Imaging: \$50.00 Emergency Room Facility Fee:		Advanced Imaging: \$50.00 Emergency Room Facility Fee: \$70.00	
OOP Maximum =>	\$6,000.00		\$9,950.00		\$10,150.00		\$10,150.00		\$8,900.00	
Pediatric Dental (Yes/No) =>	No		No		No		No		No	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$444.72	\$444.72	\$399.92	\$399.92	\$277.90	\$277.90	\$303.77	\$303.77	\$387.45	\$387.45
15	\$484.25	\$484.25	\$435.47	\$435.47	\$302.60	\$302.60	\$330.77	\$330.77	\$421.89	\$421.89
16	\$499.36	\$499.36	\$449.06	\$449.06	\$312.05	\$312.05	\$341.10	\$341.10	\$435.06	\$435.06
17	\$514.48	\$514.48	\$462.66	\$462.66	\$321.49	\$321.49	\$351.42	\$351.42	\$448.23	\$448.23
18	\$530.75	\$530.75	\$477.29	\$477.29	\$331.66	\$331.66	\$362.54	\$362.54	\$462.41	\$462.41
19	\$547.03	\$547.03	\$491.93	\$491.93	\$341.84	\$341.84	\$373.66	\$373.66	\$476.59	\$476.59
20	\$563.89	\$563.89	\$507.09	\$507.09	\$352.37	\$352.37	\$385.18	\$385.18	\$491.28	\$491.28
21	\$581.34	\$581.34	\$522.78	\$522.78	\$363.28	\$363.28	\$397.10	\$397.10	\$506.48	\$506.48
22	\$581.34	\$581.34	\$522.78	\$522.78	\$363.28	\$363.28	\$397.10	\$397.10	\$506.48	\$506.48
23	\$581.34	\$581.34	\$522.78	\$522.78	\$363.28	\$363.28	\$397.10	\$397.10	\$506.48	\$506.48
24	\$581.34	\$581.34	\$522.78	\$522.78	\$363.28	\$363.28	\$397.10	\$397.10	\$506.48	\$506.48
25	\$583.66	\$612.84	\$524.87	\$551.11	\$364.72	\$382.96	\$398.68	\$418.61	\$508.50	\$533.92
26	\$595.28	\$625.05	\$535.32	\$562.09	\$371.99	\$390.59	\$406.62	\$426.95	\$518.63	\$544.56
27	\$609.23	\$639.70	\$547.87	\$575.26	\$380.71	\$399.74	\$416.15	\$436.96	\$530.78	\$557.32
28	\$631.91	\$663.50	\$568.26	\$596.67	\$394.87	\$414.62	\$431.63	\$453.22	\$550.54	\$578.06
29	\$650.51	\$683.03	\$584.99	\$614.23	\$406.50	\$426.82	\$444.34	\$466.56	\$566.74	\$595.08
30	\$659.81	\$692.80	\$593.35	\$623.02	\$412.31	\$432.93	\$450.70	\$473.23	\$574.85	\$603.59
31	\$673.76	\$707.45	\$605.90	\$636.19	\$421.03	\$442.08	\$460.23	\$483.24	\$587.00	\$616.35
32	\$687.71	\$722.10	\$618.44	\$649.36	\$429.75	\$451.23	\$469.76	\$493.24	\$599.16	\$629.11
33	\$696.43	\$731.26	\$626.28	\$657.60	\$435.20	\$456.96	\$475.71	\$499.50	\$606.75	\$637.09
34	\$705.73	\$741.02	\$634.65	\$666.38	\$441.01	\$463.06	\$482.06	\$506.17	\$614.86	\$645.60
35	\$710.39	\$774.32	\$638.83	\$696.33	\$443.91	\$483.87	\$485.24	\$528.91	\$618.91	\$674.61
36	\$715.04	\$779.39	\$643.01	\$700.88	\$446.82	\$487.03	\$488.42	\$532.38	\$622.96	\$679.03
37	\$719.69	\$784.46	\$647.20	\$705.44	\$449.73	\$490.20	\$491.60	\$535.84	\$627.01	\$683.44
38	\$724.34	\$789.53	\$651.38	\$710.00	\$452.63	\$493.37	\$494.77	\$539.30	\$631.06	\$687.86
39	\$733.64	\$799.67	\$659.74	\$719.12	\$458.44	\$499.70	\$501.13	\$546.23	\$639.17	\$696.69
40	\$742.94	\$809.80	\$668.11	\$728.24	\$464.26	\$506.04	\$507.48	\$553.15	\$647.27	\$705.53
41	\$756.89	\$825.01	\$680.65	\$741.91	\$472.98	\$515.54	\$517.01	\$563.54	\$659.43	\$718.78
42	\$770.26	\$839.59	\$692.68	\$755.02	\$481.33	\$524.65	\$526.14	\$573.49	\$671.08	\$731.47
43	\$788.87	\$859.86	\$709.41	\$773.25	\$492.96	\$537.32	\$538.85	\$587.34	\$687.28	\$749.14
44	\$812.12	\$885.21	\$730.32	\$796.04	\$507.49	\$553.16	\$554.73	\$604.66	\$707.54	\$771.22
45	\$839.44	\$914.99	\$754.89	\$822.83	\$524.56	\$571.77	\$573.40	\$625.00	\$731.35	\$797.17
46	\$872.00	\$950.47	\$784.16	\$854.74	\$544.90	\$593.94	\$595.63	\$649.24	\$759.71	\$828.08
47	\$908.62	\$990.39	\$817.10	\$890.64	\$567.79	\$618.89	\$620.65	\$676.51	\$791.62	\$862.86
48	\$950.47	\$1,036.02	\$854.74	\$931.66	\$593.94	\$647.40	\$649.24	\$707.67	\$828.08	\$902.61
49	\$991.75	\$1,081.01	\$891.85	\$972.12	\$619.74	\$675.51	\$677.43	\$738.40	\$864.04	\$941.81
50	\$1,038.26	\$1,131.70	\$933.68	\$1,017.71	\$648.80	\$707.19	\$709.20	\$773.03	\$904.56	\$985.97
51	\$1,084.18	\$1,181.76	\$974.98	\$1,062.72	\$677.50	\$738.47	\$740.57	\$807.22	\$944.57	\$1,029.58
52	\$1,134.76	\$1,236.88	\$1,020.46	\$1,112.30	\$709.10	\$772.92	\$775.12	\$844.88	\$988.63	\$1,077.61
53	\$1,185.91	\$1,292.65	\$1,066.46	\$1,162.44	\$741.07	\$807.76	\$810.06	\$882.97	\$1,033.20	\$1,126.19
54	\$1,241.14	\$1,352.84	\$1,116.12	\$1,216.58	\$775.58	\$845.38	\$847.78	\$924.08	\$1,081.32	\$1,178.64
55	\$1,296.37	\$1,458.41	\$1,165.79	\$1,311.51	\$810.09	\$911.35	\$885.51	\$996.19	\$1,129.43	\$1,270.61
56	\$1,356.24	\$1,525.77	\$1,219.63	\$1,372.09	\$847.51	\$953.44	\$926.41	\$1,042.21	\$1,181.60	\$1,329.30
57	\$1,416.70	\$1,593.79	\$1,274.00	\$1,433.25	\$885.29	\$995.95	\$967.70	\$1,088.67	\$1,234.27	\$1,388.56
58	\$1,481.23	\$1,666.38	\$1,332.03	\$1,498.53	\$925.61	\$1,041.31	\$1,011.78	\$1,138.25	\$1,290.49	\$1,451.80
59	\$1,513.20	\$1,702.35	\$1,360.78	\$1,530.88	\$945.59	\$1,063.79	\$1,033.62	\$1,162.82	\$1,318.35	\$1,483.14
60	\$1,577.73	\$1,774.95	\$1,418.81	\$1,596.16	\$985.91	\$1,109.15	\$1,077.70	\$1,212.41	\$1,374.57	\$1,546.39
61	\$1,633.54	\$1,837.73	\$1,469.00	\$1,652.62	\$1,020.78	\$1,148.38	\$1,115.82	\$1,255.29	\$1,423.19	\$1,601.09
62	\$1,670.16	\$1,878.93	\$1,501.93	\$1,689.67	\$1,043.67	\$1,174.13	\$1,140.83	\$1,283.44	\$1,455.09	\$1,636.98
63	\$1,716.09	\$1,930.60	\$1,543.23	\$1,736.14	\$1,072.37	\$1,206.41	\$1,172.20	\$1,318.73	\$1,495.11	\$1,681.99
64+	\$1,743.99	\$1,961.99	\$1,568.32	\$1,764.37	\$1,089.81	\$1,226.03	\$1,191.26	\$1,340.17	\$1,519.42	\$1,709.34

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

HIOS Plan ID (On Exchange)=>	98517PA0010013		98517PA0010021		98517PA0010024		98517PA0010025		98517PA0010030	
HIOS Plan ID (Off Exchange)=>	On/Off		On/Off		On/Off		On/Off		On/Off	
Plan Marketing Name =>	Gold Classic		Bronze Classic PCP Saver Plus		Bronze Classic 4700		Silver Simple PCP Saver		Silver Elite Saver Plus	
Form # =>	OHIN-134524157		OHIN-134524157		OHIN-134524157		OHIN-134524157		OHIN-134524157	
Rating Area =>	7		7		7		7		7	
Network =>	Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO	
Metal =>	Gold		Bronze		Bronze		Silver		Silver	
Deductible =>	3800		9000		4700		5750		0	
Coinurance =>	30%		50%		50%		40%		50%	
Copays =>	PCP Office: \$15,000.00 Specialist Office: \$35.00 Mental Health Office: \$35.00		PCP Office: \$19,400.00 Specialist Office: \$0.00		PCP Office: \$19,000.00 Specialist Office: \$70.00 Mental Health Office: \$125.00		PCP Office: \$19,600.00 Specialist Office: \$20.00 Mental Health Office: \$70.00		PCP Office: \$19,400.00 Specialist Office: \$65.00 Mental Health Office: \$100.00	
	Advanced Imaging: \$50.00 Emergency Room Facility Fee: \$75.00		Advanced Imaging: \$75.00		Advanced Imaging: \$70.00				Advanced Imaging: \$50.00 Emergency Room Facility Fee: \$100.00	
OOP Maximum =>	\$7,500.00		\$9,700.00		\$9,500.00		\$9,800.00		\$9,700.00	
Pediatric Dental (Yes/No) =>	No		No		No		No		No	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$335.85	\$335.85	\$280.83	\$280.83	\$286.40	\$286.40	\$378.48	\$378.48	\$390.34	\$390.34
15	\$365.70	\$365.70	\$305.80	\$305.80	\$311.86	\$311.86	\$412.13	\$412.13	\$425.03	\$425.03
16	\$377.12	\$377.12	\$315.34	\$315.34	\$321.59	\$321.59	\$424.99	\$424.99	\$438.30	\$438.30
17	\$388.53	\$388.53	\$324.88	\$324.88	\$331.33	\$331.33	\$437.85	\$437.85	\$451.57	\$451.57
18	\$400.82	\$400.82	\$335.16	\$335.16	\$341.81	\$341.81	\$451.71	\$451.71	\$465.85	\$465.85
19	\$413.12	\$413.12	\$345.44	\$345.44	\$352.29	\$352.29	\$465.56	\$465.56	\$480.14	\$480.14
20	\$425.85	\$425.85	\$356.09	\$356.09	\$363.15	\$363.15	\$479.91	\$479.91	\$494.94	\$494.94
21	\$439.03	\$439.03	\$367.11	\$367.11	\$374.39	\$374.39	\$494.76	\$494.76	\$510.25	\$510.25
22	\$439.03	\$439.03	\$367.11	\$367.11	\$374.39	\$374.39	\$494.76	\$494.76	\$510.25	\$510.25
23	\$439.03	\$439.03	\$367.11	\$367.11	\$374.39	\$374.39	\$494.76	\$494.76	\$510.25	\$510.25
24	\$439.03	\$439.03	\$367.11	\$367.11	\$374.39	\$374.39	\$494.76	\$494.76	\$510.25	\$510.25
25	\$440.77	\$462.81	\$368.57	\$387.00	\$375.88	\$394.67	\$496.73	\$521.57	\$512.29	\$537.90
26	\$449.56	\$472.03	\$375.91	\$394.71	\$383.37	\$402.53	\$506.62	\$531.96	\$522.49	\$548.62
27	\$460.09	\$483.10	\$384.72	\$403.96	\$392.35	\$411.97	\$518.50	\$544.42	\$534.74	\$561.47
28	\$477.21	\$501.07	\$399.04	\$418.99	\$406.95	\$427.30	\$537.79	\$564.68	\$554.64	\$582.37
29	\$491.26	\$515.82	\$410.79	\$431.33	\$418.93	\$439.88	\$553.63	\$581.31	\$570.96	\$599.51
30	\$498.29	\$523.20	\$416.66	\$437.49	\$424.92	\$446.17	\$561.54	\$589.62	\$579.13	\$608.08
31	\$508.82	\$534.26	\$425.47	\$446.74	\$433.91	\$455.60	\$573.42	\$602.09	\$591.37	\$620.94
32	\$519.36	\$545.33	\$434.28	\$456.00	\$442.89	\$465.04	\$585.29	\$614.55	\$603.62	\$633.80
33	\$525.94	\$552.24	\$439.79	\$461.78	\$448.51	\$470.93	\$592.71	\$622.35	\$611.27	\$641.84
34	\$532.97	\$559.62	\$445.66	\$467.94	\$454.50	\$477.22	\$600.63	\$630.66	\$619.44	\$650.41
35	\$536.48	\$584.76	\$448.60	\$488.97	\$457.49	\$498.67	\$604.58	\$659.00	\$623.52	\$679.64
36	\$539.99	\$588.59	\$451.53	\$492.17	\$460.49	\$501.93	\$608.54	\$663.31	\$627.60	\$684.09
37	\$543.51	\$592.42	\$454.47	\$495.37	\$463.48	\$505.20	\$612.50	\$667.63	\$631.68	\$688.53
38	\$547.02	\$596.25	\$457.41	\$498.58	\$466.48	\$508.46	\$616.46	\$671.94	\$635.77	\$692.98
39	\$554.04	\$603.91	\$463.28	\$504.98	\$472.47	\$514.99	\$624.37	\$680.57	\$643.93	\$701.88
40	\$561.07	\$611.56	\$469.16	\$511.38	\$478.46	\$521.52	\$632.29	\$689.20	\$652.09	\$710.78
41	\$571.60	\$623.05	\$477.97	\$520.98	\$487.44	\$531.31	\$644.16	\$702.14	\$664.34	\$724.13
42	\$581.70	\$634.05	\$486.41	\$530.19	\$496.05	\$540.70	\$655.54	\$714.54	\$676.07	\$736.92
43	\$595.75	\$649.37	\$498.16	\$542.99	\$508.03	\$553.76	\$671.38	\$731.80	\$692.40	\$754.72
44	\$613.31	\$668.51	\$512.84	\$559.00	\$523.01	\$570.08	\$691.17	\$753.37	\$712.81	\$776.97
45	\$633.94	\$691.00	\$530.09	\$577.80	\$540.61	\$589.26	\$714.42	\$778.72	\$736.79	\$803.10
46	\$658.53	\$717.80	\$550.65	\$600.21	\$561.57	\$612.11	\$742.13	\$808.92	\$765.37	\$834.25
47	\$686.19	\$747.94	\$573.78	\$625.42	\$585.16	\$637.82	\$773.29	\$842.89	\$797.51	\$869.29
48	\$717.80	\$782.40	\$600.21	\$654.23	\$612.11	\$667.20	\$808.92	\$881.72	\$834.25	\$909.33
49	\$748.97	\$816.37	\$626.28	\$682.64	\$638.69	\$696.18	\$844.04	\$920.01	\$870.48	\$948.82
50	\$784.09	\$854.66	\$655.64	\$714.65	\$668.64	\$728.82	\$883.62	\$963.15	\$911.30	\$993.31
51	\$818.77	\$892.46	\$684.64	\$746.26	\$698.22	\$761.06	\$922.71	\$1,005.75	\$951.61	\$1,037.25
52	\$856.96	\$934.09	\$716.58	\$781.07	\$730.79	\$796.56	\$965.75	\$1,052.67	\$996.00	\$1,085.64
53	\$895.60	\$976.20	\$748.89	\$816.29	\$763.74	\$832.47	\$1,009.29	\$1,100.13	\$1,040.90	\$1,134.58
54	\$937.30	\$1,021.66	\$783.76	\$854.30	\$799.30	\$871.24	\$1,056.29	\$1,151.36	\$1,089.37	\$1,187.42
55	\$979.01	\$1,101.39	\$818.64	\$920.97	\$834.87	\$939.23	\$1,103.29	\$1,241.20	\$1,137.85	\$1,280.08
56	\$1,024.23	\$1,152.26	\$856.45	\$963.50	\$873.43	\$982.61	\$1,154.25	\$1,298.53	\$1,190.40	\$1,339.20
57	\$1,069.89	\$1,203.62	\$894.63	\$1,006.45	\$912.37	\$1,026.41	\$1,205.71	\$1,356.42	\$1,243.47	\$1,398.90
58	\$1,118.62	\$1,258.45	\$935.37	\$1,052.30	\$953.92	\$1,073.16	\$1,260.62	\$1,418.20	\$1,300.10	\$1,462.62
59	\$1,142.77	\$1,285.61	\$955.57	\$1,075.01	\$974.51	\$1,096.33	\$1,287.83	\$1,448.81	\$1,328.17	\$1,494.19
60	\$1,191.50	\$1,340.43	\$996.31	\$1,120.85	\$1,016.07	\$1,143.08	\$1,342.75	\$1,510.60	\$1,384.80	\$1,557.90
61	\$1,233.64	\$1,387.85	\$1,031.56	\$1,160.50	\$1,052.01	\$1,183.51	\$1,390.25	\$1,564.03	\$1,433.79	\$1,613.01
62	\$1,261.30	\$1,418.96	\$1,054.68	\$1,186.52	\$1,075.60	\$1,210.04	\$1,421.42	\$1,599.09	\$1,465.93	\$1,649.18
63	\$1,295.98	\$1,457.98	\$1,083.68	\$1,219.14	\$1,105.17	\$1,243.32	\$1,460.50	\$1,643.06	\$1,506.24	\$1,694.52
64+	\$1,317.06	\$1,481.69	\$1,101.30	\$1,238.97	\$1,123.14	\$1,263.53	\$1,484.25	\$1,669.78	\$1,530.73	\$1,722.08

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

HIOS Plan ID (On Exchange)=>	98517PA0010035		98517PA0010036		98517PA0010055		98517PA0010003		98517PA0010005	
HIOS Plan ID (Off Exchange)=>	On/Off		On/Off		On/Off		On/Off		On/Off	
Plan Marketing Name =>	Gold Elite Saver Plus		Gold Elite		Gold Simple		Bronze Classic		Bronze Elite PCP Saver	
Form # =>	OHIN-134524157		OHIN-134524157		OHIN-134524157		OHIN-134524157		OHIN-134524157	
Rating Area =>	7		7		7		8		8	
Network =>	Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO	
Metal =>	Gold		Gold		Gold		Bronze		Bronze	
Deductible =>	0		500		3500		7000		150	
Coinurance =>	20%		30%		20%		50%		50%	
	PCP Office: \$17,000.00 Specialist Office: \$0.00 Mental Health Office: \$35.00		PCP Office: \$12,000.00 Specialist Office: \$35.00 Mental Health Office: \$50.00		PCP Office: \$19,900.00 Specialist Office: \$10.00 Mental Health Office: \$20.00		PCP Office: \$20,300.00 Specialist Office: \$80.00 Mental Health Office: \$100.00		PCP Office: \$20,300.00 Specialist Office: \$40.00 Mental Health Office: \$125.00	
	Lab Work: \$200.00 X-rays & Diagnostic Imaging: \$0.00 Advanced Imaging: \$25.00 Emergency Room Facility Fee:		Advanced Imaging: \$35.00 Emergency Room Facility Fee: \$75.00		Advanced Imaging: \$30.00 Emergency Room Facility Fee: \$80.00		Lab Work: \$350.00 after deductible X-rays & Diagnostic Imaging: \$0.00 after deductible Advanced Imaging: \$50.00		Lab Work: \$350.00 X-rays & Diagnostic Imaging: \$0.00 Advanced Imaging: \$50.00 Emergency Room Facility Fee:	
	Copays =>									
	OOP Maximum =>									
Pediatric Dental (Yes/No) =>	No		No		No		No		No	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$366.83	\$366.83	\$351.60	\$351.60	\$316.19	\$316.19	\$262.30	\$262.30	\$286.72	\$286.72
15	\$399.44	\$399.44	\$382.86	\$382.86	\$344.29	\$344.29	\$285.61	\$285.61	\$312.20	\$312.20
16	\$411.91	\$411.91	\$394.81	\$394.81	\$355.04	\$355.04	\$294.53	\$294.53	\$321.95	\$321.95
17	\$424.37	\$424.37	\$406.76	\$406.76	\$365.78	\$365.78	\$303.44	\$303.44	\$331.69	\$331.69
18	\$437.80	\$437.80	\$419.63	\$419.63	\$377.36	\$377.36	\$313.04	\$313.04	\$342.19	\$342.19
19	\$451.23	\$451.23	\$432.49	\$432.49	\$388.93	\$388.93	\$322.64	\$322.64	\$352.68	\$352.68
20	\$465.13	\$465.13	\$445.82	\$445.82	\$400.92	\$400.92	\$332.59	\$332.59	\$363.55	\$363.55
21	\$479.53	\$479.53	\$459.62	\$459.62	\$413.33	\$413.33	\$342.88	\$342.88	\$374.80	\$374.80
22	\$479.53	\$479.53	\$459.62	\$459.62	\$413.33	\$413.33	\$342.88	\$342.88	\$374.80	\$374.80
23	\$479.53	\$479.53	\$459.62	\$459.62	\$413.33	\$413.33	\$342.88	\$342.88	\$374.80	\$374.80
24	\$479.53	\$479.53	\$459.62	\$459.62	\$413.33	\$413.33	\$342.88	\$342.88	\$374.80	\$374.80
25	\$481.44	\$505.51	\$461.45	\$484.52	\$414.97	\$435.72	\$344.24	\$361.46	\$376.29	\$395.11
26	\$491.03	\$515.58	\$470.64	\$494.17	\$423.24	\$444.40	\$351.10	\$368.66	\$383.79	\$402.98
27	\$502.54	\$527.66	\$481.67	\$505.76	\$433.16	\$454.81	\$359.33	\$377.30	\$392.78	\$412.42
28	\$521.24	\$547.30	\$499.60	\$524.58	\$449.27	\$471.74	\$372.70	\$391.34	\$407.40	\$427.77
29	\$536.58	\$563.41	\$514.30	\$540.02	\$462.50	\$485.63	\$383.68	\$402.86	\$419.39	\$440.36
30	\$544.25	\$571.47	\$521.66	\$547.74	\$469.11	\$492.57	\$389.16	\$408.62	\$425.39	\$446.66
31	\$555.76	\$583.55	\$532.69	\$559.32	\$479.03	\$502.99	\$397.39	\$417.26	\$434.39	\$456.11
32	\$567.27	\$595.63	\$543.72	\$570.91	\$488.95	\$513.40	\$405.62	\$425.90	\$443.38	\$465.55
33	\$574.46	\$603.19	\$550.61	\$578.14	\$495.15	\$519.91	\$410.76	\$431.30	\$449.00	\$471.45
34	\$582.14	\$611.24	\$557.97	\$585.87	\$501.77	\$526.85	\$416.25	\$437.06	\$455.00	\$477.75
35	\$585.97	\$638.71	\$561.64	\$612.19	\$505.07	\$550.53	\$418.99	\$456.70	\$458.00	\$499.22
36	\$589.81	\$642.89	\$565.32	\$616.20	\$508.38	\$554.13	\$421.73	\$459.69	\$461.00	\$502.49
37	\$593.64	\$647.07	\$569.00	\$620.21	\$511.69	\$557.74	\$424.48	\$462.68	\$463.99	\$505.75
38	\$597.48	\$651.25	\$572.68	\$624.22	\$514.99	\$561.34	\$427.22	\$465.67	\$466.99	\$509.02
39	\$605.15	\$659.62	\$580.03	\$632.23	\$521.60	\$568.55	\$432.71	\$471.65	\$472.99	\$515.56
40	\$612.82	\$667.98	\$587.38	\$640.25	\$528.22	\$575.76	\$438.19	\$477.63	\$478.99	\$522.10
41	\$624.33	\$680.52	\$598.41	\$652.27	\$538.14	\$586.57	\$446.42	\$486.60	\$487.98	\$531.90
42	\$635.36	\$692.54	\$608.98	\$663.79	\$547.64	\$596.93	\$454.31	\$495.19	\$496.60	\$541.30
43	\$650.71	\$709.27	\$623.69	\$679.82	\$560.87	\$611.35	\$465.28	\$507.15	\$508.60	\$554.37
44	\$669.89	\$730.18	\$642.08	\$699.86	\$577.40	\$629.37	\$478.99	\$522.10	\$523.59	\$570.71
45	\$692.42	\$754.74	\$663.68	\$723.41	\$596.83	\$650.54	\$495.11	\$539.67	\$541.20	\$589.91
46	\$719.28	\$784.01	\$689.42	\$751.46	\$619.97	\$675.77	\$514.31	\$560.60	\$562.19	\$612.79
47	\$749.49	\$816.94	\$718.37	\$783.03	\$646.01	\$704.15	\$535.91	\$584.14	\$585.80	\$638.53
48	\$784.01	\$854.57	\$751.46	\$819.10	\$675.77	\$736.59	\$560.60	\$611.05	\$612.79	\$667.94
49	\$818.06	\$891.68	\$784.10	\$854.67	\$705.12	\$768.58	\$584.94	\$637.59	\$639.40	\$696.94
50	\$856.42	\$933.50	\$820.87	\$894.74	\$738.18	\$804.62	\$612.37	\$667.48	\$669.38	\$729.63
51	\$894.30	\$974.79	\$857.17	\$934.32	\$770.83	\$840.21	\$639.46	\$697.01	\$698.99	\$761.90
52	\$936.02	\$1,020.26	\$897.16	\$977.91	\$806.79	\$879.40	\$669.29	\$729.52	\$731.60	\$797.44
53	\$978.22	\$1,066.26	\$937.61	\$1,021.99	\$843.16	\$919.05	\$699.46	\$762.41	\$764.58	\$833.39
54	\$1,023.77	\$1,115.91	\$981.27	\$1,069.58	\$882.43	\$961.85	\$732.03	\$797.92	\$800.19	\$872.20
55	\$1,069.33	\$1,202.99	\$1,024.93	\$1,153.05	\$921.70	\$1,036.91	\$764.61	\$860.18	\$835.79	\$940.26
56	\$1,118.72	\$1,258.56	\$1,072.27	\$1,206.31	\$964.27	\$1,084.80	\$799.92	\$899.91	\$874.39	\$983.69
57	\$1,168.59	\$1,314.66	\$1,120.07	\$1,260.08	\$1,007.25	\$1,133.16	\$835.58	\$940.03	\$913.37	\$1,027.54
58	\$1,221.81	\$1,374.54	\$1,171.09	\$1,317.48	\$1,053.13	\$1,184.77	\$873.64	\$982.85	\$954.98	\$1,074.35
59	\$1,248.19	\$1,404.21	\$1,196.37	\$1,345.91	\$1,075.86	\$1,210.34	\$892.50	\$1,004.06	\$975.59	\$1,097.54
60	\$1,301.41	\$1,464.09	\$1,247.38	\$1,403.31	\$1,121.74	\$1,261.96	\$930.56	\$1,046.88	\$1,017.19	\$1,144.34
61	\$1,347.45	\$1,515.88	\$1,291.51	\$1,452.95	\$1,161.42	\$1,306.60	\$963.47	\$1,083.91	\$1,053.17	\$1,184.82
62	\$1,377.66	\$1,549.86	\$1,320.46	\$1,485.52	\$1,187.46	\$1,335.89	\$985.07	\$1,108.21	\$1,076.78	\$1,211.38
63	\$1,415.54	\$1,592.48	\$1,356.77	\$1,526.37	\$1,220.11	\$1,372.62	\$1,012.16	\$1,138.68	\$1,106.39	\$1,244.69
64+	\$1,438.56	\$1,618.38	\$1,378.83	\$1,551.19	\$1,239.95	\$1,394.94	\$1,028.62	\$1,157.20	\$1,124.38	\$1,264.93

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

HIOS Plan ID (On Exchange)=>	98517PA0010006		98517PA0010013		98517PA0010021		98517PA0010024		98517PA0010025	
HIOS Plan ID (Off Exchange)=>	On/Off		On/Off		On/Off		On/Off		On/Off	
Plan Marketing Name =>	Silver Classic		Gold Classic		Bronze Classic PCP Saver Plus		Bronze Classic 4700		Silver Simple PCP Saver	
Form # =>	OHIN-134524157		OHIN-134524157		OHIN-134524157		OHIN-134524157		OHIN-134524157	
Rating Area =>	8		8		8		8		8	
Network =>	Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO	
Metal =>	Silver		Gold		Bronze		Bronze		Silver	
Deductible =>	5600		3800		9000		4700		5750	
Coinurance =>	50%		30%		50%		50%		40%	
Copays =>	PCP Office: \$17,800.00 Specialist Office: \$30.00 Mental Health Office: \$80.00		PCP Office: \$15,000.00 Specialist Office: \$35.00 Mental Health Office: \$35.00		PCP Office: \$19,400.00 Specialist Office: \$0.00		PCP Office: \$19,000.00 Specialist Office: \$70.00 Mental Health Office: \$125.00		PCP Office: \$19,600.00 Specialist Office: \$20.00 Mental Health Office: \$70.00	
	Advanced Imaging: \$50.00 Emergency Room Facility Fee: \$70.00		Advanced Imaging: \$50.00 Emergency Room Facility Fee: \$75.00		Advanced Imaging: \$75.00		Advanced Imaging: \$70.00			
OOP Maximum =>	\$8,900.00		\$7,500.00		\$9,700.00		\$9,500.00		\$9,800.00	
Pediatric Dental (Yes/No) =>	No		No		No		No		No	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$365.70	\$365.70	\$316.99	\$316.99	\$265.07	\$265.07	\$270.32	\$270.32	\$357.23	\$357.23
15	\$398.20	\$398.20	\$345.17	\$345.17	\$288.63	\$288.63	\$294.35	\$294.35	\$388.99	\$388.99
16	\$410.63	\$410.63	\$355.94	\$355.94	\$297.64	\$297.64	\$303.54	\$303.54	\$401.13	\$401.13
17	\$423.06	\$423.06	\$366.72	\$366.72	\$306.64	\$306.64	\$312.72	\$312.72	\$413.27	\$413.27
18	\$436.45	\$436.45	\$378.32	\$378.32	\$316.35	\$316.35	\$322.62	\$322.62	\$426.35	\$426.35
19	\$449.83	\$449.83	\$389.92	\$389.92	\$326.05	\$326.05	\$332.51	\$332.51	\$439.42	\$439.42
20	\$463.70	\$463.70	\$401.94	\$401.94	\$336.10	\$336.10	\$342.76	\$342.76	\$452.96	\$452.96
21	\$478.05	\$478.05	\$414.38	\$414.38	\$346.50	\$346.50	\$353.37	\$353.37	\$466.98	\$466.98
22	\$478.05	\$478.05	\$414.38	\$414.38	\$346.50	\$346.50	\$353.37	\$353.37	\$466.98	\$466.98
23	\$478.05	\$478.05	\$414.38	\$414.38	\$346.50	\$346.50	\$353.37	\$353.37	\$466.98	\$466.98
24	\$478.05	\$478.05	\$414.38	\$414.38	\$346.50	\$346.50	\$353.37	\$353.37	\$466.98	\$466.98
25	\$479.95	\$503.95	\$416.03	\$436.83	\$347.88	\$365.27	\$354.77	\$372.51	\$468.84	\$492.28
26	\$489.51	\$513.99	\$424.32	\$445.53	\$354.81	\$372.55	\$361.84	\$379.93	\$478.18	\$502.09
27	\$500.98	\$526.03	\$434.26	\$455.97	\$363.12	\$381.28	\$370.32	\$388.84	\$489.39	\$513.86
28	\$519.63	\$545.61	\$450.42	\$472.94	\$376.64	\$395.47	\$384.10	\$403.31	\$507.60	\$532.98
29	\$534.92	\$561.67	\$463.68	\$486.86	\$387.72	\$407.11	\$395.41	\$415.18	\$522.54	\$548.67
30	\$542.57	\$569.70	\$470.31	\$493.83	\$393.27	\$412.93	\$401.06	\$421.12	\$530.01	\$556.51
31	\$554.04	\$581.75	\$480.26	\$504.27	\$401.58	\$421.66	\$409.55	\$430.02	\$541.22	\$568.28
32	\$565.52	\$593.79	\$490.20	\$514.71	\$409.90	\$430.39	\$418.03	\$438.93	\$552.43	\$580.05
33	\$572.69	\$601.32	\$496.42	\$521.24	\$415.10	\$435.85	\$423.33	\$444.49	\$559.43	\$587.41
34	\$580.34	\$609.35	\$503.05	\$528.20	\$420.64	\$441.67	\$428.98	\$450.43	\$566.90	\$595.25
35	\$584.16	\$636.74	\$506.36	\$551.93	\$423.41	\$461.52	\$431.81	\$470.67	\$570.64	\$622.00
36	\$587.99	\$640.90	\$509.68	\$555.55	\$426.18	\$464.54	\$434.63	\$473.75	\$574.38	\$626.07
37	\$591.81	\$645.07	\$512.99	\$559.16	\$428.96	\$467.56	\$437.46	\$476.83	\$578.11	\$630.14
38	\$595.63	\$649.24	\$516.31	\$562.77	\$431.73	\$470.58	\$440.29	\$479.91	\$581.85	\$634.21
39	\$603.28	\$657.58	\$522.94	\$570.00	\$437.27	\$476.63	\$445.94	\$486.08	\$589.32	\$642.36
40	\$610.93	\$665.91	\$529.57	\$577.23	\$442.82	\$482.67	\$451.60	\$492.24	\$596.79	\$650.50
41	\$622.40	\$678.42	\$539.51	\$588.07	\$451.13	\$491.73	\$460.08	\$501.48	\$608.00	\$662.72
42	\$633.40	\$690.40	\$549.04	\$598.45	\$459.10	\$500.42	\$468.20	\$510.34	\$618.74	\$674.43
43	\$648.70	\$707.08	\$562.30	\$612.91	\$470.19	\$512.51	\$479.51	\$522.67	\$633.68	\$690.71
44	\$667.82	\$727.92	\$578.88	\$630.97	\$484.05	\$527.61	\$493.65	\$538.07	\$652.36	\$711.07
45	\$690.29	\$752.41	\$598.35	\$652.20	\$500.33	\$545.36	\$510.25	\$556.18	\$674.31	\$735.00
46	\$717.06	\$781.59	\$621.56	\$677.50	\$519.74	\$566.51	\$530.04	\$577.75	\$700.46	\$763.50
47	\$747.17	\$814.42	\$647.66	\$705.95	\$541.57	\$590.31	\$552.30	\$602.01	\$729.88	\$795.57
48	\$781.59	\$851.93	\$677.50	\$738.47	\$566.51	\$617.50	\$577.75	\$629.74	\$763.50	\$832.22
49	\$815.53	\$888.93	\$706.92	\$770.54	\$591.11	\$644.31	\$602.83	\$657.09	\$796.66	\$868.35
50	\$853.77	\$930.61	\$740.07	\$806.67	\$618.83	\$674.53	\$631.10	\$687.90	\$834.01	\$909.07
51	\$891.54	\$971.78	\$772.80	\$842.35	\$646.21	\$704.36	\$659.02	\$718.33	\$870.90	\$949.29
52	\$933.13	\$1,017.11	\$808.85	\$881.65	\$676.35	\$737.22	\$689.76	\$751.84	\$911.53	\$993.57
53	\$975.19	\$1,062.96	\$845.32	\$921.39	\$706.84	\$770.46	\$720.86	\$785.73	\$952.62	\$1,038.36
54	\$1,020.61	\$1,112.46	\$884.68	\$964.30	\$739.76	\$806.34	\$754.43	\$822.32	\$996.99	\$1,086.72
55	\$1,066.02	\$1,199.27	\$924.05	\$1,039.55	\$772.67	\$869.26	\$788.00	\$886.49	\$1,041.35	\$1,171.52
56	\$1,115.26	\$1,254.67	\$966.73	\$1,087.57	\$808.36	\$909.41	\$824.39	\$927.44	\$1,089.45	\$1,225.63
57	\$1,164.98	\$1,310.60	\$1,009.82	\$1,136.05	\$844.40	\$949.95	\$861.14	\$968.78	\$1,138.01	\$1,280.26
58	\$1,218.04	\$1,370.29	\$1,055.82	\$1,187.79	\$882.86	\$993.22	\$900.36	\$1,012.91	\$1,189.85	\$1,338.58
59	\$1,244.33	\$1,399.87	\$1,078.61	\$1,213.43	\$901.92	\$1,014.66	\$919.80	\$1,034.77	\$1,215.53	\$1,367.47
60	\$1,297.39	\$1,459.57	\$1,124.60	\$1,265.18	\$940.38	\$1,057.92	\$959.02	\$1,078.90	\$1,267.36	\$1,425.78
61	\$1,343.28	\$1,511.19	\$1,164.38	\$1,309.93	\$973.64	\$1,095.34	\$992.95	\$1,117.06	\$1,312.19	\$1,476.22
62	\$1,373.40	\$1,545.07	\$1,190.49	\$1,339.30	\$995.47	\$1,119.90	\$1,015.21	\$1,142.11	\$1,341.61	\$1,509.31
63	\$1,411.16	\$1,587.56	\$1,223.22	\$1,376.12	\$1,022.84	\$1,150.70	\$1,043.12	\$1,173.51	\$1,378.50	\$1,550.82
64+	\$1,434.11	\$1,613.37	\$1,243.11	\$1,398.50	\$1,039.47	\$1,169.41	\$1,060.08	\$1,192.59	\$1,400.92	\$1,576.03

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	98517PA0010030		98517PA0010035		98517PA0010036		98517PA0010055	
HIOS Plan ID (Off Exchange)=>	On/Off		On/Off		On/Off		On/Off	
Plan Marketing Name =>	Silver Elite Saver Plus		Gold Elite Saver Plus		Gold Elite		Gold Simple	
Form # =>	OHIN-134524157		OHIN-134524157		OHIN-134524157		OHIN-134524157	
Rating Area =>	8		8		8		8	
Network =>	Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO	
Metal =>	Silver		Gold		Gold		Gold	
Deductible =>	0		0		500		3500	
Coinsurance =>	50%		20%		30%		20%	
	PCP Office: \$19,400.00		PCP Office: \$17,000.00		PCP Office: \$12,000.00		PCP Office: \$19,900.00	
	Specialist Office: \$65.00		Specialist Office: \$0.00		Specialist Office: \$35.00		Specialist Office: \$10.00	
	Mental Health Office: \$100.00		Mental Health Office: \$35.00		Mental Health Office: \$50.00		Mental Health Office: \$20.00	
			Lab Work: \$200.00					
			X-rays & Diagnostic Imaging: \$0.00					
	Advanced Imaging: \$50.00		Advanced Imaging: \$25.00		Advanced Imaging: \$35.00		Advanced Imaging: \$30.00	
	Emergency Room Facility Fee: \$100.00		Emergency Room Facility Fee:		Emergency Room Facility Fee: \$75.00		Emergency Room Facility Fee: \$80.00	
Copays =>								
OOP Maximum =>	\$9,700.00		\$8,500.00		\$6,000.00		\$9,950.00	
Pediatric Dental (Yes/No) =>	No		No		No		No	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$368.42	\$368.42	\$346.24	\$346.24	\$331.86	\$331.86	\$298.43	\$298.43
15	\$401.17	\$401.17	\$377.01	\$377.01	\$361.36	\$361.36	\$324.96	\$324.96
16	\$413.69	\$413.69	\$388.78	\$388.78	\$372.64	\$372.64	\$335.11	\$335.11
17	\$426.21	\$426.21	\$400.55	\$400.55	\$383.92	\$383.92	\$345.25	\$345.25
18	\$439.70	\$439.70	\$413.22	\$413.22	\$396.07	\$396.07	\$356.17	\$356.17
19	\$453.18	\$453.18	\$425.89	\$425.89	\$408.21	\$408.21	\$367.09	\$367.09
20	\$467.15	\$467.15	\$439.02	\$439.02	\$420.79	\$420.79	\$378.41	\$378.41
21	\$481.61	\$481.61	\$452.61	\$452.61	\$433.82	\$433.82	\$390.12	\$390.12
22	\$481.61	\$481.61	\$452.61	\$452.61	\$433.82	\$433.82	\$390.12	\$390.12
23	\$481.61	\$481.61	\$452.61	\$452.61	\$433.82	\$433.82	\$390.12	\$390.12
24	\$481.61	\$481.61	\$452.61	\$452.61	\$433.82	\$433.82	\$390.12	\$390.12
25	\$483.52	\$507.70	\$454.41	\$477.13	\$435.54	\$457.32	\$391.67	\$411.25
26	\$493.16	\$517.81	\$463.46	\$486.63	\$444.22	\$466.43	\$399.47	\$419.45
27	\$504.71	\$529.95	\$474.32	\$498.04	\$454.63	\$477.36	\$408.84	\$429.28
28	\$523.50	\$549.67	\$491.97	\$516.57	\$471.55	\$495.13	\$424.05	\$445.25
29	\$538.91	\$565.85	\$506.46	\$531.78	\$485.43	\$509.70	\$436.53	\$458.36
30	\$546.61	\$573.94	\$513.70	\$539.38	\$492.37	\$516.99	\$442.78	\$464.91
31	\$558.17	\$586.08	\$524.56	\$550.79	\$502.78	\$527.92	\$452.14	\$474.75
32	\$569.73	\$598.22	\$535.42	\$562.19	\$513.19	\$538.85	\$461.50	\$484.58
33	\$576.95	\$605.80	\$542.21	\$569.32	\$519.70	\$545.69	\$467.35	\$490.72
34	\$584.66	\$613.89	\$549.45	\$576.92	\$526.64	\$552.97	\$473.59	\$497.27
35	\$588.51	\$641.48	\$553.07	\$602.85	\$530.11	\$577.82	\$476.72	\$519.62
36	\$592.37	\$645.68	\$556.69	\$606.80	\$533.58	\$581.60	\$479.84	\$523.02
37	\$596.22	\$649.88	\$560.31	\$610.74	\$537.05	\$585.39	\$482.96	\$526.42
38	\$600.07	\$654.08	\$563.94	\$614.69	\$540.52	\$589.17	\$486.08	\$529.83
39	\$607.78	\$662.48	\$571.18	\$622.58	\$547.46	\$596.74	\$492.32	\$536.63
40	\$615.48	\$670.88	\$578.42	\$630.48	\$554.41	\$604.30	\$498.56	\$543.43
41	\$627.04	\$683.47	\$589.28	\$642.32	\$564.82	\$615.65	\$507.92	\$553.64
42	\$638.12	\$695.55	\$599.69	\$653.66	\$574.79	\$626.53	\$516.90	\$563.42
43	\$653.53	\$712.35	\$614.17	\$669.45	\$588.68	\$641.66	\$529.38	\$577.02
44	\$672.79	\$733.34	\$632.28	\$689.18	\$606.03	\$660.57	\$544.98	\$594.03
45	\$695.43	\$758.02	\$653.55	\$712.37	\$626.42	\$682.79	\$563.32	\$614.02
46	\$722.40	\$787.41	\$678.89	\$740.00	\$650.71	\$709.27	\$585.17	\$637.83
47	\$752.74	\$820.48	\$707.41	\$771.07	\$678.04	\$739.06	\$609.74	\$664.62
48	\$787.41	\$858.28	\$740.00	\$806.59	\$709.27	\$773.11	\$637.83	\$695.24
49	\$821.61	\$895.55	\$772.13	\$841.62	\$740.07	\$806.68	\$665.53	\$725.43
50	\$860.13	\$937.55	\$808.34	\$881.09	\$774.78	\$844.51	\$696.74	\$759.44
51	\$898.18	\$979.02	\$844.09	\$920.06	\$809.05	\$881.86	\$727.56	\$793.04
52	\$940.08	\$1,024.69	\$883.47	\$962.98	\$846.79	\$923.00	\$761.50	\$830.03
53	\$982.46	\$1,070.88	\$923.30	\$1,006.39	\$884.97	\$964.61	\$795.83	\$867.45
54	\$1,028.21	\$1,120.75	\$966.29	\$1,053.26	\$926.18	\$1,009.53	\$832.89	\$907.85
55	\$1,073.96	\$1,208.21	\$1,009.29	\$1,135.45	\$967.39	\$1,088.31	\$869.95	\$978.69
56	\$1,123.57	\$1,264.01	\$1,055.91	\$1,187.90	\$1,012.07	\$1,138.58	\$910.13	\$1,023.89
57	\$1,173.65	\$1,320.36	\$1,102.98	\$1,240.85	\$1,057.19	\$1,189.34	\$950.70	\$1,069.54
58	\$1,227.11	\$1,380.50	\$1,153.22	\$1,297.37	\$1,105.34	\$1,243.51	\$994.00	\$1,118.25
59	\$1,253.60	\$1,410.30	\$1,178.11	\$1,325.37	\$1,129.20	\$1,270.35	\$1,015.46	\$1,142.39
60	\$1,307.06	\$1,470.44	\$1,228.35	\$1,381.89	\$1,177.35	\$1,324.52	\$1,058.76	\$1,191.11
61	\$1,353.29	\$1,522.45	\$1,271.80	\$1,430.77	\$1,219.00	\$1,371.37	\$1,096.21	\$1,233.24
62	\$1,383.63	\$1,556.58	\$1,300.31	\$1,462.85	\$1,246.33	\$1,402.12	\$1,120.79	\$1,260.89
63	\$1,421.68	\$1,599.39	\$1,336.06	\$1,503.07	\$1,280.60	\$1,440.67	\$1,151.61	\$1,295.56
64+	\$1,444.79	\$1,625.39	\$1,357.79	\$1,527.51	\$1,301.42	\$1,464.10	\$1,170.33	\$1,316.62

12/24/2014

Network	Rating Area	Counties Covered
Oscar HMO	3,6,7,8	Bucks, Chester, Delaware, Lehigh, Luzerne, M
Oscar HMO	3,6,7,8	Bucks, Chester, Delaware, Lehigh, Luzerne, M
Oscar HMO	3,6,7,8	Bucks, Chester, Delaware, Lehigh, Luzerne, M
Oscar HMO	3,6,7,8	Bucks, Chester, Delaware, Lehigh, Luzerne, M
Oscar HMO	3,6,7,8	Bucks, Chester, Delaware, Lehigh, Luzerne, M
Oscar HMO	3,6,7,8	Bucks, Chester, Delaware, Lehigh, Luzerne, M
Oscar HMO	3,6,7,8	Bucks, Chester, Delaware, Lehigh, Luzerne, M
Oscar HMO	3,6,7,8	Bucks, Chester, Delaware, Lehigh, Luzerne, M
Oscar HMO	3,6,7,8	Bucks, Chester, Delaware, Lehigh, Luzerne, M
Oscar HMO	3,6,7,8	Bucks, Chester, Delaware, Lehigh, Luzerne, M
Oscar HMO	3,6,7,8	Bucks, Chester, Delaware, Lehigh, Luzerne, M
Oscar HMO	3,6,7,8	Bucks, Chester, Delaware, Lehigh, Luzerne, M

Company Name Oscar Health Plan off Pennsylvania, Inc.

Market Individual

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

RATING AREA 1

02-01-2025 Number of Covered Lives by Rating County					0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie
98517PA0010003	Bronze Classic	HMO	Bronze	On/Off			
98517PA0010005	Bronze Elite PCP Saver	HMO	Bronze	On/Off			
98517PA0010006	Silver Classic	HMO	Silver	On/Off			
98517PA0010013	Gold Classic	HMO	Gold	On/Off			
98517PA0010021	Bronze Classic PCP Saver Plus	HMO	Bronze	On/Off			
98517PA0010024	Bronze Classic 4700	HMO	Bronze	On/Off			
98517PA0010025	Silver Simple PCP Saver	HMO	Silver	On/Off			
98517PA0010030	Silver Elite Saver Plus	HMO	Silver	On/Off			
98517PA0010035	Gold Elite Saver Plus	HMO	Gold	On/Off			
98517PA0010036	Gold Elite	HMO	Gold	On/Off			
98517PA0010055	Gold Simple	HMO	Gold	On/Off			

RATE PAGES

					RATING AREA 2			RATING AREA 3				
0	0	0	0	0	0	0	0	0	175	0	170	283
Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne
									\$370.59		\$370.59	\$370.59
									\$405.09		\$405.09	\$405.09
									\$516.68		\$516.68	\$516.68
									\$447.86		\$447.86	\$447.86
									\$374.50		\$374.50	\$374.50
									\$381.93		\$381.93	\$381.93
									\$504.72		\$504.72	\$504.72
									\$520.52		\$520.52	\$520.52
									\$489.18		\$489.18	\$489.18
									\$468.87		\$468.87	\$468.87
									\$421.65		\$421.65	\$421.65

0	514	0	0	0	0	0	14
Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming

\$370.59
\$405.09
\$516.68
\$447.86
\$374.50
\$381.93
\$504.72
\$520.52
\$489.18
\$468.87
\$421.65

\$370.59
\$405.09
\$516.68
\$447.86
\$374.50
\$381.93
\$504.72
\$520.52
\$489.18
\$468.87
\$421.65

RATING AREA 4

0	0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene

RATING AREA 5

0	0	0	0
Indiana	Lawrence	Washington	Westmoreland

0	0	0	0	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset

RATING AR

0
Centre

EA 6

0	275	0	0	327	0	0	0	0
Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union

\$459.48	\$459.48
\$502.26	\$502.26
\$640.61	\$640.61
\$555.29	\$555.29
\$464.33	\$464.33
\$473.54	\$473.54
\$625.78	\$625.78
\$645.38	\$645.38
\$606.52	\$606.52
\$581.34	\$581.34
\$522.78	\$522.78

RATING AREA 7

0	0	400	0
Adams	Berks	Lancaster	York

\$363.28
\$397.10
\$506.48
\$439.03
\$367.11
\$374.39
\$494.76
\$510.25
\$479.53
\$459.62
\$413.33

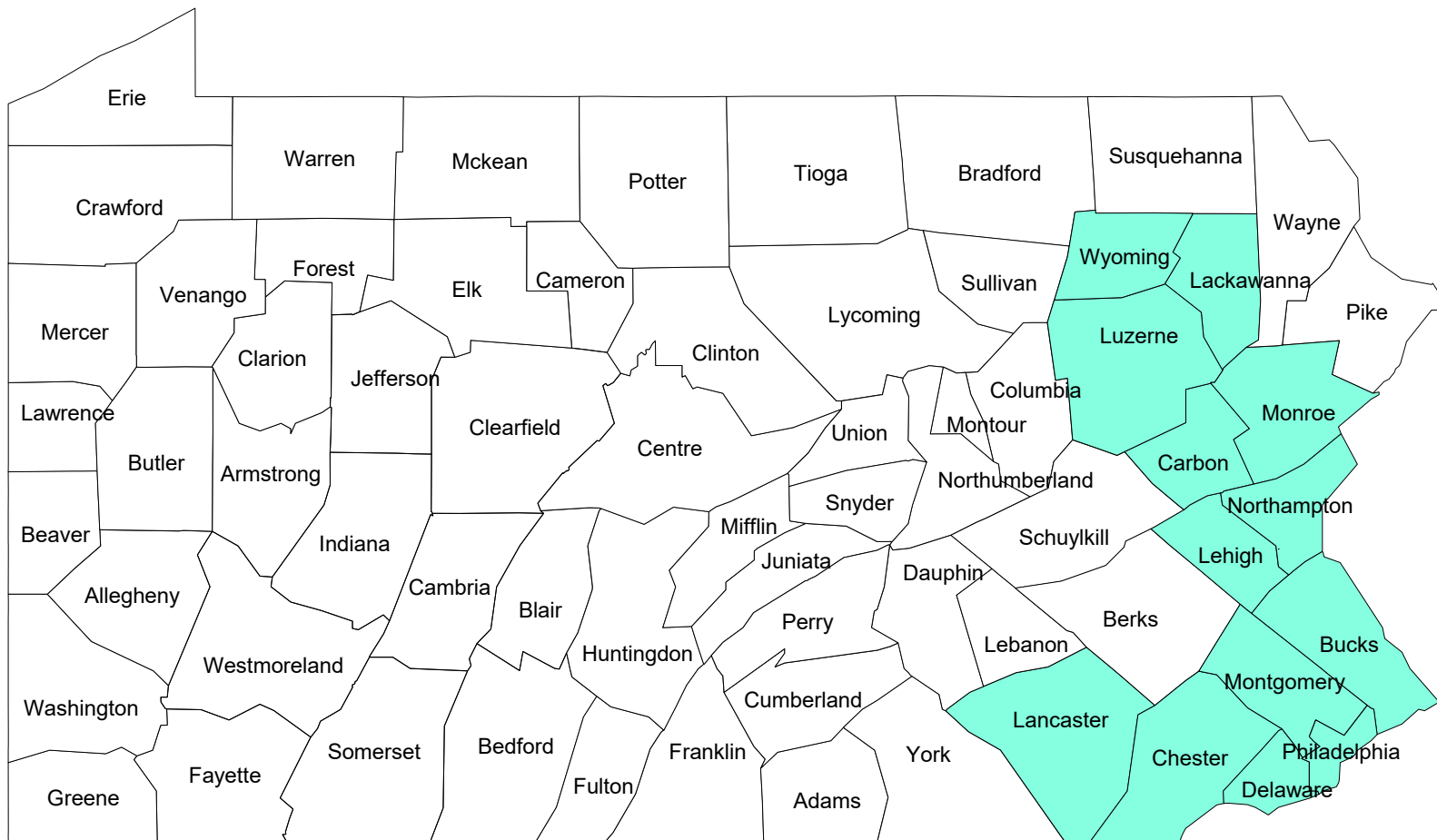
RATING AREA 8

62	73	66	68	198
Bucks	Chester	Delaware	Montgomery	Philadelphia
\$342.88	\$342.88	\$342.88	\$342.88	\$342.88
\$374.80	\$374.80	\$374.80	\$374.80	\$374.80
\$478.05	\$478.05	\$478.05	\$478.05	\$478.05
\$414.38	\$414.38	\$414.38	\$414.38	\$414.38
\$346.50	\$346.50	\$346.50	\$346.50	\$346.50
\$353.37	\$353.37	\$353.37	\$353.37	\$353.37
\$466.98	\$466.98	\$466.98	\$466.98	\$466.98
\$481.61	\$481.61	\$481.61	\$481.61	\$481.61
\$452.61	\$452.61	\$452.61	\$452.61	\$452.61
\$433.82	\$433.82	\$433.82	\$433.82	\$433.82
\$390.12	\$390.12	\$390.12	\$390.12	\$390.12


RATING AREA 9

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

Issuer: Oscar Health Plan of Philadelphia, Inc.
Market: Individual



Key:

: On-exchange service area

: Off-exchange service area

1. Scope and Range of Rate Increase

The purpose of this document is to present rate change justification for Oscar Health Plan of Pennsylvania, Inc (Oscar's) Individual Affordable Care Act (ACA) products, with an effective date of January 1, 2026, and to comply with the requirements of Section 2794 of the Public Health Service Act as added by Section 1003 of the Patient Protection and Affordable Care Act (ACA).

Using in-force business as of March 2025, the proposed average rate increase for renewing plans is 22.0%. Rate increases vary by plan due to a combination of factors including shifts in benefit leveraging and cost-sharing modifications. This rate increase is absent of rate changes due to attained age.

The rate increase impacts an estimated 2,435 members.

2. Reason for Rate Increase(s)

The significant factors driving the proposed rate change include the following:

Medical and Prescription Drug Inflation and Utilization Trends

The projected premium rates reflect the most recent emerging experience which was trended for anticipated changes due to medical and prescription drug inflation and utilization.

Administrative Expenses, Taxes and Fees, and Risk Margin

Changes to the overall premium level are needed because of required changes in federal and state taxes and fees. In addition, there are anticipated changes in both administrative expenses and targeted risk margin.

Prospective Benefit Changes

Plan benefits have been revised as a result of changes in the Center for Medicare and Medicaid Services (CMS) Actuarial Value Calculator and state requirements, as well as for strategic product considerations.

Anticipated Changes in the Average Morbidity of the Covered Population

Changes to the overall premium level are needed because of anticipated changes in the underlying morbidity of the projected marketplace.

Anticipated Changes in the Network Configuration

Changes to the overall premium level are needed because of anticipated changes in the underlying network configuration and associated unit costs.

Frank Chen

Frank Chen
Fellow, Society of Actuaries
Member, American Academy of Actuaries
May 15, 2025

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*	98517
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*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	322.55
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	15	351.22
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	16	362.18
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	17	373.15
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	18	384.95
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	19	396.76
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	20	408.99
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	21	421.65
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	22	421.65
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	23	421.65
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	24	421.65
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	25	423.32
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	26	431.75
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	27	441.87
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	28	458.32
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	29	471.81
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	30	478.56
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	31	488.67
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	32	498.79
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	33	505.12
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	34	511.86
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	35	515.24
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	36	518.61
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	37	521.98
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	38	525.36
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	39	532.10
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	40	538.85
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	41	548.97
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	42	558.67
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	43	572.16
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	44	589.02
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	45	608.84
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	46	632.45
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	47	659.02
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	48	689.37
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	49	719.31
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	50	753.04
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	51	786.35
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	52	823.03
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	53	860.14
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	54	900.19
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	55	940.25
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	56	983.67
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	57	1027.52
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	58	1074.33
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	59	1097.52
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	60	1144.32
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	61	1184.79
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	62	1211.36
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	63	1244.67
98517PA0010055	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1264.91
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	399.92
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	15	435.47
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	16	449.06
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	17	462.66
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	18	477.29
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	19	491.93
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	20	507.09
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	21	522.78
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	22	522.78
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	23	522.78
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	24	522.78
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	25	524.87
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	26	535.32
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	27	547.87
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	28	568.26
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	29	584.99
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	30	593.35
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	31	605.90
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	32	618.44
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	33	626.28
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	34	634.65
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	35	638.83
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	36	643.01
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	37	647.20
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	38	651.38
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	39	659.74

98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	40	668.11
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	41	680.65
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	42	692.68
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	43	709.41
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	44	730.32
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	45	754.89
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	46	784.16
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	47	817.10
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	48	854.74
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	49	891.85
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	50	933.68
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	51	974.98
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	52	1020.46
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	53	1066.46
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	54	1116.12
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	55	1165.79
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	56	1219.63
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	57	1274.00
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	58	1332.03
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	59	1360.78
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	60	1418.81
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	61	1469.00
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	62	1501.93
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	63	1543.23
98517PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1568.32
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	316.19
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	15	344.29
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	16	355.04
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	17	365.78
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	18	377.36
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	19	388.93
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	20	400.92
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	21	413.33
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	22	413.33
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	23	413.33
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	24	413.33
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	25	414.97
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	26	423.24
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	27	433.16
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	28	449.27
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	29	462.50
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	30	469.11
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	31	479.03
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	32	488.95
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	33	495.15
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	34	501.77
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	35	505.07
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	36	508.38
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	37	511.69
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	38	514.99
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	39	521.60
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	40	528.22
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	41	538.14
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	42	547.64
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	43	560.87
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	44	577.40
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	45	596.83
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	46	619.97
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	47	646.01
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	48	675.77
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	49	705.12
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	50	738.18
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	51	770.83
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	52	806.79
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	53	843.16
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	54	882.43
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	55	921.70
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	56	964.27
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	57	1007.25
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	58	1053.13
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	59	1075.86
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	60	1121.74
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	61	1161.42
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	62	1187.46
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	63	1220.11
98517PA0010055	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1239.95
98517PA0010055	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	298.43
98517PA0010055	Rating Area 8	Tobacco User/Non-Tobacco User	15	324.96
98517PA0010055	Rating Area 8	Tobacco User/Non-Tobacco User	16	335.11
98517PA0010055	Rating Area 8	Tobacco User/Non-Tobacco User	17	345.25
98517PA0010055	Rating Area 8	Tobacco User/Non-Tobacco User	18	356.17
98517PA0010055	Rating Area 8	Tobacco User/Non-Tobacco User	19	367.09
98517PA0010055	Rating Area 8	Tobacco User/Non-Tobacco User	20	378.41
98517PA0010055	Rating Area 8	Tobacco User/Non-Tobacco User	21	390.12
98517PA0010055	Rating Area 8	Tobacco User/Non-Tobacco User	22	390.12
98517PA0010055	Rating Area 8	Tobacco User/Non-Tobacco User	23	390.12
98517PA0010055	Rating Area 8	Tobacco User/Non-Tobacco User	24	390.12
98517PA0010055	Rating Area 8	Tobacco User/Non-Tobacco User	25	391.67
98517PA0010055	Rating Area 8	Tobacco User/Non-Tobacco User	26	399.47
98517PA0010055	Rating Area 8	Tobacco User/Non-Tobacco User	27	408.84
98517PA0010055	Rating Area 8	Tobacco User/Non-Tobacco User	28	424.05
98517PA0010055	Rating Area 8	Tobacco User/Non-Tobacco User	29	446.53
98517PA0010055	Rating Area 8	Tobacco User/Non-Tobacco User	30	442.78
98517PA0010055	Rating Area 8	Tobacco User/Non-Tobacco User	31	452.14
98517PA0010055	Rating Area 8	Tobacco User/Non-Tobacco User	32	461.50

98517PA0010055 Rating Area 8	Tobacco User/Non-Tobacco User	33	467.35
98517PA0010055 Rating Area 8	Tobacco User/Non-Tobacco User	34	473.59
98517PA0010055 Rating Area 8	Tobacco User/Non-Tobacco User	35	476.72
98517PA0010055 Rating Area 8	Tobacco User/Non-Tobacco User	36	479.84
98517PA0010055 Rating Area 8	Tobacco User/Non-Tobacco User	37	482.96
98517PA0010055 Rating Area 8	Tobacco User/Non-Tobacco User	38	486.08
98517PA0010055 Rating Area 8	Tobacco User/Non-Tobacco User	39	492.32
98517PA0010055 Rating Area 8	Tobacco User/Non-Tobacco User	40	498.56
98517PA0010055 Rating Area 8	Tobacco User/Non-Tobacco User	41	507.92
98517PA0010055 Rating Area 8	Tobacco User/Non-Tobacco User	42	516.90
98517PA0010055 Rating Area 8	Tobacco User/Non-Tobacco User	43	529.38
98517PA0010055 Rating Area 8	Tobacco User/Non-Tobacco User	44	544.98
98517PA0010055 Rating Area 8	Tobacco User/Non-Tobacco User	45	563.32
98517PA0010055 Rating Area 8	Tobacco User/Non-Tobacco User	46	585.17
98517PA0010055 Rating Area 8	Tobacco User/Non-Tobacco User	47	609.74
98517PA0010055 Rating Area 8	Tobacco User/Non-Tobacco User	48	637.83
98517PA0010055 Rating Area 8	Tobacco User/Non-Tobacco User	49	665.53
98517PA0010055 Rating Area 8	Tobacco User/Non-Tobacco User	50	696.74
98517PA0010055 Rating Area 8	Tobacco User/Non-Tobacco User	51	727.56
98517PA0010055 Rating Area 8	Tobacco User/Non-Tobacco User	52	761.50
98517PA0010055 Rating Area 8	Tobacco User/Non-Tobacco User	53	795.83
98517PA0010055 Rating Area 8	Tobacco User/Non-Tobacco User	54	832.89
98517PA0010055 Rating Area 8	Tobacco User/Non-Tobacco User	55	869.95
98517PA0010055 Rating Area 8	Tobacco User/Non-Tobacco User	56	910.13
98517PA0010055 Rating Area 8	Tobacco User/Non-Tobacco User	57	950.70
98517PA0010055 Rating Area 8	Tobacco User/Non-Tobacco User	58	994.00
98517PA0010055 Rating Area 8	Tobacco User/Non-Tobacco User	59	1015.46
98517PA0010055 Rating Area 8	Tobacco User/Non-Tobacco User	60	1058.76
98517PA0010055 Rating Area 8	Tobacco User/Non-Tobacco User	61	1096.21
98517PA0010055 Rating Area 8	Tobacco User/Non-Tobacco User	62	1120.79
98517PA0010055 Rating Area 8	Tobacco User/Non-Tobacco User	63	1151.61
98517PA0010055 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1170.33
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	0-14	283.49
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	15	308.69
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	16	318.33
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	17	327.96
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	18	338.34
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	19	348.72
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	20	359.46
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	21	370.59
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	22	370.59
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	23	370.59
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	24	370.59
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	25	372.06
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	26	379.47
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	27	388.37
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	28	402.82
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	29	414.68
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	30	420.61
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	31	429.50
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	32	438.40
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	33	443.95
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	34	449.88
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	35	452.85
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	36	455.81
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	37	458.78
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	38	461.74
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	39	467.67
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	40	473.60
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	41	482.50
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	42	491.02
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	43	502.88
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	44	517.70

98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	45	535.12
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	46	555.87
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	47	579.22
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	48	605.90
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	49	632.21
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	50	661.86
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	51	691.13
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	52	723.37
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	53	755.98
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	54	791.19
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	55	826.39
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	56	864.56
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	57	903.10
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	58	944.24
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	59	964.62
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	60	1005.75
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	61	1041.33
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	62	1064.68
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	63	1093.95
98517PA0010003 Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1111.74
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	351.50
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	15	382.74
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	16	394.69
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	17	406.63
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	18	419.50
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	19	432.36
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	20	445.69
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	21	459.48
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	22	459.48
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	23	459.48
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	24	459.48
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	25	461.31
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	26	470.50
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	27	481.53
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	28	499.45
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	29	514.15
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	30	521.50
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	31	532.53
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	32	543.56
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	33	550.45
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	34	557.80
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	35	561.48
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	36	565.15
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	37	568.83
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	38	572.50
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	39	579.86
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	40	587.21

98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	41	598.23
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	42	608.80
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	43	623.51
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	44	641.88
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	45	663.48
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	46	689.21
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	47	718.16
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	48	751.24
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	49	783.86
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	50	820.62
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	51	856.92
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	52	896.89
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	53	937.33
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	54	980.98
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	55	1024.63
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	56	1071.95
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	57	1119.74
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	58	1170.74
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	59	1196.01
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	60	1247.01
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	61	1291.12
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	62	1320.07
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	63	1356.36
98517PA0010003 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1378.42
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	0-14	277.90
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	15	302.60
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	16	312.05
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	17	321.49
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	18	331.66
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	19	341.84
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	20	352.37
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	21	363.28
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	22	363.28
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	23	363.28
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	24	363.28
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	25	364.72
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	26	371.99
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	27	380.71
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	28	394.87
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	29	406.50
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	30	412.31
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	31	421.03
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	32	429.75
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	33	435.20
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	34	441.01
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	35	443.91
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	36	446.82

98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	37	449.73
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	38	452.63
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	39	458.44
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	40	464.26
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	41	472.98
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	42	481.33
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	43	492.96
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	44	507.49
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	45	524.56
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	46	544.90
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	47	567.79
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	48	593.94
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	49	619.74
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	50	648.80
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	51	677.50
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	52	709.10
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	53	741.07
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	54	775.58
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	55	810.09
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	56	847.51
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	57	885.29
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	58	925.61
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	59	945.59
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	60	985.91
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	61	1020.78
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	62	1043.67
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	63	1072.37
98517PA0010003 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1089.81
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	0-14	262.30
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	15	285.61
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	16	294.53
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	17	303.44
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	18	313.04
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	19	322.64
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	20	332.59
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	21	342.88
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	22	342.88
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	23	342.88
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	24	342.88
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	25	344.24
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	26	351.10
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	27	359.33
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	28	372.70
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	29	383.68
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	30	389.16
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	31	397.39
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	32	405.62

98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	33	410.76
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	34	416.25
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	35	418.99
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	36	421.73
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	37	424.48
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	38	427.22
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	39	432.71
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	40	438.19
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	41	446.42
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	42	454.31
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	43	465.28
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	44	478.99
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	45	495.11
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	46	514.31
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	47	535.91
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	48	560.60
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	49	584.94
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	50	612.37
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	51	639.46
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	52	669.29
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	53	699.46
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	54	732.03
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	55	764.61
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	56	799.92
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	57	835.58
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	58	873.64
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	59	892.50
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	60	930.56
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	61	963.47
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	62	985.07
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	63	1012.16
98517PA0010003 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1028.62
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	0-14	309.89
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	15	337.43
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	16	347.96
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	17	358.50
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	18	369.84
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	19	381.18
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	20	392.93
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	21	405.09
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	22	405.09
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	23	405.09
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	24	405.09
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	25	406.70
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	26	414.80
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	27	424.52
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	28	440.32

98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	29	453.28
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	30	459.77
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	31	469.49
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	32	479.21
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	33	485.29
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	34	491.77
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	35	495.01
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	36	498.25
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	37	501.49
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	38	504.73
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	39	511.21
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	40	517.69
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	41	527.41
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	42	536.73
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	43	549.69
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	44	565.90
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	45	584.94
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	46	607.62
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	47	633.14
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	48	662.31
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	49	691.07
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	50	723.47
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	51	755.47
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	52	790.72
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	53	826.36
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	54	864.85
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	55	903.33
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	56	945.05
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	57	987.18
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	58	1032.14
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	59	1054.42
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	60	1099.39
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	61	1138.28
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	62	1163.80
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	63	1195.80
98517PA0010005 Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1215.24
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	384.22
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	15	418.37
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	16	431.43
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	17	444.49
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	18	458.55
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	19	472.62
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	20	487.18
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	21	502.26
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	22	502.26
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	23	502.26
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	24	502.26

98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	25	504.26
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	26	514.30
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	27	526.36
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	28	545.94
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	29	562.02
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	30	570.05
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	31	582.11
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	32	594.16
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	33	601.69
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	34	609.73
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	35	613.75
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	36	617.77
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	37	621.78
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	38	625.80
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	39	633.84
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	40	641.87
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	41	653.93
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	42	665.48
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	43	681.55
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	44	701.64
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	45	725.25
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	46	753.37
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	47	785.02
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	48	821.18
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	49	856.84
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	50	897.02
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	51	936.69
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	52	980.39
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	53	1024.59
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	54	1072.30
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	55	1120.02
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	56	1171.75
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	57	1223.98
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	58	1279.73
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	59	1307.35
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	60	1363.10
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	61	1411.32
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	62	1442.96
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	63	1482.64
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1506.75
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	0-14	303.77
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	15	330.77
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	16	341.10
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	17	351.42
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	18	362.54
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	19	373.66
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	20	385.18

98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	21	397.10
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	22	397.10
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	23	397.10
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	24	397.10
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	25	398.68
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	26	406.62
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	27	416.15
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	28	431.63
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	29	444.34
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	30	450.70
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	31	460.23
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	32	469.76
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	33	475.71
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	34	482.06
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	35	485.24
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	36	488.42
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	37	491.60
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	38	494.77
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	39	501.13
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	40	507.48
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	41	517.01
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	42	526.14
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	43	538.85
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	44	554.73
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	45	573.40
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	46	595.63
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	47	620.65
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	48	649.24
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	49	677.43
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	50	709.20
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	51	740.57
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	52	775.12
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	53	810.06
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	54	847.78
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	55	885.51
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	56	926.41
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	57	967.70
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	58	1011.78
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	59	1033.62
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	60	1077.70
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	61	1115.82
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	62	1140.83
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	63	1172.20
98517PA0010005 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1191.26
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	0-14	286.72
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	15	312.20
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	16	321.95

98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	17	331.69
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	18	342.19
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	19	352.68
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	20	363.55
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	21	374.80
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	22	374.80
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	23	374.80
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	24	374.80
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	25	376.29
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	26	383.79
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	27	392.78
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	28	407.40
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	29	419.39
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	30	425.39
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	31	434.39
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	32	443.38
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	33	449.00
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	34	455.00
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	35	458.00
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	36	461.00
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	37	463.99
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	38	466.99
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	39	472.99
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	40	478.99
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	41	487.98
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	42	496.60
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	43	508.60
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	44	523.59
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	45	541.20
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	46	562.19
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	47	585.80
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	48	612.79
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	49	639.40
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	50	669.38
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	51	698.99
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	52	731.60
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	53	764.58
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	54	800.19
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	55	835.79
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	56	874.39
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	57	913.37
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	58	954.98
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	59	975.59
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	60	1017.19
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	61	1053.17
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	62	1076.78
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	63	1106.39

98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1124.38
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	0-14	286.48
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	15	311.95
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	16	321.69
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	17	331.42
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	18	341.91
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	19	352.40
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	20	363.26
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	21	374.50
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	22	374.50
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	23	374.50
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	24	374.50
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	25	375.99
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	26	383.48
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	27	392.47
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	28	407.07
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	29	419.05
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	30	425.05
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	31	434.03
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	32	443.02
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	33	448.64
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	34	454.63
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	35	457.63
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	36	460.62
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	37	463.62
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	38	466.61
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	39	472.61
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	40	478.60
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	41	487.59
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	42	496.20
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	43	508.18
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	44	523.16
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	45	540.76
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	46	561.74
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	47	585.33
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	48	612.29
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	49	638.88
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	50	668.84
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	51	698.42
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	52	731.00
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	53	763.96
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	54	799.54
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	55	835.11
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	56	873.69
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	57	912.63
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	58	954.20
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	59	974.80

98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	60	1016.37
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	61	1052.32
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	62	1075.91
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	63	1105.50
98517PA0010021 Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1123.47
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	355.21
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	15	386.78
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	16	398.85
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	17	410.92
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	18	423.93
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	19	436.93
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	20	450.39
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	21	464.33
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	22	464.33
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	23	464.33
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	24	464.33
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	25	466.18
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	26	475.46
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	27	486.61
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	28	504.72
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	29	519.58
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	30	527.00
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	31	538.15
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	32	549.29
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	33	556.26
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	34	563.69
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	35	567.40
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	36	571.12
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	37	574.83
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	38	578.54
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	39	585.97
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	40	593.40
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	41	604.55
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	42	615.23
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	43	630.08
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	44	648.66
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	45	670.48
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	46	696.48
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	47	725.73
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	48	759.17
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	49	792.13
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	50	829.28
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	51	865.96
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	52	906.35
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	53	947.22
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	54	991.33
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	55	1035.44

98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	56	1083.26
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	57	1131.55
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	58	1183.09
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	59	1208.63
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	60	1260.17
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	61	1304.74
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	62	1333.99
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	63	1370.68
98517PA0010021 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1392.96
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	0-14	280.83
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	15	305.80
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	16	315.34
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	17	324.88
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	18	335.16
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	19	345.44
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	20	356.09
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	21	367.11
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	22	367.11
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	23	367.11
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	24	367.11
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	25	368.57
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	26	375.91
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	27	384.72
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	28	399.04
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	29	410.79
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	30	416.66
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	31	425.47
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	32	434.28
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	33	439.79
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	34	445.66
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	35	448.60
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	36	451.53
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	37	454.47
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	38	457.41
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	39	463.28
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	40	469.16
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	41	477.97
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	42	486.41
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	43	498.16
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	44	512.84
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	45	530.09
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	46	550.65
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	47	573.78
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	48	600.21
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	49	626.28
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	50	655.64
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	51	684.64

98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	52	716.58
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	53	748.89
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	54	783.76
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	55	818.64
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	56	856.45
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	57	894.63
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	58	935.37
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	59	955.57
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	60	996.31
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	61	1031.56
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	62	1054.68
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	63	1083.68
98517PA0010021 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1101.30
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	0-14	265.07
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	15	288.63
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	16	297.64
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	17	306.64
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	18	316.35
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	19	326.05
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	20	336.10
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	21	346.50
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	22	346.50
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	23	346.50
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	24	346.50
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	25	347.88
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	26	354.81
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	27	363.12
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	28	376.64
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	29	387.72
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	30	393.27
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	31	401.58
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	32	409.90
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	33	415.10
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	34	420.64
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	35	423.41
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	36	426.18
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	37	428.96
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	38	431.73
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	39	437.27
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	40	442.82
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	41	451.13
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	42	459.10
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	43	470.19
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	44	484.05
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	45	500.33
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	46	519.74
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	47	541.57

98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	48	566.51
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	49	591.11
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	50	618.83
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	51	646.21
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	52	676.35
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	53	706.84
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	54	739.76
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	55	772.67
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	56	808.36
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	57	844.40
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	58	882.86
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	59	901.92
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	60	940.38
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	61	973.64
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	62	995.47
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	63	1022.84
98517PA0010021 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1039.47
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	0-14	292.17
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	15	318.14
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	16	328.07
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	17	338.00
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	18	348.69
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	19	359.38
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	20	370.46
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	21	381.93
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	22	381.93
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	23	381.93
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	24	381.93
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	25	383.44
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	26	391.08
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	27	400.25
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	28	415.14
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	29	427.36
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	30	433.47
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	31	442.64
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	32	451.81
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	33	457.53
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	34	463.65
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	35	466.70
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	36	469.76
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	37	472.81
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	38	475.87
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	39	481.98
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	40	488.09
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	41	497.25
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	42	506.04
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	43	518.26

98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	44	533.54
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	45	551.49
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	46	572.87
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	47	596.93
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	48	624.43
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	49	651.55
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	50	682.10
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	51	712.27
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	52	745.50
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	53	779.11
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	54	815.39
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	55	851.67
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	56	891.01
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	57	930.73
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	58	973.12
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	59	994.13
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	60	1036.52
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	61	1073.18
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	62	1097.24
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	63	1127.42
98517PA0010024 Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1145.75
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	362.25
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	15	394.45
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	16	406.76
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	17	419.07
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	18	432.33
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	19	445.59
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	20	459.32
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	21	473.54
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	22	473.54
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	23	473.54
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	24	473.54
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	25	475.42
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	26	484.89
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	27	496.26
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	28	514.72
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	29	529.88
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	30	537.45
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	31	548.82
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	32	560.18
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	33	567.29
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	34	574.86
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	35	578.65
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	36	582.44
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	37	586.23
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	38	590.02
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	39	597.59

98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	40	605.17
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	41	616.53
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	42	627.42
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	43	642.58
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	44	661.52
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	45	683.77
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	46	710.29
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	47	740.12
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	48	774.22
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	49	807.84
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	50	845.72
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	51	883.13
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	52	924.33
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	53	966.00
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	54	1010.98
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	55	1055.97
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	56	1104.74
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	57	1153.99
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	58	1206.55
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	59	1232.59
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	60	1285.15
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	61	1330.61
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	62	1360.45
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	63	1397.85
98517PA0010024 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1420.58
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	0-14	286.40
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	15	311.86
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	16	321.59
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	17	331.33
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	18	341.81
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	19	352.29
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	20	363.15
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	21	374.39
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	22	374.39
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	23	374.39
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	24	374.39
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	25	375.88
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	26	383.37
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	27	392.35
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	28	406.95
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	29	418.93
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	30	424.92
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	31	433.91
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	32	442.89
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	33	448.51
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	34	454.50
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	35	457.49

98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	36	460.49
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	37	463.48
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	38	466.48
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	39	472.47
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	40	478.46
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	41	487.44
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	42	496.05
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	43	508.03
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	44	523.01
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	45	540.61
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	46	561.57
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	47	585.16
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	48	612.11
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	49	638.69
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	50	668.64
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	51	698.22
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	52	730.79
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	53	763.74
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	54	799.30
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	55	834.87
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	56	873.43
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	57	912.37
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	58	953.92
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	59	974.51
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	60	1016.07
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	61	1052.01
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	62	1075.60
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	63	1105.17
98517PA0010024 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1123.14
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	0-14	270.32
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	15	294.35
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	16	303.54
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	17	312.72
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	18	322.62
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	19	332.51
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	20	342.76
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	21	353.37
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	22	353.37
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	23	353.37
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	24	353.37
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	25	354.77
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	26	361.84
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	27	370.32
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	28	384.10
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	29	395.41
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	30	401.06
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	31	409.55

98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	32	418.03
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	33	423.33
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	34	428.98
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	35	431.81
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	36	434.63
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	37	437.46
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	38	440.29
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	39	445.94
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	40	451.60
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	41	460.08
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	42	468.20
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	43	479.51
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	44	493.65
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	45	510.25
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	46	530.04
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	47	552.30
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	48	577.75
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	49	602.83
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	50	631.10
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	51	659.02
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	52	689.76
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	53	720.86
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	54	754.43
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	55	788.00
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	56	824.39
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	57	861.14
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	58	900.36
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	59	919.80
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	60	959.02
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	61	992.95
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	62	1015.21
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	63	1043.12
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1060.08
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	0-14	342.61
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	15	373.06
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	16	384.71
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	17	396.35
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	18	408.89
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	19	421.43
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	20	434.42
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	21	447.86
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	22	447.86
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	23	447.86
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	24	447.86
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	25	449.65
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	26	458.60
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	27	469.35

98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	28	486.82
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	29	501.15
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	30	508.32
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	31	519.06
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	32	529.81
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	33	536.53
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	34	543.70
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	35	547.28
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	36	550.86
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	37	554.44
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	38	558.03
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	39	565.19
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	40	572.36
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	41	583.11
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	42	593.41
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	43	607.74
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	44	625.65
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	45	646.70
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	46	671.78
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	47	700.00
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	48	732.24
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	49	764.04
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	50	799.87
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	51	835.25
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	52	874.21
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	53	913.62
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	54	956.17
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	55	998.72
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	56	1044.85
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	57	1091.42
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	58	1141.13
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	59	1165.77
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	60	1215.48
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	61	1258.47
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	62	1286.69
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	63	1322.07
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1343.56
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	424.79
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	15	462.55
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	16	476.99
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	17	491.43
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	18	506.97
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	19	522.52
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	20	538.63
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	21	555.29
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	22	555.29
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	23	555.29

98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	24	555.29
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	25	557.51
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	26	568.61
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	27	581.94
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	28	603.59
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	29	621.36
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	30	630.25
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	31	643.57
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	32	656.90
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	33	665.23
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	34	674.11
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	35	678.56
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	36	683.00
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	37	687.44
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	38	691.88
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	39	700.77
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	40	709.65
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	41	722.98
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	42	735.75
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	43	753.52
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	44	775.73
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	45	801.83
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	46	832.93
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	47	867.91
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	48	907.89
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	49	947.31
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	50	991.74
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	51	1035.60
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	52	1083.91
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	53	1132.78
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	54	1185.53
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	55	1238.28
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	56	1295.48
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	57	1353.23
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	58	1414.86
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	59	1445.40
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	60	1507.04
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	61	1560.35
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	62	1595.33
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	63	1639.20
98517PA0010013 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1665.85
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	0-14	335.85
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	15	365.70
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	16	377.12
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	17	388.53
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	18	400.82
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	19	413.12

98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	20	425.85
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	21	439.03
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	22	439.03
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	23	439.03
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	24	439.03
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	25	440.77
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	26	449.56
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	27	460.09
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	28	477.21
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	29	491.26
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	30	498.29
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	31	508.82
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	32	519.36
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	33	525.94
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	34	532.97
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	35	536.48
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	36	539.99
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	37	543.51
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	38	547.02
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	39	554.04
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	40	561.07
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	41	571.60
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	42	581.70
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	43	595.75
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	44	613.31
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	45	633.94
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	46	658.53
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	47	686.19
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	48	717.80
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	49	748.97
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	50	784.09
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	51	818.77
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	52	856.96
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	53	895.60
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	54	937.30
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	55	979.01
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	56	1024.23
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	57	1069.89
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	58	1118.62
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	59	1142.77
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	60	1191.50
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	61	1233.64
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	62	1261.30
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	63	1295.98
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1317.06
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	0-14	316.99
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	15	345.17

98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	16	355.94
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	17	366.72
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	18	378.32
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	19	389.92
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	20	401.94
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	21	414.38
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	22	414.38
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	23	414.38
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	24	414.38
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	25	416.03
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	26	424.32
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	27	434.26
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	28	450.42
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	29	463.68
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	30	470.31
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	31	480.26
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	32	490.20
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	33	496.42
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	34	503.05
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	35	506.36
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	36	509.68
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	37	512.99
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	38	516.31
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	39	522.94
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	40	529.57
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	41	539.51
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	42	549.04
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	43	562.30
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	44	578.88
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	45	598.35
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	46	621.56
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	47	647.66
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	48	677.50
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	49	706.92
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	50	740.07
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	51	772.80
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	52	808.85
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	53	845.32
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	54	884.68
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	55	924.05
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	56	966.73
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	57	1009.82
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	58	1055.82
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	59	1078.61
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	60	1124.60
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	61	1164.38
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	62	1190.49

98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	63	1223.22
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1243.11
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	0-14	374.21
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	15	407.48
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	16	420.20
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	17	432.92
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	18	446.61
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	19	460.31
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	20	474.49
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	21	489.18
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	22	489.18
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	23	489.18
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	24	489.18
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	25	491.13
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	26	500.91
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	27	512.65
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	28	531.73
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	29	547.38
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	30	555.21
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	31	566.95
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	32	578.69
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	33	586.03
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	34	593.85
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	35	597.77
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	36	601.68
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	37	605.59
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	38	609.51
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	39	617.33
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	40	625.16
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	41	636.90
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	42	648.15
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	43	663.80
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	44	683.37
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	45	706.36
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	46	733.75
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	47	764.57
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	48	799.79
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	49	834.52
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	50	873.66
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	51	912.30
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	52	954.86
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	53	997.91
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	54	1044.38
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	55	1090.85
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	56	1141.23
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	57	1192.11
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	58	1246.40

98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	59	1273.31
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	60	1327.61
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	61	1374.57
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	62	1405.39
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	63	1444.03
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1467.51
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	463.98
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	15	505.22
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	16	520.99
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	17	536.76
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	18	553.74
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	19	570.73
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	20	588.31
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	21	606.52
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	22	606.52
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	23	606.52
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	24	606.52
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	25	608.94
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	26	621.07
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	27	635.62
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	28	659.28
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	29	678.68
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	30	688.39
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	31	702.94
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	32	717.50
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	33	726.60
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	34	736.30
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	35	741.15
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	36	746.01
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	37	750.86
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	38	755.71
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	39	765.42
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	40	775.12
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	41	789.68
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	42	803.63
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	43	823.03
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	44	847.29
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	45	875.80
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	46	909.76
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	47	947.97
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	48	991.64
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	49	1034.71
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	50	1083.23
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	51	1131.14
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	52	1183.91
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	53	1237.28
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	54	1294.90

98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	55	1352.52
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	56	1414.99
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	57	1478.06
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	58	1545.39
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	59	1578.74
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	60	1646.07
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	61	1704.29
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	62	1742.50
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	63	1790.42
98517PA0010035 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1819.53
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	0-14	366.83
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	15	399.44
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	16	411.91
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	17	424.37
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	18	437.80
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	19	451.23
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	20	465.13
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	21	479.53
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	22	479.53
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	23	479.53
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	24	479.53
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	25	481.44
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	26	491.03
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	27	502.54
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	28	521.24
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	29	536.58
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	30	544.25
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	31	555.76
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	32	567.27
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	33	574.46
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	34	582.14
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	35	585.97
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	36	589.81
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	37	593.64
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	38	597.48
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	39	605.15
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	40	612.82
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	41	624.33
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	42	635.36
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	43	650.71
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	44	669.89
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	45	692.42
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	46	719.28
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	47	749.49
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	48	784.01
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	49	818.06
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	50	856.42

98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	51	894.30
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	52	936.02
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	53	978.22
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	54	1023.77
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	55	1069.33
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	56	1118.72
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	57	1168.59
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	58	1221.81
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	59	1248.19
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	60	1301.41
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	61	1347.45
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	62	1377.66
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	63	1415.54
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1438.56
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	0-14	346.24
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	15	377.01
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	16	388.78
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	17	400.55
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	18	413.22
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	19	425.89
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	20	439.02
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	21	452.61
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	22	452.61
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	23	452.61
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	24	452.61
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	25	454.41
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	26	463.46
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	27	474.32
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	28	491.97
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	29	506.46
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	30	513.70
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	31	524.56
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	32	535.42
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	33	542.21
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	34	549.45
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	35	553.07
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	36	556.69
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	37	560.31
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	38	563.94
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	39	571.18
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	40	578.42
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	41	589.28
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	42	599.69
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	43	614.17
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	44	632.28
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	45	653.55
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	46	678.89

98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	47	707.41
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	48	740.00
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	49	772.13
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	50	808.34
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	51	844.09
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	52	883.47
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	53	923.30
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	54	966.29
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	55	1009.29
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	56	1055.91
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	57	1102.98
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	58	1153.22
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	59	1178.11
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	60	1228.35
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	61	1271.80
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	62	1300.31
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	63	1336.06
98517PA0010035 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1357.79
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	0-14	358.68
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	15	390.56
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	16	402.75
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	17	414.94
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	18	428.07
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	19	441.20
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	20	454.80
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	21	468.87
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	22	468.87
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	23	468.87
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	24	468.87
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	25	470.74
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	26	480.11
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	27	491.37
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	28	509.65
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	29	524.66
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	30	532.16
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	31	543.41
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	32	554.66
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	33	561.70
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	34	569.20
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	35	572.95
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	36	576.70
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	37	580.45
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	38	584.20
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	39	591.70
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	40	599.21
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	41	610.46
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	42	621.24

98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	43	636.25
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	44	655.00
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	45	677.04
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	46	703.29
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	47	732.83
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	48	766.59
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	49	799.88
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	50	837.39
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	51	874.43
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	52	915.22
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	53	956.48
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	54	1001.02
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	55	1045.56
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	56	1093.85
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	57	1142.62
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	58	1194.66
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	59	1220.45
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	60	1272.49
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	61	1317.50
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	62	1347.04
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	63	1384.08
98517PA0010036 Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1406.59
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	444.72
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	15	484.25
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	16	499.36
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	17	514.48
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	18	530.75
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	19	547.03
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	20	563.89
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	21	581.34
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	22	581.34
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	23	581.34
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	24	581.34
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	25	583.66
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	26	595.28
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	27	609.23
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	28	631.91
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	29	650.51
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	30	659.81
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	31	673.76
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	32	687.71
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	33	696.43
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	34	705.73
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	35	710.39
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	36	715.04
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	37	719.69
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	38	724.34

98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	39	733.64
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	40	742.94
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	41	756.89
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	42	770.26
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	43	788.87
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	44	812.12
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	45	839.44
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	46	872.00
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	47	908.62
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	48	950.47
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	49	991.75
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	50	1038.26
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	51	1084.18
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	52	1134.76
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	53	1185.91
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	54	1241.14
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	55	1296.37
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	56	1356.24
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	57	1416.70
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	58	1481.23
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	59	1513.20
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	60	1577.73
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	61	1633.54
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	62	1670.16
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	63	1716.09
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1743.99
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	0-14	351.60
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	15	382.86
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	16	394.81
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	17	406.76
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	18	419.63
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	19	432.49
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	20	445.82
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	21	459.62
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	22	459.62
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	23	459.62
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	24	459.62
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	25	461.45
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	26	470.64
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	27	481.67
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	28	499.60
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	29	514.30
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	30	521.66
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	31	532.69
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	32	543.72
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	33	550.61
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	34	557.97

98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	35	561.64
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	36	565.32
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	37	569.00
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	38	572.68
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	39	580.03
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	40	587.38
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	41	598.41
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	42	608.98
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	43	623.69
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	44	642.08
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	45	663.68
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	46	689.42
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	47	718.37
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	48	751.46
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	49	784.10
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	50	820.87
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	51	857.17
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	52	897.16
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	53	937.61
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	54	981.27
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	55	1024.93
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	56	1072.27
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	57	1120.07
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	58	1171.09
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	59	1196.37
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	60	1247.38
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	61	1291.51
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	62	1320.46
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	63	1356.77
98517PA0010036 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1378.83
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	0-14	331.86
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	15	361.36
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	16	372.64
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	17	383.92
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	18	396.07
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	19	408.21
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	20	420.79
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	21	433.82
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	22	433.82
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	23	433.82
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	24	433.82
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	25	435.54
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	26	444.22
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	27	454.63
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	28	471.55
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	29	485.43
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	30	492.37

98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	31	502.78
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	32	513.19
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	33	519.70
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	34	526.64
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	35	530.11
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	36	533.58
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	37	537.05
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	38	540.52
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	39	547.46
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	40	554.41
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	41	564.82
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	42	574.79
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	43	588.68
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	44	606.03
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	45	626.42
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	46	650.71
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	47	678.04
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	48	709.27
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	49	740.07
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	50	774.78
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	51	809.05
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	52	846.79
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	53	884.97
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	54	926.18
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	55	967.39
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	56	1012.07
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	57	1057.19
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	58	1105.34
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	59	1129.20
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	60	1177.35
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	61	1219.00
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	62	1246.33
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	63	1280.60
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1301.42
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	0-14	395.25
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	15	430.38
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	16	443.82
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	17	457.25
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	18	471.72
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	19	486.18
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	20	501.17
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	21	516.68
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	22	516.68
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	23	516.68
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	24	516.68
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	25	518.73
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	26	529.07

98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	27	541.47
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	28	561.62
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	29	578.15
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	30	586.42
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	31	598.82
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	32	611.22
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	33	618.97
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	34	627.23
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	35	631.37
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	36	635.50
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	37	639.63
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	38	643.77
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	39	652.03
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	40	660.30
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	41	672.70
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	42	684.58
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	43	701.12
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	44	721.78
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	45	746.07
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	46	775.00
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	47	807.55
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	48	844.75
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	49	881.43
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	50	922.77
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	51	963.58
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	52	1008.53
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	53	1054.00
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	54	1103.08
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	55	1152.17
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	56	1205.38
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	57	1259.12
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	58	1316.46
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	59	1344.88
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	60	1402.23
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	61	1451.83
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	62	1484.38
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	63	1525.20
98517PA0010006 Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1550.00
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	490.06
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	15	533.62
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	16	550.28
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	17	566.93
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	18	584.87
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	19	602.81
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	20	621.38
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	21	640.61
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	22	640.61

98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	23	640.61
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	24	640.61
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	25	643.16
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	26	655.98
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	27	671.35
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	28	696.33
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	29	716.83
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	30	727.08
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	31	742.46
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	32	757.83
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	33	767.44
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	34	777.69
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	35	782.81
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	36	787.94
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	37	793.06
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	38	798.19
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	39	808.44
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	40	818.69
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	41	834.06
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	42	848.80
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	43	869.30
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	44	894.92
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	45	925.03
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	46	960.90
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	47	1001.26
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	48	1047.38
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	49	1092.87
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	50	1144.11
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	51	1194.72
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	52	1250.45
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	53	1306.83
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	54	1367.68
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	55	1428.54
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	56	1494.52
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	57	1561.15
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	58	1632.25
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	59	1667.49
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	60	1738.59
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	61	1800.09
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	62	1840.45
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	63	1891.06
98517PA0010006 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1921.80
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	0-14	387.45
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	15	421.89
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	16	435.06
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	17	448.23
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	18	462.41

98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	19	476.59
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	20	491.28
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	21	506.48
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	22	506.48
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	23	506.48
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	24	506.48
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	25	508.50
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	26	518.63
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	27	530.78
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	28	550.54
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	29	566.74
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	30	574.85
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	31	587.00
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	32	599.16
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	33	606.75
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	34	614.86
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	35	618.91
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	36	622.96
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	37	627.01
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	38	631.06
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	39	639.17
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	40	647.27
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	41	659.43
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	42	671.08
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	43	687.28
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	44	707.54
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	45	731.35
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	46	759.71
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	47	791.62
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	48	828.08
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	49	864.04
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	50	904.56
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	51	944.57
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	52	988.63
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	53	1033.20
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	54	1081.32
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	55	1129.43
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	56	1181.60
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	57	1234.27
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	58	1290.49
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	59	1318.35
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	60	1374.57
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	61	1423.19
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	62	1455.09
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	63	1495.11
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1519.42
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	0-14	365.70

98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	15	398.20
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	16	410.63
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	17	423.06
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	18	436.45
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	19	449.83
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	20	463.70
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	21	478.05
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	22	478.05
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	23	478.05
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	24	478.05
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	25	479.95
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	26	489.51
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	27	500.98
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	28	519.63
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	29	534.92
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	30	542.57
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	31	554.04
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	32	565.52
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	33	572.69
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	34	580.34
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	35	584.16
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	36	587.99
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	37	591.81
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	38	595.63
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	39	603.28
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	40	610.93
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	41	622.40
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	42	633.40
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	43	648.70
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	44	667.82
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	45	690.29
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	46	717.06
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	47	747.17
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	48	781.59
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	49	815.53
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	50	853.77
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	51	891.54
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	52	933.13
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	53	975.19
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	54	1020.61
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	55	1066.02
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	56	1115.26
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	57	1164.98
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	58	1218.04
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	59	1244.33
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	60	1297.39
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	61	1343.28

98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	62	1373.40
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	63	1411.16
98517PA0010006 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1434.11
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	0-14	386.10
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	15	420.42
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	16	433.54
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	17	446.67
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	18	460.80
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	19	474.93
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	20	489.57
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	21	504.72
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	22	504.72
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	23	504.72
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	24	504.72
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	25	506.73
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	26	516.82
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	27	528.93
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	28	548.62
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	29	564.77
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	30	572.84
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	31	584.96
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	32	597.07
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	33	604.64
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	34	612.72
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	35	616.75
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	36	620.79
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	37	624.83
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	38	628.87
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	39	636.94
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	40	645.02
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	41	657.13
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	42	668.74
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	43	684.89
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	44	705.08
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	45	728.80
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	46	757.06
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	47	788.86
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	48	825.20
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	49	861.03
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	50	901.41
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	51	941.28
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	52	985.19
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	53	1029.60
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	54	1077.55
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	55	1125.50
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	56	1177.48
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	57	1229.97

98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	58	1286.00
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	59	1313.75
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	60	1369.78
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	61	1418.23
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	62	1450.03
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	63	1489.90
98517PA0010025 Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1514.12
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	478.72
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	15	521.27
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	16	537.54
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	17	553.81
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	18	571.33
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	19	588.85
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	20	607.00
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	21	625.78
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	22	625.78
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	23	625.78
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	24	625.78
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	25	628.28
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	26	640.79
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	27	655.81
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	28	680.22
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	29	700.24
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	30	710.25
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	31	725.27
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	32	740.29
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	33	749.68
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	34	759.69
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	35	764.70
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	36	769.70
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	37	774.71
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	38	779.72
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	39	789.73
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	40	799.74
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	41	814.76
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	42	829.15
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	43	849.18
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	44	874.21
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	45	903.62
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	46	938.66
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	47	978.09
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	48	1023.14
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	49	1067.57
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	50	1117.63
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	51	1167.07
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	52	1221.51
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	53	1276.58

98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	54	1336.03
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	55	1395.48
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	56	1459.93
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	57	1525.01
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	58	1594.47
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	59	1628.89
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	60	1698.35
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	61	1758.43
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	62	1797.85
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	63	1847.29
98517PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1877.32
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	0-14	378.48
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	15	412.13
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	16	424.99
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	17	437.85
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	18	451.71
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	19	465.56
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	20	479.91
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	21	494.76
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	22	494.76
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	23	494.76
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	24	494.76
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	25	496.73
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	26	506.62
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	27	518.50
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	28	537.79
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	29	553.63
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	30	561.54
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	31	573.42
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	32	585.29
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	33	592.71
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	34	600.63
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	35	604.58
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	36	608.54
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	37	612.50
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	38	616.46
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	39	624.37
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	40	632.29
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	41	644.16
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	42	655.54
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	43	671.38
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	44	691.17
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	45	714.42
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	46	742.13
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	47	773.29
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	48	808.92
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	49	844.04

98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	50	883.62
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	51	922.71
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	52	965.75
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	53	1009.29
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	54	1056.29
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	55	1103.29
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	56	1154.25
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	57	1205.71
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	58	1260.62
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	59	1287.83
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	60	1342.75
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	61	1390.25
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	62	1421.42
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	63	1460.50
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1484.25
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	0-14	357.23
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	15	388.99
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	16	401.13
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	17	413.27
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	18	426.35
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	19	439.42
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	20	452.96
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	21	466.98
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	22	466.98
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	23	466.98
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	24	466.98
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	25	468.84
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	26	478.18
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	27	489.39
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	28	507.60
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	29	522.54
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	30	530.01
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	31	541.22
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	32	552.43
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	33	559.43
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	34	566.90
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	35	570.64
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	36	574.38
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	37	578.11
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	38	581.85
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	39	589.32
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	40	596.79
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	41	608.00
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	42	618.74
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	43	633.68
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	44	652.36
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	45	674.31

98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	46	700.46
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	47	729.88
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	48	763.50
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	49	796.66
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	50	834.01
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	51	870.90
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	52	911.53
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	53	952.62
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	54	996.99
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	55	1041.35
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	56	1089.45
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	57	1138.01
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	58	1189.85
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	59	1215.53
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	60	1267.36
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	61	1312.19
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	62	1341.61
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	63	1378.50
98517PA0010025 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1400.92
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	0-14	398.19
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	15	433.59
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	16	447.12
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	17	460.66
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	18	475.23
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	19	489.80
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	20	504.90
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	21	520.52
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	22	520.52
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	23	520.52
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	24	520.52
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	25	522.60
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	26	533.01
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	27	545.50
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	28	565.80
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	29	582.46
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	30	590.78
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	31	603.28
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	32	615.77
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	33	623.58
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	34	631.90
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	35	636.07
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	36	640.23
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	37	644.40
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	38	648.56
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	39	656.89
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	40	665.22
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	41	677.71

98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	42	689.68
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	43	706.34
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	44	727.16
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	45	751.62
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	46	780.77
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	47	813.56
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	48	851.04
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	49	888.00
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	50	929.64
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	51	970.76
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	52	1016.04
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	53	1061.85
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	54	1111.30
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	55	1160.75
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	56	1214.36
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	57	1268.49
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	58	1326.27
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	59	1354.90
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	60	1412.68
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	61	1462.65
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	62	1495.44
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	63	1536.56
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1561.54
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	493.71
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	15	537.60
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	16	554.38
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	17	571.16
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	18	589.23
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	19	607.30
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	20	626.01
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	21	645.38
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	22	645.38
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	23	645.38
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	24	645.38
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	25	647.95
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	26	660.86
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	27	676.35
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	28	701.52
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	29	722.17
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	30	732.50
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	31	747.99
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	32	763.48
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	33	773.16
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	34	783.48
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	35	788.65
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	36	793.81
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	37	798.97

98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	38	804.14
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	39	814.46
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	40	824.79
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	41	840.28
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	42	855.12
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	43	875.77
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	44	901.59
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	45	931.92
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	46	968.06
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	47	1008.72
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	48	1055.19
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	49	1101.01
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	50	1152.64
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	51	1203.62
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	52	1259.77
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	53	1316.56
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	54	1377.87
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	55	1439.18
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	56	1505.66
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	57	1572.77
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	58	1644.41
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	59	1679.91
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	60	1751.54
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	61	1813.50
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	62	1854.16
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	63	1905.14
98517PA0010030 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1936.12
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	0-14	390.34
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	15	425.03
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	16	438.30
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	17	451.57
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	18	465.85
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	19	480.14
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	20	494.94
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	21	510.25
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	22	510.25
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	23	510.25
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	24	510.25
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	25	512.29
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	26	522.49
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	27	534.74
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	28	554.64
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	29	570.96
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	30	579.13
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	31	591.37
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	32	603.62
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	33	611.27

98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	34	619.44
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	35	623.52
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	36	627.60
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	37	631.68
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	38	635.77
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	39	643.93
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	40	652.09
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	41	664.34
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	42	676.07
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	43	692.40
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	44	712.81
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	45	736.79
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	46	765.37
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	47	797.51
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	48	834.25
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	49	870.48
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	50	911.30
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	51	951.61
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	52	996.00
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	53	1040.90
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	54	1089.37
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	55	1137.85
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	56	1190.40
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	57	1243.47
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	58	1300.10
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	59	1328.17
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	60	1384.80
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	61	1433.79
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	62	1465.93
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	63	1506.24
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1530.73
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	0-14	368.42
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	15	401.17
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	16	413.69
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	17	426.21
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	18	439.70
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	19	453.18
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	20	467.15
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	21	481.61
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	22	481.61
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	23	481.61
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	24	481.61
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	25	483.52
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	26	493.16
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	27	504.71
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	28	523.50
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	29	538.91

98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	30	546.61
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	31	558.17
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	32	569.73
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	33	576.95
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	34	584.66
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	35	588.51
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	36	592.37
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	37	596.22
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	38	600.07
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	39	607.78
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	40	615.48
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	41	627.04
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	42	638.12
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	43	653.53
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	44	672.79
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	45	695.43
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	46	722.40
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	47	752.74
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	48	787.41
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	49	821.61
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	50	860.13
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	51	898.18
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	52	940.08
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	53	982.46
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	54	1028.21
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	55	1073.96
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	56	1123.57
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	57	1173.65
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	58	1227.11
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	59	1253.60
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	60	1307.06
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	61	1353.29
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	62	1383.63
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	63	1421.68
98517PA0010030 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1444.79

Individual Tobacco Rate*

Required:
Enter the rate of an Individual tobacco
enrollee on a plan

322.55
351.22
362.18
373.15
384.95
396.76
408.99
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421.65
421.65
421.65
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710.00
719.12

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413.33
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536.63
543.43
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563.42
577.02
594.03
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637.83
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