

**State:** Illinois **Filing Company:** UnitedHealthcare of Illinois, Inc.  
**TOI/Sub-TOI:** HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only  
- HMO  
**Product Name:** IL 202501 SG ACA - UHC of IL  
**Project Name/Number:** /

## Filing at a Glance

Company: UnitedHealthcare of Illinois, Inc.  
Product Name: IL 202501 SG ACA - UHC of IL  
State: Illinois  
TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)  
Sub-TOI: HOrg02G.004F Small Group Only - HMO  
Filing Type: Rate  
Date Submitted: 06/04/2024  
SERFF Tr Num: UHLC-134116798  
SERFF Status: Assigned  
State Tr Num:  
State Status: Assigned to Reviewer  
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Effective: 01/01/2025  
Date Requested:  
Author(s): Paul Knepp, Kevin Morris, Nadja Hibbert  
Reviewer(s): Eric Anderson (primary), Christina Roy  
Disposition Date:  
Disposition Status:  
Effective Date:  
  
State Filing Description:

**State:** Illinois  
**TOI/Sub-TOI:** HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO  
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## General Information

Project Name:	Status of Filing in Domicile:
Project Number:	Date Approved in Domicile:
Requested Filing Mode: File & Use	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Small
Group Market Type: Employer	Overall Rate Impact: 7.9%
Filing Status Changed: 06/04/2024	
State Status Changed: 06/04/2024	Deemer Date:
Created By: Nadja Hibbert	Submitted By: Kevin Morris
Corresponding Filing Tracking Number:	
State TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)	State Sub-TOI: HOrg02G.004F Small Group Only - HMO

PPACA: Non-Grandfathered Immed Mkt Reforms

PPACA Notes: null

Include Exchange Intentions: No

Filing Description:  
 Effective 1/1/2025, proposing new pricing trend and base rate adjustments.

## Company and Contact

### Filing Contact Information

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Apt 214	
St Louis Park, MN 55416	

### Filing Company Information

UnitedHealthcare of Illinois, Inc.	CoCode: 95776	State of Domicile: Illinois
200 East Randolph Street	Group Code: -99	Company Type: HMO
Ste 5300	Group Name:	State ID Number: 95776
Chicago, IL 60601	FEIN Number: 36-3280214	
(312) 803-5900 ext. [Phone]		

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## Filing Fees

### State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

SERFF Tracking #:

UHLC-134116798

State Tracking #:

Company Tracking #:

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### Rate Information

Rate data applies to filing.

**Filing Method:** File & Use  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 8.700%  
**Effective Date of Last Rate Revision:** 07/01/2024  
**Filing Method of Last Filing:** File & Use  
**SERFF Tracking Number of Last Filing:** UHLC-134002561

### Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
UnitedHealthcare of Illinois, Inc.	Increase	7.880%	7.880%	\$1,485,630	666	\$18,864,740	9.310%	6.580%

SERFF Tracking #:

UHLC-134116798

State Tracking #:

Company Tracking #:

State:

Illinois

Filing Company:

UnitedHealthcare of Illinois, Inc.

TOI/Sub-TOI:

HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO

Product Name:

IL 202501 SG ACA - UHC of IL

Project Name/Number:

/

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Data Collection		New		RateDataCollectionForm_UHCofIL_SG_01.01.2025.pdf, RateDataCollectionForm_UHCofIL_SG_01.01.2025.xlsx,

SERFF Tracking #:

UHLC-134116798

State Tracking #:

Company Tracking #:

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State:

Illinois

Filing Company:

UnitedHealthcare of Illinois, Inc.

TOI/Sub-TOI:

HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO

Product Name:

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/

**Attachment RateDataCollectionForm\_UHCofIL\_SG\_01.01.2025.xlsx is not a PDF document and cannot be reproduced here.**

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**Company Tracking #:**

**State:**

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**Product Name:**

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**Project Name/Number:**

/

## URRT

### State Determination

**Review Status:**

Incomplete

SERFF Tracking #:

UHLC-134116798

State Tracking #:

Company Tracking #:

State:

Illinois

Filing Company:

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IL 202501 SG ACA - UHC of IL

Project Name/Number:

/

## URRT Items

Item Name	Attachment(s)
Actuarial Memorandum - Redacted	<i>IL_42529_UHCofIL_SG_PartIII_Redacted.pdf</i>



**Federal Rate Filing Justification Part III  
Actuarial Memorandum and Certification**

**UnitedHealthcare of Illinois, Inc.**

**NAIC: 0707-95467**

**FEIN: 383204052**

**State of Illinois Rate Review**

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## Section 1: Purpose

The following is a rate filing prepared by UnitedHealthcare of Illinois, Inc. This filing has been prepared to provide the necessary information required by the Department of Health and Human Services and the state of Illinois. The purpose of this memorandum is to provide information relevant to the Federal Part I Unified Rate Review Template (URRT).

This filing establishes rates intended to be used for non-grandfathered PPACA compliant small group health benefit plans sold off the Small Business Health Options Program in Illinois for the 2025 plan year. A rate increase is being filed at this time. The rates and other information in this submission are based on the current regulations and guidance from HHS. Changes to this filing may be necessary if there are revisions to the regulations or updated guidance from HHS.

This memorandum is intended solely for the information of and use by the Department of Health and Human Services and the Illinois Department of Insurance. It will demonstrate compliance with state and federal laws and regulations related to the development of the index rate and allowable rating factors and is not intended to be used for any other purpose.


The attached document contains confidential, proprietary information and trade secrets. This information is strictly confidential and protected from disclosure by Exemption 4 of the U.S. Freedom of Information Act, 5 U.S.C. §552. If the prohibition against disclosure by the Illinois Department of Insurance is reassessed at a later date, it may not be disclosed to any other state or federal regulatory agencies unless the recipient agrees in writing prior to receipt to maintain the confidentiality of the information.

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## Section 2: General Information

### Company Identifying Information

Company Legal Name: UnitedHealthcare of Illinois, Inc.  
State: Illinois  
HIOS Issuer ID: 42529  
Market: Small Business, 1-50  
Proposed Effective Date: January 1, 2025



## Section 3: Proposed Rate Changes

The proposed change in rates for this filing is [REDACTED] compared to the prior filing. These changes are applied uniformly to all plans. The proposed pricing trend is [REDACTED] annually.

The primary drivers of the proposed rate changes are the following:

- Changes in medical service costs
  - Increasing Cost of Medical Services – Annual increases in reimbursement rates to health care providers – such as hospitals, doctors and pharmaceutical companies.
  - Increased Utilization – The number of office visits and other services continues to grow. In addition, total health care spending will vary by the intensity of care and/or use of different types of health services. Patients who are sicker generally have a higher intensity of health care utilization. The price of care can be affected by the use of expensive procedures such as surgery vs. simply monitoring or providing medications.
  - Higher Costs from Deductible Leveraging – Health care costs continue to rise every year. If deductibles and copayments remain the same, a greater percentage of health care costs need to be covered by health insurance premiums each year.
  - Cost shifting from the public to the private sector – Reimbursements from the Center for Medicare and Medicaid Services (CMS) to hospitals do not generally cover all of the cost of care. The cost difference is being shifted to private health plans. Hospitals typically make up this reimbursement shortfall by charging private health plans more.
  - Impact of New Technology – Improvements to medical technology and clinical practice often result in the use of more expensive services, leading to increased health care spending and utilization.

- 
- Administrative costs and anticipated profit
    - UnitedHealthcare works to directly control administrative expenses by adopting better processes and technology and through the development of programs and innovations that make health care more affordable. We have led the marketplace by introducing key innovations that make health care services more accessible and affordable for customers, improve the quality and coordination of health care services, and help individuals and their physicians make more informed health care decisions.
    - Additionally, UnitedHealthcare indirectly controls medical cost payments by using appropriate payment structures with providers and facilities. UnitedHealthcare's goal is to control costs, maximize efficiency, and work closely with physicians and providers to obtain the best value and coverage.
    - State and/or Federal government imposed taxation and fees are additional significant factors that impact health care spending. These fees include ACA taxes and fees which have increased health insurance costs and need to be reflected in premium.
  - Changes that vary by plan
    - All plan relativity factors have been updated to reflect UnitedHealthcare's most recent pricing model.
    - The impact of any changes to plans that have occurred due to uniform modification are also reflected in the updated plan relativity factors. Please see the "Plan Adjusted Index Rate" section of the memorandum for more detail on these changes.

We refined the medical and pharmacy plan price relativities to reflect the most recent pricing methodology and pricing models. The methodology is based on UnitedHealthcare nationwide experience data, which contains utilization frequencies and unit costs by service category, in addition to claim distributions and adjustment factors for a large number of plan design variables. Benefit design parameters such as deductibles, coinsurance, copays, out-of-pocket maximums, etc. were input for each plan. The expected paid-to-allowed relativities and expected utilization differences due to differences in cost sharing for each plan are then used to develop the plan factors for each benefit plan. All benefit plans are priced consistently with each other, with the rates differing only by the estimated value of the benefits and the expected utilization differences due to differences in cost sharing. The utilization differences do not reflect differences due to health status. The net impact of all changes by plan can be found in Worksheet 2, Section I of the Unified Rate Review Template.

Significant factors driving the proposed rate changes are discussed in further detail in Section 6 (*Projection Factors*) and Section 7 (*Credibility Manual Rate Development*) of this memorandum.

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## Section 4: Experience and Current Period Premium, Claims and Enrollment

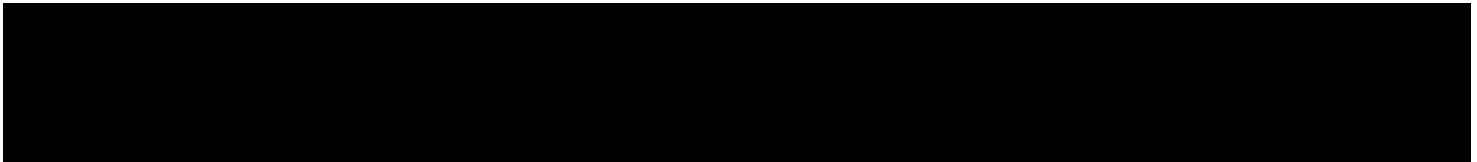
### Paid Through Date

The experience period is 1/1/2023 through 12/31/2023, with claims paid through 2/29/2024.

### Current Date

The current enrollment and premium is reported as of 12/31/2023.

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

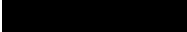


### Support for estimate of incurred but not reported claims

Historical claims are categorized both by the month in which they were incurred and the month in which they were adjudicated. For incurral months with sufficient adjudicated claims experience, incurred claims are estimated by applying completion factors derived from the historical claims. Adjustments are made based on specific knowledge of the entity (e.g. catastrophic claims, pended claims, etc.). For incurral months where adjudicated claim experience is not sufficient to rely on completion factors, a PMPM is used to estimate incurred claims. PMPM estimates are based on expected claim seasonality patterns, monthly calendar days and work days, emerging claim trends, and other factors. The same completion factors are applied to both incurred and allowed claims amounts.

### Experience Period Risk Adjustment and Reinsurance Adjustments (PMPMs)

Risk adjustments for the experience are not known at this time.

Our 2023 risk adjustment transfer PMPM is estimated using data provided to UnitedHealthcare as a result of our participation in a multi-state study done by a large, independent actuarial consulting firm. Based on the results of that study, we expect that risk level of the membership insured by UnitedHealthcare of Illinois, Inc. 

### Experience Period Index Rates

Experience Period Index Rates are defined as the allowed claims PMPM for Essential Health Benefits during the Experience Period. With the breakout of the service level EHB claims, the information provided reflects a reasonable estimate of the EHBs.

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## Section 5: Benefit Categories

Claims were assigned to each of the benefit categories based on where services were administered and the types of medical services rendered. The benefit categories were defined by our claims department using standard industry definitions.

### Inpatient Hospital

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

### Outpatient Hospital

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

### Professional

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

### Other Medical

Includes non-capitated ambulatory, home health care, durable medical equipment, prosthetics, supplies, vision exams, dental services and other services.

### Capitation

Includes all services provided under one or more capitated agreements.

### Prescription Drug

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

---

## Section 6: Projection Factors

### Trend

Two years of annual trend were applied to our 2023 experience to project it to the 2025 rating period. Our most recent analysis indicates annual trend in the state of Illinois for the 2024 and 2025 calendar years will be [REDACTED]. The table below details the components of each trend factor.

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UnitedHealthcare develops forward-looking medical expense estimates based on a number of considerations. In general, recent/emerging claims experience is reviewed at the market level for several broad medical expense categories (inpatient, professional, pharmacy, etc.), with utilization, unit cost, and benefit leveraging identified for each category. Future trends are developed based on a projection of each component.

Utilization rates by category are measured and projected. Forward looking utilization levels are developed based on emerging market level data, supplemented by regional and/or national level utilization data. Macro-economic data is often used to develop assumptions regarding directional changes in national health care consumption rates. UnitedHealthcare uses same store analysis to reflect utilization.

Market-level unit cost projections are developed based on evaluations of current and anticipated provider contract economics, as well as consideration to both current and expected changes in non-contracted provider cost exposure. Unit cost projections also consider the estimated cost impact of new technologies, service availability/mandates, or other factors that might influence the mix of procedures. Unit cost is based on our contractual changes with providers.

In addition, market-level healthcare affordability activities that are expected to impact forward-looking medical costs are recognized. Depending on the nature of individual initiatives, the impact may be recognized in one or more of the component cost items discussed above. Only incremental activities are recognized for this purpose in the expected trend impact for any particular period.

### Morbidity Adjustment

[REDACTED]

### Demographic Shift

[REDACTED]



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Plan Design Changes

[Redacted]

[Redacted]

[Redacted]

Other Adjustments

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

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## Section 7: Credibility Manual Rate Development

### Adjustments Made to the Data

[REDACTED]

An adjustment to the credibility manual was made to account for catastrophic claims experience in the experience period.

### Inclusion of Capitation Payments

Capitation payments are included in both the experience and projections.

## Section 8: Credibility of Experience

[REDACTED]

Consideration was given to ASOP #25 when determining the credibility and appropriateness of the experience and the manual rate. The manual rate is sufficiently independent from the experience and can be blended with it for purposes of rate development.

## Section 9: Development of Projected Index Rate

The experience period index rate is [REDACTED]

The Index Rate for the experience period is equal to the allowed claims PMPM. Benefits that are in excess of EHBs are estimated to be a de minimis amount. Therefore, the allowed claims were not adjusted to exclude these benefits.

The projected index rate of [REDACTED] was calculated by trending and adjusting the experience period index rate to the projection period, including blending the experience with a manual rate if the experience was not fully credible. It is established in accordance with the requirements of 45 CFR §156.80(d). See sections 6, 7, and 8 of this memo for more details.

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## Section 10: Development of the Market-wide Adjusted Index Rate

### Reinsurance

There is no reinsurance program in force for this business, and as a result there are no reinsurance recoveries to report.

### Risk Adjustment Payment/Charge

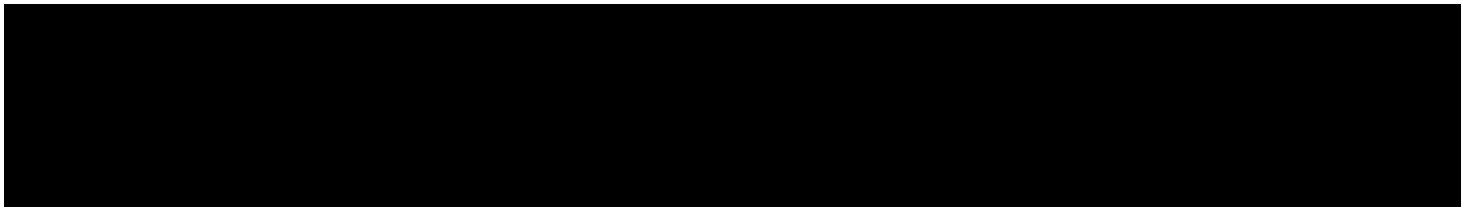
UnitedHealthcare of Illinois, Inc. anticipates [REDACTED] for risk adjustment transfers in the state of Illinois for the 2025 plan year, [REDACTED]

[REDACTED] We are assuming the risk level of our business relative to that of our competitors for the 2025 plan year will be similar to what it was in the 2023 plan year. Since risk adjustment transfer payments are a function of the market level premium, our 2025 risk adjustment transfer PMPM amount is calculated by adjusting our estimated 2023 risk adjustment transfer PMPM amount for the projected market level trend, changes in reinsurance fees and recoveries, and other adjustments based on the overall financial performance of the market.

### Exchange User Fees

There are no plans included in this filing that are offered on the exchange. Therefore there are no exchange user fees.

The market adjusted index rate includes market-wide adjustments for reinsurance, risk adjustment transfers, and exchange user fees (if any).



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## Section 11: Plan Adjusted Index Rate

### Actuarial Value and Cost Sharing Adjustment

UnitedHealthcare has a proprietary pricing model that was used in developing the actuarial value and cost sharing adjustment for each plan. The model calculates plan relativity factors for medical and pharmacy benefits. Also included under the actuarial value and cost sharing adjustment are adjustments for leveraging and the difference between the average plan relativity factor and the projected paid to allowed ratio.

Our first step in calculating the Actuarial Value and Cost Sharing Adjustment for each plan is to estimate each plan's claims responsibility break out between the member's cost sharing vs our responsibility. The pricing model noted above utilizes over 12 million member months of calendar year 2022 data to estimate these "unsloped" cost relativities between plans. All claims are re-adjudicated separately under every plan to estimate the amount of cost shifting that is driven by the plan's combination of deductible, coinsurance, copays, and Out of Pocket Maximums. These unsloped rels in this step exclude the impact of risk adjustment and induced demand. Every group's projected experience is bucketed into an unsloped rel cohort.

The second step is to adjust our experience for the estimated risk adjustment. We know the actual risk adjustment in 2022 by plan and we assume that these risk adjustments will be similar in the projection period by unsloped rel cohort. The actual CMS risk adjustment is applied to our experience to normalize out the impact of morbidity.

### **Induced Demand Factors:**

The final step in calculating the Actuarial Value and Cost Sharing Adjustment is to adjust our claims experience for induced demand. It is understood that members with lower levels of member cost-sharing will utilize health care at a different level than those with higher levels of member cost-sharing. Members on richer plans will utilize services more than groups on leaner plans all else equal. In addition to the impact of cost sharing, HSA (or HRA) contributions and/or associated account funds can impact utilization differently than plans without any such funds. Without accounting for slope richer plans would be underpriced and leaner plans over-priced.

### Provider network, delivery system and utilization management adjustment

Any adjustments for these items are included in the plan relativity factors.

### Benefits in Addition to EHBs

The Index Rate for the experience period is equal to the allowed claims PMPM. Benefits that are in excess of EHBs are estimated to be a de minimis amount. Therefore, the allowed claims were not adjusted to exclude these benefits.

### Distribution and Administrative Costs

Distribution and administrative costs include premium tax, risk adjustment user fees, SG&A, quality improvements, federal income tax, and after-tax income. Risk adjustment transfers, net reinsurance recoveries, and exchange fees are excluded because they are accounted for in the market adjusted index rate.

### *Administrative Expense Load*

The administrative expense load is a long-term estimate of administrative expenses, including selling expenses and general administrative expenses. [REDACTED]

These assumptions are based on the general ledger actual results for 2023 with known adjustments. Known adjustments include, but are not limited to, pay increases/raises for employees and administrative expenses as a result of Healthcare Reform and compliance requirements. The administrative expense allocation methodology used in pricing is appropriate because it is consistent with how UnitedHealthcare runs its business and how it allocates administrative costs for Statutory Filings and the Healthcare Reform Exhibits.

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*Profit and Risk Margin*

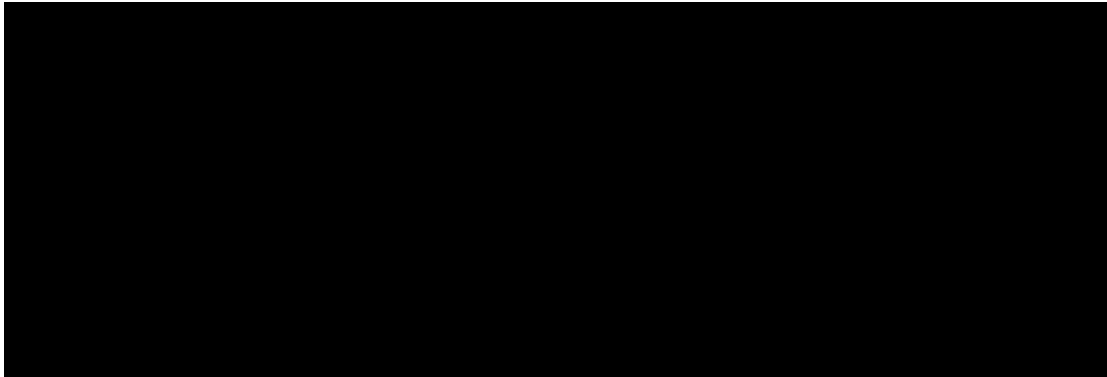
The profit and risk margin is shown on Worksheet 2, Section III of the URRT. [REDACTED]

The overall average profit and risk margin is derived from the difference between the administrative expenses, taxes and fees, and 1 minus the target loss ratio and the administrative expenses, taxes and fees.

The profit and risk margin results in an anticipated MLR that is above the minimum requirements as described in the Projected Loss Ratio section.

*Taxes and Fees*

Taxes and fees are expected to be [REDACTED] and include premium tax, exchange fees (if any), risk adjustment user fees, and federal income tax. The following is a breakdown of the taxes and fees.



Marketplace user fees are applied as an adjustment to the Index Rate at the market level. The value reflects the expected mix of Marketplace and non-Marketplace enrollees.

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## Section 12: Calibration

Plan Adjusted Index Rates need to be calibrated to apply the allowable rating factors of age and geography in order to calculate the Consumer Adjusted Premium Rates. Calibration factors are applied uniformly to all plans.

### Age Calibration

The calculated age curve calibration is 0.694, which equals the one divided by the average age factor of the expected member distribution by age. The age factors used in this calculation are the HHS-specified age curve. Please see the Age Calibration exhibit near the end of this document.

### Geographic Calibration

The geographic factor calibration is 1.242, which equals the one divided by the expected average area factor. A table of the geographic rating factors is below.



Geographic rating factors are reviewed periodically versus UnitedHealthcare claims data that reflects unit cost differences by county. Such a review was conducted as part of our January 1, 2025 rate development.



Population morbidity by area was not considered when determining geographic area factors.

### Tobacco Calibration

Tobacco factors are not used in the rating of these products, and no calibration is needed.

Calibrating the plan adjusted index rate to the age curve and geographic distribution results in the calibrated plan adjusted index rate for each plan. The calibrated plan adjusted index rate represents the preliminary premium rate charged to an individual before applying the consumer specific rating adjustments for age and area.

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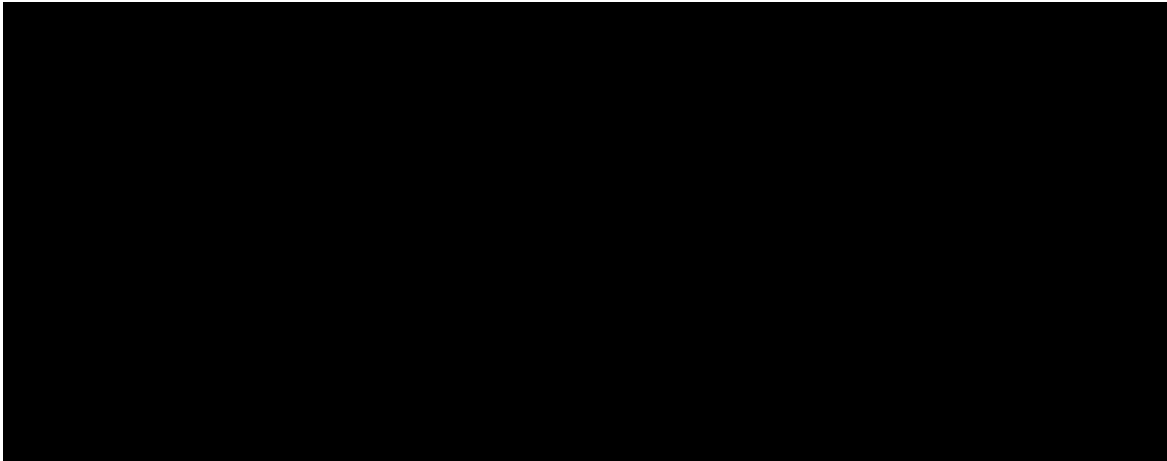
## Section 13: Consumer Adjusted Premium Rate Development

The consumer adjusted premium rate is the final premium rate that is charged to an individual. It is developed by calibrating the plan adjusted index rate, and applying the consumer specific age, and geographic rating factors. The calculation is provided below.

	Plan Adjusted Index Rate
X	Age Calibration Factor
X	Geographic Calibration Factor
X	Consumer Specific Age Rating Factor
X	Consumer Specific Geographic Rating Factor
X	Small Group Trend Adjustment
<hr/>	
=	Consumer Adjusted Premium Rate

## Section 14: Projected Loss Ratio

The projected loss ratio using the federally prescribed MLR methodology for calendar year 2023 is 80.8%. UnitedHealthcare of Illinois, Inc. agrees to comply with the rebate requirements of 45 CFR Part 158 should the actual market MLR fall below the 80.0% requirement.



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## Section 15: AV Metal Values

The AV calculator used to calculate the AV metal values is based on a prescribed methodology and, therefore, does not necessarily reflect a reasonable estimate of the portion of allowed costs covered by the associated plan.

Some plans within this portfolio have cost sharing features that differ between individual and family coverage (i.e., when two or more people are covered by the plan). For all plans, consistent with the Actuarial Value Calculator inputs, we have used only the cost sharing provisions applicable for individuals in the actuarial value calculation.

The AV calculator was used to determine the AV metal values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Some of our plan designs are not directly compatible with the AV calculator. The values were developed in accordance with generally accepted actuarial principles and methodologies. Additional details are provided below to describe the types of adjustments that were made for plan designs that are not directly compatible with the AV calculator.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]



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[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

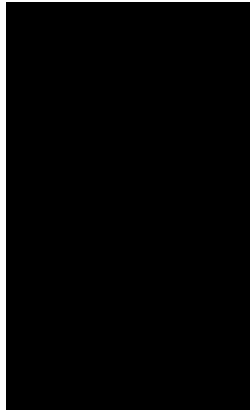
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## Section 16: Membership Projections

The total membership projection for the 2025 plan year is based on current enrollment, taking into consideration changes in the portfolio of plans to be offered in 2025. Strictly for purposes of the URRT, we have projected membership by plan.

## Section 17: Terminated Plans and Products

The following plans will be terminated and no longer available for renewal at the end of 2024.



These Plans are not being mapped to specific plans. Rather, at renewal, employers are given the option to select from multiple plans.

---

## Section 18: Plan Type

A plan type of HMO has been selected, which describes the plans exactly.

## Section 19: Reliance

Due to responsibility allocation, I have relied upon other individuals within the UnitedHealthcare organization to provide certain assumptions. Although I have performed a limited review of the information and have not found it unreasonable or inconsistent, I have not reviewed it in enough detail to fully judge the reasonableness of the information due to the substantial amount of additional time required. I have therefore relied upon the expertise of those individuals who have developed the assumptions, and am providing the information required by Actuarial Standard of Practice 41, section 4.3. A list of reliances is included below.

### UnitedHealthcare Finance Department

- Projected SG&A Assumption

### UnitedHealthcare National Pricing Team


- Plan Relativity Modeling

### UnitedHealthcare Healthcare Economics Department

- Projected Trend
- Claims Reserves
- ACO/Premium Designated Provider Cost Savings Estimates

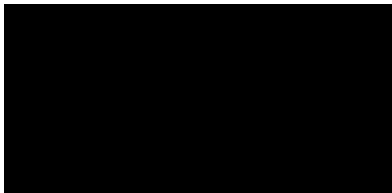
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## Section 20: Actuarial Certification

I, , am a Director for UnitedHealthcare and a member of the American Academy of Actuaries. I meet the Academy's qualification standards for rendering statements of actuarial opinion with respect to the filing of rates for health insurance products.

To the best of my knowledge and judgment, I certify that:

- The projected index rate is:
  - In compliance with state and federal statutes and regulations related to the development of the index rate and allowable rating factors (such as 45 CFR 156.80 and 147.102),
  - Developed in compliance with the applicable Actuarial Standards of Practice,
  - Reasonable in relation to the benefits provided and population anticipated to be covered,
  - Neither excessive, deficient, nor unfairly discriminatory.
- The index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates.
- The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
- The AV calculator was used to determine the AV metal values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Some of our plan designs are not directly compatible with the AV calculator. The values were developed in accordance with generally accepted actuarial principles and methodologies. The unique plan design actuarial certification required by 45 CFR Part 156.135 has been separately attached.
- The Part I Unified Rate Review Template does not demonstrate the process used by the issuer to develop their rates. Rather, it represents information required by federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for federally facilitated exchanges, and for certification that the index rate is developed in accordance with federal regulation and used consistently and only adjusted by the allowable modifiers.



Date 6/5/2024

SERFF Tracking #:

UHLC-134116798

State Tracking #:

Company Tracking #:

**State:** Illinois **Filing Company:** UnitedHealthcare of Illinois, Inc.  
**TOI/Sub-TOI:** HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO  
**Product Name:** IL 202501 SG ACA - UHC of IL  
**Project Name/Number:** /

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Review Requirement Checklist
<b>Comments:</b>	
<b>Attachment(s):</b>	IL UHCofIL SG 202501 - Health Premium Rate Review Checklist.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Rate Schedule
<b>Comments:</b>	
<b>Attachment(s):</b>	IL UHCofIL SG 202501 - rate schedule.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	RTT
<b>Comments:</b>	
<b>Attachment(s):</b>	IL_42529_UHCofIL_SG_RTT_2025Q1.xlsm IL_42529_UHCofIL_SG_RTT_2025Q1.zip
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Business Rules Template
<b>Comments:</b>	
<b>Attachment(s):</b>	il_42529_uhcil_sg_off_BRT_V01_04-26-2024.xls il_42529_uhcil_sg_off_BRT_V01_04-26-2024.xml
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Service Area Template and Crosswalk
<b>Comments:</b>	
<b>Attachment(s):</b>	IL_42529_UHCIL_off_SG_ServiceArea_Network crosswalk-2025.xlsx il_42529_uhcil_off_sg_service_v01_04-18-24.xls il_42529_uhcil_off_sg_service_v01_04-18-24.xml
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	AV Screenshots
<b>Comments:</b>	

**SERFF Tracking #:**

UHLC-134116798

**State Tracking #:****Company Tracking #:****State:**

Illinois

**Filing Company:**

UnitedHealthcare of Illinois, Inc.

**TOI/Sub-TOI:**

HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO

**Product Name:**

IL 202501 SG ACA - UHC of IL

**Project Name/Number:**

/

<b>Attachment(s):</b>	2025 UHC of IL AV Screenshots.xlsx
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Cover Letter
<b>Comments:</b>	
<b>Attachment(s):</b>	IL UHC of IL SG 202501 - cover letter.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Other Documents
<b>Comments:</b>	
<b>Attachment(s):</b>	UHCofIL_Actuarial Certification_1.1.25.pdf Certificate of Compliance - UHC of IL SG ACA 202501.pdf IL_42529_UHCofIL_SG_proposedenrollmenttemplate_2025Q1.xls IDF Factor Support.xlsx
<b>Item Status:</b>	
<b>Status Date:</b>	

---

<b>State:</b>	Illinois	<b>Filing Company:</b>	UnitedHealthcare of Illinois, Inc.
<b>TOI/Sub-TOI:</b>	HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO		
<b>Product Name:</b>	IL 202501 SG ACA - UHC of IL		
<b>Project Name/Number:</b>	/		

***Attachment IL\_42529\_UHCofIL\_SG\_RTT\_2025Q1.xlsm is not a PDF document and cannot be reproduced here.***

***Attachment IL\_42529\_UHCofIL\_SG\_RTT\_2025Q1.zip is not a PDF document and cannot be reproduced here.***

***Attachment il\_42529\_uhcil\_sg\_off\_BRT\_V01\_04-26-2024.xls is not a PDF document and cannot be reproduced here.***

***Attachment il\_42529\_uhcil\_sg\_off\_BRT\_V01\_04-26-2024.xml is not a PDF document and cannot be reproduced here.***

***Attachment IL\_42529\_UHCIL\_off\_SG\_ServiceArea\_Network crosswalk-2025.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment il\_42529\_uhcil\_off\_sg\_service\_v01\_04-18-24.xls is not a PDF document and cannot be reproduced here.***

***Attachment il\_42529\_uhcil\_off\_sg\_service\_v01\_04-18-24.xml is not a PDF document and cannot be reproduced here.***

***Attachment 2025 UHC of IL AV Screenshots.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment IL\_42529\_UHCofIL\_SG\_proposedenrollmenttemplate\_2025Q1.xls is not a PDF document and cannot be reproduced here.***

***Attachment IDF Factor Support.xlsx is not a PDF document and cannot be reproduced here.***

**Plan Year 2025 Public Rate Filing Summary for Individual and Small Group ACA-Compliant Plans**  
 215 ILCS 5/355(d) and (e)

Company Name:

SERFF Filing ID:

Individual or Small Group:

Effective Date:

Exchange Information:  
 (On-Exchange or Off-Exchange Only)

Product Type(s) Offered:  
 (HMO, PPO, and/or POS)

Metal Tiers Offered:  
 (please list which metal tiers are offered)

Tobacco Rating Factors Used?  
 (y/n)

Description of Service Areas:

**Rate Change Summary:**

Average Rate Change:	7.90%
Maximum Rate Change:	9.30%
Minimum Rate Change:	6.60%

Expected Number of People Affected:

Company Justification for Rate Change:

There are many different healthcare cost trends that contribute to increases in the overall U.S. healthcare spending each year. These trend factors affect health insurance premiums, which can mean a premium rate increase to cover costs. Some of the key healthcare cost trends that have affected this year’s rate actions include:

- Increasing cost of medical services: Annual increases in reimbursement rates to healthcare providers, such as hospitals, doctors, and pharmaceutical companies.
- Increased utilization: The number of office visits and other services continues to grow. In addition, total healthcare spending will vary by the intensity of care and use of different types of health services. The price of care can be affected by the use of expensive procedures such as surgery versus simply monitoring or providing medications.
- Higher costs from deductible leveraging: Healthcare costs continue to rise every year. Because deductibles and copayments remain the same on many plans, a higher percentage of healthcare costs need to be covered by health insurance premiums each year.
- Cost shifting from the public to the private sector: Reimbursements from the Centers for Medicare and Medicaid Services (CMS) to hospitals do not generally cover the cost of providing care to these patients. Hospitals typically make up this reimbursement shortfall by charging private health plans more.
- Impact of new technology: Improvements to medical technology and clinical practice often result in the use of more expensive services, leading to increased healthcare spending and utilization.

Expected Medical Loss Ratio:	77.5%
Expected Annual Medical Trend:	8.8%
Expected Administrative Cost Ratio:	13.1%

Any Other Relevant Comments:  
 (optional)





Comments from the public are welcome at [DOI.HealthRateReview@illinois.gov](mailto:DOI.HealthRateReview@illinois.gov) through July 12, 2024.

**Contact Person:**

Eric Anderson  
217-782-6284

[Eric.Anderson@illinois.gov](mailto:Eric.Anderson@illinois.gov)

**Illinois Division of Insurance**

Review Requirements Checklist

320 West Washington Street  
Springfield, IL 62767-0001

Effective 05/27/2014

**Line(s) of Business**

For Policies issued after 01/01/2014

Health Premium Rates

**Line(s) of Insurance**

Individual/Small Group Major Medical  
Surgical/Medical/Hospital PPO and Non PPO and HMO

Illinois Insurance Code Link	<a href="#">Illinois Compiled Statutes Online</a>		
Illinois Administrative Code Link	<a href="#">Administrative Regulations Online</a>		
Product Coding Matrix	<a href="#">Product Coding Matrix</a>		
<b>REVIEW REQUIREMENTS</b>	<b>REFERENCE</b>	<b>DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS</b>	<b>LOCATION OF STANDARD IN FILING</b>
		NOTE: These brief summaries do not include all requirements of all laws, regulations, bulletins, or requirements, so review actual law, regulation, bulletin, or requirement for details to ensure that forms are fully compliant before filing with the Department of Insurance.	
<b>COMPANY REQUIREMENTS</b>	<b>REFERENCE</b>	<b>DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS</b>	<b>LOCATION OF STANDARD IN FILING</b>
Cover Letter	<a href="#">50 IL Adm. Code 916.40 (b)</a>	Cover Letters must generally describe the intent of the rate filing and whether the filing is a new rate, rate revision or justification of an existing rate. It is necessary to provide a listing of the policy form filing company tracking number(s) and company form number(s) to show the association between the rate being filed and those forms affected by the rate change. ** The Filing Description field in the General Information Tab in SERFF may be used in place of a cover letter.	Cover letter is in the supporting documents tab

COMPANY REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
Grandfathered Status		<p>1.) Not Grandfathered- This rate filing is not being made in support of a grandfathered plan.</p> <p>2.) Grandfathered Plan- This rate filing is being made in support of a grandfathered plan. None of the changes that have been made to this plan since the last rate filing have caused the plan to lose its grandfathered status.</p> <p>3.) Formerly a Grandfathered Plan- This rate filing is being made in support of a formerly grandfathered plan. The following SERFF filing(s) contained changes that caused the plan to lose its grandfathered status: _____.</p>	Not Grandfathered- This rate filing is not being made in support of a grandfathered plan.
Implementation Date		The proposed effective date of rate revision implementation.	1/1/2025
Rate Filing Requirements	<a href="#">215 ILCS 5/355</a>	<p>The Federal Patient Protection and Affordable Care Act (PPACA) has established premium reporting and review processes for all health insurance issuers. The Rate Data Collection Form is available on the Department's web site. The revised Actuarial Memorandum requirements are found in the "Actuarial Memorandum" section of this checklist.</p> <p>Rates must be submitted in a separate SERFF filing from policy forms.</p>	Supporting documents
Rate Filing Submission		Rate Filings must be submitted in their entirety into both SERFF and the Web Portal for review.	Supporting documents - "Actuarial Memorandum and Certifications" section and web portal
TOI (Type of Insurance)		<p>A health insurance issuer offering any group or individual health insurance coverage, including managed care and HMO plans (regardless of whether the plans are grandfathered or non-grandfathered) must submit all new rate filings and rate revisions for review.</p> <p>A link to SERFF's Website for the TOI's required to file pursuant to CB 2010-08 and 2011-02</p> <p><a href="http://www.serff.com/documents/index_ppaca_tois.pdf">http://www.serff.com/documents/index_ppaca_tois.pdf</a></p>	General information
Federal Unified Rate Review Templates		<p>Parts I and III must be submitted with each filing.</p> <p>Parts I and III are required to be completed and Submitted for all rate increases the issuer has in a state. Link to the Rate Review Templates:</p> <p><a href="http://www.serff.com/plan_management_data_templates.htm">http://www.serff.com/plan_management_data_templates.htm</a></p>	Supporting documents - "Unified Rate Review Template" section.
Rate Data Collection Form		The filing must contain an Excel spreadsheet (.xls or .xlsx format), along with a PDF version of the spreadsheet, according to format found at <a href="http://insurance.illinois.gov/cb/2010/Experience.xlsx">http://insurance.illinois.gov/cb/2010/Experience.xlsx</a>	Supporting documents - "Review Requirement checklist" section

COMPANY REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
Actuarial Memorandum		<p>The Actuarial Memorandum is required and is to contain the complete justification for the submitted rates, including background information and an explanation of the rationale for the requested rate action, as well as other relevant information. The small group or individual Actuarial Memorandum requirements checklist must be completed for each filing.</p> <p>Small Group Checklist:  <a href="http://insurance.illinois.gov/LAH_HMO_IS3_Checklists/documents/RateReviewChecklistSmallGroup.pdf">http://insurance.illinois.gov/LAH_HMO_IS3_Checklists/documents/RateReviewChecklistSmallGroup.pdf</a></p> <p>Individual Checklist:  <a href="http://insurance.illinois.gov/LAH_HMO_IS3_Checklists/documents/RateReviewChecklistIndividual.pdf">http://insurance.illinois.gov/LAH_HMO_IS3_Checklists/documents/RateReviewChecklistIndividual.pdf</a></p>	Supporting documents - "Actuarial Memorandum and Certifications" section and web portal
Actuarial Certification		<p>The Actuarial Certification must be completed for all filings.  <a href="http://insurance.illinois.gov/LAH_HMO_IS3_Checklists/documents/ActuarialCertificationForRateFilings.pdf">http://insurance.illinois.gov/LAH_HMO_IS3_Checklists/documents/ActuarialCertificationForRateFilings.pdf</a></p>	Supporting Documents - "Certification of
Rate Schedules/Manuals		Shall be attached in SERFF as separate attachments from other documents required in SERFF.	Supporting documents - "Rate Schedule
HHS Rate Data Requirements		Data required to be entered in the Rate Review Detail tab in SERFF must be complete and accurate. DOI does not require all of this data for rate review but HHS reviews the data contained in this section for accuracy.	
Public Access	<a href="#">215 ILCS 5/404</a>	In order to maintain confidentiality, the Actuarial Memorandum should be attached in the Supporting Documentations Tab. It should be attached separately from any other attachments. Also, it is necessary to name them as Actuarial Memorandums to assist DOI in recognizing the type of document that is being attached.	Supporting documents - "Actuarial Memorandum and Certifications"
Have you included the following forms?		<ol style="list-style-type: none"> <li>1. Federal Unified Rate Review Template</li> <li>2. Rate Data Collection Form</li> <li>3. Actuarial Memorandum</li> <li>4. Actuarial Certification</li> </ol>	1. Yes 2. Yes 3. Yes 4. Yes

5 June, 2024

Mr. Andrew Patton  
Illinois Department of Insurance  
320 West Washington Street  
Springfield, IL 62767

RE: UnitedHealthcare of Illinois, Inc.  
SERFF Rate Filing UHLC-134116798  
SERFF Form Filing UHLC-134123094

Mr. Patton,

The purpose of the rate filing is to revise rates for products currently compliant with the Affordable Care Act (ACA) provisions. These rate changes apply to the entire state of Illinois.

The filing has a requested effective date of January 1, 2025. An actuarial memorandum and an experience spreadsheet are included within the filing.

The form numbers associated with this filing are:

POL25.H.2018.SG.IL  
COC25.HMO.2018.SG.IL  
COC25.HMO.2018.SG.IL.HSA

We request that you keep this information confidential to the extent allowed by your laws and regulations.

Please feel free to contact me if I may be of assistance during your review. I can be reached directly via e-mail at [kevin\\_j\\_morris@uhc.com](mailto:kevin_j_morris@uhc.com).

Respectfully,

A handwritten signature in black ink, appearing to read "Kevin Morris".

Kevin Morris, FSA, MAAA  
Director Actuarial Services

June 11, 2024

Acting Director Ann Gillespie  
Illinois Department of Insurance  
320 W. Washington St.  
Springfield, IL 62767

Re: UnitedHealthcare of Illinois, Inc.  
SERFF Tracking Number UHLC-134116798

Dear Acting Director Gillespie,

UnitedHealthcare of Illinois, Inc. (UnitedHealthcare) respectfully requests the Illinois Department of Insurance keep the following items protected as proprietary or trade secret under Section (1)(g) of the Freedom of information Act [5 ILCS 140/7(1)(g)]. The information shown in the list of items below are not generally well known or readily available and could provide value to other health plans at UnitedHealthcare's expense. If competitors make subsequent business decisions in reaction to what they have learned, UnitedHealthcare could suffer economic harm. Keeping the documents mentioned below confidential will allow UnitedHealthcare to compete fairly in the Illinois market.

Trade Secret Documents:

- Rate Data Collection Form
- Federal Business Rules Template
- Service Area Crosswalk Template
- Federal Service Area Template
- Network Service Area Crosswalk Template
- AV Calculator Screenshots
- Proposed Enrollment Template
- Federal Plan Benefits Template
- Business Rules Template
- Unique Plan Design Justification
- State Actuarial Memorandum
- Federal Part III Actuarial Memorandum
- Federal Part I Unified Rate Review Template
- IDF Factor Support
- Rate Schedule
- All filing correspondence, including objections and responses to objections

It is acknowledged that certain elements of rate filing submissions will be made publicly available including:

- Confidentiality Request Letter
- Actuarial Certification
- Certificate of Compliance
- Cover Letter
- Redacted Actuarial Memorandum
- Redacted State Actuarial Memorandum
- Public Rate Filing Summary
- SERFF Rate/Rule Schedule tab
- Federal Rates Table Template
- Health Premium Rates Checklist

If you have any questions with regards to our trade secret assertion, please do not hesitate to contact me via email at [kevin\\_j\\_morris@uhc.com](mailto:kevin_j_morris@uhc.com)

Respectfully,  
Kevin Morris, FSA, MAAA

Illinois Small Employer Group (1-50) Rate Filing  
Actuarial Memorandum  
UnitedHealthcare of Illinois, Inc.



## 1 - General Information

### 1A - Scope and Purpose of Filing

The purpose of this memorandum is to provide relevant actuarial information regarding the development of premium rates for small employer group insurance sold by UnitedHealthcare of Illinois, Inc. (UnitedHealthcare). Small group to UnitedHealthcare means groups with between 1 and 50 eligible employees (1-50); that is, employer groups that are subject to small employer group health insurance regulations as promulgated in Illinois Code (IC) 215 ILCS 93. The rates are applicable for medical (including drug) expense benefits. This rate filing is prepared according to the Illinois Department of Insurance – “Illinois Actuarial Memorandum Requirements – Small Group” document.

This rate filing is intended to revise rates for products compliant with the Affordable Care Act (ACA).

This filing should not be used for any other purpose.

### 1B - Market

This filing impacts the Small Employer Group (1-50) block for the UnitedHealthcare of Illinois, Inc. license in the state of Illinois.

### 1C - Policy Forms

The form numbers associated with this filing are:

[REDACTED]

### 1D - Description of Benefits

Group comprehensive medical and prescription drug benefit plans sold to Small employers with between 1 and 50 eligible employees. The benefits have been revised to meet the essential health benefits as prescribed by the state of Illinois.

### 1E - Marketing Method

The market for this product is Small employers with between 1 and 50 employees. The product is sold to employers usually via a broker.

## 2 - Proposed Rates

### 2A - History of Rate Adjustments

Recent rate adjustments are:

- [REDACTED]

• [REDACTED]

**2B - Effective Date of Requested Rate Increase**

---

---

The rates presented in this filing are for effective dates of coverage beginning 1/1/2025.

**2C - Months of Rate Guarantee**

---

---

Rates are guaranteed for 12 months.

**2D - Effective through Date and Any Rate Increase Schedule Applicable**

---

---

Rates are effective through 12/31/2025. [REDACTED]

**2E - SERFF Number of Prior Filing**

---

---

[REDACTED]

**2F - Effective Date of Prior Filing**

---

---

The effective date of the prior filing was July 1, 2024.

**2G - Proposed Percentage Rate Change**

---

---

UnitedHealthcare is proposing a [REDACTED]  
[REDACTED] Please see URRT Worksheet 2 for proposed rate changes by plan.

[REDACTED]

---

## 2H - Reason for Rate Change

---

[REDACTED] The changes proposed in this filing will be effective for groups renewing or purchasing coverage between 1/1/2025 and 12/31/2025.

[REDACTED]

[REDACTED]

---

## 2I - Average Annual Premium

---

The current average annual premium in the experience period is [REDACTED] per member. Following the proposed rate changes, the average annual premium is expected to be [REDACTED] per member.

---

## 2J - Number of Policyholders and Covered Lives

---

As of December 2023 there were [REDACTED] in the 1-50 market segment for employers located in IL on this license which includes only ACA compliant policies. Covered lives include covered employees and their dependents.

---

## 2K - Projected Loss Ratio with and without Proposed Rate Increase

---

The projected loss ratio with the proposed rate change is [REDACTED]. These loss ratios do not follow the prescribed MLR methodology. If the actual loss ratio is below the 80% MLR requirement for small business, rebates will be paid as the law requires.

---

## 2L - Cumulative, Future, and Lifetime Loss Ratios

---

Not applicable. This is an annually rated product.

## 3 - Experience Period Premium and Claims

---

## 3A - Dates of Service for the Experience Period Used to Develop Rates

---

The latest experience period for UnitedHealthcare Insurance Company of Illinois is 1/1/2023 through 12/31/2023.

---

## 3B - Dates Through Which Claims Were Paid

---

Claims were paid through February 2024.

### **3C - Estimated Allowed Claims during the Experience Period Used to Develop Rates**

The estimated allowed claim amount in the experience period for UHC of IL is approximately [REDACTED]  
There were [REDACTED]

### **3D - Method of Determining Allowed Claims**

Incurred claims were developed by first starting with actual claims paid through February 2024 sorted by incurred date. Estimates of incurred but not paid were added to these paid claims. Member cost sharing payments were also added to the paid claims to determine the final allowed amount.

### **3E - Incurred but Not Paid Claims**

The allowed claims amount incurred during the experience period but not paid was estimated at approximately [REDACTED]

### **3F - Premium in Experience Period (Net of MLR Rebate)**

The total premium (net of MLR Rebate) in the experience period was [REDACTED]

## **4 - Adjustments to Allowed Claims during the Experience Period**

### **4A&B - Adjustments to Allowed Claims during the Experience Period**

The only adjustment was for the Incurred but Not Paid claims amount.

## **5 – Projection Factors**

### **5A - Changes to Benefits**

None

### **5B - Trend Factors (Cost and Utilization)**

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

### **5C - Quarterly Trend Factors**

---

---

The current and proposed trend factors are included in the table below:

[REDACTED TABLE]

### **5D - Projected Changes in the Demographics of the Insured Population**

---

---

The age factors do not account for aging that occurs during the policy year. The HHS proposed age factors are used in rating.

### **5E - Projected Changes in the Morbidity of the Insured Population**

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---

Adjustments that we will continue to monitor but have not included in this filing include the following:

- [REDACTED]

## 5F - Other Projected Changes

The "Other" column in the URRT includes adjustments for items that are not otherwise reflected in our rating experience. [REDACTED]

## 6 – Credibility Manual Rate Development

### 6A - Methodology Used to Develop the Credibility Manual Rate

UnitedHealthcare of Illinois has [REDACTED]

Consideration was given to ASOP #25 when determining the credibility and appropriateness of the experience and the manual rate. The manual rate is sufficiently independent from the experience and can be blended with it for purposes of rate development.

### 6B - Source & Appropriateness of the Experience Used to Develop the Credibility Manual Rate

### 6C - Adjustments Made to the Data Used to Develop the Credibility Manual Rate

An adjustment to the credibility manual experience was made to account for provider and facility contracting differences, gatekeeper features, and removal of OON benefits that are present on the HMO license. [REDACTED]

### 6D - Inclusion of Capitation Payments in Developing the Credibility Manual Rate

Capitation payments were included in the manual rates.

**7 - Credibility**

**7A - Credibility Methodology**

[Redacted]

**7B - Credibility Level**

[Redacted]

**8 – Covered Services**

**8A – Covered Services – Essential Health Benefits**

All Essential Health Benefits (EHBs) are covered.

**8B - Covered Services – State Mandated Benefits Which Are Not Essential Health Benefits**

Abortion services are covered as mandated by the state.

**8C - Covered Services – Eliminated Benefits**

None

**8D - Covered Services – Additional Mandated Supplementary Benefits**

None

**8E - Covered Services – Changes in the Level of Covered Services**

None

**8F - Covered Services – EHB Substitutions**

None

**9 - Credibility Adjusted Projected Claims**

The credibility adjusted projected allowed claim amount is approximately [REDACTED]

**10 - Projected Index Rate**

The Projected Index Rate is [REDACTED] and the Projected Market Adjusted Index Rate is [REDACTED]

**11 - Risk Transfer Payment**

[REDACTED]

**12 - Development of the Market Adjusted Index Rate**

The market adjusted index rate includes market-wide adjustments for the risk adjustment program and exchange user fees. Please refer to Risk Transfer Payment section and the Non-Benefit Expenses and Profit section of this memorandum for a brief description of each of these items. Incurred values were grossed up by the average paid-to-allowed ratio to reflect an allowed basis.

[REDACTED]

**13 – Plan Level Adjusted Index Rate**

The development of the projected index rate and all rating factors is in compliance with all applicable federal statutes and regulations (45 CFR 156.80 and 147.102)

Actuarial Value and Cost Sharing Adjustment

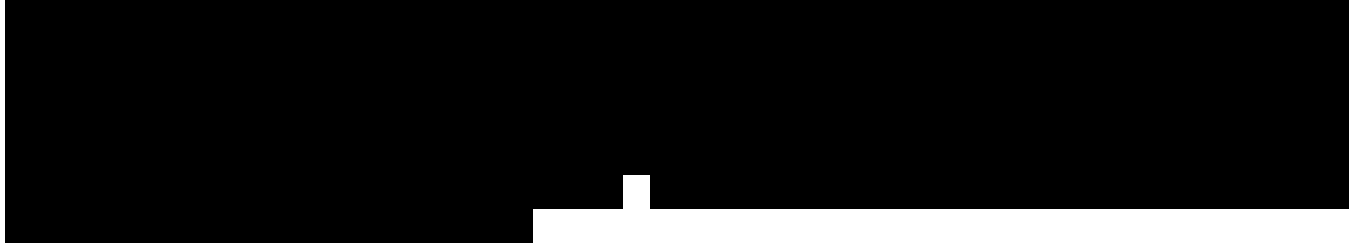
[REDACTED]

[REDACTED]





**Induced Demand Factors:**



Provider network, delivery systems and utilization management adjustment

Any adjustments for these items are included in the plan relativity factors.

Benefits in Addition to EHBs

The Index Rate for the experience period is equal to the allowed claims PMPM. Benefits that are in excess of EHBs are estimated to be a de minimis amount. Therefore, the allowed claims were not adjusted to exclude these benefits.

Distribution and Administrative Costs

Distribution and administrative costs include premium tax, PCORI fees, SG&A, quality improvements, federal income tax, and after-tax income. Risk adjustment transfers and user fees and exchange fees are excluded because they are accounted for in the market adjusted index rate.

**14 – Actuarial Values**

**14A - AV Metal Values**

All AV Metal Values were based on the AV Calculator. Some adjustments were made to plan designs in order to appropriately model the designs in the AV Calculator. When possible, data from the AV Calculator was used to make the adjustments. If the necessary data from the AV Calculator was not available, adjustments were developed based on UnitedHealthcare’s historical experience and proprietary pricing model. These adjustments include the following:

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[Redacted content]

**14B - AV Pricing Values**

---

The AV pricing value is set according to guidance to be the single value for each plan that is applied to the Market Adjusted Index Rate to generate the Plan Adjusted Index Rate.

## 15 – Paid to Allowed Ratio

The Paid to Allowed Ratio is [REDACTED]. The paid to allowed average factor for the projection period is based on the actual paid to allowed in the experience period, adjusted for expected leveraging and migration to new plans.

## 16 – Non-Benefit Expenses Including Risk and Profit Margin

### 16A - Projected Non-Benefit Expenses, Risk and Profit

**Administrative Expenses** - The administrative expense assumption is a long-term estimate of administrative expenses, including commissions, management fees, and other SG&A. [REDACTED]

**Taxes and Fees** - The taxes and fees assumption include premium taxes and federal income taxes.

**Profit & Risk Margin** - The profit and risk load does not include any risk contingency assumption. [REDACTED]

### 16B - Comparison of Current and Proposed Non-Benefit Expenses, Risk and Profit

The tables below illustrate the anticipated non-claim expenses incurred by UnitedHealthcare as a percent of total premium collected. This is used to calculate the anticipated loss ratio that is then used in the base rate development. The anticipated loss ratio does not equate to the federal MLR used to calculate insurer rebates as there are multiple components illustrated below that are excluded/credited from the federal MLR calculation.

## 16C - Varying Non-Benefit Expenses by Plan

The administrative expense and profit/risk margin are shown on Worksheet 2, Section III of the URRT.

## 17 - Adjusted Community Rating Factors

### 17A - Age Factors

UnitedHealthcare's age factors will follow the 2025 federal recommended factors, which are shown below. Gender is not considered as a rating factor. Age factors are not changing with this filing.

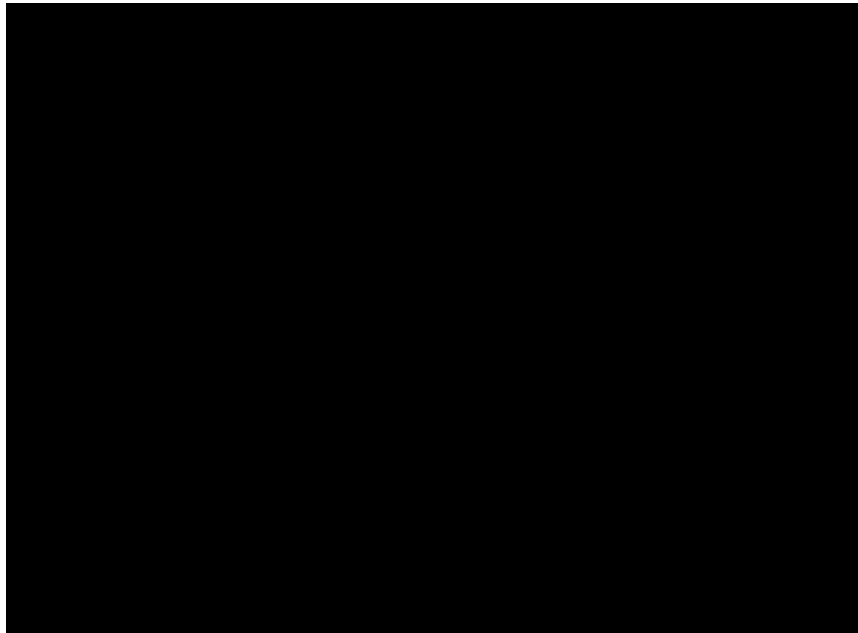
Age	Current Factor	Proposed Factor
0	0.765	0.765
1	0.765	0.765
2	0.765	0.765
3	0.765	0.765
4	0.765	0.765
5	0.765	0.765
6	0.765	0.765
7	0.765	0.765
8	0.765	0.765
9	0.765	0.765
10	0.765	0.765
11	0.765	0.765
12	0.765	0.765
13	0.765	0.765
14	0.765	0.765
15	0.833	0.833
16	0.859	0.859
17	0.885	0.885
18	0.913	0.913
19	0.941	0.941
20	0.970	0.970
21	1.000	1.000
22	1.000	1.000
23	1.000	1.000
24	1.000	1.000
25	1.004	1.004
26	1.024	1.024
27	1.048	1.048
28	1.087	1.087
29	1.119	1.119
30	1.135	1.135
31	1.159	1.159
32	1.183	1.183
33	1.198	1.198
34	1.214	1.214
35	1.222	1.222
36	1.230	1.230
37	1.238	1.238
38	1.246	1.246
39	1.262	1.262
40	1.278	1.278
41	1.302	1.302
42	1.325	1.325
43	1.357	1.357
44	1.397	1.397
45	1.444	1.444
46	1.500	1.500
47	1.563	1.563
48	1.635	1.635
49	1.706	1.706
50	1.786	1.786
51	1.865	1.865
52	1.952	1.952
53	2.040	2.040
54	2.135	2.135
55	2.230	2.230
56	2.333	2.333
57	2.437	2.437
58	2.548	2.548
59	2.603	2.603
60	2.714	2.714
61	2.810	2.810
62	2.873	2.873
63	2.952	2.952
64	3.000	3.000
Over 64	3.000	3.000

## **17B - Geographic Factors**

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Geographic rating factors are reviewed periodically versus UnitedHealthcare claims data that reflects unit cost differences by county. Such a review was conducted as part of our January 1, 2025 rate development.



## **17C - Tobacco Factors**

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Tobacco status will not be used in rating in this 1/1/25 filing. Both tobacco users and non-tobacco users will get a 1.0 factor in rating.

## **17D - Family Composition**

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Final rates will be determined by calculating a rate for each individual member based on that member's age, benefit plan, and geographic area. The calculated rate for each member is aggregated to determine the group's rate. Only the three oldest dependents under 21 are used in the development of rates.

## 18 – Rate Tables

### 18A - Development of Rate Tables

---

The average demographic factors were projected based on the filed factors and the projected demographic make-up of the membership impacted by this filing. Those factors were considered when setting the base rates so that the required premium could be achieved.

The following example shows how UnitedHealthcare's rating formula achieves premium rates for a hypothetical individual and an example benefit plan. This example illustrates a 25 year old; in a geographic rating area 1, with benefit plan DX4L.



### 18B - Weighted Average Age

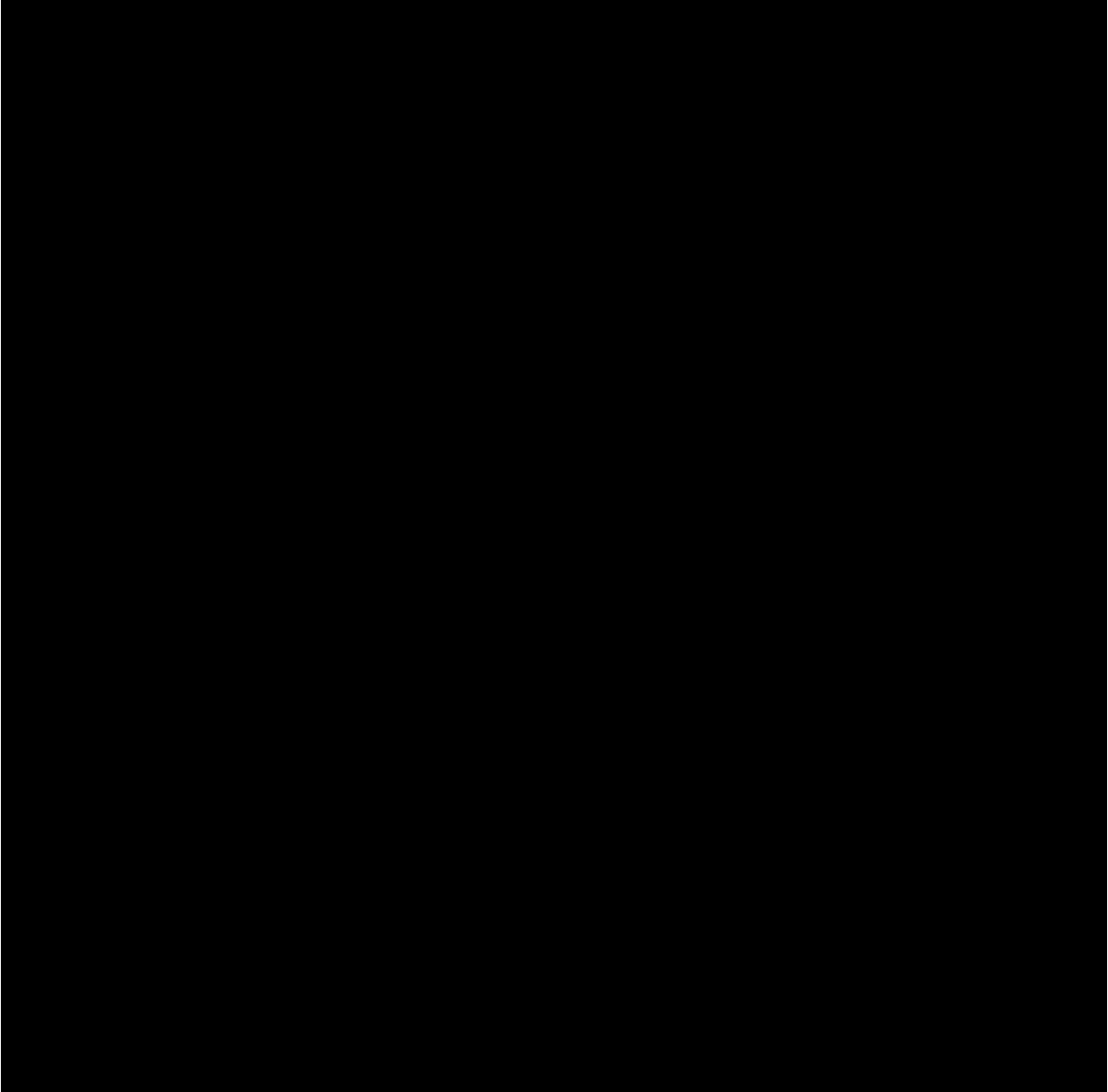
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The weighted average age is approximately [REDACTED] Please see the Age Curve Calibration section for more details.

## 18C - Age Curve Calibration

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The calculated age curve calibration is [REDACTED] which equals 1 divided by the average age factor of the expected member distribution by age. This corresponds with an approximate age of [REDACTED]. The age factors used in this calculation are the HHS-specified age curve.

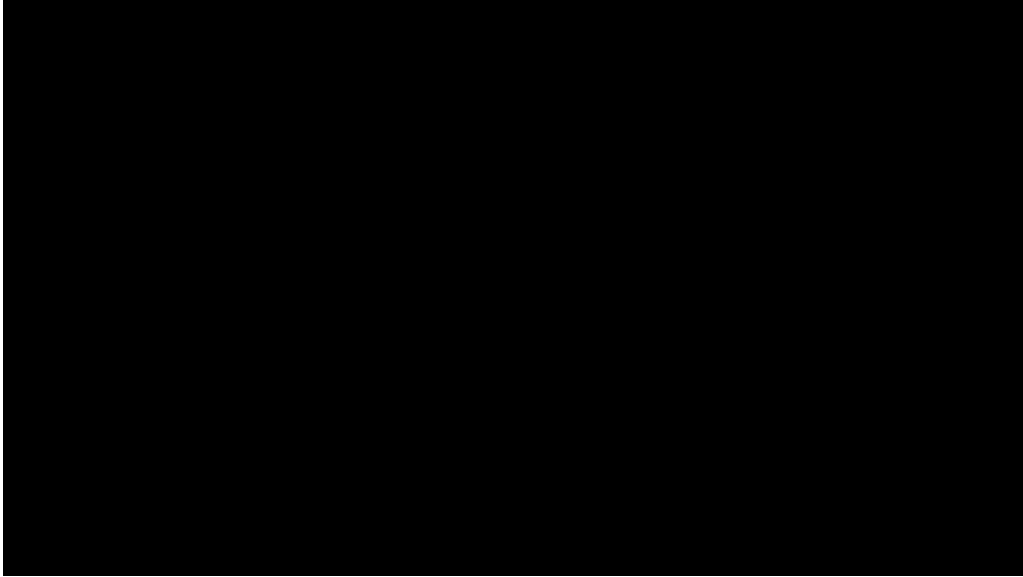




## 18D - Geographic Calibration Factor

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The geographic factor calibration is [REDACTED], which equals 1 divided by the expected average area factor.



## 19 - Development of All Product Base Rates

The development of the base rates from the Index Rate to the Market Adjusted Index Rate to the Plan Adjusted Index Rate to the Calibrated Plan Adjusted Index Rate can all be seen on Worksheets 1 and 2 of the URRT.

## 20 - Risk Corridor Payments or Recoveries

There were no risk corridor payments or recoveries in the experience period.

## 21 - Company Financial Position



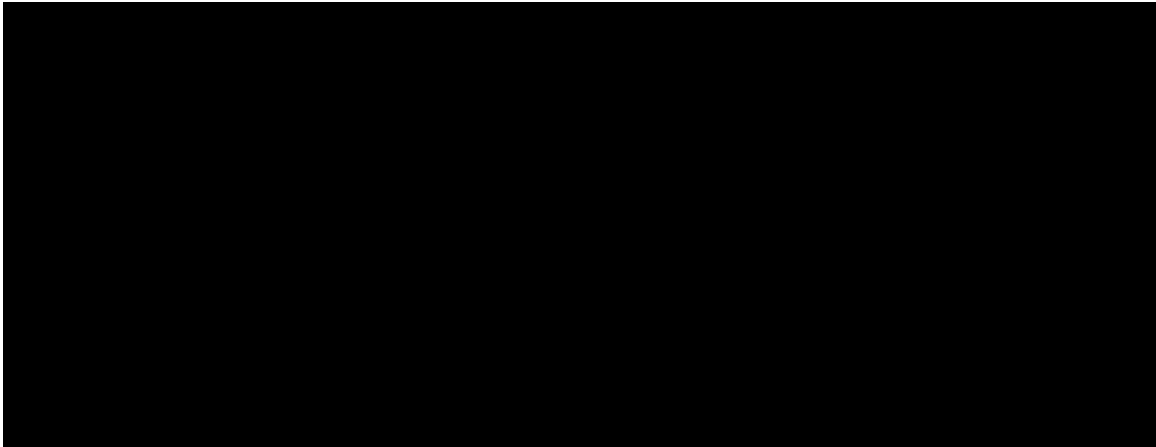
## 22 - Last Five Years' RBC



## 23 – Federal Medical Loss Ratio Requirements

### 23A - Projected Federal MLR

When calculating the MLR utilizing the federal methodology, the estimated MLR is [REDACTED]. The table below illustrates the development of the projected loss ratio.



### 23B - Explanation for Future Loss Ratio

Not applicable.

## 24 - Reliance

Due to responsibility allocation, I have relied upon other individuals within the UnitedHealthcare organization to provide certain assumptions. Although I have performed a limited review of the information and have not found it unreasonable or inconsistent, I have not reviewed it in enough detail to fully judge the reasonableness of the information due to the substantial amount of additional time required. I have therefore relied upon the expertise of those individuals who have developed the assumptions, and am providing the information required by Actuarial Standard of Practice 41, section 4.3. A list of reliances is included below.

UnitedHealthcare Finance Department

- Projected SG&A Assumption

UnitedHealthcare National Pricing Team

- Plan Relativity Modeling

UnitedHealthcare Healthcare Economics Department

- Projected Trend
- Claims Reserves
- ACO/Premium Designated Provider Cost Savings Estimates

## 25 – Certifications of Compliance

### Identification of the Certifying Actuary

I, [REDACTED] am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries. I satisfy the 2023 continuing professional development requirements of the Academy and therefore am qualified to issue this 2024 statement of actuarial opinion. I have reviewed applicable ASOPs during the preparation of this rate filing.

### Certification of the Index Rate

I certify that the projected index rate is:

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1)),
- Developed in compliance with the applicable Actuarial Standards of Practice,
- Reasonable in relation to the benefits provided and the population anticipated to be covered, and,
- Neither excessive nor deficient

### Certification of the Plan Level Rates

I certify that the index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates.

### Certification of Metal AV

I certify that the AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template. Some plan designs did not fit into the AV Calculator and needed an adjustment to properly calculate the AV Metal Value.

### Certification of Geographic Factors

I certify that the geographic factors do not reflect anticipated differences in morbidity by area. The factors were determined by first looking at the expected differences in unit costs and practice patterns by area. Adjustments were then made to mitigate any dramatic changes that would have resulted if the geographic factors were strictly based on unit cost expectations. This adjustment was not based on morbidity by area.

### Certification of Compliance with Applicable Federal Regulations

I certify that the index rate and only the allowable modifiers as described in 45 CFR 156.80(d) (1) and 45 CFR 156.80(d) (2) were used to generate plan level rates.

I qualify my opinion to state that the Part I Unified Rate Review Template does not demonstrate the process used by UnitedHealthcare to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for federally facilitated exchanges, and for certification that the index rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

## Certification of Compliance with Actuarial Standards of Practice

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### Other Actuarial Disclosures:

- This rate filing document is uniquely identified with date/time stamp and filename shown in the document footer
- The intended user of this rate filing is the Illinois Department of Insurance
- There are no cautions with regards to risk or uncertainty in the items discussed in the rate filing
- This rate filings should not be used for any other purpose than which is stated in the “Scope and Purpose of Filing” section. Within that context, there are no limitations or constrains on the use or applicability of the rating items discussed herein.
- There are no conflicts of interest with regards to my production of this rate filing

All information is current-to-date shown in the footer; no information or subsequent event with any material impacts has arisen since the production of this document.

## Actuarial Certification

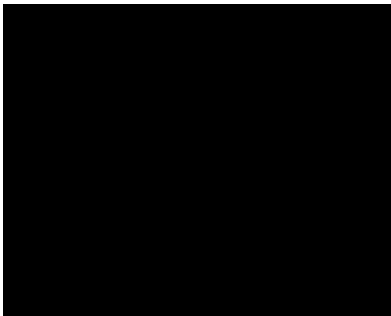
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To the best of my knowledge, I certify that the entire rate filing is in compliance with the applicable laws and regulations of the state of Illinois, the applicable Federal statutes and regulations, and complies with all applicable Actuarial Standards of Practice.

### Final Comments

The information in this filing is accurate to the best of my knowledge as of the date of this filing. This concludes UnitedHealthcare’s rate filing. Should you need additional information, please contact me as shown below.

Respectfully submitted,



Company Name UnitedHealthcare of Illinois, Inc.

SERFF Filing Number UHLC-134116798

I, Kevin Morris, am a member of the American Academy of Actuaries and meet the Academy qualification standards to prepare this rate filing. I certify that:

1. The index rate was calculated appropriately and in compliance with applicable laws and actuarial standards of practice;
2. The plan level rates were developed using the index rate and only adjusted for allowable factors;
3. The standard Actuarial Value calculator was used to determine the metal Actuarial Value for each plan, or if an alternate methodology was used, the methodology is consistent with the Actuarial Value calculator;
4. The geographic factors reflect only differences in the costs of delivery (including both unit costs and provider practice patterns) and do not reflect differences in morbidity;
5. The proposed rates were developed in compliance with applicable Federal regulations;
6. The filing has been prepared in compliance with Actuarial Standards of Practice 8, 26, 31, and 41. (ASOP #31 was repealed by the Actuarial Standards Board in June 2009.)

I understand that any intentional material misstatements may result in disciplinary action.

Printed Name Kevin Morris

Signature 

Title Director Actuarial Services

Date June 5, 2024

**Joint Committee on Administrative Rules**  
**ADMINISTRATIVE CODE**

**TITLE 50: INSURANCE**  
**CHAPTER I: DEPARTMENT OF INSURANCE**  
**SUBCHAPTER I: PROVISIONS APPLICABLE TO ALL COMPANIES**  
**PART 916 REQUIRED PROCEDURE FOR FILING AND SECURING APPROVAL OF**  
**POLICY FORMS**  
**SECTION 916.EXHIBIT A CERTIFICATE OF COMPLIANCE**

---

**Section 916.EXHIBIT A Certificate of Compliance**

Each company shall submit a "Certificate of Compliance" in substantially this format:

CERTIFICATE OF COMPLIANCE  
UnitedHealthcare of Illinois, Inc.

---

(Company Name)

By: Kevin Morris Title: Director of Actuarial Services

certifies that the policy forms as identified by either the Departmental listing attached to this Certificate of Compliance, or those filed by the company during this fiscal year, do comply:

- a) with all provisions of the Illinois Insurance Code applicable to the policy forms; and
- b) with all provisions of 50 Ill. Adm. Code applicable to policy forms;

and does further certify to the best of our knowledge and belief that:

- 1) the forms do not contain any inconsistent, ambiguous or misleading clauses;
- 2) the forms do not contain specifications or conditions that unreasonably or deceptively affect the risk purported to be assumed in the general coverage of the policy forms;
- 3) the only variation from the usual provisions of the policy forms are clearly marked or otherwise indicated;
- 4) the language of the policy form, as submitted or approved, shall be exactly as it has been or will be offered for issuance or delivery in the State of Illinois as approved by the Director, except for hypothetical data and other appropriate variable material; and

- 5) the policy forms do not contain any provision or clause currently being disapproved by the Director.

In utilizing the procedure for policy form filing and approval set forth in 50 Ill. Adm. Code 916, UnitedHealthcare of Illinois, Inc. hereby expressly agrees and consents to a review, by the

Director, to be made at any time, and further hereby expressly agrees and consents to the discontinuance by the company of future use of the approved policy forms, 30 days from the date of mailing an order of withdrawal issued by the Director pursuant to Section 143(1) of the Illinois Insurance Code. The order shall set forth the reasons why the previously approved policy forms are violative of or contrary to the provisions of the Illinois Insurance Code or all provisions of 50 Ill. Adm. Code applicable to policy forms. Each company shall have the right to request a hearing within that 30 day period. The request shall be made in writing to the Director. The order of withdrawal shall be stayed and the company shall be given a hearing under the provisions of Sections 143(1), 401(c), 401.1, 402(2), 426 and 429 of the Illinois Insurance Code [215 ILCS 5/143(1), 401(c), 401.1, 402(2), 426 and 429] and 50 Ill. Adm. Code 2402, as may be applicable, to determine:

- a) whether the policy form shall be disapproved; and
- b) whether further orders of the Director may be appropriate.

UnitedHealthcare of Illinois, Inc.

\_\_\_\_\_  
(Company Name)

By:



\_\_\_\_\_  
(Signature)

Title:

Director of Actuarial Services

Date: 6/5/24

(Source: Amended at 39 Ill. Reg. 2590, effective February 6, 2015)

<b>2025 Rates Table Template v14.0</b>		<i>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.</i>		
<i>If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.</i>				
<i>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.</i>				
<i>If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.</i>				
<i>To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.</i>				
<b>HIOS Issuer ID*</b>	42529			
<b>Rate Effective Date*</b>	1/1/2025			
<b>Rate Expiration Date*</b>	3/31/2025			
<b>Rating Method*</b>	Age-Based Rates			
<b>Plan ID*</b>	<b>Rating Area ID*</b>	<b>Tobacco*</b>	<b>Age*</b>	<b>Individual Rate*</b>
<b>Required:</b> Enter the 14-character Plan ID	<b>Required:</b> Select the Rating Area ID	<b>Required:</b> Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	<b>Required:</b> Select the age of a subscriber eligible for the rate	<b>Required:</b> Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
42529IL0060005	Rating Area 1	No Preference	0-14	324.03
42529IL0060005	Rating Area 1	No Preference	15	352.83
42529IL0060005	Rating Area 1	No Preference	16	363.85
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42529IL0060005	Rating Area 1	No Preference	18	386.72
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42529IL0060005	Rating Area 4	No Preference	64 and over	1232.73
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42529IL0060005	Rating Area 9	No Preference	62	1436.27
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42529IL0060048	Rating Area 4	No Preference	39	580.84
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42529IL0060048	Rating Area 4	No Preference	42	609.83
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42529IL0060048	Rating Area 4	No Preference	44	642.97
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42529IL0060048	Rating Area 4	No Preference	47	719.37
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42529IL0060048	Rating Area 4	No Preference	54	982.63
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42529IL0060048	Rating Area 4	No Preference	56	1073.76
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42529IL0060048	Rating Area 4	No Preference	59	1198.03
42529IL0060048	Rating Area 4	No Preference	60	1249.12
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42529IL0060048	Rating Area 4	No Preference	62	1322.30
42529IL0060048	Rating Area 4	No Preference	63	1358.66
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42529IL0060048	Rating Area 5	No Preference	15	456.43
42529IL0060048	Rating Area 5	No Preference	16	470.68
42529IL0060048	Rating Area 5	No Preference	17	484.93
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42529IL0060049	Rating Area 2	No Preference	63	1262.25



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42529IL0060049	Rating Area 3	No Preference	63	1219.00
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42529IL0060049	Rating Area 4	No Preference	51	760.14
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42529IL0060049	Rating Area 4	No Preference	53	831.46
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42529IL0060049	Rating Area 4	No Preference	55	908.90
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42529IL0060049	Rating Area 4	No Preference	58	1038.51
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42529IL0060049	Rating Area 4	No Preference	62	1170.98
42529IL0060049	Rating Area 4	No Preference	63	1203.18
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42529IL0060051	Rating Area 4	No Preference	55	894.92
42529IL0060051	Rating Area 4	No Preference	56	936.26
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42529IL0060051	Rating Area 4	No Preference	58	1022.54
42529IL0060051	Rating Area 4	No Preference	59	1044.61
42529IL0060051	Rating Area 4	No Preference	60	1089.16
42529IL0060051	Rating Area 4	No Preference	61	1127.68
42529IL0060051	Rating Area 4	No Preference	62	1152.96
42529IL0060051	Rating Area 4	No Preference	63	1184.67
42529IL0060051	Rating Area 4	No Preference	64 and over	1203.93
42529IL0060051	Rating Area 5	No Preference	0-14	365.50
42529IL0060051	Rating Area 5	No Preference	15	397.99
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42529IL0060051	Rating Area 5	No Preference	18	436.21
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42529IL0060051	Rating Area 5	No Preference	20	463.45
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42529IL0060051	Rating Area 7	No Preference	63	1267.23
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42529IL0060060	Rating Area 9	No Preference	62	1761.61
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42529IL0060061	Rating Area 1	No Preference	62	1448.74
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42529IL0060061	Rating Area 5	No Preference	30	661.01
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42529IL0060061	Rating Area 5	No Preference	35	711.68
42529IL0060061	Rating Area 5	No Preference	36	716.34
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42529IL0060061	Rating Area 5	No Preference	38	725.66
42529IL0060061	Rating Area 5	No Preference	39	734.98
42529IL0060061	Rating Area 5	No Preference	40	744.29
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42529IL0060061	Rating Area 5	No Preference	42	771.67
42529IL0060061	Rating Area 5	No Preference	43	790.30
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42529IL0060061	Rating Area 5	No Preference	48	952.21
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42529IL0060061	Rating Area 5	No Preference	54	1243.40
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42529IL0060061	Rating Area 5	No Preference	58	1483.93
42529IL0060061	Rating Area 5	No Preference	59	1515.96
42529IL0060061	Rating Area 5	No Preference	60	1580.61
42529IL0060061	Rating Area 5	No Preference	61	1636.52
42529IL0060061	Rating Area 5	No Preference	62	1673.21
42529IL0060061	Rating Area 5	No Preference	63	1719.22
42529IL0060061	Rating Area 5	No Preference	64 and over	1747.17

42529IL0060061	Rating Area 7	No Preference	0-14	400.30
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42529IL0060061	Rating Area 9	No Preference	52	1161.73
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42529IL0060061	Rating Area 9	No Preference	58	1516.44
42529IL0060061	Rating Area 9	No Preference	59	1549.18
42529IL0060061	Rating Area 9	No Preference	60	1615.24

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42529IL0060061	Rating Area 9	No Preference	62	1709.87
42529IL0060061	Rating Area 9	No Preference	63	1756.88
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42529IL0060062	Rating Area 1	No Preference	17	392.86
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42529IL0060062	Rating Area 1	No Preference	52	866.51
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42529IL0060062	Rating Area 1	No Preference	54	947.75
42529IL0060062	Rating Area 1	No Preference	55	989.92
42529IL0060062	Rating Area 1	No Preference	56	1035.64
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42529IL0060062	Rating Area 1	No Preference	62	1275.35
42529IL0060062	Rating Area 1	No Preference	63	1310.42
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42529IL0060062	Rating Area 3	No Preference	29	488.24
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42529IL0060062	Rating Area 3	No Preference	62	1253.55
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42529IL0060062	Rating Area 4	No Preference	16	369.92
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42529IL0060062	Rating Area 4	No Preference	62	1237.23
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42529IL0060062	Rating Area 4	No Preference	64 and over	1291.92
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42529IL0060064	Rating Area 5	No Preference	51	917.41
42529IL0060064	Rating Area 5	No Preference	52	960.21
42529IL0060064	Rating Area 5	No Preference	53	1003.50
42529IL0060064	Rating Area 5	No Preference	54	1050.23
42529IL0060064	Rating Area 5	No Preference	55	1096.96
42529IL0060064	Rating Area 5	No Preference	56	1147.63
42529IL0060064	Rating Area 5	No Preference	57	1198.78
42529IL0060064	Rating Area 5	No Preference	58	1253.39
42529IL0060064	Rating Area 5	No Preference	59	1280.44
42529IL0060064	Rating Area 5	No Preference	60	1335.04
42529IL0060064	Rating Area 5	No Preference	61	1382.27
42529IL0060064	Rating Area 5	No Preference	62	1413.26
42529IL0060064	Rating Area 5	No Preference	63	1452.12
42529IL0060064	Rating Area 5	No Preference	64 and over	1475.73
42529IL0060064	Rating Area 7	No Preference	0-14	338.11
42529IL0060064	Rating Area 7	No Preference	15	368.16
42529IL0060064	Rating Area 7	No Preference	16	379.65
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42529IL0060064	Rating Area 7	No Preference	18	403.52
42529IL0060064	Rating Area 7	No Preference	19	415.89
42529IL0060064	Rating Area 7	No Preference	20	428.71

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42529IL0060064	Rating Area 7	No Preference	23	441.97
42529IL0060064	Rating Area 7	No Preference	24	441.97
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42529IL0060064	Rating Area 7	No Preference	26	452.58
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42529IL0060064	Rating Area 7	No Preference	29	494.56
42529IL0060064	Rating Area 7	No Preference	30	501.64
42529IL0060064	Rating Area 7	No Preference	31	512.24
42529IL0060064	Rating Area 7	No Preference	32	522.85
42529IL0060064	Rating Area 7	No Preference	33	529.48
42529IL0060064	Rating Area 7	No Preference	34	536.55
42529IL0060064	Rating Area 7	No Preference	35	540.09
42529IL0060064	Rating Area 7	No Preference	36	543.62
42529IL0060064	Rating Area 7	No Preference	37	547.16
42529IL0060064	Rating Area 7	No Preference	38	550.69
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42529IL0060064	Rating Area 7	No Preference	40	564.84
42529IL0060064	Rating Area 7	No Preference	41	575.44
42529IL0060064	Rating Area 7	No Preference	42	585.61
42529IL0060064	Rating Area 7	No Preference	43	599.75
42529IL0060064	Rating Area 7	No Preference	44	617.43
42529IL0060064	Rating Area 7	No Preference	45	638.20
42529IL0060064	Rating Area 7	No Preference	46	662.96
42529IL0060064	Rating Area 7	No Preference	47	690.80
42529IL0060064	Rating Area 7	No Preference	48	722.62
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42529IL0060064	Rating Area 7	No Preference	50	789.36
42529IL0060064	Rating Area 7	No Preference	51	824.27
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42529IL0060064	Rating Area 7	No Preference	53	901.62
42529IL0060064	Rating Area 7	No Preference	54	943.61
42529IL0060064	Rating Area 7	No Preference	55	985.59
42529IL0060064	Rating Area 7	No Preference	56	1031.12
42529IL0060064	Rating Area 7	No Preference	57	1077.08
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42529IL0060064	Rating Area 7	No Preference	61	1241.94
42529IL0060064	Rating Area 7	No Preference	62	1269.78
42529IL0060064	Rating Area 7	No Preference	63	1304.70
42529IL0060064	Rating Area 7	No Preference	64 and over	1325.91
42529IL0060064	Rating Area 9	No Preference	0-14	384.55
42529IL0060064	Rating Area 9	No Preference	15	418.73
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42529IL0060064	Rating Area 9	No Preference	24	502.68
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42529IL0060064	Rating Area 9	No Preference	28	546.41
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42529IL0060064	Rating Area 9	No Preference	39	634.38
42529IL0060064	Rating Area 9	No Preference	40	642.43
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42529IL0060064	Rating Area 9	No Preference	42	666.05
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42529IL0060064	Rating Area 9	No Preference	45	725.87
42529IL0060064	Rating Area 9	No Preference	46	754.02
42529IL0060064	Rating Area 9	No Preference	47	785.69
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42529IL0060064	Rating Area 9	No Preference	49	857.57
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42529IL0060064	Rating Area 9	No Preference	52	981.23
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42529IL0060064	Rating Area 9	No Preference	54	1073.22
42529IL0060064	Rating Area 9	No Preference	55	1120.98
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42529IL0060064	Rating Area 9	No Preference	58	1280.83
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42529IL0060064	Rating Area 9	No Preference	61	1412.53
42529IL0060064	Rating Area 9	No Preference	62	1444.20
42529IL0060064	Rating Area 9	No Preference	63	1483.91
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42529IL0060065	Rating Area 1	No Preference	52	831.51
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42529IL0060065	Rating Area 1	No Preference	62	1223.84
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42529IL0060065	Rating Area 2	No Preference	17	383.68
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42529IL0060065	Rating Area 2	No Preference	22	433.54
42529IL0060065	Rating Area 2	No Preference	23	433.54
42529IL0060065	Rating Area 2	No Preference	24	433.54
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42529IL0060065	Rating Area 2	No Preference	48	708.84
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42529IL0060065	Rating Area 2	No Preference	56	1011.45
42529IL0060065	Rating Area 2	No Preference	57	1056.54
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42529IL0060065	Rating Area 2	No Preference	59	1128.50
42529IL0060065	Rating Area 2	No Preference	60	1176.63
42529IL0060065	Rating Area 2	No Preference	61	1218.25
42529IL0060065	Rating Area 2	No Preference	62	1245.56
42529IL0060065	Rating Area 2	No Preference	63	1279.81

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42529IL0060065	Rating Area 3	No Preference	16	359.65
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42529IL0060065	Rating Area 3	No Preference	33	501.59
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42529IL0060065	Rating Area 3	No Preference	53	854.13
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42529IL0060065	Rating Area 3	No Preference	56	976.80
42529IL0060065	Rating Area 3	No Preference	57	1020.35
42529IL0060065	Rating Area 3	No Preference	58	1066.82
42529IL0060065	Rating Area 3	No Preference	59	1089.85
42529IL0060065	Rating Area 3	No Preference	60	1136.32
42529IL0060065	Rating Area 3	No Preference	61	1176.52

42529IL0060065	Rating Area 3	No Preference	62	1202.90
42529IL0060065	Rating Area 3	No Preference	63	1235.97
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42529IL0060065	Rating Area 4	No Preference	15	344.23
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42529IL0060065	Rating Area 4	No Preference	17	365.72
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42529IL0060065	Rating Area 4	No Preference	38	514.90
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42529IL0060065	Rating Area 4	No Preference	44	577.30
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42529IL0060065	Rating Area 4	No Preference	57	1007.07
42529IL0060065	Rating Area 4	No Preference	58	1052.94
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42529IL0060065	Rating Area 4	No Preference	62	1187.24
42529IL0060065	Rating Area 4	No Preference	63	1219.88
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42529IL0060065	Rating Area 5	No Preference	16	422.62
42529IL0060065	Rating Area 5	No Preference	17	435.41
42529IL0060065	Rating Area 5	No Preference	18	449.19
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42529IL0060065	Rating Area 5	No Preference	31	570.22
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42529IL0060065	Rating Area 5	No Preference	33	589.40
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42529IL0060065	Rating Area 5	No Preference	45	710.43
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42529IL0060065	Rating Area 5	No Preference	52	960.36
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42529IL0060065	Rating Area 5	No Preference	55	1097.14
42529IL0060065	Rating Area 5	No Preference	56	1147.81
42529IL0060065	Rating Area 5	No Preference	57	1198.98

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42529IL0060065	Rating Area 5	No Preference	59	1280.65
42529IL0060065	Rating Area 5	No Preference	60	1335.26
42529IL0060065	Rating Area 5	No Preference	61	1382.49
42529IL0060065	Rating Area 5	No Preference	62	1413.49
42529IL0060065	Rating Area 5	No Preference	63	1452.35
42529IL0060065	Rating Area 5	No Preference	64 and over	1475.97
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42529IL0060067	Rating Area 7	No Preference	39	577.21
42529IL0060067	Rating Area 7	No Preference	40	584.53
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42529IL0060067	Rating Area 7	No Preference	42	606.03
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42529IL0060067	Rating Area 7	No Preference	44	638.96
42529IL0060067	Rating Area 7	No Preference	45	660.46
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42529IL0060067	Rating Area 7	No Preference	48	747.82
42529IL0060067	Rating Area 7	No Preference	49	780.29
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42529IL0060067	Rating Area 7	No Preference	51	853.01
42529IL0060067	Rating Area 7	No Preference	52	892.81
42529IL0060067	Rating Area 7	No Preference	53	933.06
42529IL0060067	Rating Area 7	No Preference	54	976.51
42529IL0060067	Rating Area 7	No Preference	55	1019.96
42529IL0060067	Rating Area 7	No Preference	56	1067.07
42529IL0060067	Rating Area 7	No Preference	57	1114.64
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42529IL0060067	Rating Area 7	No Preference	59	1190.56
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42529IL0060067	Rating Area 7	No Preference	62	1314.05
42529IL0060067	Rating Area 7	No Preference	63	1350.19
42529IL0060067	Rating Area 7	No Preference	64 and over	1372.14
42529IL0060067	Rating Area 9	No Preference	0-14	397.95
42529IL0060067	Rating Area 9	No Preference	15	433.33
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42529IL0060067	Rating Area 9	No Preference	17	460.38
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42529IL0060067	Rating Area 9	No Preference	19	489.51
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42529IL0060067	Rating Area 9	No Preference	51	970.17
42529IL0060067	Rating Area 9	No Preference	52	1015.43
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42529IL0060067	Rating Area 9	No Preference	54	1110.63
42529IL0060067	Rating Area 9	No Preference	55	1160.05
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42529IL0060068	Rating Area 2	No Preference	57	998.93
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42529IL0060068	Rating Area 3	No Preference	55	882.75
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42529IL0060068	Rating Area 3	No Preference	62	1137.28
42529IL0060068	Rating Area 3	No Preference	63	1168.55
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42529IL0060068	Rating Area 4	No Preference	16	335.62
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42529IL0060068	Rating Area 4	No Preference	21	390.71
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42529IL0060068	Rating Area 4	No Preference	27	409.46
42529IL0060068	Rating Area 4	No Preference	28	424.70
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42529IL0060068	Rating Area 4	No Preference	35	477.45
42529IL0060068	Rating Area 4	No Preference	36	480.57
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42529IL0060068	Rating Area 4	No Preference	59	1017.02
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42529IL0060068	Rating Area 4	No Preference	64 and over	1172.13
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42529IL0060068	Rating Area 5	No Preference	23	465.16
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42529IL0060068	Rating Area 5	No Preference	25	467.02
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42529IL0060068	Rating Area 5	No Preference	34	564.70
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42529IL0060068	Rating Area 5	No Preference	37	575.87
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42529IL0060068	Rating Area 5	No Preference	58	1185.23
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42529IL0060068	Rating Area 5	No Preference	62	1336.40
42529IL0060068	Rating Area 5	No Preference	63	1373.15
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42529IL0060068	Rating Area 7	No Preference	17	369.88
42529IL0060068	Rating Area 7	No Preference	18	381.58
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42529IL0060068	Rating Area 7	No Preference	20	405.40
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42529IL0060068	Rating Area 7	No Preference	23	417.94
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42529IL0060068	Rating Area 7	No Preference	28	454.30
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42529IL0060068	Rating Area 7	No Preference	51	779.46
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42529IL0060070	Rating Area 9	No Preference	16	407.42
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42529IL0060070	Rating Area 9	No Preference	23	474.29
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42529IL0060070	Rating Area 9	No Preference	31	549.70
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42529IL0060070	Rating Area 9	No Preference	33	568.20
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42529IL0060070	Rating Area 9	No Preference	36	583.38
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42529IL0060071	Rating Area 9	No Preference	25	549.81
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42529IL0060071	Rating Area 9	No Preference	27	573.91
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42529IL0060072	Rating Area 9	No Preference	31	564.56
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42529IL0060072	Rating Area 9	No Preference	35	595.25
42529IL0060072	Rating Area 9	No Preference	36	599.15
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42529IL0060072	Rating Area 9	No Preference	38	606.94
42529IL0060072	Rating Area 9	No Preference	39	614.73
42529IL0060072	Rating Area 9	No Preference	40	622.53
42529IL0060072	Rating Area 9	No Preference	41	634.22
42529IL0060072	Rating Area 9	No Preference	42	645.42
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42529IL0060072	Rating Area 9	No Preference	44	680.49
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42529IL0060072	Rating Area 9	No Preference	47	761.35
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42529IL0060072	Rating Area 9	No Preference	50	869.98
42529IL0060072	Rating Area 9	No Preference	51	908.46
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42529IL0060072	Rating Area 9	No Preference	53	993.70
42529IL0060072	Rating Area 9	No Preference	54	1039.98
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42529IL0060072	Rating Area 9	No Preference	56	1136.43
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42529IL0060072	Rating Area 9	No Preference	59	1267.95
42529IL0060072	Rating Area 9	No Preference	60	1322.02
42529IL0060072	Rating Area 9	No Preference	61	1368.78
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42529IL0060072	Rating Area 9	No Preference	63	1437.95
42529IL0060072	Rating Area 9	No Preference	64 and over	1461.33
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42529IL0060073	Rating Area 3	No Preference	63	1172.53
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42529IL0060073	Rating Area 4	No Preference	48	640.99
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42529IL0060073	Rating Area 9	No Preference	49	813.71
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42529IL0060073	Rating Area 9	No Preference	51	889.55
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42529IL0060074	Rating Area 9	No Preference	46	897.60
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42529IL0060074	Rating Area 9	No Preference	49	1020.87
42529IL0060074	Rating Area 9	No Preference	50	1068.74
42529IL0060074	Rating Area 9	No Preference	51	1116.02
42529IL0060074	Rating Area 9	No Preference	52	1168.08
42529IL0060074	Rating Area 9	No Preference	53	1220.74
42529IL0060074	Rating Area 9	No Preference	54	1277.58
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42529IL0060076	Rating Area 9	No Preference	63	1675.47
42529IL0060076	Rating Area 9	No Preference	64 and over	1702.71

<b>2025 Rates Table Template v14.0</b>				
<i>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.</i>				
<i>If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.</i>				
<i>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.</i>				
<i>If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.</i>				
<i>To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.</i>				
<b>HIOS Issuer ID*</b>	42529			
<b>Rate Effective Date*</b>	4/1/2025			
<b>Rate Expiration Date*</b>	6/30/2025			
<b>Rating Method*</b>	Age-Based Rates			
<b>Plan ID*</b>	<b>Rating Area ID*</b>	<b>Tobacco*</b>	<b>Age*</b>	<b>Individual Rate*</b>
<b>Required:</b> Enter the 14-character Plan ID	<b>Required:</b> Select the Rating Area ID	<b>Required:</b> Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	<b>Required:</b> Select the age of a subscriber eligible for the rate	<b>Required:</b> Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
42529IL0060005	Rating Area 1	No Preference	0-14	330.76
42529IL0060005	Rating Area 1	No Preference	15	360.16
42529IL0060005	Rating Area 1	No Preference	16	371.41
42529IL0060005	Rating Area 1	No Preference	17	382.65
42529IL0060005	Rating Area 1	No Preference	18	394.75
42529IL0060005	Rating Area 1	No Preference	19	406.86
42529IL0060005	Rating Area 1	No Preference	20	419.40
42529IL0060005	Rating Area 1	No Preference	21	432.37
42529IL0060005	Rating Area 1	No Preference	22	432.37
42529IL0060005	Rating Area 1	No Preference	23	432.37
42529IL0060005	Rating Area 1	No Preference	24	432.37
42529IL0060005	Rating Area 1	No Preference	25	434.10
42529IL0060005	Rating Area 1	No Preference	26	442.75
42529IL0060005	Rating Area 1	No Preference	27	453.12
42529IL0060005	Rating Area 1	No Preference	28	469.99
42529IL0060005	Rating Area 1	No Preference	29	483.82
42529IL0060005	Rating Area 1	No Preference	30	490.74
42529IL0060005	Rating Area 1	No Preference	31	501.12
42529IL0060005	Rating Area 1	No Preference	32	511.49
42529IL0060005	Rating Area 1	No Preference	33	517.98
42529IL0060005	Rating Area 1	No Preference	34	524.90
42529IL0060005	Rating Area 1	No Preference	35	528.36
42529IL0060005	Rating Area 1	No Preference	36	531.82
42529IL0060005	Rating Area 1	No Preference	37	535.27
42529IL0060005	Rating Area 1	No Preference	38	538.73
42529IL0060005	Rating Area 1	No Preference	39	545.65
42529IL0060005	Rating Area 1	No Preference	40	552.57
42529IL0060005	Rating Area 1	No Preference	41	562.95
42529IL0060005	Rating Area 1	No Preference	42	572.89
42529IL0060005	Rating Area 1	No Preference	43	586.73
42529IL0060005	Rating Area 1	No Preference	44	604.02

42529IL0060005	Rating Area 1	No Preference	45	624.34
42529IL0060005	Rating Area 1	No Preference	46	648.56
42529IL0060005	Rating Area 1	No Preference	47	675.79
42529IL0060005	Rating Area 1	No Preference	48	706.92
42529IL0060005	Rating Area 1	No Preference	49	737.62
42529IL0060005	Rating Area 1	No Preference	50	772.21
42529IL0060005	Rating Area 1	No Preference	51	806.37
42529IL0060005	Rating Area 1	No Preference	52	843.99
42529IL0060005	Rating Area 1	No Preference	53	882.03
42529IL0060005	Rating Area 1	No Preference	54	923.11
42529IL0060005	Rating Area 1	No Preference	55	964.19
42529IL0060005	Rating Area 1	No Preference	56	1008.72
42529IL0060005	Rating Area 1	No Preference	57	1053.69
42529IL0060005	Rating Area 1	No Preference	58	1101.68
42529IL0060005	Rating Area 1	No Preference	59	1125.46
42529IL0060005	Rating Area 1	No Preference	60	1173.45
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42529IL0060005	Rating Area 1	No Preference	62	1242.20
42529IL0060005	Rating Area 1	No Preference	63	1276.36
42529IL0060005	Rating Area 1	No Preference	64 and over	1297.11
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42529IL0060005	Rating Area 4	No Preference	16	360.30
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42529IL0060005	Rating Area 4	No Preference	35	512.56
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42529IL0060005	Rating Area 5	No Preference	15	415.98
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42529IL0060005	Rating Area 5	No Preference	23	499.37
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42529IL0060005	Rating Area 5	No Preference	25	501.37
42529IL0060005	Rating Area 5	No Preference	26	511.35
42529IL0060005	Rating Area 5	No Preference	27	523.34
42529IL0060005	Rating Area 5	No Preference	28	542.82
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42529IL0060005	Rating Area 5	No Preference	30	566.78
42529IL0060005	Rating Area 5	No Preference	31	578.77
42529IL0060005	Rating Area 5	No Preference	32	590.75
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42529IL0060005	Rating Area 5	No Preference	34	606.24
42529IL0060005	Rating Area 5	No Preference	35	610.23
42529IL0060005	Rating Area 5	No Preference	36	614.23

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42529IL0060005	Rating Area 9	No Preference	35	623.60
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42529IL0060005	Rating Area 9	No Preference	41	664.42
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42529IL0060005	Rating Area 9	No Preference	43	692.49
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42529IL0060005	Rating Area 9	No Preference	45	736.89
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42529IL0060005	Rating Area 9	No Preference	59	1328.34
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42529IL0060005	Rating Area 9	No Preference	62	1466.12
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42529IL0060048	Rating Area 1	No Preference	26	495.90
42529IL0060048	Rating Area 1	No Preference	27	507.53
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42529IL0060048	Rating Area 1	No Preference	29	541.91
42529IL0060048	Rating Area 1	No Preference	30	549.66

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42529IL0060048	Rating Area 1	No Preference	38	603.41
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42529IL0060048	Rating Area 1	No Preference	40	618.91
42529IL0060048	Rating Area 1	No Preference	41	630.53
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42529IL0060048	Rating Area 1	No Preference	63	1429.59
42529IL0060048	Rating Area 1	No Preference	64 and over	1452.84
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42529IL0060049	Rating Area 1	No Preference	28	466.17
42529IL0060049	Rating Area 1	No Preference	29	479.89
42529IL0060049	Rating Area 1	No Preference	30	486.76
42529IL0060049	Rating Area 1	No Preference	31	497.05
42529IL0060049	Rating Area 1	No Preference	32	507.34
42529IL0060049	Rating Area 1	No Preference	33	513.77
42529IL0060049	Rating Area 1	No Preference	34	520.64
42529IL0060049	Rating Area 1	No Preference	35	524.07
42529IL0060049	Rating Area 1	No Preference	36	527.50
42529IL0060049	Rating Area 1	No Preference	37	530.93
42529IL0060049	Rating Area 1	No Preference	38	534.36
42529IL0060049	Rating Area 1	No Preference	39	541.22
42529IL0060049	Rating Area 1	No Preference	40	548.08
42529IL0060049	Rating Area 1	No Preference	41	558.38
42529IL0060049	Rating Area 1	No Preference	42	568.24
42529IL0060049	Rating Area 1	No Preference	43	581.96
42529IL0060049	Rating Area 1	No Preference	44	599.12
42529IL0060049	Rating Area 1	No Preference	45	619.27
42529IL0060049	Rating Area 1	No Preference	46	643.29
42529IL0060049	Rating Area 1	No Preference	47	670.31
42529IL0060049	Rating Area 1	No Preference	48	701.19
42529IL0060049	Rating Area 1	No Preference	49	731.64
42529IL0060049	Rating Area 1	No Preference	50	765.94
42529IL0060049	Rating Area 1	No Preference	51	799.82
42529IL0060049	Rating Area 1	No Preference	52	837.13
42529IL0060049	Rating Area 1	No Preference	53	874.87
42529IL0060049	Rating Area 1	No Preference	54	915.62
42529IL0060049	Rating Area 1	No Preference	55	956.36
42529IL0060049	Rating Area 1	No Preference	56	1000.53
42529IL0060049	Rating Area 1	No Preference	57	1045.13
42529IL0060049	Rating Area 1	No Preference	58	1092.74
42529IL0060049	Rating Area 1	No Preference	59	1116.32
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42529IL0060049	Rating Area 1	No Preference	61	1205.10
42529IL0060049	Rating Area 1	No Preference	62	1232.11
42529IL0060049	Rating Area 1	No Preference	63	1265.99
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42529IL0060049	Rating Area 2	No Preference	42	578.32
42529IL0060049	Rating Area 2	No Preference	43	592.29
42529IL0060049	Rating Area 2	No Preference	44	609.75
42529IL0060049	Rating Area 2	No Preference	45	630.26
42529IL0060049	Rating Area 2	No Preference	46	654.71
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42529IL0060049	Rating Area 2	No Preference	49	744.62
42529IL0060049	Rating Area 2	No Preference	50	779.54
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42529IL0060049	Rating Area 2	No Preference	54	931.86
42529IL0060049	Rating Area 2	No Preference	55	973.33
42529IL0060049	Rating Area 2	No Preference	56	1018.28
42529IL0060049	Rating Area 2	No Preference	57	1063.68
42529IL0060049	Rating Area 2	No Preference	58	1112.13
42529IL0060049	Rating Area 2	No Preference	59	1136.13
42529IL0060049	Rating Area 2	No Preference	60	1184.58
42529IL0060049	Rating Area 2	No Preference	61	1226.48
42529IL0060049	Rating Area 2	No Preference	62	1253.98
42529IL0060049	Rating Area 2	No Preference	63	1288.46

42529IL0060049	Rating Area 2	No Preference	64 and over	1309.41
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42529IL0060049	Rating Area 3	No Preference	15	351.13
42529IL0060049	Rating Area 3	No Preference	16	362.09
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42529IL0060049	Rating Area 3	No Preference	18	384.85
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42529IL0060049	Rating Area 3	No Preference	24	421.52
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42529IL0060049	Rating Area 3	No Preference	53	859.90
42529IL0060049	Rating Area 3	No Preference	54	899.95
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42529IL0060049	Rating Area 3	No Preference	57	1027.24
42529IL0060049	Rating Area 3	No Preference	58	1074.03
42529IL0060049	Rating Area 3	No Preference	59	1097.22
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42529IL0060049	Rating Area 3	No Preference	61	1184.47

42529IL0060049	Rating Area 3	No Preference	62	1211.03
42529IL0060049	Rating Area 3	No Preference	63	1244.33
42529IL0060049	Rating Area 3	No Preference	64 and over	1264.56
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42529IL0060049	Rating Area 4	No Preference	22	416.04
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42529IL0060049	Rating Area 4	No Preference	46	624.06
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42529IL0060049	Rating Area 4	No Preference	50	743.05
42529IL0060049	Rating Area 4	No Preference	51	775.91
42529IL0060049	Rating Area 4	No Preference	52	812.11
42529IL0060049	Rating Area 4	No Preference	53	848.72
42529IL0060049	Rating Area 4	No Preference	54	888.25
42529IL0060049	Rating Area 4	No Preference	55	927.77
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42529IL0060049	Rating Area 4	No Preference	57	1013.89
42529IL0060049	Rating Area 4	No Preference	58	1060.07
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42529IL0060049	Rating Area 4	No Preference	62	1195.28
42529IL0060049	Rating Area 4	No Preference	63	1228.15
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42529IL0060049	Rating Area 5	No Preference	17	438.36
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42529IL0060049	Rating Area 5	No Preference	54	1057.51
42529IL0060049	Rating Area 5	No Preference	55	1104.56
42529IL0060049	Rating Area 5	No Preference	56	1155.58
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42529IL0060049	Rating Area 5	No Preference	61	1391.85
42529IL0060049	Rating Area 5	No Preference	62	1423.05
42529IL0060049	Rating Area 5	No Preference	63	1462.18
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42529IL0060049	Rating Area 9	No Preference	39	638.79
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42529IL0060049	Rating Area 9	No Preference	47	791.14
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42529IL0060049	Rating Area 9	No Preference	56	1180.89
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42529IL0060049	Rating Area 9	No Preference	58	1289.72
42529IL0060049	Rating Area 9	No Preference	59	1317.56
42529IL0060049	Rating Area 9	No Preference	60	1373.75
42529IL0060049	Rating Area 9	No Preference	61	1422.34
42529IL0060049	Rating Area 9	No Preference	62	1454.23
42529IL0060049	Rating Area 9	No Preference	63	1494.21
42529IL0060049	Rating Area 9	No Preference	64 and over	1518.51
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42529IL0060051	Rating Area 1	No Preference	15	351.75
42529IL0060051	Rating Area 1	No Preference	16	362.73
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42529IL0060051	Rating Area 1	No Preference	36	519.39
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42529IL0060051	Rating Area 1	No Preference	39	532.90
42529IL0060051	Rating Area 1	No Preference	40	539.66
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42529IL0060051	Rating Area 1	No Preference	42	559.51
42529IL0060051	Rating Area 1	No Preference	43	573.02
42529IL0060051	Rating Area 1	No Preference	44	589.91
42529IL0060051	Rating Area 1	No Preference	45	609.76
42529IL0060051	Rating Area 1	No Preference	46	633.41
42529IL0060051	Rating Area 1	No Preference	47	660.01
42529IL0060051	Rating Area 1	No Preference	48	690.41
42529IL0060051	Rating Area 1	No Preference	49	720.39
42529IL0060051	Rating Area 1	No Preference	50	754.17
42529IL0060051	Rating Area 1	No Preference	51	787.53

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42529IL0060051	Rating Area 1	No Preference	54	901.55
42529IL0060051	Rating Area 1	No Preference	55	941.66
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42529IL0060051	Rating Area 1	No Preference	57	1029.07
42529IL0060051	Rating Area 1	No Preference	58	1075.94
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42529IL0060051	Rating Area 1	No Preference	62	1213.18
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42529IL0060051	Rating Area 1	No Preference	64 and over	1266.81
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42529IL0060051	Rating Area 4	No Preference	62	1176.90
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42529IL0060061	Rating Area 2	No Preference	15	436.38
42529IL0060061	Rating Area 2	No Preference	16	450.00
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42529IL0060061	Rating Area 2	No Preference	19	492.95
42529IL0060061	Rating Area 2	No Preference	20	508.14
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42529IL0060061	Rating Area 2	No Preference	24	523.86
42529IL0060061	Rating Area 2	No Preference	25	525.96
42529IL0060061	Rating Area 2	No Preference	26	536.43
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42529IL0060061	Rating Area 2	No Preference	28	569.44
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42529IL0060061	Rating Area 2	No Preference	30	594.58
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42529IL0060061	Rating Area 2	No Preference	33	627.58
42529IL0060061	Rating Area 2	No Preference	34	635.97
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42529IL0060061	Rating Area 2	No Preference	39	661.11
42529IL0060061	Rating Area 2	No Preference	40	669.49
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42529IL0060061	Rating Area 2	No Preference	44	731.83
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42529IL0060061	Rating Area 2	No Preference	51	977.00
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42529IL0060061	Rating Area 2	No Preference	53	1068.67
42529IL0060061	Rating Area 2	No Preference	54	1118.44
42529IL0060061	Rating Area 2	No Preference	55	1168.21
42529IL0060061	Rating Area 2	No Preference	56	1222.17
42529IL0060061	Rating Area 2	No Preference	57	1276.65
42529IL0060061	Rating Area 2	No Preference	58	1334.80
42529IL0060061	Rating Area 2	No Preference	59	1363.61
42529IL0060061	Rating Area 2	No Preference	60	1421.76
42529IL0060061	Rating Area 2	No Preference	61	1472.05
42529IL0060061	Rating Area 2	No Preference	62	1505.05
42529IL0060061	Rating Area 2	No Preference	63	1546.43
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42529IL0060061	Rating Area 3	No Preference	0-14	387.03
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42529IL0060061	Rating Area 3	No Preference	53	1032.08
42529IL0060061	Rating Area 3	No Preference	54	1080.14
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42529IL0060061	Rating Area 3	No Preference	57	1232.93
42529IL0060061	Rating Area 3	No Preference	58	1289.08
42529IL0060061	Rating Area 3	No Preference	59	1316.91
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42529IL0060061	Rating Area 3	No Preference	61	1421.64
42529IL0060061	Rating Area 3	No Preference	62	1453.51
42529IL0060061	Rating Area 3	No Preference	63	1493.48
42529IL0060061	Rating Area 3	No Preference	64 and over	1517.76
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42529IL0060061	Rating Area 4	No Preference	15	415.95
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42529IL0060061	Rating Area 4	No Preference	53	1018.65
42529IL0060061	Rating Area 4	No Preference	54	1066.09
42529IL0060061	Rating Area 4	No Preference	55	1113.53
42529IL0060061	Rating Area 4	No Preference	56	1164.96
42529IL0060061	Rating Area 4	No Preference	57	1216.89
42529IL0060061	Rating Area 4	No Preference	58	1272.32
42529IL0060061	Rating Area 4	No Preference	59	1299.78
42529IL0060061	Rating Area 4	No Preference	60	1355.21
42529IL0060061	Rating Area 4	No Preference	61	1403.15
42529IL0060061	Rating Area 4	No Preference	62	1434.60
42529IL0060061	Rating Area 4	No Preference	63	1474.05
42529IL0060061	Rating Area 4	No Preference	64 and over	1498.02
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42529IL0060061	Rating Area 5	No Preference	62	1707.97
42529IL0060061	Rating Area 5	No Preference	63	1754.93
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42529IL0060061	Rating Area 7	No Preference	16	458.83
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42529IL0060061	Rating Area 7	No Preference	57	1301.70
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42529IL0060061	Rating Area 7	No Preference	60	1449.66
42529IL0060061	Rating Area 7	No Preference	61	1500.93
42529IL0060061	Rating Area 7	No Preference	62	1534.58

42529IL0060061	Rating Area 7	No Preference	63	1576.78
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42529IL0060061	Rating Area 9	No Preference	19	571.67
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42529IL0060061	Rating Area 9	No Preference	23	607.51
42529IL0060061	Rating Area 9	No Preference	24	607.51
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42529IL0060061	Rating Area 9	No Preference	27	636.67
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42529IL0060061	Rating Area 9	No Preference	29	679.80
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42529IL0060061	Rating Area 9	No Preference	62	1745.38
42529IL0060061	Rating Area 9	No Preference	63	1793.37
42529IL0060061	Rating Area 9	No Preference	64 and over	1822.53
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42529IL0060062	Rating Area 1	No Preference	23	453.14
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42529IL0060062	Rating Area 1	No Preference	25	454.95
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42529IL0060062	Rating Area 1	No Preference	29	507.06
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42529IL0060062	Rating Area 1	No Preference	33	542.86
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42529IL0060062	Rating Area 1	No Preference	48	740.88
42529IL0060062	Rating Area 1	No Preference	49	773.06
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42529IL0060062	Rating Area 1	No Preference	52	884.53
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42529IL0060062	Rating Area 1	No Preference	58	1154.60

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42529IL0060062	Rating Area 1	No Preference	60	1229.82
42529IL0060062	Rating Area 1	No Preference	61	1273.32
42529IL0060062	Rating Area 1	No Preference	62	1301.87
42529IL0060062	Rating Area 1	No Preference	63	1337.67
42529IL0060062	Rating Area 1	No Preference	64 and over	1359.42
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42529IL0060062	Rating Area 2	No Preference	15	384.16
42529IL0060062	Rating Area 2	No Preference	16	396.15
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42529IL0060065	Rating Area 2	No Preference	47	691.69
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42529IL0060065	Rating Area 2	No Preference	50	790.38
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42529IL0060065	Rating Area 2	No Preference	53	902.78
42529IL0060065	Rating Area 2	No Preference	54	944.82
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42529IL0060065	Rating Area 2	No Preference	56	1032.45
42529IL0060065	Rating Area 2	No Preference	57	1078.47
42529IL0060065	Rating Area 2	No Preference	58	1127.59
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42529IL0060065	Rating Area 2	No Preference	60	1201.05
42529IL0060065	Rating Area 2	No Preference	61	1243.54
42529IL0060065	Rating Area 2	No Preference	62	1271.42
42529IL0060065	Rating Area 2	No Preference	63	1306.38

42529IL0060065	Rating Area 2	No Preference	64 and over	1327.62
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42529IL0060065	Rating Area 3	No Preference	55	953.06
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42529IL0060065	Rating Area 3	No Preference	62	1227.86
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42529IL0060065	Rating Area 3	No Preference	64 and over	1282.14
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42529IL0060065	Rating Area 7	No Preference	62	1296.36
42529IL0060065	Rating Area 7	No Preference	63	1332.00
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42529IL0060066	Rating Area 1	No Preference	64 and over	1351.41
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42529IL0060066	Rating Area 3	No Preference	16	380.33
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42529IL0060068	Rating Area 3	No Preference	25	405.70
42529IL0060068	Rating Area 3	No Preference	26	413.78
42529IL0060068	Rating Area 3	No Preference	27	423.48
42529IL0060068	Rating Area 3	No Preference	28	439.23
42529IL0060068	Rating Area 3	No Preference	29	452.17
42529IL0060068	Rating Area 3	No Preference	30	458.63
42529IL0060068	Rating Area 3	No Preference	31	468.33
42529IL0060068	Rating Area 3	No Preference	32	478.03
42529IL0060068	Rating Area 3	No Preference	33	484.09
42529IL0060068	Rating Area 3	No Preference	34	490.55
42529IL0060068	Rating Area 3	No Preference	35	493.79
42529IL0060068	Rating Area 3	No Preference	36	497.02
42529IL0060068	Rating Area 3	No Preference	37	500.25
42529IL0060068	Rating Area 3	No Preference	38	503.48
42529IL0060068	Rating Area 3	No Preference	39	509.95
42529IL0060068	Rating Area 3	No Preference	40	516.41
42529IL0060068	Rating Area 3	No Preference	41	526.11
42529IL0060068	Rating Area 3	No Preference	42	535.41
42529IL0060068	Rating Area 3	No Preference	43	548.34
42529IL0060068	Rating Area 3	No Preference	44	564.50
42529IL0060068	Rating Area 3	No Preference	45	583.49
42529IL0060068	Rating Area 3	No Preference	46	606.12
42529IL0060068	Rating Area 3	No Preference	47	631.58
42529IL0060068	Rating Area 3	No Preference	48	660.67
42529IL0060068	Rating Area 3	No Preference	49	689.36
42529IL0060068	Rating Area 3	No Preference	50	721.69
42529IL0060068	Rating Area 3	No Preference	51	753.61
42529IL0060068	Rating Area 3	No Preference	52	788.76
42529IL0060068	Rating Area 3	No Preference	53	824.32
42529IL0060068	Rating Area 3	No Preference	54	862.71
42529IL0060068	Rating Area 3	No Preference	55	901.10
42529IL0060068	Rating Area 3	No Preference	56	942.72
42529IL0060068	Rating Area 3	No Preference	57	984.74
42529IL0060068	Rating Area 3	No Preference	58	1029.60
42529IL0060068	Rating Area 3	No Preference	59	1051.82
42529IL0060068	Rating Area 3	No Preference	60	1096.67
42529IL0060068	Rating Area 3	No Preference	61	1135.46
42529IL0060068	Rating Area 3	No Preference	62	1160.92
42529IL0060068	Rating Area 3	No Preference	63	1192.84
42529IL0060068	Rating Area 3	No Preference	64 and over	1212.24
42529IL0060068	Rating Area 4	No Preference	0-14	305.10
42529IL0060068	Rating Area 4	No Preference	15	332.22
42529IL0060068	Rating Area 4	No Preference	16	342.59
42529IL0060068	Rating Area 4	No Preference	17	352.96

42529IL0060068	Rating Area 4	No Preference	18	364.12
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42529IL0060068	Rating Area 4	No Preference	20	386.86
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42529IL0060068	Rating Area 4	No Preference	28	433.52
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42529IL0060068	Rating Area 4	No Preference	30	452.66
42529IL0060068	Rating Area 4	No Preference	31	462.23
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42529IL0060068	Rating Area 4	No Preference	33	477.79
42529IL0060068	Rating Area 4	No Preference	34	484.17
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42529IL0060068	Rating Area 4	No Preference	36	490.55
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42529IL0060068	Rating Area 4	No Preference	38	496.93
42529IL0060068	Rating Area 4	No Preference	39	503.31
42529IL0060068	Rating Area 4	No Preference	40	509.69
42529IL0060068	Rating Area 4	No Preference	41	519.26
42529IL0060068	Rating Area 4	No Preference	42	528.44
42529IL0060068	Rating Area 4	No Preference	43	541.20
42529IL0060068	Rating Area 4	No Preference	44	557.15
42529IL0060068	Rating Area 4	No Preference	45	575.90
42529IL0060068	Rating Area 4	No Preference	46	598.23
42529IL0060068	Rating Area 4	No Preference	47	623.36
42529IL0060068	Rating Area 4	No Preference	48	652.07
42529IL0060068	Rating Area 4	No Preference	49	680.39
42529IL0060068	Rating Area 4	No Preference	50	712.29
42529IL0060068	Rating Area 4	No Preference	51	743.80
42529IL0060068	Rating Area 4	No Preference	52	778.50
42529IL0060068	Rating Area 4	No Preference	53	813.59
42529IL0060068	Rating Area 4	No Preference	54	851.48
42529IL0060068	Rating Area 4	No Preference	55	889.37
42529IL0060068	Rating Area 4	No Preference	56	930.45
42529IL0060068	Rating Area 4	No Preference	57	971.92
42529IL0060068	Rating Area 4	No Preference	58	1016.19
42529IL0060068	Rating Area 4	No Preference	59	1038.13
42529IL0060068	Rating Area 4	No Preference	60	1082.40
42529IL0060068	Rating Area 4	No Preference	61	1120.68
42529IL0060068	Rating Area 4	No Preference	62	1145.81
42529IL0060068	Rating Area 4	No Preference	63	1177.32
42529IL0060068	Rating Area 4	No Preference	64 and over	1196.46
42529IL0060068	Rating Area 5	No Preference	0-14	363.24
42529IL0060068	Rating Area 5	No Preference	15	395.53

42529IL0060068	Rating Area 5	No Preference	16	407.87
42529IL0060068	Rating Area 5	No Preference	17	420.22
42529IL0060068	Rating Area 5	No Preference	18	433.51
42529IL0060068	Rating Area 5	No Preference	19	446.81
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42529IL0060068	Rating Area 5	No Preference	21	474.82
42529IL0060068	Rating Area 5	No Preference	22	474.82
42529IL0060068	Rating Area 5	No Preference	23	474.82
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42529IL0060068	Rating Area 5	No Preference	25	476.72
42529IL0060068	Rating Area 5	No Preference	26	486.22
42529IL0060068	Rating Area 5	No Preference	27	497.61
42529IL0060068	Rating Area 5	No Preference	28	516.13
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42529IL0060068	Rating Area 5	No Preference	30	538.92
42529IL0060068	Rating Area 5	No Preference	31	550.32
42529IL0060068	Rating Area 5	No Preference	32	561.71
42529IL0060068	Rating Area 5	No Preference	33	568.83
42529IL0060068	Rating Area 5	No Preference	34	576.43
42529IL0060068	Rating Area 5	No Preference	35	580.23
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42529IL0060068	Rating Area 5	No Preference	37	587.83
42529IL0060068	Rating Area 5	No Preference	38	591.63
42529IL0060068	Rating Area 5	No Preference	39	599.22
42529IL0060068	Rating Area 5	No Preference	40	606.82
42529IL0060068	Rating Area 5	No Preference	41	618.22
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42529IL0060068	Rating Area 5	No Preference	43	644.33
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42529IL0060068	Rating Area 5	No Preference	45	685.64
42529IL0060068	Rating Area 5	No Preference	46	712.23
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42529IL0060068	Rating Area 5	No Preference	48	776.33
42529IL0060068	Rating Area 5	No Preference	49	810.04
42529IL0060068	Rating Area 5	No Preference	50	848.03
42529IL0060068	Rating Area 5	No Preference	51	885.54
42529IL0060068	Rating Area 5	No Preference	52	926.85
42529IL0060068	Rating Area 5	No Preference	53	968.63
42529IL0060068	Rating Area 5	No Preference	54	1013.74
42529IL0060068	Rating Area 5	No Preference	55	1058.85
42529IL0060068	Rating Area 5	No Preference	56	1107.76
42529IL0060068	Rating Area 5	No Preference	57	1157.14
42529IL0060068	Rating Area 5	No Preference	58	1209.84
42529IL0060068	Rating Area 5	No Preference	59	1235.96
42529IL0060068	Rating Area 5	No Preference	60	1288.66
42529IL0060068	Rating Area 5	No Preference	61	1334.24
42529IL0060068	Rating Area 5	No Preference	62	1364.16
42529IL0060068	Rating Area 5	No Preference	63	1401.67
42529IL0060068	Rating Area 5	No Preference	64 and over	1424.46

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42529IL0060068	Rating Area 7	No Preference	15	355.37
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42529IL0060068	Rating Area 7	No Preference	17	377.56
42529IL0060068	Rating Area 7	No Preference	18	389.50
42529IL0060068	Rating Area 7	No Preference	19	401.45
42529IL0060068	Rating Area 7	No Preference	20	413.82
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42529IL0060068	Rating Area 7	No Preference	22	426.62
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42529IL0060068	Rating Area 7	No Preference	41	555.46
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42529IL0060068	Rating Area 7	No Preference	44	595.99
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42529IL0060068	Rating Area 7	No Preference	47	666.81
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42529IL0060068	Rating Area 7	No Preference	50	761.94
42529IL0060068	Rating Area 7	No Preference	51	795.65
42529IL0060068	Rating Area 7	No Preference	52	832.76
42529IL0060068	Rating Area 7	No Preference	53	870.30
42529IL0060068	Rating Area 7	No Preference	54	910.83
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42529IL0060068	Rating Area 7	No Preference	56	995.30
42529IL0060068	Rating Area 7	No Preference	57	1039.67
42529IL0060068	Rating Area 7	No Preference	58	1087.03
42529IL0060068	Rating Area 7	No Preference	59	1110.49
42529IL0060068	Rating Area 7	No Preference	60	1157.85
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42529IL0060068	Rating Area 7	No Preference	62	1225.68



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42529IL0060068	Rating Area 7	No Preference	64 and over	1279.86
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42529IL0060068	Rating Area 9	No Preference	25	487.16
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42529IL0060068	Rating Area 9	No Preference	29	542.96
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42529IL0060068	Rating Area 9	No Preference	31	562.37
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42529IL0060068	Rating Area 9	No Preference	35	592.94
42529IL0060068	Rating Area 9	No Preference	36	596.82
42529IL0060068	Rating Area 9	No Preference	37	600.70
42529IL0060068	Rating Area 9	No Preference	38	604.58
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42529IL0060068	Rating Area 9	No Preference	40	620.11
42529IL0060068	Rating Area 9	No Preference	41	631.76
42529IL0060068	Rating Area 9	No Preference	42	642.92
42529IL0060068	Rating Area 9	No Preference	43	658.44
42529IL0060068	Rating Area 9	No Preference	44	677.85
42529IL0060068	Rating Area 9	No Preference	45	700.66
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42529IL0060068	Rating Area 9	No Preference	47	758.40
42529IL0060068	Rating Area 9	No Preference	48	793.33
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42529IL0060068	Rating Area 9	No Preference	50	866.60
42529IL0060068	Rating Area 9	No Preference	51	904.94
42529IL0060068	Rating Area 9	No Preference	52	947.15
42529IL0060068	Rating Area 9	No Preference	53	989.85
42529IL0060068	Rating Area 9	No Preference	54	1035.94
42529IL0060068	Rating Area 9	No Preference	55	1082.04
42529IL0060068	Rating Area 9	No Preference	56	1132.02
42529IL0060068	Rating Area 9	No Preference	57	1182.48
42529IL0060068	Rating Area 9	No Preference	58	1236.34
42529IL0060068	Rating Area 9	No Preference	59	1263.03
42529IL0060068	Rating Area 9	No Preference	60	1316.89

42529IL0060068	Rating Area 9	No Preference	61	1363.47
42529IL0060068	Rating Area 9	No Preference	62	1394.04
42529IL0060068	Rating Area 9	No Preference	63	1432.37
42529IL0060068	Rating Area 9	No Preference	64 and over	1455.66
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42529IL0060070	Rating Area 1	No Preference	16	352.36
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42529IL0060070	Rating Area 1	No Preference	18	374.51
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42529IL0060070	Rating Area 1	No Preference	44	573.05
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42529IL0060070	Rating Area 1	No Preference	56	957.00
42529IL0060070	Rating Area 1	No Preference	57	999.66
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42529IL0060070	Rating Area 1	No Preference	60	1113.28
42529IL0060070	Rating Area 1	No Preference	61	1152.66
42529IL0060070	Rating Area 1	No Preference	62	1178.50
42529IL0060070	Rating Area 1	No Preference	63	1210.91
42529IL0060070	Rating Area 1	No Preference	64 and over	1230.60
42529IL0060070	Rating Area 2	No Preference	0-14	319.37
42529IL0060070	Rating Area 2	No Preference	15	347.76
42529IL0060070	Rating Area 2	No Preference	16	358.62
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42529IL0060070	Rating Area 2	No Preference	19	392.85
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42529IL0060070	Rating Area 2	No Preference	23	417.48
42529IL0060070	Rating Area 2	No Preference	24	417.48
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42529IL0060070	Rating Area 2	No Preference	27	437.52
42529IL0060070	Rating Area 2	No Preference	28	453.80
42529IL0060070	Rating Area 2	No Preference	29	467.16
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42529IL0060070	Rating Area 2	No Preference	31	483.86
42529IL0060070	Rating Area 2	No Preference	32	493.88
42529IL0060070	Rating Area 2	No Preference	33	500.14
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42529IL0060070	Rating Area 2	No Preference	35	510.16
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42529IL0060070	Rating Area 2	No Preference	43	566.52
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42529IL0060070	Rating Area 2	No Preference	45	602.84
42529IL0060070	Rating Area 2	No Preference	46	626.22
42529IL0060070	Rating Area 2	No Preference	47	652.52
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42529IL0060070	Rating Area 2	No Preference	49	712.22
42529IL0060070	Rating Area 2	No Preference	50	745.62
42529IL0060070	Rating Area 2	No Preference	51	778.60
42529IL0060070	Rating Area 2	No Preference	52	814.92
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42529IL0060070	Rating Area 2	No Preference	55	930.98
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42529IL0060070	Rating Area 2	No Preference	60	1133.04
42529IL0060070	Rating Area 2	No Preference	61	1173.12
42529IL0060070	Rating Area 2	No Preference	62	1199.42
42529IL0060070	Rating Area 2	No Preference	63	1232.40
42529IL0060070	Rating Area 2	No Preference	64 and over	1252.44
42529IL0060070	Rating Area 3	No Preference	0-14	308.43
42529IL0060070	Rating Area 3	No Preference	15	335.85
42529IL0060070	Rating Area 3	No Preference	16	346.33
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42529IL0060070	Rating Area 3	No Preference	23	403.18
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42529IL0060070	Rating Area 3	No Preference	25	404.79
42529IL0060070	Rating Area 3	No Preference	26	412.86
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42529IL0060070	Rating Area 3	No Preference	29	451.16
42529IL0060070	Rating Area 3	No Preference	30	457.61
42529IL0060070	Rating Area 3	No Preference	31	467.29
42529IL0060070	Rating Area 3	No Preference	32	476.96
42529IL0060070	Rating Area 3	No Preference	33	483.01
42529IL0060070	Rating Area 3	No Preference	34	489.46
42529IL0060070	Rating Area 3	No Preference	35	492.69
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42529IL0060072	Rating Area 3	No Preference	64 and over	1242.21
42529IL0060072	Rating Area 4	No Preference	0-14	312.65
42529IL0060072	Rating Area 4	No Preference	15	340.44
42529IL0060072	Rating Area 4	No Preference	16	351.06
42529IL0060072	Rating Area 4	No Preference	17	361.69
42529IL0060072	Rating Area 4	No Preference	18	373.13
42529IL0060072	Rating Area 4	No Preference	19	384.58
42529IL0060072	Rating Area 4	No Preference	20	396.43
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42529IL0060072	Rating Area 4	No Preference	22	408.69
42529IL0060072	Rating Area 4	No Preference	23	408.69
42529IL0060072	Rating Area 4	No Preference	24	408.69

42529IL0060072	Rating Area 4	No Preference	25	410.32
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42529IL0060072	Rating Area 4	No Preference	28	444.25
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42529IL0060072	Rating Area 4	No Preference	35	499.42
42529IL0060072	Rating Area 4	No Preference	36	502.69
42529IL0060072	Rating Area 4	No Preference	37	505.96
42529IL0060072	Rating Area 4	No Preference	38	509.23
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42529IL0060072	Rating Area 4	No Preference	40	522.31
42529IL0060072	Rating Area 4	No Preference	41	532.11
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42529IL0060072	Rating Area 4	No Preference	44	570.94
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42529IL0060072	Rating Area 4	No Preference	48	668.21
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42529IL0060072	Rating Area 4	No Preference	53	833.73
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42529IL0060072	Rating Area 4	No Preference	55	911.38
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42529IL0060072	Rating Area 4	No Preference	61	1148.42
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42529IL0060072	Rating Area 5	No Preference	43	660.28
42529IL0060072	Rating Area 5	No Preference	44	679.74
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42529IL0060072	Rating Area 5	No Preference	58	1239.78
42529IL0060072	Rating Area 5	No Preference	59	1266.54
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42529IL0060072	Rating Area 5	No Preference	62	1397.92
42529IL0060072	Rating Area 5	No Preference	63	1436.35
42529IL0060072	Rating Area 5	No Preference	64 and over	1459.71
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42529IL0060072	Rating Area 7	No Preference	53	891.83
42529IL0060072	Rating Area 7	No Preference	54	933.36
42529IL0060072	Rating Area 7	No Preference	55	974.89
42529IL0060072	Rating Area 7	No Preference	56	1019.92
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42529IL0060072	Rating Area 7	No Preference	62	1255.99
42529IL0060072	Rating Area 7	No Preference	63	1290.53
42529IL0060072	Rating Area 7	No Preference	64 and over	1311.51
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42529IL0060072	Rating Area 9	No Preference	30	564.36
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42529IL0060072	Rating Area 9	No Preference	41	647.39
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42529IL0060072	Rating Area 9	No Preference	43	674.74
42529IL0060072	Rating Area 9	No Preference	44	694.63
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42529IL0060072	Rating Area 9	No Preference	54	1061.59
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42529IL0060072	Rating Area 9	No Preference	62	1428.54
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42529IL0060073	Rating Area 1	No Preference	28	448.41
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42529IL0060073	Rating Area 1	No Preference	46	618.78
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42529IL0060073	Rating Area 1	No Preference	52	805.24
42529IL0060073	Rating Area 1	No Preference	53	841.54
42529IL0060073	Rating Area 1	No Preference	54	880.73
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42529IL0060073	Rating Area 1	No Preference	62	1185.17
42529IL0060073	Rating Area 1	No Preference	63	1217.76
42529IL0060073	Rating Area 1	No Preference	64 and over	1237.56
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42529IL0060073	Rating Area 2	No Preference	17	371.56
42529IL0060073	Rating Area 2	No Preference	18	383.31
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42529IL0060073	Rating Area 2	No Preference	62	1206.20
42529IL0060073	Rating Area 2	No Preference	63	1239.37

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42529IL0060073	Rating Area 3	No Preference	15	337.75
42529IL0060073	Rating Area 3	No Preference	16	348.29
42529IL0060073	Rating Area 3	No Preference	17	358.83
42529IL0060073	Rating Area 3	No Preference	18	370.18
42529IL0060073	Rating Area 3	No Preference	19	381.54
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42529IL0060073	Rating Area 3	No Preference	25	407.08
42529IL0060073	Rating Area 3	No Preference	26	415.19
42529IL0060073	Rating Area 3	No Preference	27	424.92
42529IL0060073	Rating Area 3	No Preference	28	440.74
42529IL0060073	Rating Area 3	No Preference	29	453.71
42529IL0060073	Rating Area 3	No Preference	30	460.20
42529IL0060073	Rating Area 3	No Preference	31	469.93
42529IL0060073	Rating Area 3	No Preference	32	479.66
42529IL0060073	Rating Area 3	No Preference	33	485.74
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42529IL0060073	Rating Area 3	No Preference	35	495.47
42529IL0060073	Rating Area 3	No Preference	36	498.72
42529IL0060073	Rating Area 3	No Preference	37	501.96
42529IL0060073	Rating Area 3	No Preference	38	505.20
42529IL0060073	Rating Area 3	No Preference	39	511.69
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42529IL0060073	Rating Area 3	No Preference	59	1055.41
42529IL0060073	Rating Area 3	No Preference	60	1100.42
42529IL0060073	Rating Area 3	No Preference	61	1139.34

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42529IL0060073	Rating Area 3	No Preference	63	1196.92
42529IL0060073	Rating Area 3	No Preference	64 and over	1216.38
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42529IL0060073	Rating Area 4	No Preference	16	343.75
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42529IL0060074	Rating Area 4	No Preference	39	633.60
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42529IL0060074	Rating Area 4	No Preference	42	665.23
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42529IL0060074	Rating Area 4	No Preference	44	701.38
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42529IL0060074	Rating Area 4	No Preference	55	1119.59
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42529IL0060074	Rating Area 4	No Preference	59	1306.86
42529IL0060074	Rating Area 4	No Preference	60	1362.59
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42529IL0060074	Rating Area 4	No Preference	62	1442.42
42529IL0060074	Rating Area 4	No Preference	63	1482.08
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42529IL0060076	Rating Area 1	No Preference	63	1449.08
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42529IL0060076	Rating Area 4	No Preference	55	1061.93
42529IL0060076	Rating Area 4	No Preference	56	1110.97
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42529IL0060076	Rating Area 4	No Preference	58	1213.36
42529IL0060076	Rating Area 4	No Preference	59	1239.55
42529IL0060076	Rating Area 4	No Preference	60	1292.41
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42529IL0060076	Rating Area 4	No Preference	62	1368.12
42529IL0060076	Rating Area 4	No Preference	63	1405.74
42529IL0060076	Rating Area 4	No Preference	64 and over	1428.60
42529IL0060076	Rating Area 5	No Preference	0-14	433.71
42529IL0060076	Rating Area 5	No Preference	15	472.26

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42529IL0060076	Rating Area 5	No Preference	22	566.94
42529IL0060076	Rating Area 5	No Preference	23	566.94
42529IL0060076	Rating Area 5	No Preference	24	566.94
42529IL0060076	Rating Area 5	No Preference	25	569.21
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42529IL0060076	Rating Area 5	No Preference	34	688.27
42529IL0060076	Rating Area 5	No Preference	35	692.80
42529IL0060076	Rating Area 5	No Preference	36	697.34
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42529IL0060076	Rating Area 5	No Preference	38	706.41
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42529IL0060076	Rating Area 5	No Preference	56	1322.67
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42529IL0060076	Rating Area 7	No Preference	41	663.23
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42529IL0060076	Rating Area 7	No Preference	64 and over	1528.17
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42529IL0060076	Rating Area 9	No Preference	23	579.36
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42529IL0060076	Rating Area 9	No Preference	26	593.26
42529IL0060076	Rating Area 9	No Preference	27	607.17
42529IL0060076	Rating Area 9	No Preference	28	629.76
42529IL0060076	Rating Area 9	No Preference	29	648.30
42529IL0060076	Rating Area 9	No Preference	30	657.57
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42529IL0060076	Rating Area 9	No Preference	32	685.38
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42529IL0060076	Rating Area 9	No Preference	39	731.15
42529IL0060076	Rating Area 9	No Preference	40	740.42
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42529IL0060076	Rating Area 9	No Preference	49	988.39
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42529IL0060076	Rating Area 9	No Preference	53	1181.89
42529IL0060076	Rating Area 9	No Preference	54	1236.93
42529IL0060076	Rating Area 9	No Preference	55	1291.97
42529IL0060076	Rating Area 9	No Preference	56	1351.65
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42529IL0060076	Rating Area 9	No Preference	58	1476.21
42529IL0060076	Rating Area 9	No Preference	59	1508.07
42529IL0060076	Rating Area 9	No Preference	60	1572.38

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42529IL0060076	Rating Area 9	No Preference	63	1710.27
42529IL0060076	Rating Area 9	No Preference	64 and over	1738.08

<b>2025 Rates Table Template v14.0</b>		<i>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.</i>		
<i>If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.</i>				
<i>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.</i>				
<i>If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.</i>				
<i>To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.</i>				
<b>HIOS Issuer ID*</b>	42529			
<b>Rate Effective Date*</b>	7/1/2025			
<b>Rate Expiration Date*</b>	9/30/2025			
<b>Rating Method*</b>	Age-Based Rates			
<b>Plan ID*</b>	<b>Rating Area ID*</b>	<b>Tobacco*</b>	<b>Age*</b>	<b>Individual Rate*</b>
<b>Required:</b> Enter the 14-character Plan ID	<b>Required:</b> Select the Rating Area ID	<b>Required:</b> Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	<b>Required:</b> Select the age of a subscriber eligible for the rate	<b>Required:</b> Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
42529IL0060005	Rating Area 1	No Preference	0-14	337.82
42529IL0060005	Rating Area 1	No Preference	15	367.84
42529IL0060005	Rating Area 1	No Preference	16	379.33
42529IL0060005	Rating Area 1	No Preference	17	390.81
42529IL0060005	Rating Area 1	No Preference	18	403.17
42529IL0060005	Rating Area 1	No Preference	19	415.54
42529IL0060005	Rating Area 1	No Preference	20	428.34
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42529IL0060005	Rating Area 1	No Preference	22	441.59
42529IL0060005	Rating Area 1	No Preference	23	441.59
42529IL0060005	Rating Area 1	No Preference	24	441.59
42529IL0060005	Rating Area 1	No Preference	25	443.36
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42529IL0060005	Rating Area 1	No Preference	29	494.14
42529IL0060005	Rating Area 1	No Preference	30	501.20
42529IL0060005	Rating Area 1	No Preference	31	511.80
42529IL0060005	Rating Area 1	No Preference	32	522.40
42529IL0060005	Rating Area 1	No Preference	33	529.02
42529IL0060005	Rating Area 1	No Preference	34	536.09
42529IL0060005	Rating Area 1	No Preference	35	539.62
42529IL0060005	Rating Area 1	No Preference	36	543.16
42529IL0060005	Rating Area 1	No Preference	37	546.69
42529IL0060005	Rating Area 1	No Preference	38	550.22
42529IL0060005	Rating Area 1	No Preference	39	557.29
42529IL0060005	Rating Area 1	No Preference	40	564.35
42529IL0060005	Rating Area 1	No Preference	41	574.95
42529IL0060005	Rating Area 1	No Preference	42	585.11
42529IL0060005	Rating Area 1	No Preference	43	599.24
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42529IL0060005	Rating Area 1	No Preference	55	984.75
42529IL0060005	Rating Area 1	No Preference	56	1030.23
42529IL0060005	Rating Area 1	No Preference	57	1076.15
42529IL0060005	Rating Area 1	No Preference	58	1125.17
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42529IL0060005	Rating Area 1	No Preference	62	1268.69
42529IL0060005	Rating Area 1	No Preference	63	1303.57
42529IL0060005	Rating Area 1	No Preference	64 and over	1324.77
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42529IL0060005	Rating Area 2	No Preference	23	449.43
42529IL0060005	Rating Area 2	No Preference	24	449.43
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42529IL0060005	Rating Area 2	No Preference	41	585.16
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42529IL0060005	Rating Area 2	No Preference	63	1326.72
42529IL0060005	Rating Area 2	No Preference	64 and over	1348.29
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42529IL0060005	Rating Area 4	No Preference	16	367.99
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42529IL0060048	Rating Area 5	No Preference	0-14	437.01
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42529IL0060048	Rating Area 5	No Preference	54	1219.62
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42529IL0060048	Rating Area 7	No Preference	62	1474.60
42529IL0060048	Rating Area 7	No Preference	63	1515.14
42529IL0060048	Rating Area 7	No Preference	64 and over	1539.78
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42529IL0060048	Rating Area 9	No Preference	62	1677.14
42529IL0060048	Rating Area 9	No Preference	63	1723.26
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42529IL0060049	Rating Area 2	No Preference	62	1280.73
42529IL0060049	Rating Area 2	No Preference	63	1315.94

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42529IL0060049	Rating Area 3	No Preference	64 and over	1291.53
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42529IL0060049	Rating Area 4	No Preference	16	365.00
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42529IL0060049	Rating Area 4	No Preference	23	424.91
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42529IL0060049	Rating Area 4	No Preference	25	426.61
42529IL0060049	Rating Area 4	No Preference	26	435.11
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42529IL0060049	Rating Area 4	No Preference	29	475.47
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42529IL0060049	Rating Area 4	No Preference	62	1220.77
42529IL0060049	Rating Area 4	No Preference	63	1254.33
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42529IL0060049	Rating Area 5	No Preference	19	476.03
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42529IL0060049	Rating Area 5	No Preference	21	505.88
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42529IL0060049	Rating Area 5	No Preference	25	507.90
42529IL0060049	Rating Area 5	No Preference	26	518.02
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42529IL0060049	Rating Area 5	No Preference	34	614.14
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42529IL0060049	Rating Area 5	No Preference	38	630.33
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42529IL0060049	Rating Area 7	No Preference	62	1305.84
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42529IL0060051	Rating Area 2	No Preference	62	1261.02
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42529IL0060051	Rating Area 3	No Preference	62	1217.84
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42529IL0060051	Rating Area 4	No Preference	36	514.61
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42529IL0060051	Rating Area 5	No Preference	28	541.43
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42529IL0060051	Rating Area 5	No Preference	30	565.34
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42529IL0060051	Rating Area 5	No Preference	33	596.72
42529IL0060051	Rating Area 5	No Preference	34	604.69
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42529IL0060051	Rating Area 5	No Preference	36	612.66
42529IL0060051	Rating Area 5	No Preference	37	616.65
42529IL0060051	Rating Area 5	No Preference	38	620.63
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42529IL0060051	Rating Area 5	No Preference	40	636.57
42529IL0060051	Rating Area 5	No Preference	41	648.53
42529IL0060051	Rating Area 5	No Preference	42	659.98
42529IL0060051	Rating Area 5	No Preference	43	675.92



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42529IL0060051	Rating Area 5	No Preference	52	972.29
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42529IL0060051	Rating Area 5	No Preference	58	1269.16
42529IL0060051	Rating Area 5	No Preference	59	1296.55
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42529IL0060051	Rating Area 5	No Preference	63	1470.39
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42529IL0060060	Rating Area 1	No Preference	62	1556.05
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42529IL0060060	Rating Area 2	No Preference	62	1583.66
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42529IL0060061	Rating Area 5	No Preference	53	1238.61
42529IL0060061	Rating Area 5	No Preference	54	1296.29
42529IL0060061	Rating Area 5	No Preference	55	1353.97
42529IL0060061	Rating Area 5	No Preference	56	1416.50
42529IL0060061	Rating Area 5	No Preference	57	1479.65
42529IL0060061	Rating Area 5	No Preference	58	1547.04
42529IL0060061	Rating Area 5	No Preference	59	1580.44
42529IL0060061	Rating Area 5	No Preference	60	1647.83
42529IL0060061	Rating Area 5	No Preference	61	1706.12
42529IL0060061	Rating Area 5	No Preference	62	1744.37
42529IL0060061	Rating Area 5	No Preference	63	1792.34
42529IL0060061	Rating Area 5	No Preference	64 and over	1821.48

42529IL0060061	Rating Area 7	No Preference	0-14	417.33
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42529IL0060061	Rating Area 7	No Preference	16	468.61
42529IL0060061	Rating Area 7	No Preference	17	482.79
42529IL0060061	Rating Area 7	No Preference	18	498.07
42529IL0060061	Rating Area 7	No Preference	19	513.34
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42529IL0060061	Rating Area 7	No Preference	21	545.53
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42529IL0060061	Rating Area 7	No Preference	23	545.53
42529IL0060061	Rating Area 7	No Preference	24	545.53
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42529IL0060061	Rating Area 7	No Preference	36	671.00
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42529IL0060061	Rating Area 7	No Preference	39	688.46
42529IL0060061	Rating Area 7	No Preference	40	697.19
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42529IL0060061	Rating Area 7	No Preference	46	818.30
42529IL0060061	Rating Area 7	No Preference	47	852.66
42529IL0060061	Rating Area 7	No Preference	48	891.94
42529IL0060061	Rating Area 7	No Preference	49	930.67
42529IL0060061	Rating Area 7	No Preference	50	974.32
42529IL0060061	Rating Area 7	No Preference	51	1017.41
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42529IL0060061	Rating Area 7	No Preference	54	1164.71
42529IL0060061	Rating Area 7	No Preference	55	1216.53
42529IL0060061	Rating Area 7	No Preference	56	1272.72
42529IL0060061	Rating Area 7	No Preference	57	1329.46
42529IL0060061	Rating Area 7	No Preference	58	1390.01
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42529IL0060061	Rating Area 7	No Preference	60	1480.57
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42529IL0060061	Rating Area 7	No Preference	62	1567.31



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42529IL0060061	Rating Area 9	No Preference	16	532.98
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42529IL0060061	Rating Area 9	No Preference	29	694.29
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42529IL0060061	Rating Area 9	No Preference	51	1157.16
42529IL0060061	Rating Area 9	No Preference	52	1211.14
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42529IL0060061	Rating Area 9	No Preference	54	1324.68
42529IL0060061	Rating Area 9	No Preference	55	1383.63
42529IL0060061	Rating Area 9	No Preference	56	1447.53
42529IL0060061	Rating Area 9	No Preference	57	1512.06
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42529IL0060061	Rating Area 9	No Preference	61	1743.49
42529IL0060061	Rating Area 9	No Preference	62	1782.58
42529IL0060061	Rating Area 9	No Preference	63	1831.60
42529IL0060061	Rating Area 9	No Preference	64 and over	1861.38
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42529IL0060062	Rating Area 1	No Preference	17	409.58
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42529IL0060062	Rating Area 1	No Preference	49	789.54
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42529IL0060062	Rating Area 1	No Preference	51	863.12
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42529IL0060062	Rating Area 1	No Preference	53	944.11
42529IL0060062	Rating Area 1	No Preference	54	988.08
42529IL0060062	Rating Area 1	No Preference	55	1032.04
42529IL0060062	Rating Area 1	No Preference	56	1079.71
42529IL0060062	Rating Area 1	No Preference	57	1127.84
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42529IL0060062	Rating Area 1	No Preference	61	1300.47
42529IL0060062	Rating Area 1	No Preference	62	1329.62
42529IL0060062	Rating Area 1	No Preference	63	1366.19
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42529IL0060062	Rating Area 2	No Preference	62	1353.21
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42529IL0060062	Rating Area 3	No Preference	45	656.83
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42529IL0060062	Rating Area 3	No Preference	51	848.33
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42529IL0060062	Rating Area 3	No Preference	62	1306.84
42529IL0060062	Rating Area 3	No Preference	63	1342.78
42529IL0060062	Rating Area 3	No Preference	64 and over	1364.61
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42529IL0060062	Rating Area 4	No Preference	16	385.66
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42529IL0060062	Rating Area 4	No Preference	62	1289.86
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42529IL0060062	Rating Area 4	No Preference	64 and over	1346.88
42529IL0060062	Rating Area 5	No Preference	0-14	408.90
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42529IL0060062	Rating Area 5	No Preference	60	1450.66
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42529IL0060062	Rating Area 5	No Preference	62	1535.65
42529IL0060062	Rating Area 5	No Preference	63	1577.87
42529IL0060062	Rating Area 5	No Preference	64 and over	1603.53
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42529IL0060062	Rating Area 7	No Preference	15	400.05
42529IL0060062	Rating Area 7	No Preference	16	412.53
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42529IL0060062	Rating Area 7	No Preference	18	438.47
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42529IL0060062	Rating Area 7	No Preference	20	465.84
42529IL0060062	Rating Area 7	No Preference	21	480.25
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42529IL0060062	Rating Area 7	No Preference	23	480.25
42529IL0060062	Rating Area 7	No Preference	24	480.25
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42529IL0060062	Rating Area 7	No Preference	54	1025.33
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42529IL0060062	Rating Area 7	No Preference	57	1170.37
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42529IL0060062	Rating Area 7	No Preference	59	1250.09
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42529IL0060062	Rating Area 7	No Preference	62	1379.76
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42529IL0060062	Rating Area 9	No Preference	58	1391.77
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42529IL0060062	Rating Area 9	No Preference	62	1569.29
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42529IL0060063	Rating Area 1	No Preference	57	1096.41
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42529IL0060063	Rating Area 1	No Preference	62	1292.56
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42529IL0060063	Rating Area 2	No Preference	63	1351.66
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42529IL0060063	Rating Area 4	No Preference	62	1253.92
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42529IL0060064	Rating Area 7	No Preference	27	482.89
42529IL0060064	Rating Area 7	No Preference	28	500.86
42529IL0060064	Rating Area 7	No Preference	29	515.60
42529IL0060064	Rating Area 7	No Preference	30	522.97
42529IL0060064	Rating Area 7	No Preference	31	534.03
42529IL0060064	Rating Area 7	No Preference	32	545.09
42529IL0060064	Rating Area 7	No Preference	33	552.00
42529IL0060064	Rating Area 7	No Preference	34	559.37
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42529IL0060064	Rating Area 7	No Preference	37	570.43
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42529IL0060064	Rating Area 7	No Preference	39	581.49
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42529IL0060064	Rating Area 7	No Preference	41	599.92
42529IL0060064	Rating Area 7	No Preference	42	610.52
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42529IL0060064	Rating Area 7	No Preference	44	643.70
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42529IL0060064	Rating Area 7	No Preference	46	691.16
42529IL0060064	Rating Area 7	No Preference	47	720.18
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42529IL0060064	Rating Area 7	No Preference	50	822.94
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42529IL0060064	Rating Area 7	No Preference	53	939.97
42529IL0060064	Rating Area 7	No Preference	54	983.74
42529IL0060064	Rating Area 7	No Preference	55	1027.52
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42529IL0060064	Rating Area 7	No Preference	57	1122.90
42529IL0060064	Rating Area 7	No Preference	58	1174.04
42529IL0060064	Rating Area 7	No Preference	59	1199.38
42529IL0060064	Rating Area 7	No Preference	60	1250.53
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42529IL0060064	Rating Area 7	No Preference	62	1323.79
42529IL0060064	Rating Area 7	No Preference	63	1360.19
42529IL0060064	Rating Area 7	No Preference	64 and over	1382.31
42529IL0060064	Rating Area 9	No Preference	0-14	400.91
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42529IL0060064	Rating Area 9	No Preference	58	1335.30
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42529IL0060064	Rating Area 9	No Preference	60	1422.30
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42529IL0060064	Rating Area 9	No Preference	63	1547.03
42529IL0060064	Rating Area 9	No Preference	64 and over	1572.18
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42529IL0060065	Rating Area 1	No Preference	17	393.03
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42529IL0060065	Rating Area 1	No Preference	56	1036.09
42529IL0060065	Rating Area 1	No Preference	57	1082.27
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42529IL0060065	Rating Area 1	No Preference	59	1155.99
42529IL0060065	Rating Area 1	No Preference	60	1205.29
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42529IL0060065	Rating Area 1	No Preference	62	1275.90
42529IL0060065	Rating Area 1	No Preference	63	1310.98
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42529IL0060065	Rating Area 2	No Preference	17	400.00
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42529IL0060065	Rating Area 2	No Preference	46	677.97
42529IL0060065	Rating Area 2	No Preference	47	706.44
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42529IL0060065	Rating Area 2	No Preference	56	1054.47
42529IL0060065	Rating Area 2	No Preference	57	1101.48
42529IL0060065	Rating Area 2	No Preference	58	1151.65
42529IL0060065	Rating Area 2	No Preference	59	1176.50
42529IL0060065	Rating Area 2	No Preference	60	1226.67
42529IL0060065	Rating Area 2	No Preference	61	1270.06
42529IL0060065	Rating Area 2	No Preference	62	1298.54
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42529IL0060065	Rating Area 3	No Preference	34	529.90
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42529IL0060065	Rating Area 3	No Preference	45	630.29
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42529IL0060065	Rating Area 3	No Preference	56	1018.33
42529IL0060065	Rating Area 3	No Preference	57	1063.73
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42529IL0060065	Rating Area 3	No Preference	59	1136.18
42529IL0060065	Rating Area 3	No Preference	60	1184.63
42529IL0060065	Rating Area 3	No Preference	61	1226.54

42529IL0060065	Rating Area 3	No Preference	62	1254.04
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42529IL0060065	Rating Area 3	No Preference	64 and over	1309.47
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42529IL0060065	Rating Area 4	No Preference	16	370.07
42529IL0060065	Rating Area 4	No Preference	17	381.28
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42529IL0060065	Rating Area 4	No Preference	19	405.40
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42529IL0060065	Rating Area 4	No Preference	57	1049.91
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42529IL0060065	Rating Area 4	No Preference	62	1237.75
42529IL0060065	Rating Area 4	No Preference	63	1271.78
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42529IL0060065	Rating Area 5	No Preference	17	453.93
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42529IL0060065	Rating Area 5	No Preference	55	1143.79
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42529IL0060065	Rating Area 5	No Preference	60	1392.04
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42529IL0060065	Rating Area 5	No Preference	64 and over	1538.73
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42529IL0060065	Rating Area 7	No Preference	16	395.86
42529IL0060065	Rating Area 7	No Preference	17	407.84
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42529IL0060066	Rating Area 7	No Preference	52	931.92
42529IL0060066	Rating Area 7	No Preference	53	973.94
42529IL0060066	Rating Area 7	No Preference	54	1019.29
42529IL0060066	Rating Area 7	No Preference	55	1064.65
42529IL0060066	Rating Area 7	No Preference	56	1113.82
42529IL0060066	Rating Area 7	No Preference	57	1163.47
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42529IL0060066	Rating Area 7	No Preference	60	1295.72
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42529IL0060066	Rating Area 7	No Preference	63	1409.34
42529IL0060066	Rating Area 7	No Preference	64 and over	1432.26
42529IL0060066	Rating Area 9	No Preference	0-14	415.40
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42529IL0060066	Rating Area 9	No Preference	17	480.56
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42529IL0060067	Rating Area 7	No Preference	57	1162.03
42529IL0060067	Rating Area 7	No Preference	58	1214.96
42529IL0060067	Rating Area 7	No Preference	59	1241.19
42529IL0060067	Rating Area 7	No Preference	60	1294.12
42529IL0060067	Rating Area 7	No Preference	61	1339.89
42529IL0060067	Rating Area 7	No Preference	62	1369.93
42529IL0060067	Rating Area 7	No Preference	63	1407.60
42529IL0060067	Rating Area 7	No Preference	64 and over	1430.49
42529IL0060067	Rating Area 9	No Preference	0-14	414.88
42529IL0060067	Rating Area 9	No Preference	15	451.76
42529IL0060067	Rating Area 9	No Preference	16	465.86
42529IL0060067	Rating Area 9	No Preference	17	479.96
42529IL0060067	Rating Area 9	No Preference	18	495.15
42529IL0060067	Rating Area 9	No Preference	19	510.33
42529IL0060067	Rating Area 9	No Preference	20	526.06
42529IL0060067	Rating Area 9	No Preference	21	542.33
42529IL0060067	Rating Area 9	No Preference	22	542.33
42529IL0060067	Rating Area 9	No Preference	23	542.33
42529IL0060067	Rating Area 9	No Preference	24	542.33
42529IL0060067	Rating Area 9	No Preference	25	544.50

42529IL0060067	Rating Area 9	No Preference	26	555.35
42529IL0060067	Rating Area 9	No Preference	27	568.36
42529IL0060067	Rating Area 9	No Preference	28	589.51
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42529IL0060067	Rating Area 9	No Preference	32	641.58
42529IL0060067	Rating Area 9	No Preference	33	649.71
42529IL0060067	Rating Area 9	No Preference	34	658.39
42529IL0060067	Rating Area 9	No Preference	35	662.73
42529IL0060067	Rating Area 9	No Preference	36	667.07
42529IL0060067	Rating Area 9	No Preference	37	671.40
42529IL0060067	Rating Area 9	No Preference	38	675.74
42529IL0060067	Rating Area 9	No Preference	39	684.42
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42529IL0060067	Rating Area 9	No Preference	41	706.11
42529IL0060067	Rating Area 9	No Preference	42	718.59
42529IL0060067	Rating Area 9	No Preference	43	735.94
42529IL0060067	Rating Area 9	No Preference	44	757.64
42529IL0060067	Rating Area 9	No Preference	45	783.12
42529IL0060067	Rating Area 9	No Preference	46	813.50
42529IL0060067	Rating Area 9	No Preference	47	847.66
42529IL0060067	Rating Area 9	No Preference	48	886.71
42529IL0060067	Rating Area 9	No Preference	49	925.21
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42529IL0060067	Rating Area 9	No Preference	53	1106.35
42529IL0060067	Rating Area 9	No Preference	54	1157.87
42529IL0060067	Rating Area 9	No Preference	55	1209.40
42529IL0060067	Rating Area 9	No Preference	56	1265.26
42529IL0060067	Rating Area 9	No Preference	57	1321.66
42529IL0060067	Rating Area 9	No Preference	58	1381.86
42529IL0060067	Rating Area 9	No Preference	59	1411.68
42529IL0060067	Rating Area 9	No Preference	60	1471.88
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42529IL0060068	Rating Area 1	No Preference	15	349.76
42529IL0060068	Rating Area 1	No Preference	16	360.68
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42529IL0060068	Rating Area 1	No Preference	31	486.64
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42529IL0060068	Rating Area 1	No Preference	34	509.73
42529IL0060068	Rating Area 1	No Preference	35	513.09
42529IL0060068	Rating Area 1	No Preference	36	516.45
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42529IL0060068	Rating Area 1	No Preference	39	529.89
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42529IL0060068	Rating Area 1	No Preference	54	896.44
42529IL0060068	Rating Area 1	No Preference	55	936.33
42529IL0060068	Rating Area 1	No Preference	56	979.58
42529IL0060068	Rating Area 1	No Preference	57	1023.25
42529IL0060068	Rating Area 1	No Preference	58	1069.85
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42529IL0060068	Rating Area 1	No Preference	60	1139.55
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42529IL0060068	Rating Area 1	No Preference	62	1206.32
42529IL0060068	Rating Area 1	No Preference	63	1239.49
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42529IL0060068	Rating Area 2	No Preference	28	464.51
42529IL0060068	Rating Area 2	No Preference	29	478.18
42529IL0060068	Rating Area 2	No Preference	30	485.02
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42529IL0060068	Rating Area 2	No Preference	60	1159.77
42529IL0060068	Rating Area 2	No Preference	61	1200.80
42529IL0060068	Rating Area 2	No Preference	62	1227.72
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42529IL0060068	Rating Area 2	No Preference	64 and over	1281.99
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42529IL0060068	Rating Area 3	No Preference	50	737.06
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42529IL0060068	Rating Area 3	No Preference	60	1120.04
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42529IL0060068	Rating Area 3	No Preference	62	1185.66
42529IL0060068	Rating Area 3	No Preference	63	1218.26
42529IL0060068	Rating Area 3	No Preference	64 and over	1238.07
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42529IL0060068	Rating Area 4	No Preference	23	407.33
42529IL0060068	Rating Area 4	No Preference	24	407.33
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42529IL0060068	Rating Area 4	No Preference	28	442.77
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42529IL0060068	Rating Area 4	No Preference	32	481.87
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42529IL0060068	Rating Area 4	No Preference	35	497.76
42529IL0060068	Rating Area 4	No Preference	36	501.02
42529IL0060068	Rating Area 4	No Preference	37	504.27
42529IL0060068	Rating Area 4	No Preference	38	507.53
42529IL0060068	Rating Area 4	No Preference	39	514.05
42529IL0060068	Rating Area 4	No Preference	40	520.57
42529IL0060068	Rating Area 4	No Preference	41	530.34
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42529IL0060068	Rating Area 4	No Preference	43	552.75
42529IL0060068	Rating Area 4	No Preference	44	569.04
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42529IL0060068	Rating Area 4	No Preference	46	611.00
42529IL0060068	Rating Area 4	No Preference	47	636.66
42529IL0060068	Rating Area 4	No Preference	48	665.98
42529IL0060068	Rating Area 4	No Preference	49	694.90
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42529IL0060068	Rating Area 4	No Preference	55	908.35
42529IL0060068	Rating Area 4	No Preference	56	950.30
42529IL0060068	Rating Area 4	No Preference	57	992.66
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42529IL0060068	Rating Area 4	No Preference	59	1060.28
42529IL0060068	Rating Area 4	No Preference	60	1105.49
42529IL0060068	Rating Area 4	No Preference	61	1144.60
42529IL0060068	Rating Area 4	No Preference	62	1170.26
42529IL0060068	Rating Area 4	No Preference	63	1202.44
42529IL0060068	Rating Area 4	No Preference	64 and over	1221.99
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42529IL0060068	Rating Area 5	No Preference	15	403.96

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42529IL0060068	Rating Area 5	No Preference	21	484.94
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42529IL0060068	Rating Area 5	No Preference	23	484.94
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42529IL0060068	Rating Area 5	No Preference	28	527.13
42529IL0060068	Rating Area 5	No Preference	29	542.65
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42529IL0060068	Rating Area 5	No Preference	31	562.05
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42529IL0060068	Rating Area 5	No Preference	34	588.72
42529IL0060068	Rating Area 5	No Preference	35	592.60
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42529IL0060068	Rating Area 5	No Preference	43	658.06
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42529IL0060068	Rating Area 5	No Preference	46	727.41
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42529IL0060068	Rating Area 5	No Preference	48	792.88
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42529IL0060068	Rating Area 5	No Preference	55	1081.42
42529IL0060068	Rating Area 5	No Preference	56	1131.37
42529IL0060068	Rating Area 5	No Preference	57	1181.80
42529IL0060068	Rating Area 5	No Preference	58	1235.63
42529IL0060068	Rating Area 5	No Preference	59	1262.30
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42529IL0060068	Rating Area 5	No Preference	61	1362.68
42529IL0060068	Rating Area 5	No Preference	62	1393.23
42529IL0060068	Rating Area 5	No Preference	63	1431.54
42529IL0060068	Rating Area 5	No Preference	64 and over	1454.82

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42529IL0060068	Rating Area 7	No Preference	16	374.27
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42529IL0060068	Rating Area 7	No Preference	18	397.80
42529IL0060068	Rating Area 7	No Preference	19	410.00
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42529IL0060068	Rating Area 7	No Preference	21	435.71
42529IL0060068	Rating Area 7	No Preference	22	435.71
42529IL0060068	Rating Area 7	No Preference	23	435.71
42529IL0060068	Rating Area 7	No Preference	24	435.71
42529IL0060068	Rating Area 7	No Preference	25	437.45
42529IL0060068	Rating Area 7	No Preference	26	446.17
42529IL0060068	Rating Area 7	No Preference	27	456.62
42529IL0060068	Rating Area 7	No Preference	28	473.62
42529IL0060068	Rating Area 7	No Preference	29	487.56
42529IL0060068	Rating Area 7	No Preference	30	494.53
42529IL0060068	Rating Area 7	No Preference	31	504.99
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42529IL0060068	Rating Area 7	No Preference	35	532.44
42529IL0060068	Rating Area 7	No Preference	36	535.92
42529IL0060068	Rating Area 7	No Preference	37	539.41
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42529IL0060068	Rating Area 7	No Preference	39	549.87
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42529IL0060068	Rating Area 7	No Preference	43	591.26
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42529IL0060068	Rating Area 7	No Preference	46	653.57
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42529IL0060068	Rating Area 7	No Preference	51	812.60
42529IL0060068	Rating Area 7	No Preference	52	850.51
42529IL0060068	Rating Area 7	No Preference	53	888.85
42529IL0060068	Rating Area 7	No Preference	54	930.24
42529IL0060068	Rating Area 7	No Preference	55	971.63
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42529IL0060068	Rating Area 7	No Preference	57	1061.83
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42529IL0060068	Rating Area 7	No Preference	61	1224.35
42529IL0060068	Rating Area 7	No Preference	62	1251.79

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42529IL0060068	Rating Area 9	No Preference	0-14	379.10
42529IL0060068	Rating Area 9	No Preference	15	412.80
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42529IL0060068	Rating Area 9	No Preference	23	495.56
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42529IL0060068	Rating Area 9	No Preference	51	924.22
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42529IL0060068	Rating Area 9	No Preference	63	1462.89
42529IL0060068	Rating Area 9	No Preference	64 and over	1486.68
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42529IL0060070	Rating Area 1	No Preference	62	1203.64
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42529IL0060070	Rating Area 3	No Preference	62	1183.04
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42529IL0060070	Rating Area 9	No Preference	38	616.11
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42529IL0060070	Rating Area 9	No Preference	44	690.77
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42529IL0060070	Rating Area 9	No Preference	61	1389.46
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42529IL0060072	Rating Area 9	No Preference	47	793.74
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42529IL0060072	Rating Area 9	No Preference	49	866.36
42529IL0060072	Rating Area 9	No Preference	50	906.98
42529IL0060072	Rating Area 9	No Preference	51	947.10
42529IL0060072	Rating Area 9	No Preference	52	991.28
42529IL0060072	Rating Area 9	No Preference	53	1035.97
42529IL0060072	Rating Area 9	No Preference	54	1084.22
42529IL0060072	Rating Area 9	No Preference	55	1132.46
42529IL0060072	Rating Area 9	No Preference	56	1184.77
42529IL0060072	Rating Area 9	No Preference	57	1237.58
42529IL0060072	Rating Area 9	No Preference	58	1293.95
42529IL0060072	Rating Area 9	No Preference	59	1321.88
42529IL0060072	Rating Area 9	No Preference	60	1378.25
42529IL0060072	Rating Area 9	No Preference	61	1427.00
42529IL0060072	Rating Area 9	No Preference	62	1459.00
42529IL0060072	Rating Area 9	No Preference	63	1499.11
42529IL0060072	Rating Area 9	No Preference	64 and over	1523.49
42529IL0060073	Rating Area 1	No Preference	0-14	322.30
42529IL0060073	Rating Area 1	No Preference	15	350.95
42529IL0060073	Rating Area 1	No Preference	16	361.91

42529IL0060073	Rating Area 1	No Preference	17	372.86
42529IL0060073	Rating Area 1	No Preference	18	384.66
42529IL0060073	Rating Area 1	No Preference	19	396.45
42529IL0060073	Rating Area 1	No Preference	20	408.67
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42529IL0060073	Rating Area 1	No Preference	23	421.31
42529IL0060073	Rating Area 1	No Preference	24	421.31
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42529IL0060073	Rating Area 1	No Preference	26	431.42
42529IL0060073	Rating Area 1	No Preference	27	441.53
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42529IL0060073	Rating Area 1	No Preference	30	478.19
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42529IL0060073	Rating Area 1	No Preference	33	504.73
42529IL0060073	Rating Area 1	No Preference	34	511.47
42529IL0060073	Rating Area 1	No Preference	35	514.84
42529IL0060073	Rating Area 1	No Preference	36	518.21
42529IL0060073	Rating Area 1	No Preference	37	521.58
42529IL0060073	Rating Area 1	No Preference	38	524.95
42529IL0060073	Rating Area 1	No Preference	39	531.69
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42529IL0060073	Rating Area 1	No Preference	42	558.24
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42529IL0060073	Rating Area 1	No Preference	44	588.57
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42529IL0060073	Rating Area 1	No Preference	46	631.97
42529IL0060073	Rating Area 1	No Preference	47	658.51
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42529IL0060073	Rating Area 1	No Preference	49	718.75
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42529IL0060073	Rating Area 1	No Preference	51	785.74
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42529IL0060073	Rating Area 1	No Preference	53	859.47
42529IL0060073	Rating Area 1	No Preference	54	899.50
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42529IL0060073	Rating Area 1	No Preference	56	982.92
42529IL0060073	Rating Area 1	No Preference	57	1026.73
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42529IL0060073	Rating Area 1	No Preference	59	1096.67
42529IL0060073	Rating Area 1	No Preference	60	1143.44
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42529IL0060073	Rating Area 1	No Preference	62	1210.42
42529IL0060073	Rating Area 1	No Preference	63	1243.71
42529IL0060073	Rating Area 1	No Preference	64 and over	1263.93
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42529IL0060073	Rating Area 2	No Preference	17	379.48
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42529IL0060073	Rating Area 2	No Preference	24	428.79
42529IL0060073	Rating Area 2	No Preference	25	430.51
42529IL0060073	Rating Area 2	No Preference	26	439.08
42529IL0060073	Rating Area 2	No Preference	27	449.37
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42529IL0060073	Rating Area 2	No Preference	29	479.82
42529IL0060073	Rating Area 2	No Preference	30	486.68
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42529IL0060073	Rating Area 2	No Preference	45	619.17
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42529IL0060073	Rating Area 2	No Preference	47	670.20
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42529IL0060073	Rating Area 2	No Preference	55	956.20
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42529IL0060073	Rating Area 2	No Preference	57	1044.96
42529IL0060073	Rating Area 2	No Preference	58	1092.56
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42529IL0060073	Rating Area 2	No Preference	61	1204.90
42529IL0060073	Rating Area 2	No Preference	62	1231.91
42529IL0060073	Rating Area 2	No Preference	63	1265.79

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42529IL0060073	Rating Area 3	No Preference	16	355.71
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42529IL0060073	Rating Area 3	No Preference	18	378.07
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42529IL0060073	Rating Area 3	No Preference	57	1009.16
42529IL0060073	Rating Area 3	No Preference	58	1055.13
42529IL0060073	Rating Area 3	No Preference	59	1077.90
42529IL0060073	Rating Area 3	No Preference	60	1123.87
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42529IL0060073	Rating Area 4	No Preference	17	361.72
42529IL0060073	Rating Area 4	No Preference	18	373.16
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42529IL0060073	Rating Area 4	No Preference	23	408.72
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42529IL0060073	Rating Area 4	No Preference	33	489.65
42529IL0060073	Rating Area 4	No Preference	34	496.19
42529IL0060073	Rating Area 4	No Preference	35	499.46
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42529IL0060073	Rating Area 4	No Preference	40	522.34
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42529IL0060073	Rating Area 4	No Preference	50	729.97
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42529IL0060073	Rating Area 4	No Preference	58	1041.42
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42529IL0060073	Rating Area 4	No Preference	62	1174.25
42529IL0060073	Rating Area 4	No Preference	63	1206.54
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42529IL0060073	Rating Area 5	No Preference	29	544.51
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42529IL0060073	Rating Area 5	No Preference	31	563.97
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42529IL0060073	Rating Area 5	No Preference	36	598.52
42529IL0060073	Rating Area 5	No Preference	37	602.41
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42529IL0060073	Rating Area 5	No Preference	39	614.09
42529IL0060073	Rating Area 5	No Preference	40	621.87
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42529IL0060073	Rating Area 5	No Preference	43	660.32
42529IL0060073	Rating Area 5	No Preference	44	679.78
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42529IL0060073	Rating Area 5	No Preference	48	795.59
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42529IL0060073	Rating Area 5	No Preference	50	869.07
42529IL0060073	Rating Area 5	No Preference	51	907.51
42529IL0060073	Rating Area 5	No Preference	52	949.84
42529IL0060073	Rating Area 5	No Preference	53	992.66
42529IL0060073	Rating Area 5	No Preference	54	1038.89
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42529IL0060073	Rating Area 5	No Preference	62	1398.00
42529IL0060073	Rating Area 5	No Preference	63	1436.44
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42529IL0060073	Rating Area 7	No Preference	22	437.20
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42529IL0060073	Rating Area 7	No Preference	49	745.86
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42529IL0060073	Rating Area 7	No Preference	60	1186.56
42529IL0060073	Rating Area 7	No Preference	61	1228.53
42529IL0060073	Rating Area 7	No Preference	62	1256.08
42529IL0060073	Rating Area 7	No Preference	63	1290.61
42529IL0060073	Rating Area 7	No Preference	64 and over	1311.60
42529IL0060073	Rating Area 9	No Preference	0-14	380.40
42529IL0060073	Rating Area 9	No Preference	15	414.22
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42529IL0060073	Rating Area 9	No Preference	17	440.08
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42529IL0060073	Rating Area 9	No Preference	57	1211.82
42529IL0060073	Rating Area 9	No Preference	58	1267.02
42529IL0060073	Rating Area 9	No Preference	59	1294.37
42529IL0060073	Rating Area 9	No Preference	60	1349.56
42529IL0060073	Rating Area 9	No Preference	61	1397.30
42529IL0060073	Rating Area 9	No Preference	62	1428.63
42529IL0060073	Rating Area 9	No Preference	63	1467.91
42529IL0060073	Rating Area 9	No Preference	64 and over	1491.78
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42529IL0060074	Rating Area 1	No Preference	23	528.57
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42529IL0060074	Rating Area 9	No Preference	63	1841.61
42529IL0060074	Rating Area 9	No Preference	64 and over	1871.55
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42529IL0060075	Rating Area 1	No Preference	62	1327.15
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42529IL0060076	Rating Area 1	No Preference	34	608.63
42529IL0060076	Rating Area 1	No Preference	35	612.64
42529IL0060076	Rating Area 1	No Preference	36	616.65
42529IL0060076	Rating Area 1	No Preference	37	620.66
42529IL0060076	Rating Area 1	No Preference	38	624.67
42529IL0060076	Rating Area 1	No Preference	39	632.69
42529IL0060076	Rating Area 1	No Preference	40	640.71
42529IL0060076	Rating Area 1	No Preference	41	652.74
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42529IL0060076	Rating Area 1	No Preference	43	680.32
42529IL0060076	Rating Area 1	No Preference	44	700.37
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42529IL0060076	Rating Area 1	No Preference	49	855.29
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42529IL0060076	Rating Area 1	No Preference	52	978.62
42529IL0060076	Rating Area 1	No Preference	53	1022.73
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42529IL0060076	Rating Area 1	No Preference	58	1277.41
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42529IL0060076	Rating Area 1	No Preference	62	1440.35
42529IL0060076	Rating Area 1	No Preference	63	1479.96
42529IL0060076	Rating Area 1	No Preference	64 and over	1504.02
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42529IL0060076	Rating Area 2	No Preference	37	631.68
42529IL0060076	Rating Area 2	No Preference	38	635.76
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42529IL0060076	Rating Area 2	No Preference	40	652.09
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42529IL0060076	Rating Area 2	No Preference	57	1243.45
42529IL0060076	Rating Area 2	No Preference	58	1300.09
42529IL0060076	Rating Area 2	No Preference	59	1328.15
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42529IL0060076	Rating Area 2	No Preference	62	1465.92
42529IL0060076	Rating Area 2	No Preference	63	1506.23
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42529IL0060076	Rating Area 3	No Preference	30	559.28
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42529IL0060076	Rating Area 3	No Preference	36	606.09
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42529IL0060076	Rating Area 3	No Preference	38	613.98
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42529IL0060076	Rating Area 4	No Preference	60	1319.95
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42529IL0060076	Rating Area 5	No Preference	41	753.90
42529IL0060076	Rating Area 5	No Preference	42	767.21
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42529IL0060076	Rating Area 5	No Preference	54	1236.23
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42529IL0060076	Rating Area 5	No Preference	57	1411.10
42529IL0060076	Rating Area 5	No Preference	58	1475.37
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42529IL0060076	Rating Area 5	No Preference	64 and over	1737.09

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42529IL0060076	Rating Area 7	No Preference	31	602.97
42529IL0060076	Rating Area 7	No Preference	32	615.46
42529IL0060076	Rating Area 7	No Preference	33	623.26
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42529IL0060076	Rating Area 7	No Preference	37	644.07
42529IL0060076	Rating Area 7	No Preference	38	648.23
42529IL0060076	Rating Area 7	No Preference	39	656.56
42529IL0060076	Rating Area 7	No Preference	40	664.88
42529IL0060076	Rating Area 7	No Preference	41	677.37
42529IL0060076	Rating Area 7	No Preference	42	689.33
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42529IL0060076	Rating Area 7	No Preference	44	726.79
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42529IL0060076	Rating Area 7	No Preference	47	813.15
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42529IL0060076	Rating Area 7	No Preference	49	887.55
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42529IL0060076	Rating Area 7	No Preference	51	970.27
42529IL0060076	Rating Area 7	No Preference	52	1015.53
42529IL0060076	Rating Area 7	No Preference	53	1061.31
42529IL0060076	Rating Area 7	No Preference	54	1110.73
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42529IL0060076	Rating Area 7	No Preference	56	1213.74
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42529IL0060076	Rating Area 7	No Preference	62	1494.68

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42529IL0060076	Rating Area 9	No Preference	23	591.71
42529IL0060076	Rating Area 9	No Preference	24	591.71
42529IL0060076	Rating Area 9	No Preference	25	594.08
42529IL0060076	Rating Area 9	No Preference	26	605.91
42529IL0060076	Rating Area 9	No Preference	27	620.11
42529IL0060076	Rating Area 9	No Preference	28	643.19
42529IL0060076	Rating Area 9	No Preference	29	662.12
42529IL0060076	Rating Area 9	No Preference	30	671.59
42529IL0060076	Rating Area 9	No Preference	31	685.79
42529IL0060076	Rating Area 9	No Preference	32	699.99
42529IL0060076	Rating Area 9	No Preference	33	708.87
42529IL0060076	Rating Area 9	No Preference	34	718.34
42529IL0060076	Rating Area 9	No Preference	35	723.07
42529IL0060076	Rating Area 9	No Preference	36	727.80
42529IL0060076	Rating Area 9	No Preference	37	732.54
42529IL0060076	Rating Area 9	No Preference	38	737.27
42529IL0060076	Rating Area 9	No Preference	39	746.74
42529IL0060076	Rating Area 9	No Preference	40	756.21
42529IL0060076	Rating Area 9	No Preference	41	770.41
42529IL0060076	Rating Area 9	No Preference	42	784.02
42529IL0060076	Rating Area 9	No Preference	43	802.95
42529IL0060076	Rating Area 9	No Preference	44	826.62
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42529IL0060076	Rating Area 9	No Preference	47	924.84
42529IL0060076	Rating Area 9	No Preference	48	967.45
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42529IL0060076	Rating Area 9	No Preference	51	1103.54
42529IL0060076	Rating Area 9	No Preference	52	1155.02
42529IL0060076	Rating Area 9	No Preference	53	1207.09
42529IL0060076	Rating Area 9	No Preference	54	1263.30
42529IL0060076	Rating Area 9	No Preference	55	1319.51
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42529IL0060076	Rating Area 9	No Preference	57	1442.00
42529IL0060076	Rating Area 9	No Preference	58	1507.68
42529IL0060076	Rating Area 9	No Preference	59	1540.22
42529IL0060076	Rating Area 9	No Preference	60	1605.90

42529IL0060076	Rating Area 9	No Preference	61	1662.71
42529IL0060076	Rating Area 9	No Preference	62	1699.98
42529IL0060076	Rating Area 9	No Preference	63	1746.73
42529IL0060076	Rating Area 9	No Preference	64 and over	1775.13



<b>2025 Rates Table Template v14.0</b>				
<i>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.</i>				
<i>If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.</i>				
<i>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.</i>				
<i>If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.</i>				
<i>To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.</i>				
<b>HIOS Issuer ID*</b>	42529			
<b>Rate Effective Date*</b>	10/1/2025			
<b>Rate Expiration Date*</b>	12/31/2025			
<b>Rating Method*</b>	Age-Based Rates			
<b>Plan ID*</b>	<b>Rating Area ID*</b>	<b>Tobacco*</b>	<b>Age*</b>	<b>Individual Rate*</b>
<b>Required:</b> Enter the 14-character Plan ID	<b>Required:</b> Select the Rating Area ID	<b>Required:</b> Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	<b>Required:</b> Select the age of a subscriber eligible for the rate	<b>Required:</b> Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
42529IL0060005	Rating Area 1	No Preference	0-14	345.18
42529IL0060005	Rating Area 1	No Preference	15	375.87
42529IL0060005	Rating Area 1	No Preference	16	387.60
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42529IL0060048	Rating Area 1	No Preference	44	706.04
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42529IL0060048	Rating Area 1	No Preference	54	1079.03
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42529IL0060048	Rating Area 1	No Preference	56	1179.10
42529IL0060048	Rating Area 1	No Preference	57	1231.66
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42529IL0060049	Rating Area 1	No Preference	48	731.76
42529IL0060049	Rating Area 1	No Preference	49	763.54
42529IL0060049	Rating Area 1	No Preference	50	799.34
42529IL0060049	Rating Area 1	No Preference	51	834.70
42529IL0060049	Rating Area 1	No Preference	52	873.64
42529IL0060049	Rating Area 1	No Preference	53	913.02
42529IL0060049	Rating Area 1	No Preference	54	955.54
42529IL0060049	Rating Area 1	No Preference	55	998.06
42529IL0060049	Rating Area 1	No Preference	56	1044.16
42529IL0060049	Rating Area 1	No Preference	57	1090.70
42529IL0060049	Rating Area 1	No Preference	58	1140.38
42529IL0060049	Rating Area 1	No Preference	59	1165.00
42529IL0060049	Rating Area 1	No Preference	60	1214.68
42529IL0060049	Rating Area 1	No Preference	61	1257.64
42529IL0060049	Rating Area 1	No Preference	62	1285.84
42529IL0060049	Rating Area 1	No Preference	63	1321.20
42529IL0060049	Rating Area 1	No Preference	64 and over	1342.68
42529IL0060049	Rating Area 2	No Preference	0-14	348.47



42529IL0060049	Rating Area 2	No Preference	15	379.44
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42529IL0060049	Rating Area 2	No Preference	17	403.13
42529IL0060049	Rating Area 2	No Preference	18	415.88
42529IL0060049	Rating Area 2	No Preference	19	428.63
42529IL0060049	Rating Area 2	No Preference	20	441.84
42529IL0060049	Rating Area 2	No Preference	21	455.51
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42529IL0060049	Rating Area 2	No Preference	23	455.51
42529IL0060049	Rating Area 2	No Preference	24	455.51
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42529IL0060049	Rating Area 2	No Preference	26	466.44
42529IL0060049	Rating Area 2	No Preference	27	477.37
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42529IL0060049	Rating Area 2	No Preference	30	517.00
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42529IL0060049	Rating Area 2	No Preference	37	563.92
42529IL0060049	Rating Area 2	No Preference	38	567.57
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42529IL0060049	Rating Area 2	No Preference	40	582.14
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42529IL0060049	Rating Area 2	No Preference	42	603.55
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42529IL0060049	Rating Area 2	No Preference	45	657.76
42529IL0060049	Rating Area 2	No Preference	46	683.27
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42529IL0060049	Rating Area 2	No Preference	49	777.10
42529IL0060049	Rating Area 2	No Preference	50	813.54
42529IL0060049	Rating Area 2	No Preference	51	849.53
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42529IL0060049	Rating Area 2	No Preference	53	929.24
42529IL0060049	Rating Area 2	No Preference	54	972.51
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42529IL0060049	Rating Area 2	No Preference	56	1062.70
42529IL0060049	Rating Area 2	No Preference	57	1110.08
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42529IL0060049	Rating Area 2	No Preference	59	1185.69
42529IL0060049	Rating Area 2	No Preference	60	1236.25
42529IL0060049	Rating Area 2	No Preference	61	1279.98
42529IL0060049	Rating Area 2	No Preference	62	1308.68
42529IL0060049	Rating Area 2	No Preference	63	1344.67

42529IL0060049	Rating Area 2	No Preference	64 and over	1366.53
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42529IL0060049	Rating Area 3	No Preference	15	366.44
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42529IL0060049	Rating Area 3	No Preference	38	548.12
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42529IL0060049	Rating Area 3	No Preference	42	582.87
42529IL0060049	Rating Area 3	No Preference	43	596.94
42529IL0060049	Rating Area 3	No Preference	44	614.54
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42529IL0060049	Rating Area 3	No Preference	46	659.85
42529IL0060049	Rating Area 3	No Preference	47	687.56
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42529IL0060049	Rating Area 3	No Preference	51	820.41
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42529IL0060049	Rating Area 3	No Preference	55	980.98
42529IL0060049	Rating Area 3	No Preference	56	1026.29
42529IL0060049	Rating Area 3	No Preference	57	1072.04
42529IL0060049	Rating Area 3	No Preference	58	1120.87
42529IL0060049	Rating Area 3	No Preference	59	1145.06
42529IL0060049	Rating Area 3	No Preference	60	1193.89
42529IL0060049	Rating Area 3	No Preference	61	1236.12

42529IL0060049	Rating Area 3	No Preference	62	1263.83
42529IL0060049	Rating Area 3	No Preference	63	1298.58
42529IL0060049	Rating Area 3	No Preference	64 and over	1319.70
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42529IL0060049	Rating Area 4	No Preference	16	372.96
42529IL0060049	Rating Area 4	No Preference	17	384.25
42529IL0060049	Rating Area 4	No Preference	18	396.41
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42529IL0060049	Rating Area 4	No Preference	23	434.18
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42529IL0060049	Rating Area 4	No Preference	30	492.79
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42529IL0060049	Rating Area 4	No Preference	45	626.96
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42529IL0060049	Rating Area 4	No Preference	56	1012.94
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42529IL0060049	Rating Area 4	No Preference	58	1106.29
42529IL0060049	Rating Area 4	No Preference	59	1130.17

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42529IL0060049	Rating Area 4	No Preference	62	1247.40
42529IL0060049	Rating Area 4	No Preference	63	1281.70
42529IL0060049	Rating Area 4	No Preference	64 and over	1302.54
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42529IL0060049	Rating Area 5	No Preference	39	652.35
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42529IL0060049	Rating Area 5	No Preference	62	1485.11
42529IL0060049	Rating Area 5	No Preference	63	1525.95
42529IL0060049	Rating Area 5	No Preference	64 and over	1550.76
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42529IL0060049	Rating Area 7	No Preference	23	464.44
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42529IL0060049	Rating Area 7	No Preference	25	466.30
42529IL0060049	Rating Area 7	No Preference	26	475.59
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42529IL0060049	Rating Area 7	No Preference	29	519.71
42529IL0060049	Rating Area 7	No Preference	30	527.14
42529IL0060049	Rating Area 7	No Preference	31	538.29
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42529IL0060049	Rating Area 7	No Preference	33	556.40
42529IL0060049	Rating Area 7	No Preference	34	563.83
42529IL0060049	Rating Area 7	No Preference	35	567.55
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42529IL0060049	Rating Area 7	No Preference	37	574.98
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42529IL0060049	Rating Area 7	No Preference	49	792.33
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42529IL0060049	Rating Area 7	No Preference	51	866.18
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42529IL0060049	Rating Area 7	No Preference	53	947.46
42529IL0060049	Rating Area 7	No Preference	54	991.58
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42529IL0060049	Rating Area 7	No Preference	59	1208.94
42529IL0060049	Rating Area 7	No Preference	60	1260.49
42529IL0060049	Rating Area 7	No Preference	61	1305.08
42529IL0060049	Rating Area 7	No Preference	62	1334.34
42529IL0060049	Rating Area 7	No Preference	63	1371.03
42529IL0060049	Rating Area 7	No Preference	64 and over	1393.32
42529IL0060049	Rating Area 9	No Preference	0-14	404.10
42529IL0060049	Rating Area 9	No Preference	15	440.02
42529IL0060049	Rating Area 9	No Preference	16	453.76
42529IL0060049	Rating Area 9	No Preference	17	467.49
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42529IL0060049	Rating Area 9	No Preference	27	553.60
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42529IL0060049	Rating Area 9	No Preference	29	591.10
42529IL0060049	Rating Area 9	No Preference	30	599.55
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42529IL0060049	Rating Area 9	No Preference	35	645.51
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42529IL0060049	Rating Area 9	No Preference	40	675.09
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42529IL0060049	Rating Area 9	No Preference	43	716.82
42529IL0060049	Rating Area 9	No Preference	44	737.95
42529IL0060049	Rating Area 9	No Preference	45	762.78
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42529IL0060049	Rating Area 9	No Preference	60	1433.64
42529IL0060049	Rating Area 9	No Preference	61	1484.35
42529IL0060049	Rating Area 9	No Preference	62	1517.63
42529IL0060049	Rating Area 9	No Preference	63	1559.36
42529IL0060049	Rating Area 9	No Preference	64 and over	1584.72
42529IL0060051	Rating Area 1	No Preference	0-14	337.12
42529IL0060051	Rating Area 1	No Preference	15	367.09
42529IL0060051	Rating Area 1	No Preference	16	378.54
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42529IL0060051	Rating Area 1	No Preference	22	440.68
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42529IL0060051	Rating Area 1	No Preference	28	479.02
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42529IL0060051	Rating Area 1	No Preference	46	661.02
42529IL0060051	Rating Area 1	No Preference	47	688.78
42529IL0060051	Rating Area 1	No Preference	48	720.51
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42529IL0060051	Rating Area 1	No Preference	50	787.05
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42529IL0060051	Rating Area 1	No Preference	56	1028.11
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42529IL0060051	Rating Area 1	No Preference	59	1147.09
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42529IL0060051	Rating Area 1	No Preference	61	1238.31
42529IL0060051	Rating Area 1	No Preference	62	1266.07
42529IL0060051	Rating Area 1	No Preference	63	1300.89
42529IL0060051	Rating Area 1	No Preference	64 and over	1322.04
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42529IL0060060	Rating Area 2	No Preference	62	1618.22
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42529IL0060060	Rating Area 3	No Preference	62	1562.77
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42529IL0060060	Rating Area 4	No Preference	63	1584.87
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42529IL0060060	Rating Area 5	No Preference	62	1836.36
42529IL0060060	Rating Area 5	No Preference	63	1886.86
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42529IL0060060	Rating Area 7	No Preference	62	1649.96
42529IL0060060	Rating Area 7	No Preference	63	1695.33
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42529IL0060061	Rating Area 1	No Preference	31	622.58
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42529IL0060061	Rating Area 2	No Preference	33	654.96
42529IL0060061	Rating Area 2	No Preference	34	663.71
42529IL0060061	Rating Area 2	No Preference	35	668.08
42529IL0060061	Rating Area 2	No Preference	36	672.45
42529IL0060061	Rating Area 2	No Preference	37	676.83
42529IL0060061	Rating Area 2	No Preference	38	681.20
42529IL0060061	Rating Area 2	No Preference	39	689.95
42529IL0060061	Rating Area 2	No Preference	40	698.70
42529IL0060061	Rating Area 2	No Preference	41	711.82
42529IL0060061	Rating Area 2	No Preference	42	724.39
42529IL0060061	Rating Area 2	No Preference	43	741.89
42529IL0060061	Rating Area 2	No Preference	44	763.75
42529IL0060061	Rating Area 2	No Preference	45	789.45
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42529IL0060061	Rating Area 2	No Preference	47	854.51
42529IL0060061	Rating Area 2	No Preference	48	893.87
42529IL0060061	Rating Area 2	No Preference	49	932.69
42529IL0060061	Rating Area 2	No Preference	50	976.42
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42529IL0060061	Rating Area 2	No Preference	52	1067.18
42529IL0060061	Rating Area 2	No Preference	53	1115.29
42529IL0060061	Rating Area 2	No Preference	54	1167.23
42529IL0060061	Rating Area 2	No Preference	55	1219.16
42529IL0060061	Rating Area 2	No Preference	56	1275.47
42529IL0060061	Rating Area 2	No Preference	57	1332.33
42529IL0060061	Rating Area 2	No Preference	58	1393.02
42529IL0060061	Rating Area 2	No Preference	59	1423.09
42529IL0060061	Rating Area 2	No Preference	60	1483.77
42529IL0060061	Rating Area 2	No Preference	61	1536.26
42529IL0060061	Rating Area 2	No Preference	62	1570.70
42529IL0060061	Rating Area 2	No Preference	63	1613.89
42529IL0060061	Rating Area 2	No Preference	64 and over	1640.13
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42529IL0060061	Rating Area 3	No Preference	53	1077.08
42529IL0060061	Rating Area 3	No Preference	54	1127.24
42529IL0060061	Rating Area 3	No Preference	55	1177.40
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42529IL0060061	Rating Area 3	No Preference	57	1286.69
42529IL0060061	Rating Area 3	No Preference	58	1345.29
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42529IL0060061	Rating Area 3	No Preference	60	1432.94
42529IL0060061	Rating Area 3	No Preference	61	1483.62
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42529IL0060061	Rating Area 3	No Preference	64 and over	1583.94
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42529IL0060061	Rating Area 4	No Preference	54	1112.57
42529IL0060061	Rating Area 4	No Preference	55	1162.08
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42529IL0060061	Rating Area 4	No Preference	62	1497.15
42529IL0060061	Rating Area 4	No Preference	63	1538.32
42529IL0060061	Rating Area 4	No Preference	64 and over	1563.33
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42529IL0060061	Rating Area 5	No Preference	15	516.80

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42529IL0060061	Rating Area 5	No Preference	61	1743.35
42529IL0060061	Rating Area 5	No Preference	62	1782.44
42529IL0060061	Rating Area 5	No Preference	63	1831.45
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42529IL0060061	Rating Area 7	No Preference	44	778.73
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42529IL0060061	Rating Area 7	No Preference	46	836.15
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42529IL0060061	Rating Area 7	No Preference	48	911.40
42529IL0060061	Rating Area 7	No Preference	49	950.98
42529IL0060061	Rating Area 7	No Preference	50	995.57
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42529IL0060061	Rating Area 7	No Preference	54	1190.11
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42529IL0060061	Rating Area 7	No Preference	56	1300.48
42529IL0060061	Rating Area 7	No Preference	57	1358.46
42529IL0060061	Rating Area 7	No Preference	58	1420.33
42529IL0060061	Rating Area 7	No Preference	59	1450.99
42529IL0060061	Rating Area 7	No Preference	60	1512.87
42529IL0060061	Rating Area 7	No Preference	61	1566.38
42529IL0060061	Rating Area 7	No Preference	62	1601.50

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42529IL0060061	Rating Area 7	No Preference	64 and over	1672.29
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42529IL0060061	Rating Area 9	No Preference	16	544.61
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42529IL0060061	Rating Area 9	No Preference	19	596.59
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42529IL0060061	Rating Area 9	No Preference	22	634.00
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42529IL0060061	Rating Area 9	No Preference	25	636.54
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42529IL0060061	Rating Area 9	No Preference	28	689.16
42529IL0060061	Rating Area 9	No Preference	29	709.45
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42529IL0060061	Rating Area 9	No Preference	31	734.81
42529IL0060061	Rating Area 9	No Preference	32	750.02
42529IL0060061	Rating Area 9	No Preference	33	759.53
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42529IL0060061	Rating Area 9	No Preference	36	779.82
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42529IL0060061	Rating Area 9	No Preference	51	1182.41
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42529IL0060061	Rating Area 9	No Preference	56	1479.12
42529IL0060061	Rating Area 9	No Preference	57	1545.06
42529IL0060061	Rating Area 9	No Preference	58	1615.43
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42529IL0060061	Rating Area 9	No Preference	63	1871.57
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42529IL0060062	Rating Area 1	No Preference	30	536.73
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42529IL0060062	Rating Area 1	No Preference	44	660.63
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42529IL0060062	Rating Area 1	No Preference	48	773.18
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42529IL0060062	Rating Area 1	No Preference	56	1103.25
42529IL0060062	Rating Area 1	No Preference	57	1152.43
42529IL0060062	Rating Area 1	No Preference	58	1204.92

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42529IL0060062	Rating Area 1	No Preference	61	1328.82
42529IL0060062	Rating Area 1	No Preference	62	1358.61
42529IL0060062	Rating Area 1	No Preference	63	1395.97
42529IL0060062	Rating Area 1	No Preference	64 and over	1418.67
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42529IL0060062	Rating Area 2	No Preference	36	591.99
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42529IL0060062	Rating Area 2	No Preference	39	607.39
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42529IL0060062	Rating Area 2	No Preference	50	859.58
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42529IL0060062	Rating Area 2	No Preference	54	1027.55
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42529IL0060062	Rating Area 2	No Preference	60	1306.22
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42529IL0060062	Rating Area 2	No Preference	62	1382.75
42529IL0060062	Rating Area 2	No Preference	63	1420.77
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42529IL0060062	Rating Area 3	No Preference	61	1306.09
42529IL0060062	Rating Area 3	No Preference	62	1335.37
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42529IL0060062	Rating Area 4	No Preference	61	1289.12
42529IL0060062	Rating Area 4	No Preference	62	1318.02
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42529IL0060063	Rating Area 1	No Preference	62	1320.78
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42529IL0060063	Rating Area 2	No Preference	45	675.62
42529IL0060063	Rating Area 2	No Preference	46	701.82
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42529IL0060063	Rating Area 2	No Preference	48	764.98
42529IL0060063	Rating Area 2	No Preference	49	798.20
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42529IL0060063	Rating Area 2	No Preference	51	872.60
42529IL0060063	Rating Area 2	No Preference	52	913.30
42529IL0060063	Rating Area 2	No Preference	53	954.48
42529IL0060063	Rating Area 2	No Preference	54	998.92
42529IL0060063	Rating Area 2	No Preference	55	1043.37
42529IL0060063	Rating Area 2	No Preference	56	1091.56
42529IL0060063	Rating Area 2	No Preference	57	1140.22
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42529IL0060063	Rating Area 2	No Preference	59	1217.89
42529IL0060063	Rating Area 2	No Preference	60	1269.83
42529IL0060063	Rating Area 2	No Preference	61	1314.74
42529IL0060063	Rating Area 2	No Preference	62	1344.22
42529IL0060063	Rating Area 2	No Preference	63	1381.18
42529IL0060063	Rating Area 2	No Preference	64 and over	1403.64
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42529IL0060063	Rating Area 3	No Preference	15	376.39
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42529IL0060063	Rating Area 4	No Preference	61	1253.18
42529IL0060063	Rating Area 4	No Preference	62	1281.27
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42529IL0060063	Rating Area 5	No Preference	51	990.22
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42529IL0060063	Rating Area 5	No Preference	62	1525.42
42529IL0060063	Rating Area 5	No Preference	63	1567.36
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42529IL0060063	Rating Area 7	No Preference	60	1294.71
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42529IL0060063	Rating Area 9	No Preference	60	1472.56
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42529IL0060064	Rating Area 1	No Preference	62	1303.51
42529IL0060064	Rating Area 1	No Preference	63	1339.35
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42529IL0060065	Rating Area 2	No Preference	62	1326.87
42529IL0060065	Rating Area 2	No Preference	63	1363.35

42529IL0060065	Rating Area 2	No Preference	64 and over	1385.52
42529IL0060065	Rating Area 3	No Preference	0-14	341.21
42529IL0060065	Rating Area 3	No Preference	15	371.53
42529IL0060065	Rating Area 3	No Preference	16	383.13
42529IL0060065	Rating Area 3	No Preference	17	394.73
42529IL0060065	Rating Area 3	No Preference	18	407.22
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42529IL0060065	Rating Area 3	No Preference	20	432.64
42529IL0060065	Rating Area 3	No Preference	21	446.02
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42529IL0060065	Rating Area 3	No Preference	23	446.02
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42529IL0060065	Rating Area 3	No Preference	26	456.72
42529IL0060065	Rating Area 3	No Preference	27	467.43
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42529IL0060065	Rating Area 3	No Preference	29	499.10
42529IL0060065	Rating Area 3	No Preference	30	506.23
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42529IL0060065	Rating Area 3	No Preference	32	527.64
42529IL0060065	Rating Area 3	No Preference	33	534.33
42529IL0060065	Rating Area 3	No Preference	34	541.47
42529IL0060065	Rating Area 3	No Preference	35	545.04
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42529IL0060065	Rating Area 3	No Preference	37	552.17
42529IL0060065	Rating Area 3	No Preference	38	555.74
42529IL0060065	Rating Area 3	No Preference	39	562.88
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42529IL0060065	Rating Area 3	No Preference	42	590.98
42529IL0060065	Rating Area 3	No Preference	43	605.25
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42529IL0060065	Rating Area 3	No Preference	45	644.05
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42529IL0060065	Rating Area 3	No Preference	54	952.25
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42529IL0060065	Rating Area 3	No Preference	56	1040.56
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42529IL0060065	Rating Area 3	No Preference	60	1210.50
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42529IL0060065	Rating Area 4	No Preference	57	1072.82
42529IL0060065	Rating Area 4	No Preference	58	1121.68
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42529IL0060065	Rating Area 4	No Preference	60	1194.76
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42529IL0060065	Rating Area 4	No Preference	62	1264.75
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42529IL0060065	Rating Area 5	No Preference	62	1505.74
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42529IL0060066	Rating Area 2	No Preference	62	1374.62
42529IL0060066	Rating Area 2	No Preference	63	1412.41
42529IL0060066	Rating Area 2	No Preference	64 and over	1435.38
42529IL0060066	Rating Area 3	No Preference	0-14	353.48
42529IL0060066	Rating Area 3	No Preference	15	384.90
42529IL0060066	Rating Area 3	No Preference	16	396.91
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42529IL0060066	Rating Area 3	No Preference	18	421.86
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42529IL0060068	Rating Area 3	No Preference	43	572.25
42529IL0060068	Rating Area 3	No Preference	44	589.11
42529IL0060068	Rating Area 3	No Preference	45	608.93
42529IL0060068	Rating Area 3	No Preference	46	632.55
42529IL0060068	Rating Area 3	No Preference	47	659.12
42529IL0060068	Rating Area 3	No Preference	48	689.48
42529IL0060068	Rating Area 3	No Preference	49	719.42
42529IL0060068	Rating Area 3	No Preference	50	753.16
42529IL0060068	Rating Area 3	No Preference	51	786.47
42529IL0060068	Rating Area 3	No Preference	52	823.16
42529IL0060068	Rating Area 3	No Preference	53	860.27
42529IL0060068	Rating Area 3	No Preference	54	900.33
42529IL0060068	Rating Area 3	No Preference	55	940.39
42529IL0060068	Rating Area 3	No Preference	56	983.83
42529IL0060068	Rating Area 3	No Preference	57	1027.68
42529IL0060068	Rating Area 3	No Preference	58	1074.49
42529IL0060068	Rating Area 3	No Preference	59	1097.69
42529IL0060068	Rating Area 3	No Preference	60	1144.49
42529IL0060068	Rating Area 3	No Preference	61	1184.98
42529IL0060068	Rating Area 3	No Preference	62	1211.54
42529IL0060068	Rating Area 3	No Preference	63	1244.86
42529IL0060068	Rating Area 3	No Preference	64 and over	1265.10
42529IL0060068	Rating Area 4	No Preference	0-14	318.40
42529IL0060068	Rating Area 4	No Preference	15	346.70
42529IL0060068	Rating Area 4	No Preference	16	357.52
42529IL0060068	Rating Area 4	No Preference	17	368.35

42529IL0060068	Rating Area 4	No Preference	18	380.00
42529IL0060068	Rating Area 4	No Preference	19	391.65
42529IL0060068	Rating Area 4	No Preference	20	403.72
42529IL0060068	Rating Area 4	No Preference	21	416.21
42529IL0060068	Rating Area 4	No Preference	22	416.21
42529IL0060068	Rating Area 4	No Preference	23	416.21
42529IL0060068	Rating Area 4	No Preference	24	416.21
42529IL0060068	Rating Area 4	No Preference	25	417.87
42529IL0060068	Rating Area 4	No Preference	26	426.20
42529IL0060068	Rating Area 4	No Preference	27	436.19
42529IL0060068	Rating Area 4	No Preference	28	452.42
42529IL0060068	Rating Area 4	No Preference	29	465.74
42529IL0060068	Rating Area 4	No Preference	30	472.40
42529IL0060068	Rating Area 4	No Preference	31	482.39
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42529IL0060068	Rating Area 4	No Preference	33	498.62
42529IL0060068	Rating Area 4	No Preference	34	505.28
42529IL0060068	Rating Area 4	No Preference	35	508.61
42529IL0060068	Rating Area 4	No Preference	36	511.94
42529IL0060068	Rating Area 4	No Preference	37	515.27
42529IL0060068	Rating Area 4	No Preference	38	518.60
42529IL0060068	Rating Area 4	No Preference	39	525.26
42529IL0060068	Rating Area 4	No Preference	40	531.92
42529IL0060068	Rating Area 4	No Preference	41	541.91
42529IL0060068	Rating Area 4	No Preference	42	551.48
42529IL0060068	Rating Area 4	No Preference	43	564.80
42529IL0060068	Rating Area 4	No Preference	44	581.45
42529IL0060068	Rating Area 4	No Preference	45	601.01
42529IL0060068	Rating Area 4	No Preference	46	624.32
42529IL0060068	Rating Area 4	No Preference	47	650.54
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42529IL0060068	Rating Area 4	No Preference	49	710.05
42529IL0060068	Rating Area 4	No Preference	50	743.35
42529IL0060068	Rating Area 4	No Preference	51	776.23
42529IL0060068	Rating Area 4	No Preference	52	812.44
42529IL0060068	Rating Area 4	No Preference	53	849.07
42529IL0060068	Rating Area 4	No Preference	54	888.61
42529IL0060068	Rating Area 4	No Preference	55	928.15
42529IL0060068	Rating Area 4	No Preference	56	971.02
42529IL0060068	Rating Area 4	No Preference	57	1014.30
42529IL0060068	Rating Area 4	No Preference	58	1060.50
42529IL0060068	Rating Area 4	No Preference	59	1083.39
42529IL0060068	Rating Area 4	No Preference	60	1129.59
42529IL0060068	Rating Area 4	No Preference	61	1169.55
42529IL0060068	Rating Area 4	No Preference	62	1195.77
42529IL0060068	Rating Area 4	No Preference	63	1228.65
42529IL0060068	Rating Area 4	No Preference	64 and over	1248.63
42529IL0060068	Rating Area 5	No Preference	0-14	379.07
42529IL0060068	Rating Area 5	No Preference	15	412.77

42529IL0060068	Rating Area 5	No Preference	16	425.65
42529IL0060068	Rating Area 5	No Preference	17	438.54
42529IL0060068	Rating Area 5	No Preference	18	452.41
42529IL0060068	Rating Area 5	No Preference	19	466.28
42529IL0060068	Rating Area 5	No Preference	20	480.65
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42529IL0060068	Rating Area 5	No Preference	22	495.52
42529IL0060068	Rating Area 5	No Preference	23	495.52
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42529IL0060068	Rating Area 5	No Preference	25	497.50
42529IL0060068	Rating Area 5	No Preference	26	507.41
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42529IL0060068	Rating Area 5	No Preference	28	538.63
42529IL0060068	Rating Area 5	No Preference	29	554.49
42529IL0060068	Rating Area 5	No Preference	30	562.42
42529IL0060068	Rating Area 5	No Preference	31	574.31
42529IL0060068	Rating Area 5	No Preference	32	586.20
42529IL0060068	Rating Area 5	No Preference	33	593.63
42529IL0060068	Rating Area 5	No Preference	34	601.56
42529IL0060068	Rating Area 5	No Preference	35	605.53
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42529IL0060068	Rating Area 5	No Preference	37	613.45
42529IL0060068	Rating Area 5	No Preference	38	617.42
42529IL0060068	Rating Area 5	No Preference	39	625.35
42529IL0060068	Rating Area 5	No Preference	40	633.27
42529IL0060068	Rating Area 5	No Preference	41	645.17
42529IL0060068	Rating Area 5	No Preference	42	656.56
42529IL0060068	Rating Area 5	No Preference	43	672.42
42529IL0060068	Rating Area 5	No Preference	44	692.24
42529IL0060068	Rating Area 5	No Preference	45	715.53
42529IL0060068	Rating Area 5	No Preference	46	743.28
42529IL0060068	Rating Area 5	No Preference	47	774.50
42529IL0060068	Rating Area 5	No Preference	48	810.18
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42529IL0060068	Rating Area 5	No Preference	50	885.00
42529IL0060068	Rating Area 5	No Preference	51	924.14
42529IL0060068	Rating Area 5	No Preference	52	967.26
42529IL0060068	Rating Area 5	No Preference	53	1010.86
42529IL0060068	Rating Area 5	No Preference	54	1057.94
42529IL0060068	Rating Area 5	No Preference	55	1105.01
42529IL0060068	Rating Area 5	No Preference	56	1156.05
42529IL0060068	Rating Area 5	No Preference	57	1207.58
42529IL0060068	Rating Area 5	No Preference	58	1262.58
42529IL0060068	Rating Area 5	No Preference	59	1289.84
42529IL0060068	Rating Area 5	No Preference	60	1344.84
42529IL0060068	Rating Area 5	No Preference	61	1392.41
42529IL0060068	Rating Area 5	No Preference	62	1423.63
42529IL0060068	Rating Area 5	No Preference	63	1462.78
42529IL0060068	Rating Area 5	No Preference	64 and over	1486.56

42529IL0060068	Rating Area 7	No Preference	0-14	340.59
42529IL0060068	Rating Area 7	No Preference	15	370.87
42529IL0060068	Rating Area 7	No Preference	16	382.44
42529IL0060068	Rating Area 7	No Preference	17	394.02
42529IL0060068	Rating Area 7	No Preference	18	406.49
42529IL0060068	Rating Area 7	No Preference	19	418.95
42529IL0060068	Rating Area 7	No Preference	20	431.86
42529IL0060068	Rating Area 7	No Preference	21	445.22
42529IL0060068	Rating Area 7	No Preference	22	445.22
42529IL0060068	Rating Area 7	No Preference	23	445.22
42529IL0060068	Rating Area 7	No Preference	24	445.22
42529IL0060068	Rating Area 7	No Preference	25	447.00
42529IL0060068	Rating Area 7	No Preference	26	455.91
42529IL0060068	Rating Area 7	No Preference	27	466.59
42529IL0060068	Rating Area 7	No Preference	28	483.95
42529IL0060068	Rating Area 7	No Preference	29	498.20
42529IL0060068	Rating Area 7	No Preference	30	505.32
42529IL0060068	Rating Area 7	No Preference	31	516.01
42529IL0060068	Rating Area 7	No Preference	32	526.70
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42529IL0060068	Rating Area 7	No Preference	34	540.50
42529IL0060068	Rating Area 7	No Preference	35	544.06
42529IL0060068	Rating Area 7	No Preference	36	547.62
42529IL0060068	Rating Area 7	No Preference	37	551.18
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42529IL0060068	Rating Area 7	No Preference	39	561.87
42529IL0060068	Rating Area 7	No Preference	40	568.99
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42529IL0060068	Rating Area 7	No Preference	42	589.92
42529IL0060068	Rating Area 7	No Preference	43	604.16
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42529IL0060068	Rating Area 7	No Preference	45	642.90
42529IL0060068	Rating Area 7	No Preference	46	667.83
42529IL0060068	Rating Area 7	No Preference	47	695.88
42529IL0060068	Rating Area 7	No Preference	48	727.93
42529IL0060068	Rating Area 7	No Preference	49	759.55
42529IL0060068	Rating Area 7	No Preference	50	795.16
42529IL0060068	Rating Area 7	No Preference	51	830.34
42529IL0060068	Rating Area 7	No Preference	52	869.07
42529IL0060068	Rating Area 7	No Preference	53	908.25
42529IL0060068	Rating Area 7	No Preference	54	950.54
42529IL0060068	Rating Area 7	No Preference	55	992.84
42529IL0060068	Rating Area 7	No Preference	56	1038.70
42529IL0060068	Rating Area 7	No Preference	57	1085.00
42529IL0060068	Rating Area 7	No Preference	58	1134.42
42529IL0060068	Rating Area 7	No Preference	59	1158.91
42529IL0060068	Rating Area 7	No Preference	60	1208.33
42529IL0060068	Rating Area 7	No Preference	61	1251.07
42529IL0060068	Rating Area 7	No Preference	62	1279.12

42529IL0060068	Rating Area 7	No Preference	63	1314.29
42529IL0060068	Rating Area 7	No Preference	64 and over	1335.66
42529IL0060068	Rating Area 9	No Preference	0-14	387.38
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42529IL0060068	Rating Area 9	No Preference	16	434.98
42529IL0060068	Rating Area 9	No Preference	17	448.15
42529IL0060068	Rating Area 9	No Preference	18	462.32
42529IL0060068	Rating Area 9	No Preference	19	476.50
42529IL0060068	Rating Area 9	No Preference	20	491.19
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42529IL0060068	Rating Area 9	No Preference	22	506.38
42529IL0060068	Rating Area 9	No Preference	23	506.38
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42529IL0060068	Rating Area 9	No Preference	25	508.41
42529IL0060068	Rating Area 9	No Preference	26	518.53
42529IL0060068	Rating Area 9	No Preference	27	530.69
42529IL0060068	Rating Area 9	No Preference	28	550.44
42529IL0060068	Rating Area 9	No Preference	29	566.64
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42529IL0060068	Rating Area 9	No Preference	32	599.05
42529IL0060068	Rating Area 9	No Preference	33	606.64
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42529IL0060068	Rating Area 9	No Preference	35	618.80
42529IL0060068	Rating Area 9	No Preference	36	622.85
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42529IL0060068	Rating Area 9	No Preference	38	630.95
42529IL0060068	Rating Area 9	No Preference	39	639.05
42529IL0060068	Rating Area 9	No Preference	40	647.15
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42529IL0060068	Rating Area 9	No Preference	42	670.95
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42529IL0060068	Rating Area 9	No Preference	44	707.41
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42529IL0060068	Rating Area 9	No Preference	46	759.57
42529IL0060068	Rating Area 9	No Preference	47	791.47
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42529IL0060068	Rating Area 9	No Preference	49	863.88
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42529IL0060068	Rating Area 9	No Preference	51	944.40
42529IL0060068	Rating Area 9	No Preference	52	988.45
42529IL0060068	Rating Area 9	No Preference	53	1033.02
42529IL0060068	Rating Area 9	No Preference	54	1081.12
42529IL0060068	Rating Area 9	No Preference	55	1129.23
42529IL0060068	Rating Area 9	No Preference	56	1181.38
42529IL0060068	Rating Area 9	No Preference	57	1234.05
42529IL0060068	Rating Area 9	No Preference	58	1290.26
42529IL0060068	Rating Area 9	No Preference	59	1318.11
42529IL0060068	Rating Area 9	No Preference	60	1374.32

42529IL0060068	Rating Area 9	No Preference	61	1422.93
42529IL0060068	Rating Area 9	No Preference	62	1454.83
42529IL0060068	Rating Area 9	No Preference	63	1494.83
42529IL0060068	Rating Area 9	No Preference	64 and over	1519.14
42529IL0060070	Rating Area 1	No Preference	0-14	327.49
42529IL0060070	Rating Area 1	No Preference	15	356.60
42529IL0060070	Rating Area 1	No Preference	16	367.73
42529IL0060070	Rating Area 1	No Preference	17	378.86
42529IL0060070	Rating Area 1	No Preference	18	390.85
42529IL0060070	Rating Area 1	No Preference	19	402.83
42529IL0060070	Rating Area 1	No Preference	20	415.25
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42529IL0060070	Rating Area 1	No Preference	24	428.09
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42529IL0060070	Rating Area 1	No Preference	26	438.36
42529IL0060070	Rating Area 1	No Preference	27	448.64
42529IL0060070	Rating Area 1	No Preference	28	465.33
42529IL0060070	Rating Area 1	No Preference	29	479.03
42529IL0060070	Rating Area 1	No Preference	30	485.88
42529IL0060070	Rating Area 1	No Preference	31	496.16
42529IL0060070	Rating Area 1	No Preference	32	506.43
42529IL0060070	Rating Area 1	No Preference	33	512.85
42529IL0060070	Rating Area 1	No Preference	34	519.70
42529IL0060070	Rating Area 1	No Preference	35	523.13
42529IL0060070	Rating Area 1	No Preference	36	526.55
42529IL0060070	Rating Area 1	No Preference	37	529.98
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42529IL0060070	Rating Area 1	No Preference	39	540.25
42529IL0060070	Rating Area 1	No Preference	40	547.10
42529IL0060070	Rating Area 1	No Preference	41	557.37
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42529IL0060070	Rating Area 1	No Preference	43	580.92
42529IL0060070	Rating Area 1	No Preference	44	598.04
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42529IL0060070	Rating Area 1	No Preference	46	642.14
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42529IL0060070	Rating Area 1	No Preference	48	699.93
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42529IL0060070	Rating Area 1	No Preference	54	913.97
42529IL0060070	Rating Area 1	No Preference	55	954.64
42529IL0060070	Rating Area 1	No Preference	56	998.73
42529IL0060070	Rating Area 1	No Preference	57	1043.26
42529IL0060070	Rating Area 1	No Preference	58	1090.77



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42529IL0060070	Rating Area 1	No Preference	60	1161.84
42529IL0060070	Rating Area 1	No Preference	61	1202.93
42529IL0060070	Rating Area 1	No Preference	62	1229.90
42529IL0060070	Rating Area 1	No Preference	63	1263.72
42529IL0060070	Rating Area 1	No Preference	64 and over	1284.27
42529IL0060070	Rating Area 2	No Preference	0-14	333.30
42529IL0060070	Rating Area 2	No Preference	15	362.93
42529IL0060070	Rating Area 2	No Preference	16	374.26
42529IL0060070	Rating Area 2	No Preference	17	385.59
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42529IL0060070	Rating Area 2	No Preference	19	409.98
42529IL0060070	Rating Area 2	No Preference	20	422.62
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42529IL0060070	Rating Area 2	No Preference	27	456.60
42529IL0060070	Rating Area 2	No Preference	28	473.60
42529IL0060070	Rating Area 2	No Preference	29	487.54
42529IL0060070	Rating Area 2	No Preference	30	494.51
42529IL0060070	Rating Area 2	No Preference	31	504.96
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42529IL0060070	Rating Area 2	No Preference	33	521.96
42529IL0060070	Rating Area 2	No Preference	34	528.93
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42529IL0060070	Rating Area 2	No Preference	36	535.90
42529IL0060070	Rating Area 2	No Preference	37	539.38
42529IL0060070	Rating Area 2	No Preference	38	542.87
42529IL0060070	Rating Area 2	No Preference	39	549.84
42529IL0060070	Rating Area 2	No Preference	40	556.81
42529IL0060070	Rating Area 2	No Preference	41	567.27
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42529IL0060070	Rating Area 2	No Preference	43	591.23
42529IL0060070	Rating Area 2	No Preference	44	608.66
42529IL0060070	Rating Area 2	No Preference	45	629.14
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42529IL0060070	Rating Area 2	No Preference	47	680.98
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42529IL0060070	Rating Area 2	No Preference	52	850.47
42529IL0060070	Rating Area 2	No Preference	53	888.81
42529IL0060070	Rating Area 2	No Preference	54	930.20
42529IL0060070	Rating Area 2	No Preference	55	971.59
42529IL0060070	Rating Area 2	No Preference	56	1016.46

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42529IL0060070	Rating Area 2	No Preference	59	1134.10
42529IL0060070	Rating Area 2	No Preference	60	1182.46
42529IL0060070	Rating Area 2	No Preference	61	1224.29
42529IL0060070	Rating Area 2	No Preference	62	1251.74
42529IL0060070	Rating Area 2	No Preference	63	1286.16
42529IL0060070	Rating Area 2	No Preference	64 and over	1307.07
42529IL0060070	Rating Area 3	No Preference	0-14	321.88
42529IL0060070	Rating Area 3	No Preference	15	350.49
42529IL0060070	Rating Area 3	No Preference	16	361.43
42529IL0060070	Rating Area 3	No Preference	17	372.37
42529IL0060070	Rating Area 3	No Preference	18	384.15
42529IL0060070	Rating Area 3	No Preference	19	395.94
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42529IL0060070	Rating Area 3	No Preference	22	420.76
42529IL0060070	Rating Area 3	No Preference	23	420.76
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42529IL0060070	Rating Area 3	No Preference	25	422.44
42529IL0060070	Rating Area 3	No Preference	26	430.86
42529IL0060070	Rating Area 3	No Preference	27	440.96
42529IL0060070	Rating Area 3	No Preference	28	457.37
42529IL0060070	Rating Area 3	No Preference	29	470.83
42529IL0060070	Rating Area 3	No Preference	30	477.56
42529IL0060070	Rating Area 3	No Preference	31	487.66
42529IL0060070	Rating Area 3	No Preference	32	497.76
42529IL0060070	Rating Area 3	No Preference	33	504.07
42529IL0060070	Rating Area 3	No Preference	34	510.80
42529IL0060070	Rating Area 3	No Preference	35	514.17
42529IL0060070	Rating Area 3	No Preference	36	517.53
42529IL0060070	Rating Area 3	No Preference	37	520.90
42529IL0060070	Rating Area 3	No Preference	38	524.27
42529IL0060070	Rating Area 3	No Preference	39	531.00
42529IL0060070	Rating Area 3	No Preference	40	537.73
42529IL0060070	Rating Area 3	No Preference	41	547.83
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42529IL0060070	Rating Area 3	No Preference	44	587.80
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42529IL0060070	Rating Area 3	No Preference	46	631.14
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42529IL0060070	Rating Area 3	No Preference	49	717.82
42529IL0060070	Rating Area 3	No Preference	50	751.48
42529IL0060070	Rating Area 3	No Preference	51	784.72
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42529IL0060070	Rating Area 3	No Preference	53	858.35
42529IL0060070	Rating Area 3	No Preference	54	898.32

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42529IL0060071	Rating Area 4	No Preference	37	593.62
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42529IL0060072	Rating Area 4	No Preference	30	484.09
42529IL0060072	Rating Area 4	No Preference	31	494.33
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42529IL0060072	Rating Area 4	No Preference	33	510.96
42529IL0060072	Rating Area 4	No Preference	34	517.78
42529IL0060072	Rating Area 4	No Preference	35	521.20
42529IL0060072	Rating Area 4	No Preference	36	524.61
42529IL0060072	Rating Area 4	No Preference	37	528.02
42529IL0060072	Rating Area 4	No Preference	38	531.43
42529IL0060072	Rating Area 4	No Preference	39	538.26
42529IL0060072	Rating Area 4	No Preference	40	545.08
42529IL0060072	Rating Area 4	No Preference	41	555.32
42529IL0060072	Rating Area 4	No Preference	42	565.13
42529IL0060072	Rating Area 4	No Preference	43	578.77
42529IL0060072	Rating Area 4	No Preference	44	595.83
42529IL0060072	Rating Area 4	No Preference	45	615.88
42529IL0060072	Rating Area 4	No Preference	46	639.77
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42529IL0060072	Rating Area 4	No Preference	48	697.34
42529IL0060072	Rating Area 4	No Preference	49	727.63
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42529IL0060072	Rating Area 4	No Preference	51	795.44
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42529IL0060072	Rating Area 4	No Preference	53	870.08
42529IL0060072	Rating Area 4	No Preference	54	910.60
42529IL0060072	Rating Area 4	No Preference	55	951.12
42529IL0060072	Rating Area 4	No Preference	56	995.05
42529IL0060072	Rating Area 4	No Preference	57	1039.40
42529IL0060072	Rating Area 4	No Preference	58	1086.75
42529IL0060072	Rating Area 4	No Preference	59	1110.21
42529IL0060072	Rating Area 4	No Preference	60	1157.55
42529IL0060072	Rating Area 4	No Preference	61	1198.49
42529IL0060072	Rating Area 4	No Preference	62	1225.36
42529IL0060072	Rating Area 4	No Preference	63	1259.06
42529IL0060072	Rating Area 4	No Preference	64 and over	1279.53
42529IL0060072	Rating Area 5	No Preference	0-14	388.45
42529IL0060072	Rating Area 5	No Preference	15	422.98
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42529IL0060072	Rating Area 5	No Preference	17	449.39
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42529IL0060072	Rating Area 5	No Preference	19	477.82
42529IL0060072	Rating Area 5	No Preference	20	492.55
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42529IL0060072	Rating Area 5	No Preference	43	689.06
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42529IL0060072	Rating Area 5	No Preference	48	830.22
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42529IL0060072	Rating Area 5	No Preference	54	1084.11
42529IL0060072	Rating Area 5	No Preference	55	1132.35
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42529IL0060072	Rating Area 5	No Preference	58	1293.82
42529IL0060072	Rating Area 5	No Preference	59	1321.75
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42529IL0060072	Rating Area 5	No Preference	62	1458.85
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42529IL0060072	Rating Area 7	No Preference	38	568.48
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42529IL0060072	Rating Area 7	No Preference	62	1310.78
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42529IL0060072	Rating Area 7	No Preference	64 and over	1368.72
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42529IL0060072	Rating Area 9	No Preference	17	459.24
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42529IL0060072	Rating Area 9	No Preference	62	1490.83
42529IL0060072	Rating Area 9	No Preference	63	1531.82
42529IL0060072	Rating Area 9	No Preference	64 and over	1556.73
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42529IL0060073	Rating Area 1	No Preference	35	526.08
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42529IL0060073	Rating Area 1	No Preference	42	570.43
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42529IL0060073	Rating Area 1	No Preference	46	645.77
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42529IL0060073	Rating Area 1	No Preference	48	703.88
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42529IL0060073	Rating Area 1	No Preference	52	840.36
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42529IL0060073	Rating Area 1	No Preference	54	919.14
42529IL0060073	Rating Area 1	No Preference	55	960.04
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42529IL0060073	Rating Area 1	No Preference	58	1096.94
42529IL0060073	Rating Area 1	No Preference	59	1120.62
42529IL0060073	Rating Area 1	No Preference	60	1168.40
42529IL0060073	Rating Area 1	No Preference	61	1209.73
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42529IL0060073	Rating Area 1	No Preference	63	1270.87
42529IL0060073	Rating Area 1	No Preference	64 and over	1291.53
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42529IL0060073	Rating Area 2	No Preference	28	476.27
42529IL0060073	Rating Area 2	No Preference	29	490.29
42529IL0060073	Rating Area 2	No Preference	30	497.30
42529IL0060073	Rating Area 2	No Preference	31	507.82
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42529IL0060073	Rating Area 2	No Preference	33	524.90
42529IL0060073	Rating Area 2	No Preference	34	531.91
42529IL0060073	Rating Area 2	No Preference	35	535.42
42529IL0060073	Rating Area 2	No Preference	36	538.92
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42529IL0060073	Rating Area 2	No Preference	39	552.95
42529IL0060073	Rating Area 2	No Preference	40	559.96
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42529IL0060073	Rating Area 2	No Preference	43	594.57
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42529IL0060073	Rating Area 2	No Preference	61	1231.20
42529IL0060073	Rating Area 2	No Preference	62	1258.80
42529IL0060073	Rating Area 2	No Preference	63	1293.42

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42529IL0060073	Rating Area 3	No Preference	23	423.14
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42529IL0060073	Rating Area 3	No Preference	25	424.83
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42529IL0060073	Rating Area 3	No Preference	27	443.45
42529IL0060073	Rating Area 3	No Preference	28	459.95
42529IL0060073	Rating Area 3	No Preference	29	473.49
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42529IL0060073	Rating Area 3	No Preference	33	506.92
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42529IL0060073	Rating Area 3	No Preference	35	517.08
42529IL0060073	Rating Area 3	No Preference	36	520.46
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42529IL0060073	Rating Area 3	No Preference	38	527.23
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42529IL0060073	Rating Area 3	No Preference	40	540.77
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42529IL0060073	Rating Area 3	No Preference	44	591.13
42529IL0060073	Rating Area 3	No Preference	45	611.01
42529IL0060073	Rating Area 3	No Preference	46	634.71
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42529IL0060073	Rating Area 3	No Preference	48	691.83
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42529IL0060073	Rating Area 3	No Preference	55	943.60
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42529IL0060073	Rating Area 3	No Preference	60	1148.40
42529IL0060073	Rating Area 3	No Preference	61	1189.02



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42529IL0060073	Rating Area 3	No Preference	64 and over	1269.42
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42529IL0060073	Rating Area 4	No Preference	23	417.63
42529IL0060073	Rating Area 4	No Preference	24	417.63
42529IL0060073	Rating Area 4	No Preference	25	419.30
42529IL0060073	Rating Area 4	No Preference	26	427.65
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42529IL0060073	Rating Area 4	No Preference	28	453.96
42529IL0060073	Rating Area 4	No Preference	29	467.33
42529IL0060073	Rating Area 4	No Preference	30	474.01
42529IL0060073	Rating Area 4	No Preference	31	484.03
42529IL0060073	Rating Area 4	No Preference	32	494.06
42529IL0060073	Rating Area 4	No Preference	33	500.32
42529IL0060073	Rating Area 4	No Preference	34	507.00
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42529IL0060073	Rating Area 4	No Preference	37	517.03
42529IL0060073	Rating Area 4	No Preference	38	520.37
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42529IL0060073	Rating Area 4	No Preference	40	533.73
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42529IL0060073	Rating Area 4	No Preference	42	553.36
42529IL0060073	Rating Area 4	No Preference	43	566.72
42529IL0060073	Rating Area 4	No Preference	44	583.43
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42529IL0060073	Rating Area 4	No Preference	46	626.45
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42529IL0060073	Rating Area 4	No Preference	48	682.83
42529IL0060073	Rating Area 4	No Preference	49	712.48
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42529IL0060073	Rating Area 4	No Preference	51	778.88
42529IL0060073	Rating Area 4	No Preference	52	815.21
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42529IL0060073	Rating Area 4	No Preference	54	891.64
42529IL0060073	Rating Area 4	No Preference	55	931.31
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42529IL0060073	Rating Area 4	No Preference	58	1064.12
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42529IL0060073	Rating Area 9	No Preference	62	1459.80
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42529IL0060074	Rating Area 1	No Preference	62	1551.71
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42529IL0060074	Rating Area 2	No Preference	27	576.08
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42529IL0060074	Rating Area 3	No Preference	58	1352.63
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42529IL0060074	Rating Area 3	No Preference	60	1440.75
42529IL0060074	Rating Area 3	No Preference	61	1491.72
42529IL0060074	Rating Area 3	No Preference	62	1525.16
42529IL0060074	Rating Area 3	No Preference	63	1567.10
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42529IL0060074	Rating Area 4	No Preference	0-14	400.83
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42529IL0060074	Rating Area 4	No Preference	17	463.70
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42529IL0060074	Rating Area 4	No Preference	43	711.01
42529IL0060074	Rating Area 4	No Preference	44	731.97
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42529IL0060074	Rating Area 4	No Preference	48	856.67
42529IL0060074	Rating Area 4	No Preference	49	893.88
42529IL0060074	Rating Area 4	No Preference	50	935.79
42529IL0060074	Rating Area 4	No Preference	51	977.19
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42529IL0060074	Rating Area 4	No Preference	53	1068.88
42529IL0060074	Rating Area 4	No Preference	54	1118.65
42529IL0060074	Rating Area 4	No Preference	55	1168.43
42529IL0060074	Rating Area 4	No Preference	56	1222.40
42529IL0060074	Rating Area 4	No Preference	57	1276.89
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42529IL0060074	Rating Area 4	No Preference	59	1363.87
42529IL0060074	Rating Area 4	No Preference	60	1422.03
42529IL0060074	Rating Area 4	No Preference	61	1472.33
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42529IL0060074	Rating Area 4	No Preference	63	1546.73
42529IL0060074	Rating Area 4	No Preference	64 and over	1571.88
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42529IL0060075	Rating Area 4	No Preference	62	1315.55
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42529IL0060075	Rating Area 4	No Preference	64 and over	1373.70
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42529IL0060075	Rating Area 7	No Preference	62	1407.25
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42529IL0060075	Rating Area 9	No Preference	62	1600.55
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42529IL0060076	Rating Area 2	No Preference	30	591.75
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42529IL0060076	Rating Area 2	No Preference	62	1497.90
42529IL0060076	Rating Area 2	No Preference	63	1539.08
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42529IL0060076	Rating Area 3	No Preference	27	527.68
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42529IL0060076	Rating Area 3	No Preference	60	1366.53
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42529IL0060076	Rating Area 3	No Preference	62	1446.58
42529IL0060076	Rating Area 3	No Preference	63	1486.36
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42529IL0060076	Rating Area 4	No Preference	63	1467.06
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42529IL0060076	Rating Area 5	No Preference	17	523.62
42529IL0060076	Rating Area 5	No Preference	18	540.19
42529IL0060076	Rating Area 5	No Preference	19	556.75
42529IL0060076	Rating Area 5	No Preference	20	573.91
42529IL0060076	Rating Area 5	No Preference	21	591.66
42529IL0060076	Rating Area 5	No Preference	22	591.66
42529IL0060076	Rating Area 5	No Preference	23	591.66
42529IL0060076	Rating Area 5	No Preference	24	591.66
42529IL0060076	Rating Area 5	No Preference	25	594.03
42529IL0060076	Rating Area 5	No Preference	26	605.86
42529IL0060076	Rating Area 5	No Preference	27	620.06
42529IL0060076	Rating Area 5	No Preference	28	643.13
42529IL0060076	Rating Area 5	No Preference	29	662.07
42529IL0060076	Rating Area 5	No Preference	30	671.53
42529IL0060076	Rating Area 5	No Preference	31	685.73
42529IL0060076	Rating Area 5	No Preference	32	699.93
42529IL0060076	Rating Area 5	No Preference	33	708.81
42529IL0060076	Rating Area 5	No Preference	34	718.28
42529IL0060076	Rating Area 5	No Preference	35	723.01
42529IL0060076	Rating Area 5	No Preference	36	727.74
42529IL0060076	Rating Area 5	No Preference	37	732.48
42529IL0060076	Rating Area 5	No Preference	38	737.21
42529IL0060076	Rating Area 5	No Preference	39	746.67
42529IL0060076	Rating Area 5	No Preference	40	756.14
42529IL0060076	Rating Area 5	No Preference	41	770.34
42529IL0060076	Rating Area 5	No Preference	42	783.95
42529IL0060076	Rating Area 5	No Preference	43	802.88
42529IL0060076	Rating Area 5	No Preference	44	826.55
42529IL0060076	Rating Area 5	No Preference	45	854.36
42529IL0060076	Rating Area 5	No Preference	46	887.49
42529IL0060076	Rating Area 5	No Preference	47	924.76
42529IL0060076	Rating Area 5	No Preference	48	967.36
42529IL0060076	Rating Area 5	No Preference	49	1009.37
42529IL0060076	Rating Area 5	No Preference	50	1056.70
42529IL0060076	Rating Area 5	No Preference	51	1103.45
42529IL0060076	Rating Area 5	No Preference	52	1154.92
42529IL0060076	Rating Area 5	No Preference	53	1206.99
42529IL0060076	Rating Area 5	No Preference	54	1263.19
42529IL0060076	Rating Area 5	No Preference	55	1319.40
42529IL0060076	Rating Area 5	No Preference	56	1380.34
42529IL0060076	Rating Area 5	No Preference	57	1441.88
42529IL0060076	Rating Area 5	No Preference	58	1507.55
42529IL0060076	Rating Area 5	No Preference	59	1540.09
42529IL0060076	Rating Area 5	No Preference	60	1605.77
42529IL0060076	Rating Area 5	No Preference	61	1662.56
42529IL0060076	Rating Area 5	No Preference	62	1699.84
42529IL0060076	Rating Area 5	No Preference	63	1746.58
42529IL0060076	Rating Area 5	No Preference	64 and over	1774.98



42529IL0060076	Rating Area 7	No Preference	0-14	406.67
42529IL0060076	Rating Area 7	No Preference	15	442.82
42529IL0060076	Rating Area 7	No Preference	16	456.64
42529IL0060076	Rating Area 7	No Preference	17	470.47
42529IL0060076	Rating Area 7	No Preference	18	485.35
42529IL0060076	Rating Area 7	No Preference	19	500.24
42529IL0060076	Rating Area 7	No Preference	20	515.65
42529IL0060076	Rating Area 7	No Preference	21	531.60
42529IL0060076	Rating Area 7	No Preference	22	531.60
42529IL0060076	Rating Area 7	No Preference	23	531.60
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42529IL0060076	Rating Area 7	No Preference	25	533.73
42529IL0060076	Rating Area 7	No Preference	26	544.36
42529IL0060076	Rating Area 7	No Preference	27	557.12
42529IL0060076	Rating Area 7	No Preference	28	577.85
42529IL0060076	Rating Area 7	No Preference	29	594.86
42529IL0060076	Rating Area 7	No Preference	30	603.37
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42529IL0060076	Rating Area 7	No Preference	32	628.88
42529IL0060076	Rating Area 7	No Preference	33	636.86
42529IL0060076	Rating Area 7	No Preference	34	645.36
42529IL0060076	Rating Area 7	No Preference	35	649.62
42529IL0060076	Rating Area 7	No Preference	36	653.87
42529IL0060076	Rating Area 7	No Preference	37	658.12
42529IL0060076	Rating Area 7	No Preference	38	662.37
42529IL0060076	Rating Area 7	No Preference	39	670.88
42529IL0060076	Rating Area 7	No Preference	40	679.38
42529IL0060076	Rating Area 7	No Preference	41	692.14
42529IL0060076	Rating Area 7	No Preference	42	704.37
42529IL0060076	Rating Area 7	No Preference	43	721.38
42529IL0060076	Rating Area 7	No Preference	44	742.65
42529IL0060076	Rating Area 7	No Preference	45	767.63
42529IL0060076	Rating Area 7	No Preference	46	797.40
42529IL0060076	Rating Area 7	No Preference	47	830.89
42529IL0060076	Rating Area 7	No Preference	48	869.17
42529IL0060076	Rating Area 7	No Preference	49	906.91
42529IL0060076	Rating Area 7	No Preference	50	949.44
42529IL0060076	Rating Area 7	No Preference	51	991.43
42529IL0060076	Rating Area 7	No Preference	52	1037.68
42529IL0060076	Rating Area 7	No Preference	53	1084.46
42529IL0060076	Rating Area 7	No Preference	54	1134.97
42529IL0060076	Rating Area 7	No Preference	55	1185.47
42529IL0060076	Rating Area 7	No Preference	56	1240.22
42529IL0060076	Rating Area 7	No Preference	57	1295.51
42529IL0060076	Rating Area 7	No Preference	58	1354.52
42529IL0060076	Rating Area 7	No Preference	59	1383.75
42529IL0060076	Rating Area 7	No Preference	60	1442.76
42529IL0060076	Rating Area 7	No Preference	61	1493.80
42529IL0060076	Rating Area 7	No Preference	62	1527.29

42529IL0060076	Rating Area 7	No Preference	63	1569.28
42529IL0060076	Rating Area 7	No Preference	64 and over	1594.80
42529IL0060076	Rating Area 9	No Preference	0-14	462.53
42529IL0060076	Rating Area 9	No Preference	15	503.65
42529IL0060076	Rating Area 9	No Preference	16	519.37
42529IL0060076	Rating Area 9	No Preference	17	535.09
42529IL0060076	Rating Area 9	No Preference	18	552.02
42529IL0060076	Rating Area 9	No Preference	19	568.95
42529IL0060076	Rating Area 9	No Preference	20	586.48
42529IL0060076	Rating Area 9	No Preference	21	604.62
42529IL0060076	Rating Area 9	No Preference	22	604.62
42529IL0060076	Rating Area 9	No Preference	23	604.62
42529IL0060076	Rating Area 9	No Preference	24	604.62
42529IL0060076	Rating Area 9	No Preference	25	607.04
42529IL0060076	Rating Area 9	No Preference	26	619.13
42529IL0060076	Rating Area 9	No Preference	27	633.64
42529IL0060076	Rating Area 9	No Preference	28	657.22
42529IL0060076	Rating Area 9	No Preference	29	676.57
42529IL0060076	Rating Area 9	No Preference	30	686.24
42529IL0060076	Rating Area 9	No Preference	31	700.75
42529IL0060076	Rating Area 9	No Preference	32	715.27
42529IL0060076	Rating Area 9	No Preference	33	724.33
42529IL0060076	Rating Area 9	No Preference	34	734.01
42529IL0060076	Rating Area 9	No Preference	35	738.85
42529IL0060076	Rating Area 9	No Preference	36	743.68
42529IL0060076	Rating Area 9	No Preference	37	748.52
42529IL0060076	Rating Area 9	No Preference	38	753.36
42529IL0060076	Rating Area 9	No Preference	39	763.03
42529IL0060076	Rating Area 9	No Preference	40	772.70
42529IL0060076	Rating Area 9	No Preference	41	787.22
42529IL0060076	Rating Area 9	No Preference	42	801.12
42529IL0060076	Rating Area 9	No Preference	43	820.47
42529IL0060076	Rating Area 9	No Preference	44	844.65
42529IL0060076	Rating Area 9	No Preference	45	873.07
42529IL0060076	Rating Area 9	No Preference	46	906.93
42529IL0060076	Rating Area 9	No Preference	47	945.02
42529IL0060076	Rating Area 9	No Preference	48	988.55
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42529IL0060076	Rating Area 9	No Preference	50	1079.85
42529IL0060076	Rating Area 9	No Preference	51	1127.62
42529IL0060076	Rating Area 9	No Preference	52	1180.22
42529IL0060076	Rating Area 9	No Preference	53	1233.42
42529IL0060076	Rating Area 9	No Preference	54	1290.86
42529IL0060076	Rating Area 9	No Preference	55	1348.30
42529IL0060076	Rating Area 9	No Preference	56	1410.58
42529IL0060076	Rating Area 9	No Preference	57	1473.46
42529IL0060076	Rating Area 9	No Preference	58	1540.57
42529IL0060076	Rating Area 9	No Preference	59	1573.83
42529IL0060076	Rating Area 9	No Preference	60	1640.94

42529IL0060076	Rating Area 9	No Preference	61	1698.98
42529IL0060076	Rating Area 9	No Preference	62	1737.07
42529IL0060076	Rating Area 9	No Preference	63	1784.84
42529IL0060076	Rating Area 9	No Preference	64 and over	1813.86