

State: Illinois **Filing Company:** Quartz Health Benefit Plans Corporation
TOI/Sub-TOI: HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005D Individual - HMO
Product Name: QHBPC IL 2025 Ind ACA
Project Name/Number: /

Filing at a Glance

Company: Quartz Health Benefit Plans Corporation
 Product Name: QHBPC IL 2025 Ind ACA
 State: Illinois
 TOI: HOrg02I Individual Health Organizations - Health Maintenance (HMO)
 Sub-TOI: HOrg02I.005D Individual - HMO
 Filing Type: Rate
 Date Submitted: 06/05/2024
 SERFF Tr Num: UYHI-134097161
 SERFF Status: Assigned
 State Tr Num:
 State Status: Assigned to Reviewer
 Co Tr Num:
 Effective: 01/01/2025
 Date Requested:
 Author(s): Beth Teresinski, Elena Hafenbredl, Ben Meleski, Bradlee Wienholtz, Connor Streifel, Alex Ng
 Reviewer(s): Eric Anderson (primary), Christina Roy
 Disposition Date:
 Disposition Status:
 Effective Date:
 State Filing Description:

State: Illinois **Filing Company:** Quartz Health Benefit Plans Corporation
TOI/Sub-TOI: HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005D Individual - HMO
Product Name: QHBPC IL 2025 Ind ACA
Project Name/Number: /

General Information

Project Name:	Status of Filing in Domicile:
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type: Individual
Overall Rate Impact: 9.91%	Filing Status Changed: 06/05/2024
	State Status Changed: 06/05/2024
Deemer Date:	Created By: Connor Streifel
Submitted By: Connor Streifel	Corresponding Filing Tracking Number:
	State TOI: HOrg02I Individual Health Organizations - Health Maintenance (HMO)
State Sub-TOI: HOrg02I.005D Individual - HMO	
	PPACA: Non-Grandfathered Immed Mkt Reforms
PPACA Notes: null	
Include Exchange Intentions:	No

Filing Description:
 This filing is for the Quartz Health Benefits Plan Corporation, in Illinois for 2025 for the Individual ACA market.

Company and Contact

Filing Contact Information

Elena Hafenbredl, Manager, Compliance elena.hafenbredl@quartzbenefits.com
 2650 Novation Parkway 608-471-4885 [Phone]
 Fitchburg, WI 53703

Filing Company Information

Quartz Health Benefit Plans Corporation	CoCode: 95796	State of Domicile: Wisconsin
2650 Novation Parkway	Group Code: 4870	Company Type: Health Insurance
Fitchburg, WI 53703	Group Name:	State ID Number: 95796
(608) 643-1401 ext. [Phone]	FEIN Number: 39-1450766	

State: Illinois **Filing Company:** Quartz Health Benefit Plans Corporation
TOI/Sub-TOI: HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005D Individual - HMO
Product Name: QHBPC IL 2025 Ind ACA
Project Name/Number: /

Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

SERFF Tracking #:

UYHI-134097161

State Tracking #:

Company Tracking #:

State: Illinois **Filing Company:** Quartz Health Benefit Plans Corporation
TOI/Sub-TOI: HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO
Product Name: QHBPC IL 2025 Ind ACA
Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 14.350%
Effective Date of Last Rate Revision: 01/01/2024
Filing Method of Last Filing: SERFF
SERFF Tracking Number of Last Filing: UYHI-133670101

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):
Quartz Health Benefit Plans Corporation	Increase	9.910%	9.910%	\$3,393,696	2,364	\$34,244,154	15.280%	4.150%

SERFF Tracking #:

UYHI-134097161

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

Illinois

Filing Company:

Quartz Health Benefit Plans Corporation

TOI/Sub-TOI:

HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO

Product Name:

QHBPC IL 2025 Ind ACA

Project Name/Number:

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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables	QA01032	Revised	Previous State Filing Number: UYHI-133670101 Percent Rate Change Request: 9.91	PY2025RatesTableTemplate_Ind_IL.xml, PY2025RatesTableTemplate_Ind_IL_v2.xls,
2		Checklist	QA01032	Revised	Previous State Filing Number: UYHI-133670101 Percent Rate Change Request: 9.91	healthpremiumratereviewchecklist.pdf,

SERFF Tracking #:

UYHI-134097161

State Tracking #:

Company Tracking #:

State:

Illinois

Filing Company:

Quartz Health Benefit Plans Corporation

TOI/Sub-TOI:

HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO

Product Name:

QHBPC IL 2025 Ind ACA

Project Name/Number:

/

Attachment PY2025RatesTableTemplate_Ind_IL.xml is not a PDF document and cannot be reproduced here.

Attachment PY2025RatesTableTemplate_Ind_IL_v2.xls is not a PDF document and cannot be reproduced here.

2025 Rates Table Template v14.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.				
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.				
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID*		85773				
Rate Effective Date*		1/1/2025				
Rate Expiration Date*		12/31/2025				
Rating Method*		Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*	
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan	
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	656.29	656.29	
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	15	714.63	714.63	
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	16	736.93	736.93	
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	17	759.24	759.24	
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	18	783.26	783.26	
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	19	807.28	807.28	
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	20	832.16	832.16	
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	21	857.90	943.69	
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	22	857.90	943.69	
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	23	857.90	943.69	
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	24	857.90	943.69	
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	25	861.33	947.46	
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	26	878.49	966.33	
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	27	899.08	988.98	
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	28	932.53	1025.79	
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	29	959.99	1055.98	
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	30	973.71	1071.08	
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	31	994.30	1093.73	
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	32	1014.89	1116.38	
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	33	1027.76	1130.54	
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	34	1041.49	1145.63	
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	35	1048.35	1153.18	
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	36	1055.21	1160.73	
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	37	1062.08	1168.28	
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	38	1068.94	1175.83	
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	39	1082.67	1190.93	
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	40	1096.39	1206.03	
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	41	1116.98	1228.68	
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	42	1136.71	1250.38	
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	43	1164.17	1280.58	
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	44	1198.48	1318.33	
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	45	1238.80	1362.68	
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	46	1286.84	1415.53	
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	47	1340.89	1474.98	
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	48	1402.66	1542.93	
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	49	1463.57	1609.93	
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	50	1532.20	1685.42	
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	51	1599.98	1759.97	
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	52	1674.61	1842.08	
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	53	1750.11	1925.12	

85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	54	1831.61	2014.77
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	55	1913.11	2104.42
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	56	2001.47	2201.62
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	57	2090.69	2299.76
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	58	2185.92	2404.51
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	59	2233.10	2456.41
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	60	2328.33	2561.16
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	61	2410.69	2651.76
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	62	2464.74	2711.21
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	63	2532.51	2785.76
85773IL0030031	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	2573.69	2831.06
85773IL0030076	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	526.97	526.97
85773IL0030076	Rating Area 5	Tobacco User/Non-Tobacco User	15	573.81	573.81
85773IL0030076	Rating Area 5	Tobacco User/Non-Tobacco User	16	591.72	591.72
85773IL0030076	Rating Area 5	Tobacco User/Non-Tobacco User	17	609.63	609.63
85773IL0030076	Rating Area 5	Tobacco User/Non-Tobacco User	18	628.92	628.92
85773IL0030076	Rating Area 5	Tobacco User/Non-Tobacco User	19	648.21	648.21
85773IL0030076	Rating Area 5	Tobacco User/Non-Tobacco User	20	668.18	668.18
85773IL0030076	Rating Area 5	Tobacco User/Non-Tobacco User	21	688.85	757.74
85773IL0030076	Rating Area 5	Tobacco User/Non-Tobacco User	22	688.85	757.74
85773IL0030076	Rating Area 5	Tobacco User/Non-Tobacco User	23	688.85	757.74
85773IL0030076	Rating Area 5	Tobacco User/Non-Tobacco User	24	688.85	757.74
85773IL0030076	Rating Area 5	Tobacco User/Non-Tobacco User	25	691.60	760.77
85773IL0030076	Rating Area 5	Tobacco User/Non-Tobacco User	26	705.38	775.92
85773IL0030076	Rating Area 5	Tobacco User/Non-Tobacco User	27	721.91	794.11
85773IL0030076	Rating Area 5	Tobacco User/Non-Tobacco User	28	748.78	823.66
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85773IL0030076	Rating Area 5	Tobacco User/Non-Tobacco User	30	781.84	860.03
85773IL0030076	Rating Area 5	Tobacco User/Non-Tobacco User	31	798.38	878.21
85773IL0030076	Rating Area 5	Tobacco User/Non-Tobacco User	32	814.91	896.40
85773IL0030076	Rating Area 5	Tobacco User/Non-Tobacco User	33	825.24	907.77
85773IL0030076	Rating Area 5	Tobacco User/Non-Tobacco User	34	836.26	919.89
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85773IL0030076	Rating Area 5	Tobacco User/Non-Tobacco User	38	858.31	944.14
85773IL0030076	Rating Area 5	Tobacco User/Non-Tobacco User	39	869.33	956.26
85773IL0030076	Rating Area 5	Tobacco User/Non-Tobacco User	40	880.35	968.38
85773IL0030076	Rating Area 5	Tobacco User/Non-Tobacco User	41	896.88	986.57
85773IL0030076	Rating Area 5	Tobacco User/Non-Tobacco User	42	912.73	1004.00
85773IL0030076	Rating Area 5	Tobacco User/Non-Tobacco User	43	934.77	1028.25
85773IL0030076	Rating Area 5	Tobacco User/Non-Tobacco User	44	962.32	1058.55
85773IL0030076	Rating Area 5	Tobacco User/Non-Tobacco User	45	994.70	1094.17
85773IL0030076	Rating Area 5	Tobacco User/Non-Tobacco User	46	1033.27	1136.60
85773IL0030076	Rating Area 5	Tobacco User/Non-Tobacco User	47	1076.67	1184.34
85773IL0030076	Rating Area 5	Tobacco User/Non-Tobacco User	48	1126.27	1238.90
85773IL0030076	Rating Area 5	Tobacco User/Non-Tobacco User	49	1175.18	1292.69
85773IL0030076	Rating Area 5	Tobacco User/Non-Tobacco User	50	1230.29	1353.31
85773IL0030076	Rating Area 5	Tobacco User/Non-Tobacco User	51	1284.70	1413.17
85773IL0030076	Rating Area 5	Tobacco User/Non-Tobacco User	52	1344.63	1479.10
85773IL0030076	Rating Area 5	Tobacco User/Non-Tobacco User	53	1405.25	1545.78
85773IL0030076	Rating Area 5	Tobacco User/Non-Tobacco User	54	1470.69	1617.76
85773IL0030076	Rating Area 5	Tobacco User/Non-Tobacco User	55	1536.13	1689.75
85773IL0030076	Rating Area 5	Tobacco User/Non-Tobacco User	56	1607.09	1767.79
85773IL0030076	Rating Area 5	Tobacco User/Non-Tobacco User	57	1678.73	1846.60
85773IL0030076	Rating Area 5	Tobacco User/Non-Tobacco User	58	1755.19	1930.71
85773IL0030076	Rating Area 5	Tobacco User/Non-Tobacco User	59	1793.07	1972.38
85773IL0030076	Rating Area 5	Tobacco User/Non-Tobacco User	60	1869.54	2056.49
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85773IL0030076	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	2066.55	2273.20
85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	673.71	673.71
85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	15	733.60	733.60
85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	16	756.49	756.49
85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	17	779.39	779.39
85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	18	804.05	804.05
85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	19	828.71	828.71
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85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	21	880.67	968.74
85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	22	880.67	968.74
85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	23	880.67	968.74
85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	24	880.67	968.74
85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	25	884.19	972.61
85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	26	901.80	991.98
85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	27	922.94	1015.23
85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	28	957.29	1053.01
85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	29	985.47	1084.01
85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	30	999.56	1099.51
85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	31	1020.69	1122.76
85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	32	1041.83	1146.01
85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	33	1055.04	1160.54
85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	34	1069.13	1176.04
85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	35	1076.18	1183.79
85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	36	1083.22	1191.54
85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	37	1090.27	1199.29
85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	38	1097.31	1207.04
85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	39	1111.40	1222.54
85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	40	1125.49	1238.04
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85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	42	1166.88	1283.57
85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	43	1195.07	1314.57
85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	44	1230.29	1353.32
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85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	46	1321.00	1453.10
85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	47	1376.48	1514.13
85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	48	1439.89	1583.88
85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	49	1502.42	1652.66
85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	50	1572.87	1730.16
85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	51	1642.44	1806.69
85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	52	1719.06	1890.97
85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	53	1796.56	1976.22
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85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	55	1963.89	2160.28
85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	56	2054.60	2260.06
85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	57	2146.19	2360.80
85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	58	2243.94	2468.33
85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	59	2292.38	2521.61
85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	60	2390.13	2629.14
85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	61	2474.68	2722.14
85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	62	2530.16	2783.17
85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	63	2599.73	2859.70
85773IL0040031	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	2642.00	2906.20
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	540.96	540.96
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	15	589.04	589.04
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	16	607.43	607.43
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	17	625.81	625.81
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	18	645.61	645.61

85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	19	665.41	665.41
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	20	685.92	685.92
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	21	707.14	777.85
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	22	707.14	777.85
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	23	707.14	777.85
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	24	707.14	777.85
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	25	709.96	780.96
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	26	724.10	796.51
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	27	741.08	815.18
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	28	768.65	845.52
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	29	791.28	870.41
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	30	802.60	882.86
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	31	819.57	901.52
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	32	836.54	920.19
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	33	847.15	931.86
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	34	858.46	944.31
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	35	864.12	950.53
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	36	869.77	956.75
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	37	875.43	962.97
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	38	881.09	969.20
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	39	892.40	981.64
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	40	903.72	994.09
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	41	920.69	1012.76
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	42	936.95	1030.65
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	43	959.58	1055.54
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	44	987.87	1086.65
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	45	1021.10	1123.21
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	46	1060.70	1166.77
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	47	1105.25	1215.77
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	48	1156.16	1271.78
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	49	1206.37	1327.01
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	50	1262.94	1389.23
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	51	1318.80	1450.68
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	52	1380.32	1518.36
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	53	1442.55	1586.81
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	54	1509.73	1660.70
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	55	1576.91	1734.60
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	56	1649.74	1814.72
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	57	1723.28	1895.61
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	58	1801.78	1981.95
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	59	1840.67	2024.73
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	60	1919.16	2111.08
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	61	1987.04	2185.75
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	62	2031.59	2234.75
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	63	2087.46	2296.20
85773IL0040076	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	2121.40	2333.54
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	517.80	517.80
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	15	563.82	563.82
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	16	581.42	581.42
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	17	599.02	599.02
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	18	617.97	617.97
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	19	636.93	636.93
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	20	656.55	656.55
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	21	676.86	744.55
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	22	676.86	744.55
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	23	676.86	744.55
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	24	676.86	744.55
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	25	679.57	747.52
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	26	693.10	762.41

85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	27	709.35	780.28
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	28	735.75	809.32
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	29	757.41	833.15
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	30	768.24	845.06
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	31	784.48	862.93
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	32	800.73	880.80
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	33	810.88	891.97
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	34	821.71	903.88
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	35	827.12	909.83
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	36	832.54	915.79
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	37	837.95	921.75
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	38	843.37	927.70
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	39	854.20	939.62
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	40	865.03	951.53
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	41	881.27	969.40
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	42	896.84	986.52
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	43	918.50	1010.35
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	44	945.57	1040.13
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	45	977.39	1075.12
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	46	1015.29	1116.82
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	47	1057.93	1163.73
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	48	1106.67	1217.33
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	49	1154.72	1270.20
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	50	1208.87	1329.76
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	51	1262.34	1388.58
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	52	1321.23	1453.35
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	53	1380.79	1518.87
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	54	1445.10	1589.61
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	55	1509.40	1660.34
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	56	1579.11	1737.03
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	57	1649.51	1814.46
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	58	1724.64	1897.10
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	59	1761.87	1938.05
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	60	1837.00	2020.70
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	61	1901.98	2092.17
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	62	1944.62	2139.08
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	63	1998.09	2197.90
85773IL0030051	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	2030.58	2233.64
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	415.77	415.77
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	15	452.72	452.72
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	16	466.85	466.85
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	17	480.98	480.98
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	18	496.20	496.20
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	19	511.42	511.42
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	20	527.18	527.18
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	21	543.49	597.84
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	22	543.49	597.84
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	23	543.49	597.84
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	24	543.49	597.84
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	25	545.66	600.23
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	26	556.53	612.18
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	27	569.57	626.53
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	28	590.77	649.85
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	29	608.16	668.98
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	30	616.86	678.54
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	31	629.90	692.89
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	32	642.94	707.24
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	33	651.10	716.21
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	34	659.79	725.77

85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	35	664.14	730.55
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	36	668.49	735.34
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	37	672.84	740.12
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	38	677.18	744.90
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	39	685.88	754.47
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	40	694.57	764.03
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	41	707.62	778.38
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	42	720.12	792.13
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	43	737.51	811.26
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	44	759.25	835.17
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	45	784.79	863.27
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	46	815.23	896.75
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	47	849.47	934.42
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	48	888.60	977.46
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	49	927.19	1019.91
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	50	970.67	1067.73
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	51	1013.60	1114.96
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	52	1060.88	1166.97
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	53	1108.71	1219.58
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	54	1160.34	1276.38
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	55	1211.97	1333.17
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	56	1267.95	1394.75
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	57	1324.47	1456.92
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	58	1384.80	1523.28
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	59	1414.69	1556.16
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	60	1475.02	1622.52
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	61	1527.20	1679.91
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	62	1561.43	1717.58
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	63	1604.37	1764.81
85773IL0030059	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1630.46	1793.50
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	531.54	531.54
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	15	578.79	578.79
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	16	596.86	596.86
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	17	614.92	614.92
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	18	634.38	634.38
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	19	653.83	653.83
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	20	673.98	673.98
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	21	694.83	764.31
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	22	694.83	764.31
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	23	694.83	764.31
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	24	694.83	764.31
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	25	697.60	767.37
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	26	711.50	782.65
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	27	728.18	800.99
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	28	755.28	830.80
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	29	777.51	855.26
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	30	788.63	867.49
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	31	805.30	885.83
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	32	821.98	904.18
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	33	832.40	915.64
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	34	843.52	927.87
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	35	849.08	933.98
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	36	854.64	940.10
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	37	860.19	946.21
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	38	865.75	952.33
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	39	876.87	964.56
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	40	887.99	976.79
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	41	904.66	995.13
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	42	920.64	1012.71

85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	43	942.88	1037.17
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	44	970.67	1067.74
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	45	1003.33	1103.66
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	46	1042.24	1146.46
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	47	1086.01	1194.61
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	48	1136.04	1249.64
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	49	1185.37	1303.91
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	50	1240.96	1365.05
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	51	1295.85	1425.43
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	52	1356.30	1491.93
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	53	1417.44	1559.19
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	54	1483.45	1631.80
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	55	1549.46	1704.41
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	56	1621.03	1783.13
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	57	1693.29	1862.62
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	58	1770.42	1947.46
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	59	1808.63	1989.49
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	60	1885.76	2074.33
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	61	1952.46	2147.71
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	62	1996.23	2195.86
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	63	2051.12	2256.24
85773IL0040051	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	2084.48	2292.92
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	426.80	426.80
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	15	464.74	464.74
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	16	479.25	479.25
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	17	493.75	493.75
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	18	509.37	509.37
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	19	524.99	524.99
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	20	541.17	541.17
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	21	557.92	613.71
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	22	557.92	613.71
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	23	557.92	613.71
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	24	557.92	613.71
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	25	560.14	616.16
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	26	571.30	628.43
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	27	584.69	643.16
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	28	606.45	667.09
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	29	624.30	686.73
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	30	633.23	696.55
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	31	646.62	711.28
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	32	660.01	726.01
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	33	668.38	735.22
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	34	677.30	745.03
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	35	681.77	749.94
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	36	686.23	754.85
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	37	690.69	759.76
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	38	695.16	764.67
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	39	704.08	774.49
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	40	713.01	784.31
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	41	726.40	799.04
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	42	739.23	813.16
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	43	757.09	832.79
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	44	779.40	857.34
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	45	805.62	886.19
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	46	836.87	920.55
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	47	872.02	959.22
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	48	912.19	1003.40
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	49	951.80	1046.98
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	50	996.43	1096.07

85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	51	1040.50	1144.56
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	52	1089.04	1197.95
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	53	1138.14	1251.95
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	54	1191.14	1310.25
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	55	1244.14	1368.56
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	56	1301.61	1431.77
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	57	1359.63	1495.59
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	58	1421.56	1563.71
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	59	1452.24	1597.47
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	60	1514.17	1665.59
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	61	1567.73	1724.50
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	62	1602.88	1763.17
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	63	1646.95	1811.65
85773IL0040059	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1673.73	1841.11
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	551.80	551.80
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	15	600.85	600.85
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	16	619.61	619.61
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	17	638.36	638.36
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	18	658.56	658.56
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	19	678.76	678.76
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	20	699.67	699.67
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	21	721.32	793.45
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	22	721.32	793.45
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	23	721.32	793.45
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	24	721.32	793.45
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	25	724.20	796.62
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	26	738.62	812.49
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	27	755.94	831.53
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	28	784.07	862.47
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	29	807.15	887.86
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	30	818.69	900.56
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	31	836.00	919.60
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	32	853.31	938.64
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	33	864.13	950.55
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	34	875.67	963.24
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	35	881.44	969.59
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	36	887.21	975.94
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	37	892.99	982.28
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	38	898.76	988.63
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	39	910.30	1001.33
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	40	921.84	1014.02
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	41	939.15	1033.06
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	42	955.74	1051.31
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	43	978.82	1076.70
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	44	1007.67	1108.44
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	45	1041.58	1145.73
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	46	1081.97	1190.17
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	47	1127.41	1240.15
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	48	1179.35	1297.28
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	49	1230.56	1353.62
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	50	1288.26	1417.09
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	51	1345.25	1479.77
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	52	1408.00	1548.80
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	53	1471.48	1618.63
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	54	1540.00	1694.00
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	55	1608.53	1769.38
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	56	1682.82	1851.11
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	57	1757.84	1933.62
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	58	1837.91	2021.70

85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	59	1877.58	2065.34
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	60	1957.64	2153.41
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	61	2026.89	2229.58
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	62	2072.33	2279.57
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	63	2129.32	2342.25
85773IL0030033	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	2163.94	2380.33
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	443.07	443.07
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	15	482.46	482.46
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	16	497.52	497.52
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	17	512.57	512.57
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	18	528.79	528.79
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	19	545.01	545.01
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	20	561.80	561.80
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	21	579.18	637.10
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	22	579.18	637.10
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	23	579.18	637.10
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	24	579.18	637.10
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	25	581.50	639.65
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	26	593.08	652.39
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	27	606.98	667.68
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	28	629.57	692.52
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	29	648.10	712.91
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	30	657.37	723.11
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	31	671.27	738.40
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	32	685.17	753.69
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	33	693.86	763.24
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	34	703.12	773.44
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	35	707.76	778.53
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	36	712.39	783.63
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	37	717.02	788.73
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	38	721.66	793.82
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	39	730.92	804.02
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	40	740.19	814.21
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	41	754.09	829.50
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	42	767.41	844.15
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	43	785.95	864.54
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	44	809.11	890.03
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	45	836.34	919.97
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	46	868.77	955.65
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	47	905.26	995.78
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	48	946.96	1041.65
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	49	988.08	1086.89
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	50	1034.41	1137.86
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	51	1080.17	1188.19
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	52	1130.56	1243.61
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	53	1181.53	1299.68
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	54	1236.55	1360.20
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	55	1291.57	1420.73
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	56	1351.23	1486.35
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	57	1411.46	1552.61
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	58	1475.75	1623.32
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	59	1507.60	1658.36
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	60	1571.89	1729.08
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	61	1627.49	1790.24
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	62	1663.98	1830.38
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	63	1709.74	1880.71
85773IL0030060	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1737.54	1911.29
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	566.45	566.45
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	15	616.80	616.80

85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	16	636.05	636.05
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	17	655.31	655.31
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	18	676.04	676.04
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	19	696.77	696.77
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	20	718.24	718.24
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	21	740.46	814.51
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	22	740.46	814.51
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	23	740.46	814.51
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	24	740.46	814.51
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	25	743.42	817.76
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	26	758.23	834.05
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	27	776.00	853.60
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	28	804.88	885.37
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	29	828.57	911.43
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	30	840.42	924.46
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	31	858.19	944.01
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	32	875.96	963.56
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	33	887.07	975.78
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	34	898.92	988.81
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	35	904.84	995.32
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	36	910.76	1001.84
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	37	916.69	1008.36
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	38	922.61	1014.87
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	39	934.46	1027.90
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	40	946.31	1040.94
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	41	964.08	1060.48
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	42	981.11	1079.22
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	43	1004.80	1105.28
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	44	1034.42	1137.86
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	45	1069.22	1176.14
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	46	1110.69	1221.76
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	47	1157.34	1273.07
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	48	1210.65	1331.71
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	49	1263.22	1389.54
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	50	1322.46	1454.70
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	51	1380.96	1519.05
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	52	1445.38	1589.91
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	53	1510.54	1661.59
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	54	1580.88	1738.97
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	55	1651.22	1816.34
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	56	1727.49	1900.24
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	57	1804.50	1984.95
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	58	1886.69	2075.36
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	59	1927.41	2120.15
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	60	2009.60	2210.56
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	61	2080.69	2288.76
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	62	2127.34	2340.07
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	63	2185.83	2404.42
85773IL0040033	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	2221.38	2443.51
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	454.83	454.83
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	15	495.26	495.26
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	16	510.72	510.72
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	17	526.18	526.18
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	18	542.83	542.83
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	19	559.47	559.47
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	20	576.72	576.72
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	21	594.56	654.01
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	22	594.56	654.01
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	23	594.56	654.01

85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	24	594.56	654.01
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	25	596.93	656.62
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	26	608.82	669.70
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	27	623.09	685.40
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	28	646.28	710.91
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	29	665.30	731.83
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	30	674.82	742.30
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	31	689.09	757.99
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	32	703.36	773.69
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	33	712.27	783.50
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	34	721.79	793.97
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	35	726.54	799.20
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	36	731.30	804.43
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	37	736.06	809.66
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	38	740.81	814.89
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	39	750.33	825.36
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	40	759.84	835.82
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	41	774.11	851.52
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	42	787.78	866.56
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	43	806.81	887.49
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	44	830.59	913.65
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	45	858.53	944.39
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	46	891.83	981.01
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	47	929.29	1022.21
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	48	972.09	1069.30
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	49	1014.31	1115.74
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	50	1061.87	1168.06
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	51	1108.84	1219.72
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	52	1160.57	1276.62
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	53	1212.89	1334.18
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	54	1269.37	1396.31
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	55	1325.85	1458.44
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	56	1387.09	1525.80
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	57	1448.92	1593.82
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	58	1514.92	1666.41
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	59	1547.62	1702.38
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	60	1613.62	1774.98
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	61	1670.69	1837.76
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	62	1708.15	1878.96
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	63	1755.12	1930.63
85773IL0040060	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1783.66	1962.02
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	541.34	541.34
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	15	589.46	589.46
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	16	607.86	607.86
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	17	626.26	626.26
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	18	646.07	646.07
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	19	665.88	665.88
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	20	686.41	686.41
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	21	707.64	778.40
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	22	707.64	778.40
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	23	707.64	778.40
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	24	707.64	778.40
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	25	710.47	781.51
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	26	724.62	797.08
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	27	741.60	815.76
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	28	769.20	846.12
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	29	791.84	871.03
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	30	803.17	883.48
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	31	820.15	902.16

85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	32	837.13	920.85
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	33	847.75	932.52
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	34	859.07	944.98
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	35	864.73	951.20
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	36	870.39	957.43
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	37	876.05	963.66
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	38	881.71	969.88
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	39	893.04	982.34
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	40	904.36	994.79
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	41	921.34	1013.47
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	42	937.62	1031.38
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	43	960.26	1056.29
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	44	988.57	1087.42
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	45	1021.83	1124.01
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	46	1061.45	1167.60
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	47	1106.03	1216.64
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	48	1156.98	1272.68
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	49	1207.23	1327.95
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	50	1263.84	1390.22
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	51	1319.74	1451.71
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	52	1381.30	1519.43
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	53	1443.58	1587.93
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	54	1510.80	1661.88
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	55	1578.03	1735.83
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	56	1650.91	1816.00
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	57	1724.51	1896.96
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	58	1803.05	1983.36
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	59	1841.97	2026.17
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	60	1920.52	2112.57
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	61	1988.45	2187.30
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	62	2033.04	2236.34
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	63	2088.94	2297.83
85773IL0030035	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	2122.91	2335.20
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	434.67	434.67
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	15	473.31	473.31
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	16	488.08	488.08
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	17	502.85	502.85
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	18	518.76	518.76
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	19	534.67	534.67
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	20	551.15	551.15
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	21	568.20	625.02
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	22	568.20	625.02
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	23	568.20	625.02
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	24	568.20	625.02
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	25	570.47	627.52
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	26	581.83	640.02
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	27	595.47	655.02
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	28	617.63	679.39
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	29	635.81	699.39
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	30	644.90	709.39
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	31	658.54	724.39
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	32	672.18	739.39
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	33	680.70	748.77
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	34	689.79	758.77
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	35	694.34	763.77
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	36	698.88	768.77
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	37	703.43	773.77
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	38	707.97	778.77
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	39	717.06	788.77

85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	40	726.16	798.77
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	41	739.79	813.77
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	42	752.86	828.15
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	43	771.04	848.15
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	44	793.77	873.15
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	45	820.48	902.52
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	46	852.30	937.52
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	47	888.09	976.90
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	48	929.00	1021.90
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	49	969.34	1066.28
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	50	1014.80	1116.28
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	51	1059.69	1165.66
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	52	1109.12	1220.03
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	53	1159.12	1275.03
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	54	1213.10	1334.41
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	55	1267.08	1393.79
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	56	1325.60	1458.16
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	57	1384.70	1523.17
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	58	1447.77	1592.54
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	59	1479.02	1626.92
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	60	1542.09	1696.29
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	61	1596.63	1756.30
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	62	1632.43	1795.67
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	63	1677.32	1845.05
85773IL0030062	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1704.59	1875.05
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	555.71	555.71
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	15	605.11	605.11
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	16	623.99	623.99
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	17	642.88	642.88
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	18	663.22	663.22
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	19	683.56	683.56
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	20	704.63	704.63
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	21	726.42	799.06
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	22	726.42	799.06
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	23	726.42	799.06
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	24	726.42	799.06
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	25	729.32	802.26
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	26	743.85	818.24
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	27	761.29	837.41
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	28	789.62	868.58
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	29	812.86	894.15
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	30	824.48	906.93
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	31	841.92	926.11
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	32	859.35	945.29
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	33	870.25	957.27
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	34	881.87	970.06
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	35	887.68	976.45
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	36	893.49	982.84
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	37	899.31	989.24
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	38	905.12	995.63
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	39	916.74	1008.41
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	40	928.36	1021.20
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	41	945.80	1040.38
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	42	962.50	1058.75
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	43	985.75	1084.32
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	44	1014.81	1116.29
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	45	1048.95	1153.84
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	46	1089.63	1198.59
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	47	1135.39	1248.93

85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	48	1187.69	1306.46
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	49	1239.27	1363.20
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	50	1297.38	1427.12
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	51	1354.77	1490.25
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	52	1417.97	1559.76
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	53	1481.89	1630.08
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	54	1550.90	1705.99
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	55	1619.91	1781.90
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	56	1694.73	1864.21
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	57	1770.28	1947.31
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	58	1850.91	2036.00
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	59	1890.87	2079.95
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	60	1971.50	2168.65
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	61	2041.23	2245.36
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	62	2087.00	2295.70
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	63	2144.38	2358.82
85773IL0040035	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	2179.25	2397.18
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	446.21	446.21
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	15	485.87	485.87
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	16	501.04	501.04
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	17	516.20	516.20
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	18	532.53	532.53
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	19	548.86	548.86
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	20	565.78	565.78
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	21	583.28	641.61
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	22	583.28	641.61
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	23	583.28	641.61
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	24	583.28	641.61
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	25	585.61	644.17
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	26	597.28	657.00
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	27	611.28	672.40
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	28	634.02	697.43
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	29	652.69	717.96
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	30	662.02	728.22
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	31	676.02	743.62
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	32	690.02	759.02
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	33	698.77	768.64
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	34	708.10	778.91
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	35	712.77	784.04
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	36	717.43	789.18
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	37	722.10	794.31
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	38	726.76	799.44
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	39	736.10	809.71
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	40	745.43	819.97
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	41	759.43	835.37
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	42	772.84	850.13
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	43	791.51	870.66
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	44	814.84	896.32
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	45	842.25	926.48
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	46	874.92	962.41
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	47	911.66	1002.83
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	48	953.66	1049.03
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	49	995.07	1094.58
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	50	1041.74	1145.91
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	51	1087.81	1196.60
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	52	1138.56	1252.42
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	53	1189.89	1308.88
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	54	1245.30	1369.83
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	55	1300.71	1430.78

85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	56	1360.79	1496.87
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	57	1421.45	1563.59
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	58	1486.19	1634.81
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	59	1518.27	1670.10
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	60	1583.02	1741.32
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	61	1639.01	1802.91
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	62	1675.76	1843.33
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	63	1721.84	1894.02
85773IL0040062	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1749.83	1924.82
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	446.57	446.57
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	15	486.27	486.27
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	16	501.44	501.44
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	17	516.62	516.62
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	18	532.97	532.97
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	19	549.31	549.31
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	20	566.24	566.24
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	21	583.76	642.13
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	22	583.76	642.13
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	23	583.76	642.13
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	24	583.76	642.13
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	25	586.09	644.70
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	26	597.76	657.54
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	27	611.77	672.95
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	28	634.54	697.99
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	29	653.22	718.54
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	30	662.56	728.82
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	31	676.57	744.23
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	32	690.58	759.64
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	33	699.34	769.27
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	34	708.68	779.54
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	35	713.35	784.68
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	36	718.02	789.82
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	37	722.69	794.95
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	38	727.36	800.09
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	39	736.70	810.37
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	40	746.04	820.64
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	41	760.05	836.05
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	42	773.47	850.82
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	43	792.15	871.37
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	44	815.50	897.05
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	45	842.94	927.23
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	46	875.63	963.19
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	47	912.41	1003.65
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	48	954.44	1049.88
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	49	995.88	1095.47
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	50	1042.58	1146.84
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	51	1088.70	1197.57
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	52	1139.48	1253.43
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	53	1190.86	1309.94
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	54	1246.31	1370.94
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	55	1301.77	1431.94
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	56	1361.89	1498.08
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	57	1422.60	1564.87
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	58	1487.40	1636.14
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	59	1519.51	1671.46
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	60	1584.30	1742.73
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	61	1640.34	1804.38
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	62	1677.12	1844.83
85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	63	1723.24	1895.56

85773IL0030054	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1751.26	1926.38
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	358.57	358.57
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	15	390.45	390.45
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	16	402.63	402.63
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	17	414.82	414.82
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	18	427.95	427.95
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	19	441.07	441.07
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	20	454.66	454.66
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	21	468.73	515.60
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	22	468.73	515.60
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	23	468.73	515.60
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	24	468.73	515.60
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	25	470.60	517.66
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	26	479.97	527.97
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	27	491.22	540.35
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	28	509.50	560.45
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	29	524.50	576.95
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	30	532.00	585.20
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	31	543.25	597.58
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	32	554.50	609.95
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	33	561.53	617.69
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	34	569.03	625.94
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	35	572.78	630.06
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	36	576.53	634.19
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	37	580.28	638.31
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	38	584.03	642.43
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	39	591.53	650.68
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	40	599.03	658.93
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	41	610.28	671.31
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	42	621.06	683.17
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	43	636.06	699.67
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	44	654.81	720.29
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	45	676.84	744.52
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	46	703.09	773.40
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	47	732.62	805.88
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	48	766.37	843.00
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	49	799.65	879.61
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	50	837.14	920.86
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	51	874.17	961.59
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	52	914.95	1006.45
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	53	956.20	1051.82
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	54	1000.73	1100.80
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	55	1045.26	1149.78
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	56	1093.54	1202.89
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	57	1142.28	1256.51
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	58	1194.31	1313.74
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	59	1220.09	1342.10
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	60	1272.12	1399.33
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	61	1317.12	1448.83
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	62	1346.65	1481.31
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	63	1383.68	1522.04
85773IL0030065	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1406.18	1546.79
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	458.42	458.42
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	15	499.17	499.17
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	16	514.75	514.75
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	17	530.33	530.33
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	18	547.11	547.11
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	19	563.89	563.89
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	20	581.27	581.27

85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	21	599.25	659.18
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	22	599.25	659.18
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	23	599.25	659.18
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	24	599.25	659.18
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	25	601.64	661.81
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	26	613.63	674.99
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	27	628.01	690.81
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	28	651.38	716.52
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	29	670.56	737.61
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	30	680.15	748.16
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	31	694.53	763.98
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	32	708.91	779.80
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	33	717.90	789.69
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	34	727.49	800.23
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	35	732.28	805.51
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	36	737.07	810.78
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	37	741.87	816.05
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	38	746.66	821.33
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	39	756.25	831.87
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	40	765.84	842.42
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	41	780.22	858.24
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	42	794.00	873.40
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	43	813.18	894.50
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	44	837.15	920.86
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	45	865.31	951.84
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	46	898.87	988.76
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	47	936.62	1030.29
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	48	979.77	1077.75
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	49	1022.32	1124.55
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	50	1070.25	1177.28
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	51	1117.60	1229.36
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	52	1169.73	1286.70
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	53	1222.46	1344.71
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	54	1279.39	1407.33
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	55	1336.32	1469.95
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	56	1398.04	1537.85
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	57	1460.36	1606.40
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	58	1526.88	1679.57
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	59	1559.84	1715.82
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	60	1626.36	1788.99
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	61	1683.88	1852.27
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	62	1721.64	1893.80
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	63	1768.98	1945.87
85773IL0040054	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1797.74	1977.51
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	368.09	368.09
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	15	400.81	400.81
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	16	413.32	413.32
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	17	425.83	425.83
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	18	439.30	439.30
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	19	452.78	452.78
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	20	466.73	466.73
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	21	481.17	529.29
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	22	481.17	529.29
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	23	481.17	529.29
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	24	481.17	529.29
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	25	483.09	531.40
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	26	492.71	541.99
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	27	504.26	554.69
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	28	523.03	575.33

85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	29	538.43	592.27
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	30	546.12	600.74
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	31	557.67	613.44
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	32	569.22	626.14
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	33	576.44	634.08
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	34	584.14	642.55
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	35	587.99	646.78
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	36	591.83	651.02
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	37	595.68	655.25
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	38	599.53	659.49
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	39	607.23	667.96
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	40	614.93	676.42
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	41	626.48	689.13
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	42	637.55	701.30
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	43	652.94	718.24
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	44	672.19	739.41
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	45	694.80	764.28
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	46	721.75	793.92
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	47	752.06	827.27
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	48	786.71	865.38
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	49	820.87	902.96
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	50	859.36	945.30
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	51	897.38	987.11
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	52	939.24	1033.16
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	53	981.58	1079.74
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	54	1027.29	1130.02
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	55	1073.00	1180.30
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	56	1122.56	1234.82
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	57	1172.60	1289.86
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	58	1226.01	1348.61
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	59	1252.48	1377.72
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	60	1305.89	1436.47
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	61	1352.08	1487.29
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	62	1382.39	1520.63
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	63	1420.40	1562.44
85773IL0040065	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1443.50	1587.85
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	462.42	462.42
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	15	503.52	503.52
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	16	519.24	519.24
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	17	534.95	534.95
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	18	551.88	551.88
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	19	568.80	568.80
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	20	586.33	586.33
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	21	604.47	664.92
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	22	604.47	664.92
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	23	604.47	664.92
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	24	604.47	664.92
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	25	606.88	667.57
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	26	618.97	680.87
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	27	633.48	696.83
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	28	657.05	722.76
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	29	676.40	744.04
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	30	686.07	754.67
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	31	700.57	770.63
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	32	715.08	786.59
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	33	724.15	796.56
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	34	733.82	807.20
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	35	738.66	812.52
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	36	743.49	817.84

85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	37	748.33	823.16
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	38	753.16	828.48
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	39	762.83	839.12
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	40	772.51	849.76
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	41	787.01	865.71
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	42	800.92	881.01
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	43	820.26	902.28
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	44	844.44	928.88
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	45	872.85	960.13
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	46	906.70	997.37
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	47	944.78	1039.26
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	48	988.30	1087.13
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	49	1031.22	1134.34
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	50	1079.57	1187.53
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	51	1127.33	1240.06
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	52	1179.92	1297.91
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	53	1233.11	1356.42
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	54	1290.53	1419.59
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	55	1347.96	1482.75
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	56	1410.22	1551.24
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	57	1473.08	1620.39
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	58	1540.18	1694.19
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	59	1573.42	1730.76
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	60	1640.52	1804.57
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	61	1698.55	1868.40
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	62	1736.63	1910.29
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	63	1784.38	1962.82
85773IL0030038	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1813.39	1994.73
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	371.30	371.30
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	15	404.30	404.30
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	16	416.92	416.92
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	17	429.54	429.54
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	18	443.13	443.13
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	19	456.72	456.72
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	20	470.80	470.80
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	21	485.36	533.90
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	22	485.36	533.90
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	23	485.36	533.90
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	24	485.36	533.90
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	25	487.30	536.03
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	26	497.00	546.71
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	27	508.65	559.52
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	28	527.58	580.34
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	29	543.11	597.42
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	30	550.88	605.97
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	31	562.53	618.78
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	32	574.18	631.59
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	33	581.46	639.60
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	34	589.22	648.14
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	35	593.11	652.42
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	36	596.99	656.69
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	37	600.87	660.96
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	38	604.75	665.23
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	39	612.52	673.77
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	40	620.28	682.31
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	41	631.93	695.13
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	42	643.10	707.41
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	43	658.63	724.49
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	44	678.04	745.85

85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	45	700.85	770.94
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	46	728.03	800.84
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	47	758.61	834.47
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	48	793.56	872.91
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	49	828.02	910.82
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	50	866.85	953.53
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	51	905.19	995.71
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	52	947.41	1042.16
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	53	990.13	1089.14
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	54	1036.24	1139.86
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	55	1082.34	1190.58
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	56	1132.34	1245.57
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	57	1182.81	1301.09
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	58	1236.69	1360.36
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	59	1263.38	1389.72
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	60	1317.26	1448.98
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	61	1363.85	1500.24
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	62	1394.43	1533.87
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	63	1432.77	1576.05
85773IL0030067	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1456.07	1601.67
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	381.15	381.15
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	15	415.03	415.03
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	16	427.99	427.99
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	17	440.94	440.94
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	18	454.89	454.89
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	19	468.84	468.84
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	20	483.29	483.29
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	21	498.24	548.07
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	22	498.24	548.07
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	23	498.24	548.07
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	24	498.24	548.07
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	25	500.23	550.25
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	26	510.20	561.22
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	27	522.15	574.37
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	28	541.59	595.74
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	29	557.53	613.28
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	30	565.50	622.05
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	31	577.46	635.20
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	32	589.42	648.36
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	33	596.89	656.58
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	34	604.86	665.35
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	35	608.85	669.73
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	36	612.83	674.12
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	37	616.82	678.50
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	38	620.81	682.89
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	39	628.78	691.65
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	40	636.75	700.42
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	41	648.71	713.58
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	42	660.17	726.18
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	43	676.11	743.72
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	44	696.04	765.64
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	45	719.46	791.40
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	46	747.36	822.09
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	47	778.75	856.62
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	48	814.62	896.08
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	49	850.00	934.99
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	50	889.85	978.84
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	51	929.22	1022.14
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	52	972.56	1069.82

85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	53	1016.41	1118.05
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	54	1063.74	1170.11
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	55	1111.07	1222.18
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	56	1162.39	1278.63
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	57	1214.21	1335.63
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	58	1269.51	1396.46
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	59	1296.92	1426.61
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	60	1352.22	1487.44
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	61	1400.05	1540.06
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	62	1431.44	1574.58
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	63	1470.80	1617.88
85773IL0040067	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1494.72	1644.19
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	474.69	474.69
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	15	516.88	516.88
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	16	533.02	533.02
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	17	549.15	549.15
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	18	566.52	566.52
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	19	583.90	583.90
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	20	601.89	601.89
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	21	620.51	682.56
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	22	620.51	682.56
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	23	620.51	682.56
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	24	620.51	682.56
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	25	622.99	685.29
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	26	635.40	698.94
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	27	650.29	715.32
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	28	674.49	741.94
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	29	694.35	763.78
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	30	704.28	774.71
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	31	719.17	791.09
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	32	734.06	807.47
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	33	743.37	817.71
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	34	753.30	828.63
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	35	758.26	834.09
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	36	763.23	839.55
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	37	768.19	845.01
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	38	773.15	850.47
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	39	783.08	861.39
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	40	793.01	872.31
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	41	807.90	888.69
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	42	822.17	904.39
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	43	842.03	926.23
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	44	866.85	953.54
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	45	896.01	985.62
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	46	930.76	1023.84
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	47	969.86	1066.84
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	48	1014.53	1115.99
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	49	1058.59	1164.45
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	50	1108.23	1219.05
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	51	1157.25	1272.97
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	52	1211.23	1332.36
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	53	1265.84	1392.42
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	54	1324.79	1457.27
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	55	1383.73	1522.11
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	56	1447.65	1592.41
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	57	1512.18	1663.40
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	58	1581.06	1739.16
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	59	1615.18	1776.70
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	60	1684.06	1852.47

85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	61	1743.63	1917.99
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	62	1782.72	1960.99
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	63	1831.74	2014.92
85773IL0040038	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1861.53	2047.68
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	463.16	463.16
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	15	504.33	504.33
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	16	520.07	520.07
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	17	535.82	535.82
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	18	552.77	552.77
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	19	569.72	569.72
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	20	587.28	587.28
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	21	605.45	665.99
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	22	605.45	665.99
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	23	605.45	665.99
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	24	605.45	665.99
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	25	607.86	668.65
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	26	619.97	681.97
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	27	634.50	697.95
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	28	658.12	723.93
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	29	677.49	745.24
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	30	687.18	755.89
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	31	701.71	771.88
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	32	716.24	787.86
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	33	725.32	797.85
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	34	735.01	808.51
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	35	739.85	813.83
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	36	744.69	819.16
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	37	749.54	824.49
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	38	754.38	829.82
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	39	764.07	840.47
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	40	773.75	851.13
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	41	788.29	867.11
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	42	802.21	882.43
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	43	821.58	903.74
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	44	845.80	930.38
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	45	874.26	961.68
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	46	908.16	998.98
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	47	946.31	1040.94
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	48	989.90	1088.89
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	49	1032.88	1136.17
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	50	1081.32	1189.45
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	51	1129.15	1242.06
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	52	1181.82	1300.00
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	53	1235.10	1358.61
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	54	1292.62	1421.88
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	55	1350.14	1485.15
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	56	1412.50	1553.75
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	57	1475.46	1623.01
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	58	1542.67	1696.93
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	59	1575.96	1733.56
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	60	1643.17	1807.49
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	61	1701.29	1871.42
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	62	1739.43	1913.38
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	63	1787.26	1965.99
85773IL0030039	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1816.33	1997.96
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	371.90	371.90
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	15	404.96	404.96
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	16	417.59	417.59
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	17	430.23	430.23

85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	18	443.85	443.85
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	19	457.46	457.46
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	20	471.56	471.56
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	21	486.15	534.76
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	22	486.15	534.76
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	23	486.15	534.76
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	24	486.15	534.76
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	25	488.09	536.89
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	26	497.81	547.59
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	27	509.48	560.42
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	28	528.43	581.28
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	29	543.99	598.39
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	30	551.77	606.95
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	31	563.44	619.78
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	32	575.10	632.61
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	33	582.40	640.64
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	34	590.17	649.19
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	35	594.06	653.47
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	36	597.95	657.75
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	37	601.84	662.03
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	38	605.73	666.30
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	39	613.51	674.86
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	40	621.29	683.42
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	41	632.95	696.25
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	42	644.14	708.55
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	43	659.69	725.66
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	44	679.14	747.05
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	45	701.99	772.19
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	46	729.21	802.13
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	47	759.84	835.82
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	48	794.84	874.32
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	49	829.36	912.29
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	50	868.25	955.07
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	51	906.65	997.32
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	52	948.95	1043.84
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	53	991.73	1090.90
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	54	1037.91	1141.70
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	55	1084.09	1192.50
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	56	1134.17	1247.58
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	57	1184.72	1303.20
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	58	1238.69	1362.55
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	59	1265.42	1391.97
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	60	1319.39	1451.32
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	61	1366.05	1502.66
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	62	1396.68	1536.35
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	63	1435.09	1578.60
85773IL0030068	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1458.42	1604.26
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	475.46	475.46
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	15	517.72	517.72
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	16	533.88	533.88
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	17	550.04	550.04
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	18	567.44	567.44
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	19	584.84	584.84
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	20	602.87	602.87
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	21	621.52	683.67
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	22	621.52	683.67
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	23	621.52	683.67
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	24	621.52	683.67
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	25	624.00	686.40

85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	26	636.43	700.07
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	27	651.34	716.48
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	28	675.58	743.14
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	29	695.47	765.02
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	30	705.42	775.96
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	31	720.33	792.37
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	32	735.25	808.77
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	33	744.57	819.03
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	34	754.52	829.97
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	35	759.49	835.44
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	36	764.46	840.91
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	37	769.43	846.37
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	38	774.40	851.84
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	39	784.35	862.78
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	40	794.29	873.72
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	41	809.21	890.13
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	42	823.50	905.85
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	43	843.39	927.73
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	44	868.25	955.08
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	45	897.46	987.21
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	46	932.27	1025.49
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	47	971.42	1068.57
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	48	1016.17	1117.79
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	49	1060.30	1166.33
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	50	1110.02	1221.02
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	51	1159.12	1275.03
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	52	1213.19	1334.51
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	53	1267.88	1394.67
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	54	1326.93	1459.62
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	55	1385.97	1524.57
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	56	1449.99	1594.99
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	57	1514.62	1666.09
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	58	1583.61	1741.97
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	59	1617.80	1779.57
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	60	1686.78	1855.46
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	61	1746.45	1921.09
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	62	1785.60	1964.16
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	63	1834.70	2018.17
85773IL0040039	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1864.54	2050.99
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	381.77	381.77
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	15	415.70	415.70
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	16	428.68	428.68
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	17	441.65	441.65
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	18	455.63	455.63
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	19	469.60	469.60
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	20	484.07	484.07
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	21	499.05	548.95
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	22	499.05	548.95
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	23	499.05	548.95
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	24	499.05	548.95
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	25	501.04	551.14
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	26	511.02	562.12
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	27	523.00	575.30
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	28	542.46	596.71
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	29	558.43	614.27
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	30	566.41	623.06
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	31	578.39	636.23
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	32	590.37	649.41
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	33	597.85	657.64

85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	34	605.84	666.42
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	35	609.83	670.81
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	36	613.82	675.21
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	37	617.82	679.60
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	38	621.81	683.99
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	39	629.79	692.77
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	40	637.78	701.56
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	41	649.76	714.73
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	42	661.23	727.36
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	43	677.20	744.92
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	44	697.16	766.88
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	45	720.62	792.68
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	46	748.57	823.42
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	47	780.01	858.01
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	48	815.94	897.53
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	49	851.37	936.51
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	50	891.29	980.42
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	51	930.72	1023.79
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	52	974.13	1071.55
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	53	1018.05	1119.85
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	54	1065.46	1172.00
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	55	1112.87	1224.15
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	56	1164.27	1280.70
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	57	1216.17	1337.79
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	58	1271.56	1398.72
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	59	1299.01	1428.91
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	60	1354.41	1489.85
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	61	1402.31	1542.54
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	62	1433.75	1577.13
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	63	1473.18	1620.50
85773IL0040068	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1497.13	1646.85
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	383.56	383.56
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	15	417.66	417.66
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	16	430.70	430.70
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	17	443.73	443.73
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	18	457.77	457.77
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	19	471.81	471.81
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	20	486.35	486.35
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	21	501.40	551.54
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	22	501.40	551.54
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	23	501.40	551.54
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	24	501.40	551.54
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	25	503.40	553.74
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	26	513.43	564.77
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	27	525.46	578.00
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	28	545.01	599.51
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	29	561.06	617.16
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	30	569.08	625.99
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	31	581.11	639.22
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	32	593.15	652.46
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	33	600.67	660.73
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	34	608.69	669.56
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	35	612.70	673.97
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	36	616.71	678.38
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	37	620.72	682.80
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	38	624.73	687.21
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	39	632.76	696.03
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	40	640.78	704.86
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	41	652.81	718.09

85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	42	664.34	730.78
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	43	680.39	748.43
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	44	700.44	770.49
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	45	724.01	796.41
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	46	752.09	827.30
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	47	783.68	862.04
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	48	819.78	901.75
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	49	855.37	940.91
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	50	895.49	985.03
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	51	935.10	1028.61
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	52	978.72	1076.59
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	53	1022.84	1125.12
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	54	1070.47	1177.52
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	55	1118.10	1229.91
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	56	1169.75	1286.72
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	57	1221.89	1344.08
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	58	1277.55	1405.30
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	59	1305.12	1435.64
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	60	1360.78	1496.86
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	61	1408.91	1549.80
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	62	1440.50	1584.55
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	63	1480.11	1628.12
85773IL0030040	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1504.18	1654.59
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	307.98	307.98
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	15	335.36	335.36
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	16	345.83	345.83
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	17	356.30	356.30
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	18	367.57	367.57
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	19	378.84	378.84
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	20	390.52	390.52
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	21	402.60	442.86
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	22	402.60	442.86
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	23	402.60	442.86
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	24	402.60	442.86
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	25	404.20	444.62
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	26	412.26	453.48
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	27	421.92	464.11
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	28	437.62	481.38
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	29	450.50	495.55
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	30	456.94	502.64
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	31	466.61	513.27
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	32	476.27	523.90
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	33	482.31	530.54
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	34	488.75	537.62
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	35	491.97	541.17
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	36	495.19	544.71
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	37	498.41	548.25
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	38	501.63	551.79
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	39	508.07	558.88
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	40	514.51	565.97
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	41	524.18	576.59
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	42	533.44	586.78
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	43	546.32	600.95
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	44	562.42	618.67
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	45	581.35	639.48
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	46	603.89	664.28
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	47	629.25	692.18
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	48	658.24	724.06
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	49	686.82	755.51

85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	50	719.03	790.94
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	51	750.84	825.92
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	52	785.86	864.45
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	53	821.29	903.42
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	54	859.54	945.49
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	55	897.78	987.56
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	56	939.25	1033.18
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	57	981.12	1079.23
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	58	1025.81	1128.39
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	59	1047.95	1152.75
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	60	1092.64	1201.90
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	61	1131.29	1244.42
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	62	1156.65	1272.32
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	63	1188.46	1307.30
85773IL0030070	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1207.78	1328.56
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	393.75	393.75
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	15	428.75	428.75
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	16	442.13	442.13
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	17	455.51	455.51
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	18	469.92	469.92
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	19	484.33	484.33
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	20	499.26	499.26
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	21	514.71	566.18
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	22	514.71	566.18
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	23	514.71	566.18
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	24	514.71	566.18
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	25	516.76	568.44
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	26	527.05	579.76
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	27	539.41	593.35
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	28	559.48	615.43
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	29	575.95	633.54
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	30	584.18	642.60
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	31	596.54	656.19
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	32	608.89	669.78
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	33	616.61	678.27
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	34	624.85	687.33
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	35	628.96	691.86
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	36	633.08	696.39
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	37	637.20	700.92
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	38	641.32	705.45
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	39	649.55	714.51
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	40	657.79	723.57
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	41	670.14	737.15
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	42	681.98	750.18
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	43	698.45	768.29
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	44	719.04	790.94
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	45	743.23	817.55
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	46	772.05	849.26
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	47	804.48	884.92
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	48	841.54	925.69
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	49	878.08	965.89
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	50	919.25	1011.18
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	51	959.92	1055.91
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	52	1004.70	1105.16
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	53	1049.99	1154.99
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	54	1098.89	1208.77
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	55	1147.78	1262.56
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	56	1200.80	1320.88
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	57	1254.32	1379.76

85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	58	1311.46	1442.60
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	59	1339.77	1473.74
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	60	1396.90	1536.59
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	61	1446.31	1590.94
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	62	1478.73	1626.61
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	63	1519.40	1671.34
85773IL0040040	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1544.10	1698.51
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	316.16	316.16
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	15	344.26	344.26
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	16	355.01	355.01
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	17	365.75	365.75
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	18	377.32	377.32
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	19	388.90	388.90
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	20	400.88	400.88
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	21	413.28	454.61
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	22	413.28	454.61
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	23	413.28	454.61
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	24	413.28	454.61
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	25	414.93	456.43
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	26	423.20	465.52
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	27	433.12	476.43
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	28	449.23	494.16
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	29	462.46	508.71
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	30	469.07	515.98
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	31	478.99	526.89
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	32	488.91	537.80
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	33	495.11	544.62
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	34	501.72	551.89
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	35	505.03	555.53
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	36	508.33	559.17
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	37	511.64	562.80
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	38	514.95	566.44
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	39	521.56	573.71
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	40	528.17	580.99
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	41	538.09	591.90
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	42	547.60	602.36
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	43	560.82	616.90
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	44	577.35	635.09
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	45	596.78	656.45
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	46	619.92	681.91
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	47	645.96	710.55
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	48	675.71	743.28
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	49	705.06	775.56
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	50	738.12	811.93
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	51	770.77	847.84
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	52	806.72	887.39
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	53	843.09	927.40
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	54	882.35	970.59
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	55	921.61	1013.77
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	56	964.18	1060.60
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	57	1007.16	1107.88
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	58	1053.04	1158.34
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	59	1075.77	1183.34
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	60	1121.64	1233.80
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	61	1161.32	1277.45
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	62	1187.35	1306.09
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	63	1220.00	1342.00
85773IL0040070	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1239.84	1363.82
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	389.39	389.39

85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	15	424.01	424.01
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	16	437.24	437.24
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	17	450.48	450.48
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	18	464.73	464.73
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	19	478.98	478.98
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	20	493.74	493.74
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	21	509.02	559.92
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	22	509.02	559.92
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	23	509.02	559.92
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	24	509.02	559.92
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	25	511.05	562.15
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	26	521.23	573.35
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	27	533.45	586.79
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	28	553.30	608.63
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	29	569.59	626.54
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	30	577.73	635.50
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	31	589.95	648.94
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	32	602.16	662.38
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	33	609.80	670.78
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	34	617.94	679.74
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	35	622.01	684.21
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	36	626.09	688.69
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	37	630.16	693.17
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	38	634.23	697.65
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	39	642.37	706.61
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	40	650.52	715.57
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	41	662.73	729.01
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	42	674.44	741.89
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	43	690.73	759.80
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	44	711.09	782.20
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	45	735.01	808.52
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	46	763.52	839.87
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	47	795.59	875.15
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	48	832.24	915.46
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	49	868.38	955.21
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	50	909.10	1000.01
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	51	949.31	1044.24
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	52	993.59	1092.95
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	53	1038.39	1142.22
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	54	1086.74	1195.42
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	55	1135.10	1248.61
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	56	1187.53	1306.28
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	57	1240.46	1364.51
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	58	1296.96	1426.66
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	59	1324.96	1457.46
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	60	1381.46	1519.61
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	61	1430.33	1573.36
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	62	1462.39	1608.63
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	63	1502.61	1652.87
85773IL0030011	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1527.04	1679.74
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	312.67	312.67
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	15	340.46	340.46
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	16	351.08	351.08
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	17	361.71	361.71
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	18	373.15	373.15
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	19	384.60	384.60
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	20	396.45	396.45
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	21	408.72	449.59
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	22	408.72	449.59

85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	23	408.72	449.59
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	24	408.72	449.59
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	25	410.35	451.38
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	26	418.52	460.37
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	27	428.33	471.16
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	28	444.27	488.70
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	29	457.35	503.08
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	30	463.89	510.28
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	31	473.70	521.07
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	32	483.51	531.86
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	33	489.64	538.60
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	34	496.18	545.79
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	35	499.45	549.39
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	36	502.72	552.99
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	37	505.99	556.58
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	38	509.26	560.18
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	39	515.80	567.37
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	40	522.33	574.57
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	41	532.14	585.36
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	42	541.54	595.70
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	43	554.62	610.09
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	44	570.97	628.07
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	45	590.18	649.20
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	46	613.07	674.38
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	47	638.82	702.70
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	48	668.25	735.07
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	49	697.26	766.99
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	50	729.96	802.96
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	51	762.25	838.47
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	52	797.81	877.59
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	53	833.77	917.15
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	54	872.60	959.86
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	55	911.43	1002.57
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	56	953.53	1048.88
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	57	996.03	1095.64
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	58	1041.40	1145.54
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	59	1063.88	1170.27
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	60	1109.25	1220.17
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	61	1148.48	1263.33
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	62	1174.23	1291.65
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	63	1206.52	1327.17
85773IL0030071	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1226.14	1348.75
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	391.49	391.49
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	15	426.29	426.29
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	16	439.59	439.59
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	17	452.90	452.90
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	18	467.23	467.23
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	19	481.56	481.56
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	20	496.40	496.40
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	21	511.75	562.93
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	22	511.75	562.93
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	23	511.75	562.93
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	24	511.75	562.93
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	25	513.80	565.17
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	26	524.03	576.43
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	27	536.31	589.94
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	28	556.27	611.90
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	29	572.65	629.91
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	30	580.83	638.92

85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	31	593.12	652.43
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	32	605.40	665.94
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	33	613.07	674.38
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	34	621.26	683.39
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	35	625.36	687.89
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	36	629.45	692.40
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	37	633.54	696.90
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	38	637.64	701.40
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	39	645.83	710.41
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	40	654.01	719.42
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	41	666.30	732.93
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	42	678.07	745.87
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	43	694.44	763.89
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	44	714.91	786.40
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	45	738.96	812.86
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	46	767.62	844.38
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	47	799.86	879.85
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	48	836.71	920.38
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	49	873.04	960.35
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	50	913.98	1005.38
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	51	954.41	1049.85
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	52	998.93	1098.83
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	53	1043.97	1148.36
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	54	1092.58	1201.84
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	55	1141.20	1255.32
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	56	1193.91	1313.30
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	57	1247.13	1371.84
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	58	1303.93	1434.33
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	59	1332.08	1465.29
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	60	1388.88	1527.77
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	61	1438.01	1581.81
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	62	1470.25	1617.28
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	63	1510.68	1661.75
85773IL0030044	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1535.24	1688.77
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	314.35	314.35
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	15	342.29	342.29
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	16	352.97	352.97
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	17	363.65	363.65
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	18	375.16	375.16
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	19	386.67	386.67
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	20	398.58	398.58
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	21	410.91	452.01
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	22	410.91	452.01
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	23	410.91	452.01
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	24	410.91	452.01
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	25	412.55	453.81
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	26	420.77	462.85
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	27	430.63	473.70
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	28	446.66	491.32
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	29	459.81	505.79
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	30	466.38	513.02
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	31	476.24	523.87
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	32	486.11	534.72
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	33	492.27	541.50
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	34	498.84	548.73
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	35	502.13	552.34
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	36	505.42	555.96
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	37	508.71	559.58
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	38	511.99	563.19

85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	39	518.57	570.42
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	40	525.14	577.66
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	41	535.00	588.50
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	42	544.45	598.90
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	43	557.60	613.36
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	44	574.04	631.44
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	45	593.35	652.69
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	46	616.36	678.00
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	47	642.25	706.48
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	48	671.84	739.02
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	49	701.01	771.11
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	50	733.88	807.27
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	51	766.35	842.98
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	52	802.09	882.30
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	53	838.25	922.08
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	54	877.29	965.02
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	55	916.33	1007.96
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	56	958.65	1054.52
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	57	1001.39	1101.52
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	58	1047.00	1151.70
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	59	1069.60	1176.56
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	60	1115.21	1226.73
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	61	1154.65	1270.12
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	62	1180.54	1298.60
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	63	1213.00	1334.30
85773IL0030074	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1232.73	1356.00
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	401.88	401.88
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	15	437.60	437.60
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	16	451.26	451.26
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	17	464.92	464.92
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	18	479.63	479.63
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	19	494.34	494.34
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	20	509.57	509.57
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	21	525.34	577.87
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	22	525.34	577.87
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	23	525.34	577.87
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	24	525.34	577.87
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	25	527.43	580.18
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	26	537.94	591.73
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	27	550.55	605.60
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	28	571.04	628.14
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	29	587.85	646.63
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	30	596.25	655.88
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	31	608.86	669.75
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	32	621.47	683.61
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	33	629.35	692.28
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	34	637.75	701.53
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	35	641.96	706.15
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	36	646.16	710.77
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	37	650.36	715.40
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	38	654.56	720.02
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	39	662.97	729.27
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	40	671.37	738.51
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	41	683.98	752.38
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	42	696.06	765.67
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	43	712.87	784.16
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	44	733.89	807.28
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	45	758.58	834.44
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	46	788.00	866.80

85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	47	821.09	903.20
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	48	858.92	944.81
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	49	896.22	985.84
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	50	938.24	1032.07
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	51	979.74	1077.72
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	52	1025.45	1127.99
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	53	1071.68	1178.84
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	54	1121.58	1233.74
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	55	1171.49	1288.64
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	56	1225.60	1348.16
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	57	1280.23	1408.26
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	58	1338.54	1472.40
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	59	1367.44	1504.18
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	60	1425.75	1568.32
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	61	1476.18	1623.80
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	62	1509.28	1660.20
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	63	1550.78	1705.86
85773IL0040044	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1575.99	1733.59
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	322.69	322.69
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	15	351.37	351.37
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	16	362.34	362.34
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	17	373.31	373.31
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	18	385.12	385.12
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	19	396.93	396.93
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	20	409.16	409.16
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	21	421.82	464.00
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	22	421.82	464.00
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	23	421.82	464.00
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	24	421.82	464.00
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	25	423.50	465.85
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	26	431.94	475.13
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	27	442.06	486.27
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	28	458.51	504.37
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	29	472.01	519.21
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	30	478.76	526.64
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	31	488.88	537.77
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	32	499.01	548.91
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	33	505.34	555.87
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	34	512.08	563.29
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	35	515.46	567.00
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	36	518.83	570.72
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	37	522.21	574.43
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	38	525.58	578.14
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	39	532.33	585.56
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	40	539.08	592.99
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	41	549.20	604.12
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	42	558.91	614.80
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	43	572.40	629.64
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	44	589.28	648.20
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	45	609.10	670.01
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	46	632.72	696.00
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	47	659.30	725.23
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	48	689.67	758.64
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	49	719.62	791.58
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	50	753.36	828.70
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	51	786.69	865.36
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	52	823.38	905.72
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	53	860.50	946.55
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	54	900.58	990.63

85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	55	940.65	1034.71
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	56	984.10	1082.51
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	57	1027.97	1130.76
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	58	1074.79	1182.27
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	59	1097.99	1207.79
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	60	1144.81	1259.29
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	61	1185.30	1303.83
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	62	1211.88	1333.06
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	63	1245.20	1369.72
85773IL0040074	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1265.45	1391.99
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	275.94	275.94
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	15	300.47	300.47
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	16	309.85	309.85
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	17	319.22	319.22
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	18	329.32	329.32
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	19	339.42	339.42
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	20	349.88	349.88
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	21	360.71	396.78
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	22	360.71	396.78
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	23	360.71	396.78
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	24	360.71	396.78
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	25	362.15	398.36
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	26	369.36	406.30
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	27	378.02	415.82
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	28	392.09	431.30
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	29	403.63	443.99
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	30	409.40	450.34
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	31	418.06	459.86
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	32	426.71	469.39
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	33	432.12	475.34
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	34	437.90	481.69
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	35	440.78	484.86
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	36	443.67	488.03
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	37	446.55	491.21
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	38	449.44	494.38
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	39	455.21	500.73
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	40	460.98	507.08
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	41	469.64	516.60
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	42	477.93	525.73
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	43	489.48	538.42
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	44	503.91	554.30
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	45	520.86	572.94
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	46	541.06	595.16
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	47	563.78	620.16
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	48	589.75	648.73
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	49	615.36	676.90
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	50	644.22	708.64
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	51	672.72	739.99
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	52	704.10	774.51
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	53	735.84	809.42
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	54	770.11	847.12
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	55	804.37	884.81
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	56	841.53	925.68
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	57	879.04	966.94
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	58	919.08	1010.98
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	59	938.92	1032.81
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	60	978.95	1076.85
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	61	1013.58	1114.94
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	62	1036.31	1139.94

85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	63	1064.80	1171.28
85773IL0030012	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1082.12	1190.33
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	221.57	221.57
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	15	241.26	241.26
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	16	248.79	248.79
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	17	256.32	256.32
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	18	264.43	264.43
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	19	272.54	272.54
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	20	280.94	280.94
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	21	289.63	318.60
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	22	289.63	318.60
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	23	289.63	318.60
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	24	289.63	318.60
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	25	290.79	319.87
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	26	296.58	326.24
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	27	303.53	333.88
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	28	314.83	346.31
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	29	324.09	356.50
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	30	328.73	361.60
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	31	335.68	369.25
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	32	342.63	376.89
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	33	346.98	381.67
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	34	351.61	386.77
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	35	353.93	389.32
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	36	356.24	391.87
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	37	358.56	394.42
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	38	360.88	396.97
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	39	365.51	402.06
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	40	370.15	407.16
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	41	377.10	414.81
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	42	383.76	422.13
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	43	393.03	432.33
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	44	404.61	445.07
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	45	418.22	460.05
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	46	434.44	477.89
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	47	452.69	497.96
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	48	473.54	520.90
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	49	494.11	543.52
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	50	517.28	569.01
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	51	540.16	594.17
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	52	565.36	621.89
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	53	590.84	649.93
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	54	618.36	680.19
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	55	645.87	710.46
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	56	675.70	743.27
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	57	705.83	776.41
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	58	737.97	811.77
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	59	753.90	829.29
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	60	786.05	864.66
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	61	813.86	895.24
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	62	832.10	915.31
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	63	854.98	940.48
85773IL0030075	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	868.89	955.78
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	389.84	389.84
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	15	424.50	424.50
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	16	437.75	437.75
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	17	450.99	450.99
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	18	465.26	465.26
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	19	479.53	479.53

85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	20	494.31	494.31
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	21	509.60	560.56
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	22	509.60	560.56
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	23	509.60	560.56
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	24	509.60	560.56
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	25	511.64	562.80
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	26	521.83	574.01
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	27	534.06	587.47
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	28	553.93	609.33
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	29	570.24	627.27
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	30	578.39	636.23
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	31	590.63	649.69
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	32	602.86	663.14
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	33	610.50	671.55
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	34	618.65	680.52
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	35	622.73	685.00
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	36	626.81	689.49
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	37	630.88	693.97
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	38	634.96	698.46
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	39	643.11	707.43
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	40	651.27	716.39
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	41	663.50	729.85
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	42	675.22	742.74
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	43	691.53	760.68
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	44	711.91	783.10
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	45	735.86	809.45
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	46	764.40	840.84
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	47	796.50	876.15
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	48	833.19	916.51
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	49	869.38	956.31
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	50	910.14	1001.16
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	51	950.40	1045.44
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	52	994.74	1094.21
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	53	1039.58	1143.54
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	54	1087.99	1196.79
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	55	1136.41	1250.05
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	56	1188.89	1307.78
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	57	1241.89	1366.08
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	58	1298.46	1428.30
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	59	1326.49	1459.13
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	60	1383.05	1521.36
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	61	1431.97	1575.17
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	62	1464.08	1610.49
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	63	1504.34	1654.77
85773IL0030057	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1528.80	1681.68
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	313.03	313.03
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	15	340.85	340.85
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	16	351.49	351.49
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	17	362.13	362.13
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	18	373.58	373.58
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	19	385.04	385.04
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	20	396.91	396.91
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	21	409.19	450.11
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	22	409.19	450.11
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	23	409.19	450.11
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	24	409.19	450.11
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	25	410.82	451.90
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	26	419.00	460.90
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	27	428.82	471.71

85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	28	444.78	489.26
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	29	457.88	503.66
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	30	464.42	510.87
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	31	474.24	521.67
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	32	484.06	532.47
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	33	490.20	539.22
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	34	496.75	546.42
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	35	500.02	550.02
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	36	503.30	553.62
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	37	506.57	557.23
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	38	509.84	560.83
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	39	516.39	568.03
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	40	522.94	575.23
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	41	532.76	586.03
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	42	542.17	596.38
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	43	555.26	610.79
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	44	571.63	628.79
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	45	590.86	649.95
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	46	613.77	675.15
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	47	639.55	703.51
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	48	669.01	735.92
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	49	698.07	767.87
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	50	730.80	803.88
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	51	763.13	839.44
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	52	798.73	878.60
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	53	834.73	918.21
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	54	873.61	960.97
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	55	912.48	1003.73
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	56	954.62	1050.09
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	57	997.18	1096.90
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	58	1042.60	1146.86
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	59	1065.10	1171.61
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	60	1110.52	1221.58
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	61	1149.81	1264.79
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	62	1175.58	1293.14
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	63	1207.91	1328.70
85773IL0030077	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1227.55	1350.30
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	400.19	400.19
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	15	435.76	435.76
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	16	449.36	449.36
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	17	462.97	462.97
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	18	477.61	477.61
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	19	492.26	492.26
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	20	507.43	507.43
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	21	523.13	575.44
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	22	523.13	575.44
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	23	523.13	575.44
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	24	523.13	575.44
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	25	525.22	577.74
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	26	535.68	589.25
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	27	548.23	603.06
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	28	568.64	625.50
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	29	585.38	643.91
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	30	593.75	653.12
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	31	606.30	666.93
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	32	618.86	680.74
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	33	626.70	689.37
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	34	635.07	698.58
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	35	639.26	703.18

85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	36	643.44	707.79
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	37	647.63	712.39
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	38	651.81	717.00
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	39	660.18	726.20
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	40	668.55	735.41
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	41	681.11	749.22
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	42	693.14	762.45
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	43	709.88	780.87
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	44	730.81	803.89
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	45	755.39	830.93
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	46	784.69	863.16
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	47	817.64	899.41
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	48	855.31	940.84
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	49	892.45	981.70
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	50	934.30	1027.73
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	51	975.63	1073.19
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	52	1021.14	1123.25
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	53	1067.17	1173.89
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	54	1116.87	1228.56
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	55	1166.57	1283.23
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	56	1220.45	1342.50
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	57	1274.86	1402.34
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	58	1332.92	1466.21
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	59	1361.69	1497.86
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	60	1419.76	1561.74
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	61	1469.98	1616.98
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	62	1502.94	1653.23
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	63	1544.26	1698.69
85773IL0040057	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1569.37	1726.31
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	321.33	321.33
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	15	349.90	349.90
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	16	360.82	360.82
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	17	371.74	371.74
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	18	383.50	383.50
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	19	395.26	395.26
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	20	407.44	407.44
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	21	420.05	462.05
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	22	420.05	462.05
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	23	420.05	462.05
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	24	420.05	462.05
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	25	421.72	463.90
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	26	430.13	473.14
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	27	440.21	484.23
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	28	456.59	502.25
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	29	470.03	517.03
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	30	476.75	524.43
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	31	486.83	535.51
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	32	496.91	546.60
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	33	503.21	553.53
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	34	509.93	560.93
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	35	513.29	564.62
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	36	516.65	568.32
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	37	520.01	572.02
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	38	523.37	575.71
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	39	530.10	583.11
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	40	536.82	590.50
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	41	546.90	601.59
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	42	556.56	612.21
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	43	570.00	627.00

85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	44	586.80	645.48
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	45	606.54	667.20
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	46	630.07	693.07
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	47	656.53	722.18
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	48	686.77	755.45
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	49	716.60	788.25
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	50	750.20	825.22
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	51	783.38	861.72
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	52	819.93	901.92
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	53	856.89	942.58
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	54	896.79	986.47
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	55	936.70	1030.37
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	56	979.96	1077.96
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	57	1023.65	1126.01
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	58	1070.27	1177.30
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	59	1093.37	1202.71
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	60	1140.00	1254.00
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	61	1180.32	1298.36
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	62	1206.79	1327.47
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	63	1239.97	1363.97
85773IL0040077	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1260.13	1386.15
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	405.69	405.69
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	15	441.75	441.75
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	16	455.54	455.54
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	17	469.33	469.33
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	18	484.17	484.17
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	19	499.02	499.02
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	20	514.40	514.40
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	21	530.32	583.35
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	22	530.32	583.35
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	23	530.32	583.35
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	24	530.32	583.35
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	25	532.43	585.68
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	26	543.04	597.34
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	27	555.77	611.34
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	28	576.45	634.09
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	29	593.42	652.76
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	30	601.90	662.09
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	31	614.63	676.09
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	32	627.36	690.09
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	33	635.31	698.84
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	34	643.80	708.18
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	35	648.04	712.84
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	36	652.28	717.51
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	37	656.53	722.18
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	38	660.77	726.84
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	39	669.25	736.18
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	40	677.74	745.51
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	41	690.47	759.51
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	42	702.66	772.93
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	43	719.63	791.60
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	44	740.84	814.93
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	45	765.77	842.35
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	46	795.47	875.01
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	47	828.88	911.76
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	48	867.06	953.76
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	49	904.71	995.18
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	50	947.14	1041.85
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	51	989.03	1087.93

85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	52	1035.17	1138.68
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	53	1081.83	1190.02
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	54	1132.21	1245.44
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	55	1182.59	1300.85
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	56	1237.22	1360.94
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	57	1292.37	1421.60
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	58	1351.23	1486.36
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	59	1380.40	1518.44
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	60	1439.26	1583.19
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	61	1490.17	1639.19
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	62	1523.58	1675.94
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	63	1565.48	1722.03
85773IL0030047	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1590.93	1750.03
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	325.75	325.75
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	15	354.70	354.70
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	16	365.77	365.77
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	17	376.85	376.85
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	18	388.77	388.77
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	19	400.69	400.69
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	20	413.04	413.04
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	21	425.82	468.40
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	22	425.82	468.40
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	23	425.82	468.40
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	24	425.82	468.40
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	25	427.52	470.27
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	26	436.03	479.64
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	27	446.25	490.88
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	28	462.86	509.15
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	29	476.49	524.13
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	30	483.30	531.63
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	31	493.52	542.87
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	32	503.74	554.11
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	33	510.13	561.14
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	34	516.94	568.63
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	35	520.34	572.38
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	36	523.75	576.13
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	37	527.16	579.87
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	38	530.56	583.62
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	39	537.38	591.12
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	40	544.19	598.61
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	41	554.41	609.85
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	42	564.20	620.62
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	43	577.83	635.61
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	44	594.86	654.35
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	45	614.88	676.36
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	46	638.72	702.59
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	47	665.55	732.10
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	48	696.21	765.83
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	49	726.44	799.08
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	50	760.50	836.55
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	51	794.14	873.56
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	52	831.19	914.31
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	53	868.66	955.53
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	54	909.11	1000.02
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	55	949.57	1044.52
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	56	993.42	1092.77
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	57	1037.71	1141.48
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	58	1084.97	1193.47
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	59	1108.39	1219.23

85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	60	1155.66	1271.23
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	61	1196.54	1316.19
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	62	1223.36	1345.70
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	63	1257.00	1382.70
85773IL0030079	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1277.44	1405.19
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	416.46	416.46
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	15	453.47	453.47
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	16	467.63	467.63
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	17	481.78	481.78
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	18	497.03	497.03
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	19	512.27	512.27
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	20	528.06	528.06
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	21	544.39	598.83
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	22	544.39	598.83
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	23	544.39	598.83
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	24	544.39	598.83
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	25	546.56	601.22
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	26	557.45	613.20
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	27	570.52	627.57
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	28	591.75	650.92
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	29	609.17	670.09
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	30	617.88	679.67
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	31	630.94	694.04
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	32	644.01	708.41
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	33	652.18	717.39
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	34	660.89	726.97
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	35	665.24	731.76
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	36	669.60	736.56
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	37	673.95	741.35
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	38	678.31	746.14
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	39	687.02	755.72
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	40	695.73	765.30
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	41	708.79	779.67
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	42	721.31	793.44
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	43	738.73	812.61
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	44	760.51	836.56
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	45	786.09	864.70
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	46	816.58	898.24
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	47	850.88	935.96
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	48	890.07	979.08
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	49	928.72	1021.60
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	50	972.28	1069.50
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	51	1015.28	1116.81
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	52	1062.64	1168.91
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	53	1110.55	1221.60
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	54	1162.27	1278.49
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	55	1213.98	1335.38
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	56	1270.05	1397.06
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	57	1326.67	1459.34
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	58	1387.10	1525.81
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	59	1417.04	1558.74
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	60	1477.47	1625.21
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	61	1529.73	1682.70
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	62	1564.02	1720.43
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	63	1607.03	1767.73
85773IL0040047	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1633.16	1796.48
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	334.39	334.39
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	15	364.12	364.12
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	16	375.48	375.48

85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	17	386.85	386.85
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	18	399.09	399.09
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	19	411.33	411.33
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	20	424.00	424.00
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	21	437.12	480.83
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	22	437.12	480.83
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	23	437.12	480.83
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	24	437.12	480.83
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	25	438.86	482.75
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	26	447.61	492.37
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	27	458.10	503.91
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	28	475.15	522.66
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	29	489.13	538.05
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	30	496.13	545.74
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	31	506.62	557.28
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	32	517.11	568.82
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	33	523.67	576.03
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	34	530.66	583.73
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	35	534.16	587.57
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	36	537.65	591.42
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	37	541.15	595.27
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	38	544.65	599.11
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	39	551.64	606.81
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	40	558.63	614.50
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	41	569.13	626.04
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	42	579.18	637.10
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	43	593.17	652.48
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	44	610.65	671.72
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	45	631.20	694.32
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	46	655.67	721.24
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	47	683.21	751.53
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	48	714.69	786.15
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	49	745.72	820.29
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	50	780.69	858.76
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	51	815.22	896.74
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	52	853.25	938.58
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	53	891.72	980.89
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	54	933.24	1026.57
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	55	974.77	1072.25
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	56	1019.79	1121.77
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	57	1065.25	1171.78
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	58	1113.77	1225.15
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	59	1137.81	1251.60
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	60	1186.33	1304.97
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	61	1228.30	1351.13
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	62	1255.84	1381.42
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	63	1290.37	1419.40
85773IL0040079	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1311.35	1442.48
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	406.51	406.51
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	15	442.64	442.64
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	16	456.46	456.46
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	17	470.28	470.28
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	18	485.16	485.16
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	19	500.03	500.03
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	20	515.44	515.44
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	21	531.39	584.53
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	22	531.39	584.53
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	23	531.39	584.53
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	24	531.39	584.53

85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	25	533.51	586.86
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	26	544.14	598.55
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	27	556.89	612.58
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	28	577.62	635.38
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	29	594.62	654.08
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	30	603.12	663.44
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	31	615.88	677.46
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	32	628.63	691.49
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	33	636.60	700.26
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	34	645.10	709.61
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	35	649.35	714.29
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	36	653.60	718.96
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	37	657.86	723.64
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	38	662.11	728.32
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	39	670.61	737.67
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	40	679.11	747.02
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	41	691.86	761.05
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	42	704.09	774.49
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	43	721.09	793.20
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	44	742.35	816.58
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	45	767.32	844.05
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	46	797.08	876.79
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	47	830.56	913.61
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	48	868.82	955.70
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	49	906.54	997.20
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	50	949.05	1043.96
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	51	991.03	1090.14
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	52	1037.27	1140.99
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	53	1084.03	1192.43
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	54	1134.51	1247.96
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	55	1184.99	1303.49
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	56	1239.72	1363.70
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	57	1294.99	1424.49
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	58	1353.97	1489.37
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	59	1383.20	1521.52
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	60	1442.18	1586.40
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	61	1493.19	1642.51
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	62	1526.67	1679.34
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	63	1568.65	1725.52
85773IL0030097	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1594.16	1753.57
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	326.41	326.41
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	15	355.42	355.42
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	16	366.52	366.52
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	17	377.61	377.61
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	18	389.56	389.56
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	19	401.50	401.50
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	20	413.88	413.88
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	21	426.68	469.35
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	22	426.68	469.35
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	23	426.68	469.35
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	24	426.68	469.35
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	25	428.38	471.22
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	26	436.92	480.61
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	27	447.16	491.87
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	28	463.80	510.18
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	29	477.45	525.20
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	30	484.28	532.71
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	31	494.52	543.97
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	32	504.76	555.23

85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	33	511.16	562.28
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	34	517.99	569.78
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	35	521.40	573.54
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	36	524.81	577.29
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	37	528.23	581.05
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	38	531.64	584.80
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	39	538.47	592.31
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	40	545.29	599.82
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	41	555.53	611.09
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	42	565.35	621.88
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	43	579.00	636.90
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	44	596.07	655.67
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	45	616.12	677.73
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	46	640.02	704.02
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	47	666.90	733.59
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	48	697.62	767.38
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	49	727.91	800.70
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	50	762.05	838.25
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	51	795.75	875.33
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	52	832.87	916.16
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	53	870.42	957.46
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	54	910.96	1002.05
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	55	951.49	1046.64
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	56	995.44	1094.98
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	57	1039.81	1143.79
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	58	1087.17	1195.89
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	59	1110.64	1221.70
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	60	1158.00	1273.80
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	61	1198.96	1318.86
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	62	1225.84	1348.43
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	63	1259.55	1385.51
85773IL0030098	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1280.03	1408.03
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	417.30	417.30
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	15	454.39	454.39
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	16	468.58	468.58
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	17	482.76	482.76
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	18	498.03	498.03
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	19	513.31	513.31
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	20	529.13	529.13
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	21	545.50	600.04
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	22	545.50	600.04
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	23	545.50	600.04
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	24	545.50	600.04
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	25	547.67	602.44
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	26	558.58	614.44
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	27	571.67	628.84
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	28	592.95	652.24
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	29	610.40	671.44
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	30	619.13	681.04
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	31	632.22	695.45
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	32	645.31	709.85
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85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	34	662.23	728.45
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	35	666.59	733.25
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	36	670.95	738.05
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	37	675.32	742.85
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	38	679.68	747.65
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	39	688.41	757.25
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	40	697.14	766.85

85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	41	710.23	781.25
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	42	722.77	795.05
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	43	740.23	814.25
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	44	762.05	838.25
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	45	787.69	866.46
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	46	818.24	900.06
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	47	852.60	937.86
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	48	891.88	981.06
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	49	930.61	1023.67
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	50	974.25	1071.67
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	51	1017.34	1119.07
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	52	1064.80	1171.28
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	53	1112.80	1224.08
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	54	1164.62	1281.08
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	55	1216.44	1338.09
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	56	1272.63	1399.89
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	57	1329.36	1462.30
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	58	1389.91	1528.90
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	59	1419.91	1561.90
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	60	1480.46	1628.51
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	61	1532.83	1686.11
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	62	1567.19	1723.91
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	63	1610.29	1771.32
85773IL0040097	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1636.47	1800.12
85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	335.07	335.07
85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	15	364.86	364.86
85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	16	376.24	376.24
85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	17	387.63	387.63
85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	18	399.90	399.90
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85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	20	424.86	424.86
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85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	22	438.01	481.81
85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	23	438.01	481.81
85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	24	438.01	481.81
85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	25	439.75	483.73
85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	26	448.51	493.37
85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	27	459.03	504.93
85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	28	476.11	523.72
85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	29	490.12	539.14
85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	30	497.13	546.85
85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	31	507.64	558.41
85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	32	518.16	569.97
85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	33	524.73	577.20
85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	34	531.73	584.91
85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	35	535.24	588.76
85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	36	538.74	592.62
85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	37	542.25	596.47
85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	38	545.75	600.33
85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	39	552.76	608.03
85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	40	559.77	615.74
85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	41	570.28	627.31
85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	42	580.35	638.39
85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	43	594.37	653.81
85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	44	611.89	673.08
85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	45	632.48	695.72
85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	46	657.00	722.70
85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	47	684.60	753.06
85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	48	716.13	787.75

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85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	52	854.98	940.48
85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	53	893.52	982.88
85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	54	935.13	1028.65
85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	55	976.75	1074.42
85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	56	1021.86	1124.05
85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	57	1067.41	1174.15
85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	58	1116.03	1227.63
85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	59	1140.12	1254.13
85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	60	1188.74	1307.61
85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	61	1230.79	1353.87
85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	62	1258.38	1384.22
85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	63	1292.98	1422.28
85773IL0040098	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1314.01	1445.41

Contact Person:

Illinois Division of Insurance

**320 West Washington Street
Springfield, IL 62767-0001**

Review Requirements Checklist

Effective 05/01/2022

Health Actuarial Unit

DOI.HealthActuarial@Illinois.gov

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	Illinois Compiled Statutes Online		
Illinois Administrative Code Link	Administrative Regulations Online		
Product Coding Matrix	Product Coding Matrix		
REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
		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.	
COMPANY REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
Cover Letter	50 IL Adm. Code 916.40 (b)	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 <u>association</u> 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.	in SERFF Supporting Documentation labeled Cover Letter

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
Implementation Date		The proposed effective date of rate revision implementation.	1/1/2025
Rate Filing Requirements	215 ILCS 5/355	<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>	SERFF Supporting Documentation
Rate Filing Submission		Rate Filings must be submitted in their entirety into both SERFF and the Web Portal for review.	SERFF 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>Inserted directly below is a link to SERFF's Website for the TOI's required.</p> <p>http://www.serff.com/documents/index_ppaca_tois.pdf</p>	HOrg02I Individual Health Organizations - HMO
Federal Unified Rate Review Templates		<p>Parts I and III must be submitted with each filing. 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>https://www.qhpcertification.cms.gov/s/Unified%20Rate%20Review</p>	SERFF Supporting documentation and URRT tabs
Rate Data Collection Form		<p>The filing must contain an Excel spreadsheet (.xls or .xlsx format), along with a PDF version of the spreadsheet, according to format found at http://www2.illinois.gov/sites/Insurance/Companies/Documents/Experience.xlsx</p>	SERFF supporting documentation

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: http://www2.illinois.gov/sites/Insurance/Companies/documents/RateReviewChecklistSmallGroup.pdf</p> <p>Individual Checklist: http://www2.illinois.gov/sites/Insurance/Companies/documents/RateReviewChecklistIndividual.pdf</p>	SERFF supporting Documentation and URRT
Actuarial Certification		The Actuarial Certification must be completed for all filings. http://www2.illinois.gov/sites/Insurance/Companies/documents/ActuarialCertificationForRateFilings.pdf	SERFF supporting Documentation
Rate Schedules/Manuals		Shall be attached in SERFF as separate attachments from other documents required in SERFF.	SERFF Supporting Documentation
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.	SERFF Supporting Documentation
Public Access	215 ILCS 5/404	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.	SERFF Supporting Documentation
Have you included the following forms?		<ol style="list-style-type: none"> 1. Federal Unified Rate Review Template 2. Rate Data Collection Form 3. Actuarial Memorandum 4. Actuarial Certification 	Yes

SERFF Tracking #:

UYHI-134097161

State Tracking #:

Company Tracking #:

State:

Illinois

Filing Company:

Quartz Health Benefit Plans Corporation

TOI/Sub-TOI:

HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO

Product Name:

QHBPC IL 2025 Ind ACA

Project Name/Number:

/

URRT

State Determination

Review Status:

Incomplete

SERFF Tracking #:

UYHI-134097161

State Tracking #:

Company Tracking #:

State:

Illinois

Filing Company:

Quartz Health Benefit Plans Corporation

TOI/Sub-TOI:

HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO

Product Name:

QHBPC IL 2025 Ind ACA

Project Name/Number:

/

URRT Items

Item Name	Attachment(s)
Actuarial Memorandum - Redacted	<i>Actuarial_Memorandum_06052024_REDACTEDv2-Signed_Submission.pdf</i>
Consumer Justification Narrative	<i>Part_II_Justification_06032024.pdf</i>



Actuarial Memorandum
Quartz Health Benefit Plans Corporation
Individual Rates Effective January 1, 2025 through December 31, 2025

1) General Information

Company Identifying Information

Company Legal Name: Quartz Health Benefit Plans Corporation
State: Illinois
HIOS Issuer ID: 85773
Market: Individual
Effective Date: January 1, 2025 through December 31, 2025

Company Contact Information

Primary Contact Name: Bradlee Wienholtz
Primary Contact Telephone Number: – [REDACTED]
Primary Contact E-mail Address: [REDACTED]

1a) Scope and Purpose

This document contains the Part III Actuarial Memorandum for Quartz Health Benefit Plans Corporation (QHBPC's) individual comprehensive medical block of business, effective January 1, 2025. These individual rates are guaranteed through December 31, 2025. These products are offered both on and off the Individual Insurance Exchange. This Actuarial Memorandum is submitted in conjunction with the Part I Unified Rate Review Template (URRT) and Part II Justification.

The purpose of the actuarial memorandum is to provide certain information related to the submission, including support for the values entered into the Part I URRT, which supports compliance with the market rating rules and reasonableness of applicable rate increases. This information may not be appropriate for other purposes.

The results included in this rate filing are actuarial projections. Actual experience will differ for several reasons including, but not necessarily limited to, population changes, claims experience, and random deviations from assumptions.

1b) Market

The plans represented in this filing are for the Individual ACA-compliant market and will be offered both on and off exchange.

1c) Policy Forms

The plans included within this filing are under policy form QA01032. The HIOS Product Codes are 85773IL003 and 85773IL004, the HIOS Product Names are Individual Product One and Individual Product Two, respectively.

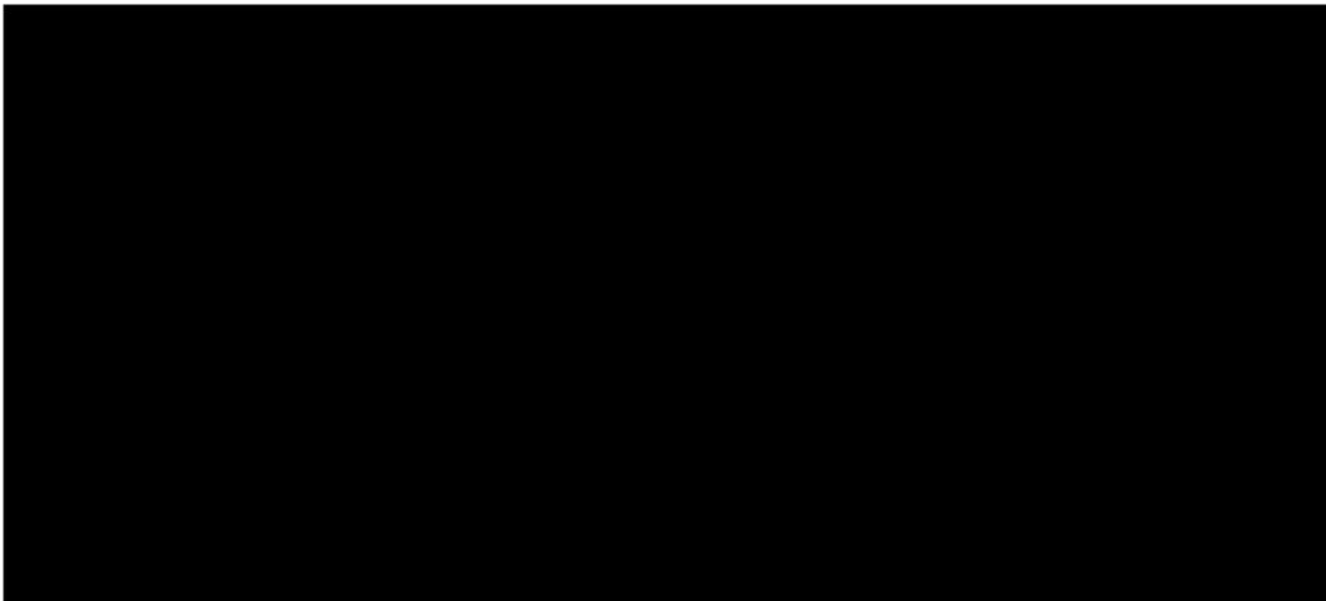
1d) Description of Benefits

These plans are issued by QHBPC as HMO health policies. The major provisions of this form for each plan design can be found in Appendix A.

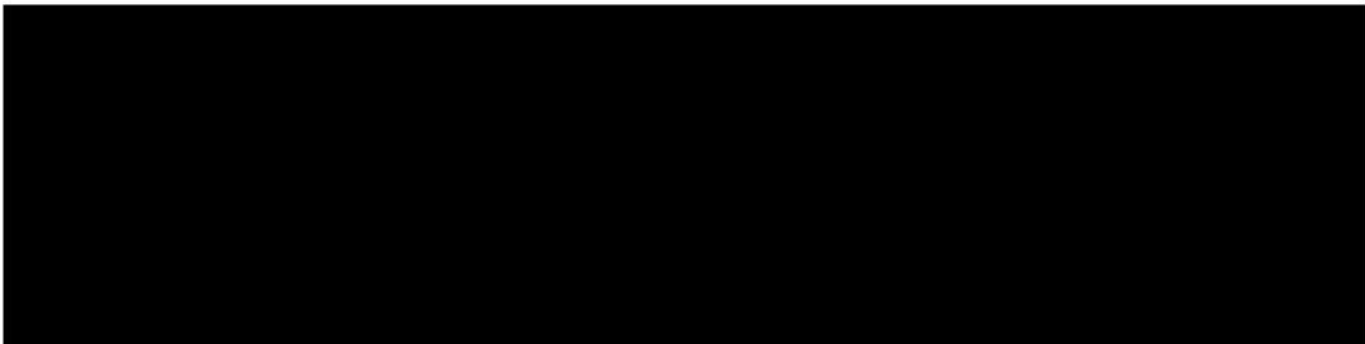
In accordance with the Health Insurance Coverage, Affordability and Cost Transparency Annual Report, 20 ILCS 1405-50, Quartz’s responses to the information:

Issuer’s definitions of “major service category”

The following service categories are what Quartz uses in its definition of “major service category”



Complete description of the issuer’s current and planned “health care quality improvement initiatives”



Narrative description of the issues faced by the issuer with respect to provider availability by geographic location.

[REDACTED]

Narrative description of the trends seen in out-of-pocket costs for consumers

[REDACTED]

1e) Marketing Method

The plans represented in this filing will be marketed through Healthcare.gov, direct QHBPC licensed agents, independent agents, and general radio, tv, and print ads.

2) Proposed Rates

2a) History of Rate Adjustments

Quartz began offering HMO coverage in Illinois in 2019. The January 2020 filing included a rate adjustment of 5.48%, the January 2021 filing included a rate adjustment of -10.02%, January 2022 filing included a rate adjustment of 16.45%, the January 2023 filing included a rate adjustment of 11.82% and the January 2024 filing included a rate adjustment of 14.35%.

2b) Effective Date of Requested Rate Increase

Rates included in the filing are requested to be implemented January 1, 2025.

2c) Months of Rate Guarantee

Rates are guaranteed not to change through December 31, 2025.

2d) SERFF Number of Prior Filing

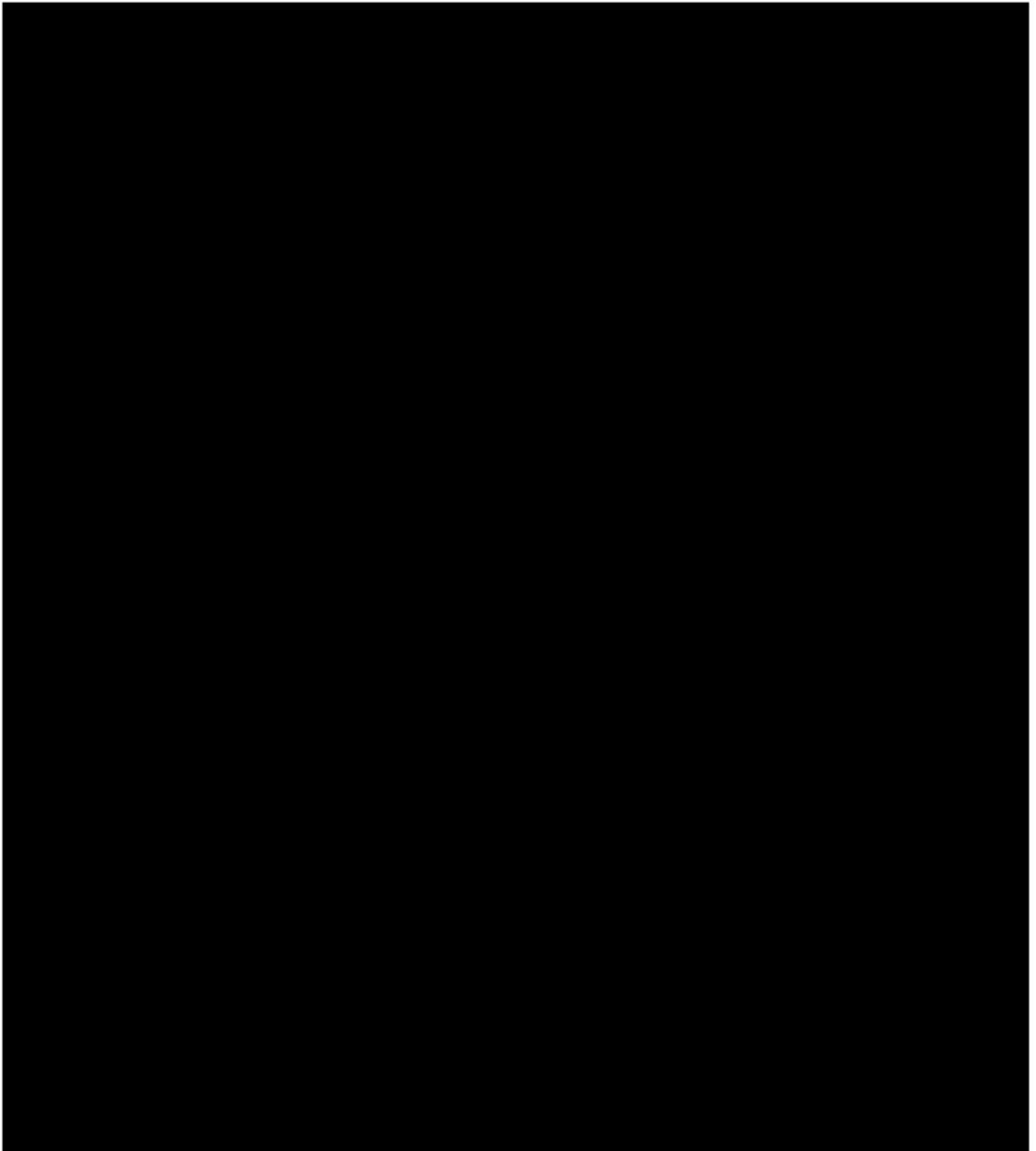
The SERFF Tracking Number of the previous individual rate filing in Illinois is UYHI-133670101.

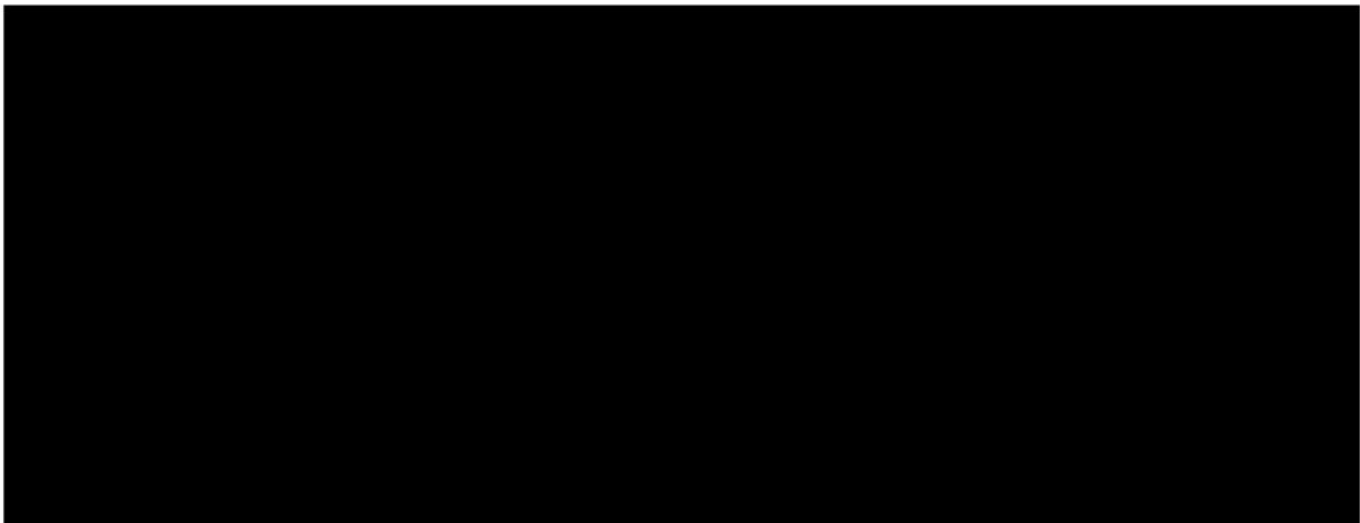
2e) Effective Date of Prior Filing

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

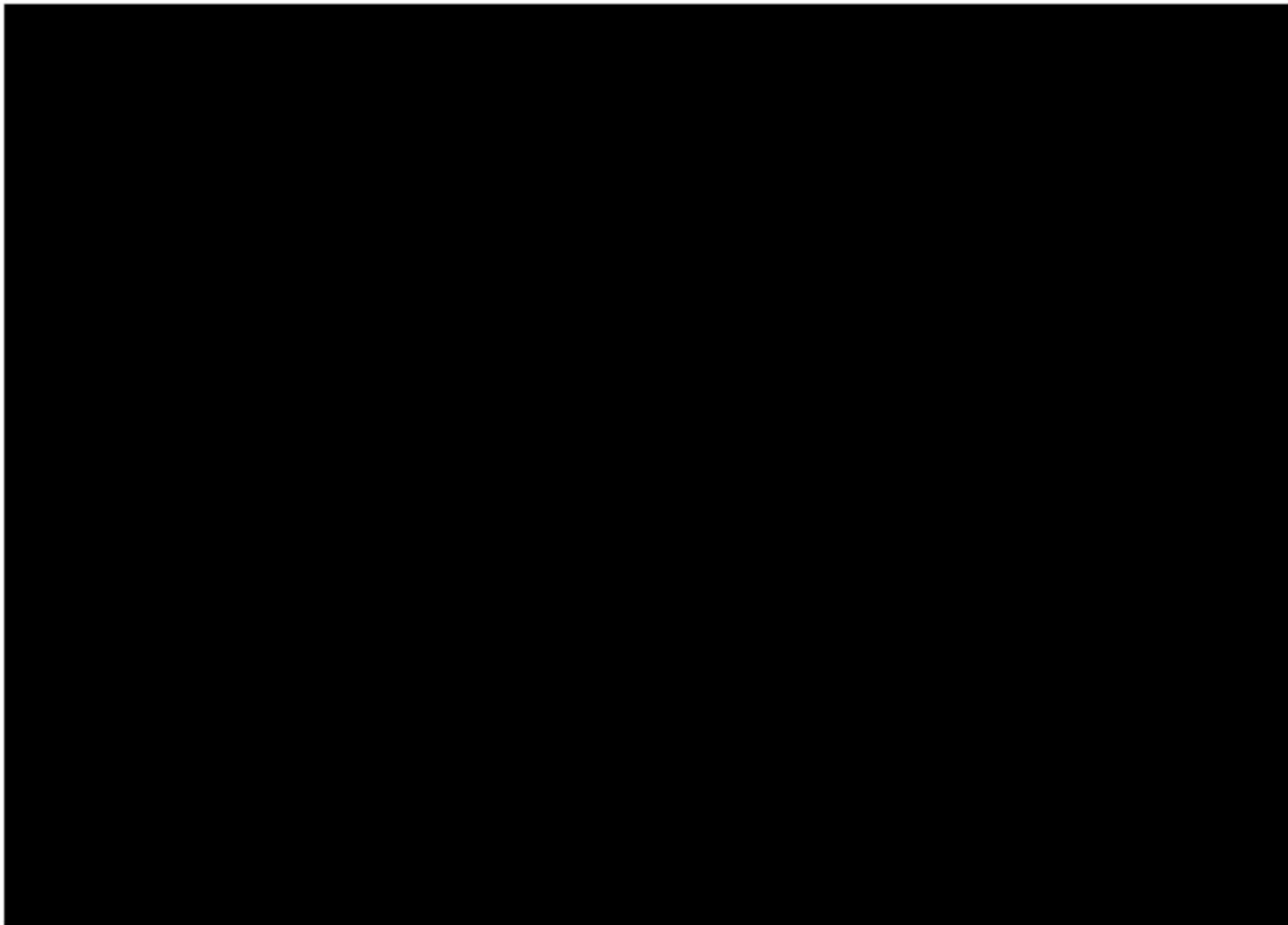
2f) Proposed Percentage Rate Change

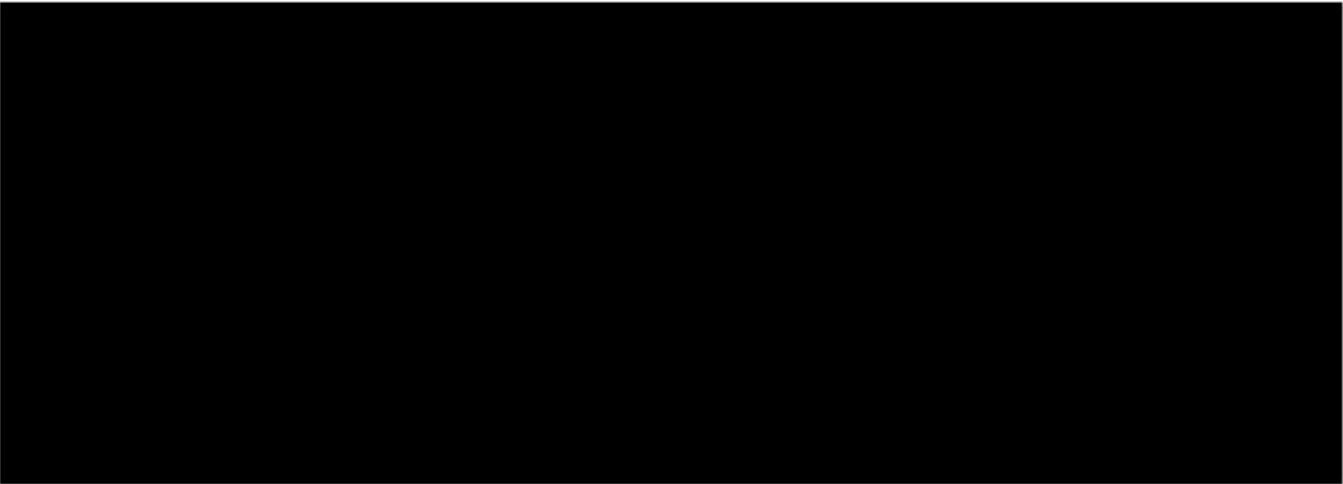
The proposed rate change for Individual Product One is [REDACTED]. The plan level rate changes for the current and previous rate filings are included in the table below.





The proposed rate change for Individual Product Two is [REDACTED]. The plan level rate changes for the current and previous rate filings are included in the table below.





Plan names with over 100 characters were shortened in the rate filing to fit the URRT character length requirements

2g) Reason for Rate Change

- [Redacted]
- [Redacted]
- [Redacted]

2h) Average Annual Premium

The projected average annual premium is [Redacted] before the rate change and [Redacted] after the rate change.

2i) Number of Policyholders and Covered Lives

As of March 2024, there are [Redacted] affected by the proposed rate increase.

2j) Projected Loss Ratio With and Without Proposed Rate Increase

The projected loss ratio with the proposed rate increase is [Redacted] The projected loss ratio without the proposed rate [Redacted]

2k) Cumulative, Future, and Lifetime Loss Ratios

Quartz began offering coverage in Illinois on January 1, 2019. The cumulative loss ratio to date, through the fourth quarter of 2023 is [Redacted] The historical loss ratios by year are broken out in the following table:

[REDACTED]

The projected loss ratio is [REDACTED] with the proposed rate increase. The loss ratio by combining the past and the projected experience is [REDACTED]

3) Experience Period Premium and Claims

3a) Dates of Service for the Experience Period Used to Develop Rates

The experience period used to develop rates is based on dates of service from January 1, 2023 through December 31, 2023.

3b) Date Through Which Claims Were Paid

The claims incurred in the experience period reflect claims that were paid through March 31, 2024.

3c) Estimated Allowed Claims During the Experience Period Used to Develop Rates

The estimated allowed claims during the experience period is [REDACTED]

3d) Method for Determining Allowed Claims

The allowed claims amount comes directly from our claims records, was processed through our claim system, and includes an estimate for incurred but not paid (IBNP) as of the paid through date stated above.

3e) Incurred but Not Paid Claims

The IBNP estimates are based on completion factors which are developed by measuring and monitoring historic claims run-out patterns of Quartz's individual ACA block. These completion factors are then used to estimate unpaid claims. The same completion factors were used for both paid and allowed claims. We used Quartz's entire individual ACA experience to determine our lag factors because it represents a larger, more credible basis for the factor development. The amount of IBNP claims is in line with what is expected for this experience period.

3f) Premium in Experience Period (Net of MLR Rebate)

The premium in the experience period, net of MLR rebates, is [REDACTED]

4) Adjustments to Allowed Claims During the Experience Period

4a & 4b) Adjustments to Allowed Claims During the Experience Period

Applying an IBNP factor was the only adjustment made to the Allowed Claims during the experience period.

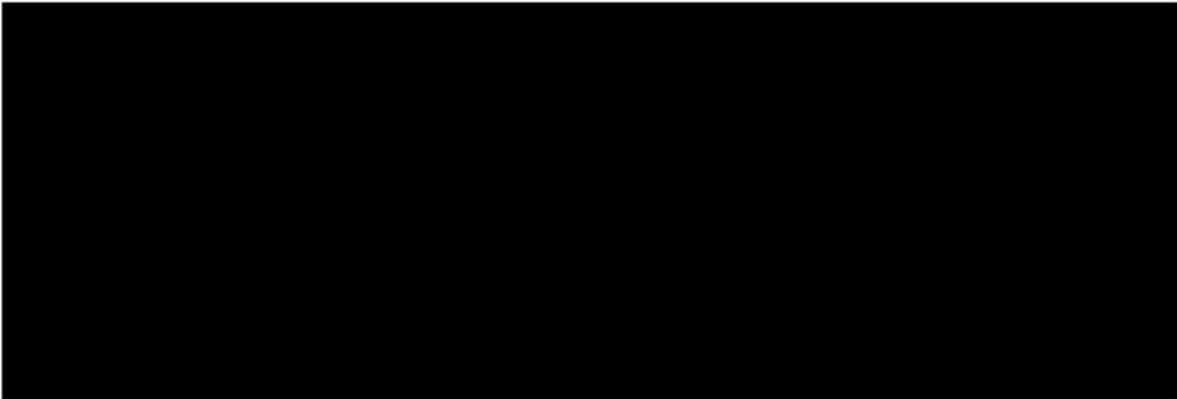
5) Projection Factors

5a) Changes to Benefits

An adjustment to experience period claims has been made for anticipated changes in the average utilization of services due to differences in average cost sharing requirements between the experience period and the projection period. [REDACTED]

5b) Trend Factors (Cost and Utilization)

Trends used in the premium rate development vary by projection period and benefit category [REDACTED]
[REDACTED]
[REDACTED] Trends to apply to the 12 months ending December 31, 2023 [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED] The resulting trends are listed below.



5c) Projected Changes in the Demographics of the Population Insurance

Applying CMS age curve factors to the experience data [REDACTED] and comparing this to the average age factor of the anticipated individual population [REDACTED] results in an age adjustment of [REDACTED]. Comparing the average tobacco factor in the experience date [REDACTED] to the anticipated individual population [REDACTED] results in a tobacco adjustment of [REDACTED]. Combined, the total demographic adjustment factor is [REDACTED]. Differences in the calculated factors and factors stated are due to rounding.

5d) Projected Changes in the Morbidity of the Insured Population



5e) Other Projected Changes

[REDACTED]

[REDACTED]

6) Credibility Manual Rate Adjustment

6a) Methodology Used to Develop the Credibility Manual Rate

The rate development is based [REDACTED] The experience used in the manual rate development is [REDACTED]

6b) Source and Appropriateness of the Experience Used to Develop the Credibility Manual Rate

The experience used is expected to have similar provider practice patterns to the projected experience [REDACTED] Both the manual experience and the projected 2025 Illinois plans cover Essential Health Benefits and are guaranteed issue.

6c) Adjustments Made to Data Used to Develop the Credibility Manual Rate

The following projection factors have been applied to the development of the manual rate. Please see Appendix B for additional detail.

Provider Contracting

The manual rate experience has been adjusted to account for known differences in provider reimbursement rates. [REDACTED]

Trends

The development of [REDACTED] rates reflects an average annual trend of [REDACTED]

Changes in the Morbidity of the Population Insured

[REDACTED]

[REDACTED]

Benefits

[REDACTED]

Demographics

We reflected the difference between the demographics underlying the [REDACTED]
[REDACTED]

Cost Share Reduction (CSR) Subsidies

The costs of CSR subsidies have been included in the allowed projected claims. [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Future modifications in legislation or regulation regarding the funding of CSR payments may affect the extent to which the premium rates are sufficient and neither excessive nor deficient.

6d) Inclusion of Capitation Payments in Developing the Credibility Manual Rate

[REDACTED]
[REDACTED]

7) Credibility

7a) Credibility Methodology

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

7b) Credibility Level(s)

[REDACTED]

8) Covered Services

8a) Covered Services – Essential Health Benefits

All plans offered by Quartz cover the required EHBs.

8b) Covered Services – State Mandated Benefits Which Are Not Essential Health Benefits

Benefits covered as required by the Reproductive Health Act are state mandated but not Essential Health Benefits. State mandated benefits in excess of essential health benefits for [REDACTED] [REDACTED] These are State mandated benefits in excess of the essential health benefits per the benchmark plan information included in the CMS webpage documentation for Illinois. [REDACTED] [REDACTED]

8c) Covered Services – Eliminated Benefits

There are no changes in the benefits covered in the experience period that will not be covered in the projection period.

8d) Covered Services – Additional Mandated Supplementary Benefits

[REDACTED]
[REDACTED]

8e) Covered Services – Changes in the Level of Covered Services

There are no changes in the level of benefits covered between the experience period and the projection period.

8f) Covered Services – EHB Substitutions

There are no EHB benefit substitutions in the projection period.

9) Credibility Adjusted Projected Claims

The calculated credibility adjusted projected allowed claims is [REDACTED]
[REDACTED]
[REDACTED]

10) Projected Index Rate

The index rate for the projection period on Worksheet 1, Section II, of Part I Unified Rate Review Template is [REDACTED] It was developed following the specifications of 45 CFR part 156.80 (d). The Index Rate for the Projection Period represents the estimated projected allowed claims per member per month for Essential Health Benefits. It has not been adjusted for payments and charges under the Risk Adjustment program or for the Marketplace User fees. The PMPM difference of [REDACTED] between the projected claims in section 9 and the index rate reflects claims for home health care services, limited acupuncture, vision and hardware benefit, the Reproductive Health Act, and dental benefits in excess of essential health benefits. Of the [REDACTED] for benefits in addition to essential health benefits, \$1.00 PMPM is for the inclusion of the Reproductive Health Act.

11) Risk Transfer Payments

The 2025 Individual product for Quartz is [REDACTED] through the statewide risk adjustment transfer program. Worksheet 1, Section II of the URRT requires the Risk Adjustment to be on an EHB allowed claims basis. This results in [REDACTED], calculated as

follows: Risk Adjustment PMPM on paid basis divided by the projected paid to allowed factor multiplied by the EHB percentage [REDACTED]. The Center for Medicaid and Medicare Services (CMS) methodology was used to project the net risk adjustment PMPM development. The projected user fee of \$0.18 PMPM is based on the 2025 Notice of Benefit and Payment Parameters and is included as part of Taxes and Fees per the Unified Rate Review Template instructions.

[REDACTED]

Through these pricing adjustments and the morbidity adjustments (section 5), [REDACTED]

[REDACTED]

12) Development of Market Adjusted Index Rate

[REDACTED]

13) Plan Level Adjusted Index Rate

The plan-adjusted index rate equals the market-adjusted index rate adjusted for administrative expenses and plan-specific factors. [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED] The plan-adjusted index rates reflect the average demographic characteristics of the single risk pool. The AV Pricing Value in Appendix D includes all allowable plan level adjustments used to move from the market-adjusted index rate to each plan-adjusted index rate.

14) Actuarial Values

14a) AV Metal Values

The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based on the AV Calculator for all non-catastrophic plans. Catastrophic plans were calculated using an alternate methodology and the certification is included in the supporting documentation. [REDACTED]
[REDACTED]

14b) AV Pricing Values

The AV Pricing Value for each plan reflects the actuarial value and cost-sharing design of the plan. Appendix D provides in table format the adjustments that have been applied to the market-adjusted rate to calculate the plan-adjusted rate for each plan. The plan adjustment for catastrophic plans includes an adjustment of [REDACTED] for the expected impact of the specific eligibility categories for these plans.

[REDACTED]
[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

15) Paid to Allowed Ratio

The Paid to Allowed average factor of [REDACTED] was calculated [REDACTED] Paid to Allowed ratios for each plan being offered in 2025 were calculated. The Paid to Allowed factor is the weighted average of the ratios for each plan. The Paid to Allowed factor applied to the allowed claims results in the following projected incurred claims: [REDACTED] The factor of [REDACTED] is calculated as shown in the following table:

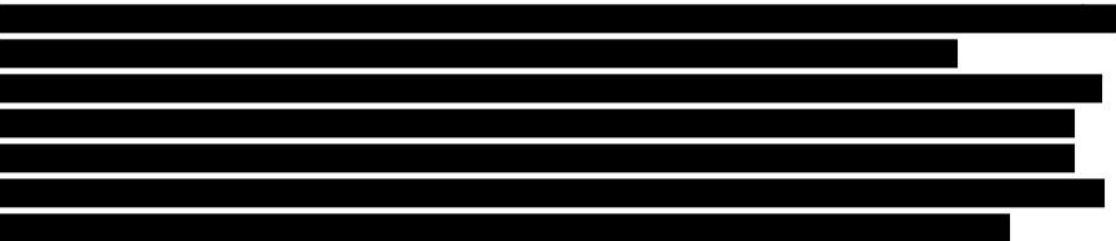
[REDACTED TABLE]







16) Non-Benefit Expenses Including Risk and Profit Margin

16a) Projected Non-Benefit Expenses, Risk and Profit

The following components of the rate reflect expenses that do not represent payments made to providers:

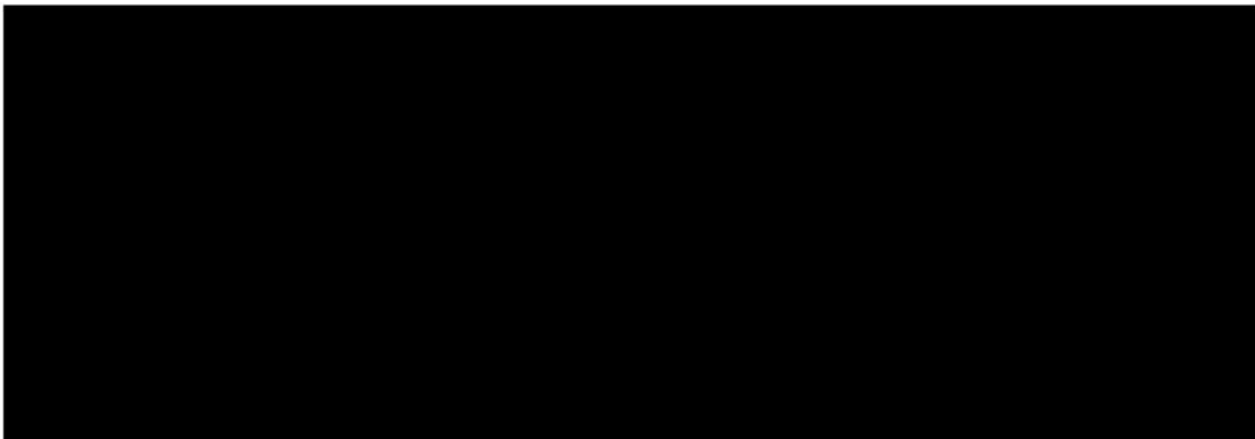
- a. 

b. Contribution to Surplus and Risk Margin:  of premium is for profit and risk.

c. Taxes and Fees: 0.40% of the premium is for Premium Tax. 0.00% of the premium is for the Health Insurance Tax.  of the premium is for the Risk Adjustment User Fee.  of the premium is for the PCORI fee.  of the premium is for the Federal Exchange User Fees. Federal exchange business is expected to be  of QHBPC's projected 2025 individual enrollment. The Federal Exchange User Fees are applied as an adjustment to the index rate at the market-level. The percentage does not vary by product or plan.

16b) Comparison of Current and Proposed Non-Benefit Expenses, Risk and Profit

The 2024 expenses and 2025 proposed expenses are summarized in the table below:






16c) Varying Non-Benefit Expenses by Plan

There are no non-benefit expense loads as a percent of premium that vary by plan.

17) Adjusted Community Rating Factors

The overall calibration factor is a combination of the tobacco-use factor and the age curve and is calculated as follows: 

17a) Age Factors

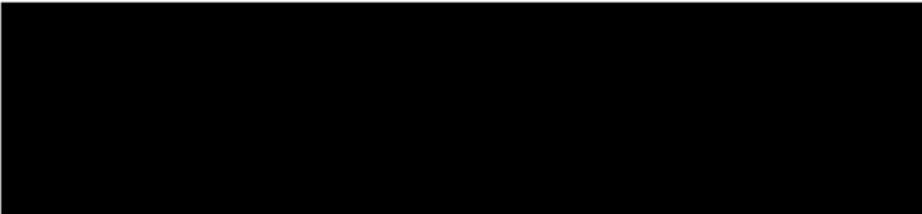
The federally prescribed standardized age factors were used.


17b) Geographic Factors



17c) Tobacco Factors

 This factor is within the 1.00 to 1.50 tobacco factor range. 



The tobacco use rating factor calibration adjustment is calculated using the average tobacco use rate factor as follows: 

17d) Family Composition

Illinois follows per-member rating. For family coverage, rates for children are charged to no more than the three oldest covered children under age 21, consistent with the methodology described in 45 CFR 147.102, paragraphs (c)(1). As an example, a family contract comprised of non-tobacco users that includes a 42-year-old parent and children aged 20, 18, 16, 14.





18) Rates Tables

18a) Development of Rate Tables

The Plan Adjusted Index Rate is divided by the overall calibration factor to determine the Calibrated Plan Adjusted Index Rate.

QHBPC is using the following allowable rating factors:

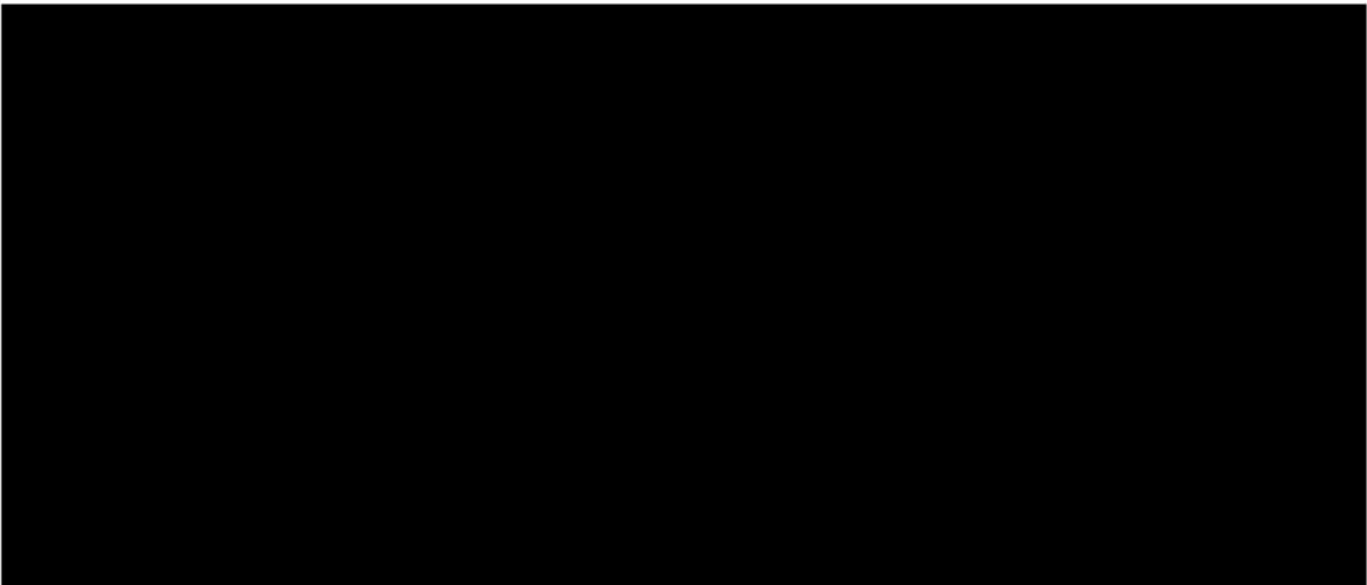
Age - The federally prescribed standardized age factors were used.


Tobacco Status – 

Family Coverage – Rates for children are charged to no more than the three oldest covered children under age 21.

QHBPC calculates the consumer-adjusted premium rate for a family consistent with 45 CFR § 147.102(c)(1).




Sample Rate Calculation:



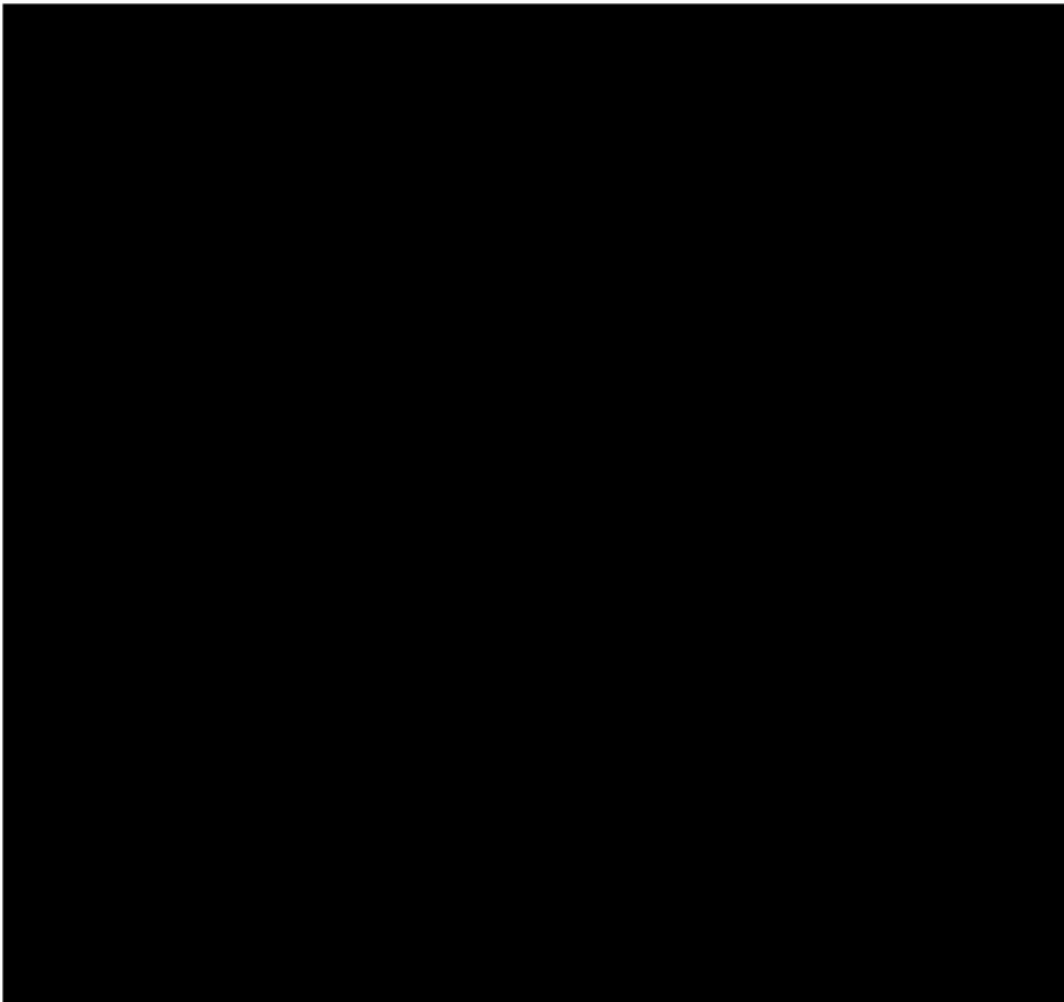


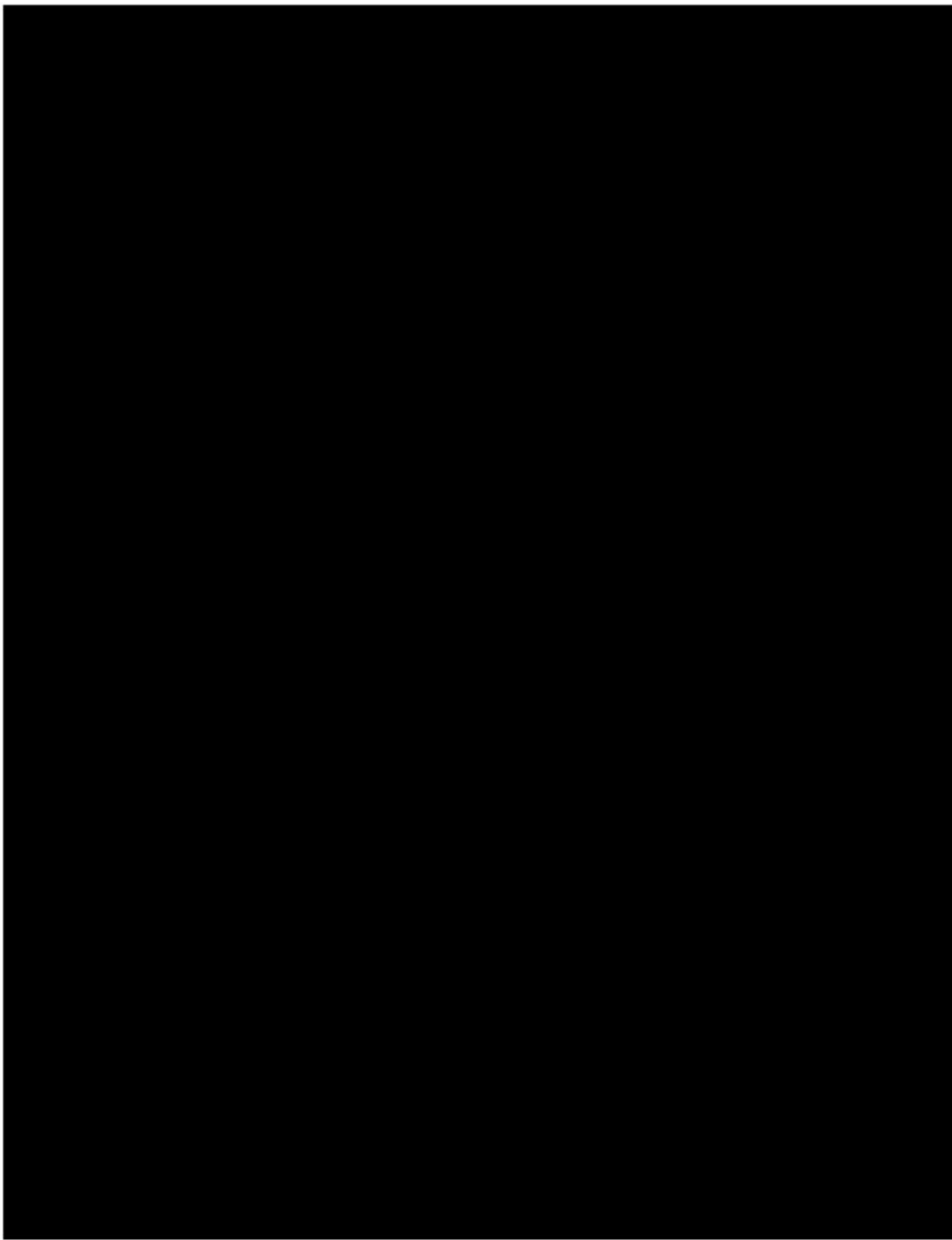
Any differences in the above values and Part I: Unified Rate Review Template (URRT) are due to the rounding requirements in the URRT.

18b & c) Weighted Average Age & Age Curve Calibration

The weighted average age and age curve calibration adjustment were calculated using 



The average age factor calculation and average age for the projected single risk pool are shown in the following table. The methodology employed in the calculation of the weighted average age and the calibration to the age curve comply with the standard age curve methodology and conforms with rating rules specified in 45 CFR 147.102.





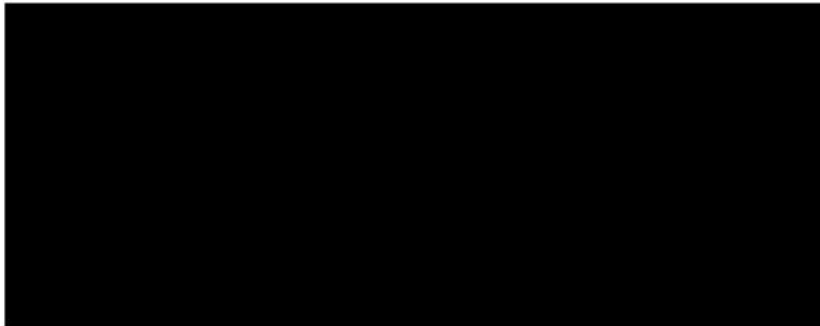
18d) Geographic Calibration Factor



19) Development of All Product Base Rates

- a. 
 Valuation of benefits beyond EHBs

is based on their [REDACTED] Additional benefits covered beyond EHBs are those covered under the Reproductive Health Act. Quartz will collect \$1 PMPM per 45 CFR 156.280 to establish the required separate fund to pay these claims.



- b. Differences in actuarial value – Appendix D provides in table format the adjustments that have been applied to the market-adjusted rate to calculate the plan-adjusted rate for each plan. Section 14b provides a description of the methodology.
- c. Benefit Richness adjustment impact on utilization - Section 14b provides a description of the methodology utilized to account for utilization based on benefit richness while not adjusting morbidity.
- d. Differences in administrative costs – Administrative costs are applied as a consistent percentage of premium for all plans. Section 16b lists the charge levels.
- e. Taxes and fees – Taxes and fees are applied as a consistent percentage of premium for all plans. Section 16b lists the charge levels.
- f. [REDACTED]
- g. Care management differences – Care management offerings are the same for all plans offered.
- h. Catastrophic plan eligibility – An adjustment factor of [REDACTED] has been calculated and applied to account for the different eligibility standards of catastrophic plans.

20) Risk Corridor Payments or Recoveries

There are no risk corridor payments or recoveries.

21) Company Financial Position



22) Last Five Year's RBC



23) Federal Medical Loss Ratio Requirements

23a) Projected Federal MLR



23b) Explanation when the future loss ratio is not consistent with the federal rebate MLR

The projected MLR is consistent with federal rebate MLR requirements.

24) Reliance

In preparing this Actuarial Memorandum and Actuarial Certification included within this Actuarial Memorandum, I relied upon data and analyses prepared by Beth Teresinski of Quartz Health Solutions, Ben Meleski of Quartz Health Solutions, Emily Jenkins of Quartz Health Solutions, Alex Cimino of Quartz Health Solutions, Connor Streifel of Quartz Health Solutions and Alex Ng of Quartz Health Solutions. I evaluated the data for reasonableness and consistency. I did not audit the data. I also reviewed background actuarial assumptions and actuarial methods used and verified all calculation I considered necessary.

25) Certifications of Compliance

I, Bradlee Wienholtz, am a member of the American Academy of Actuaries (Academy) and meet the Academy qualification standards for rendering this opinion.

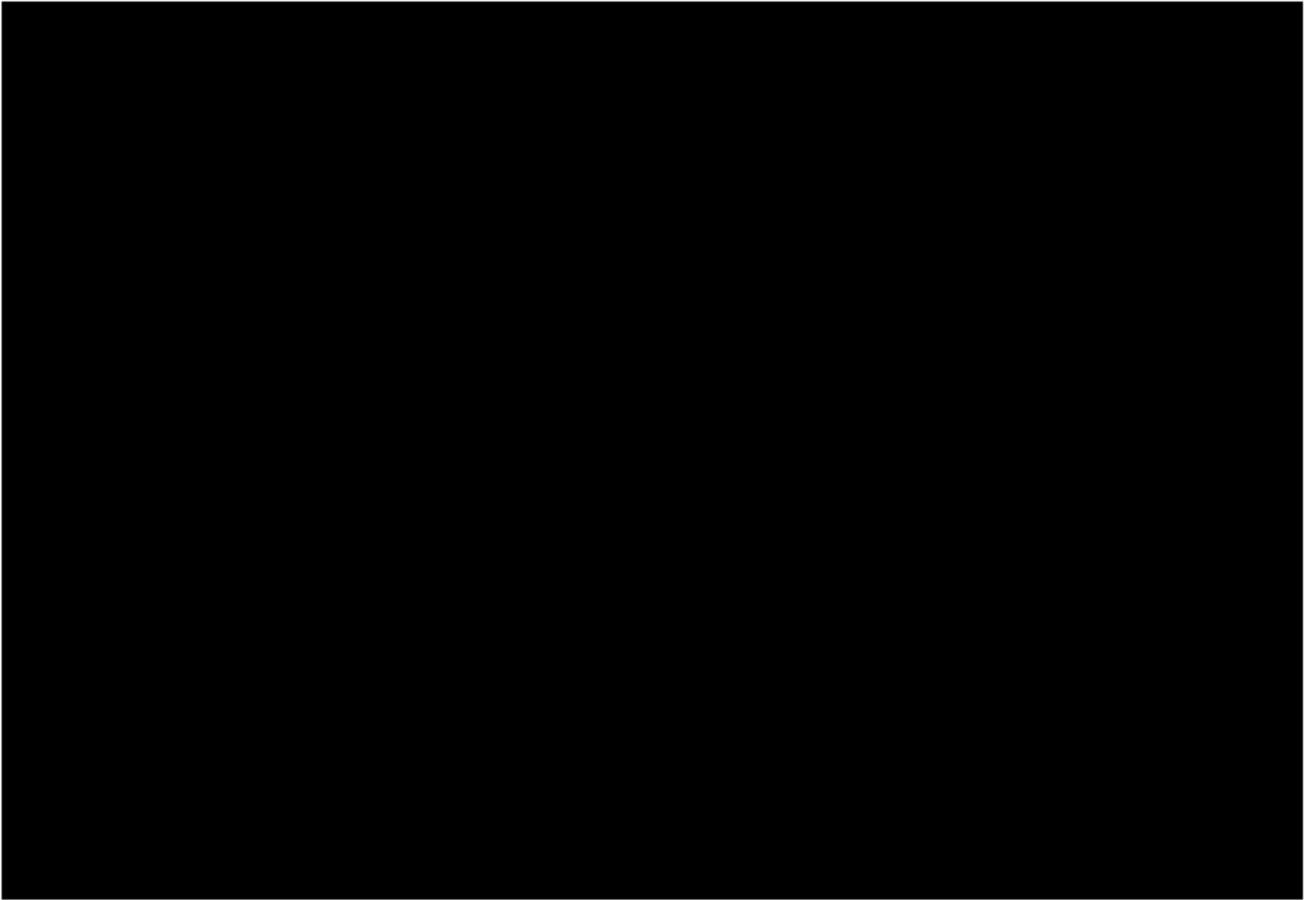
I certify that, to the best of my knowledge and judgment:

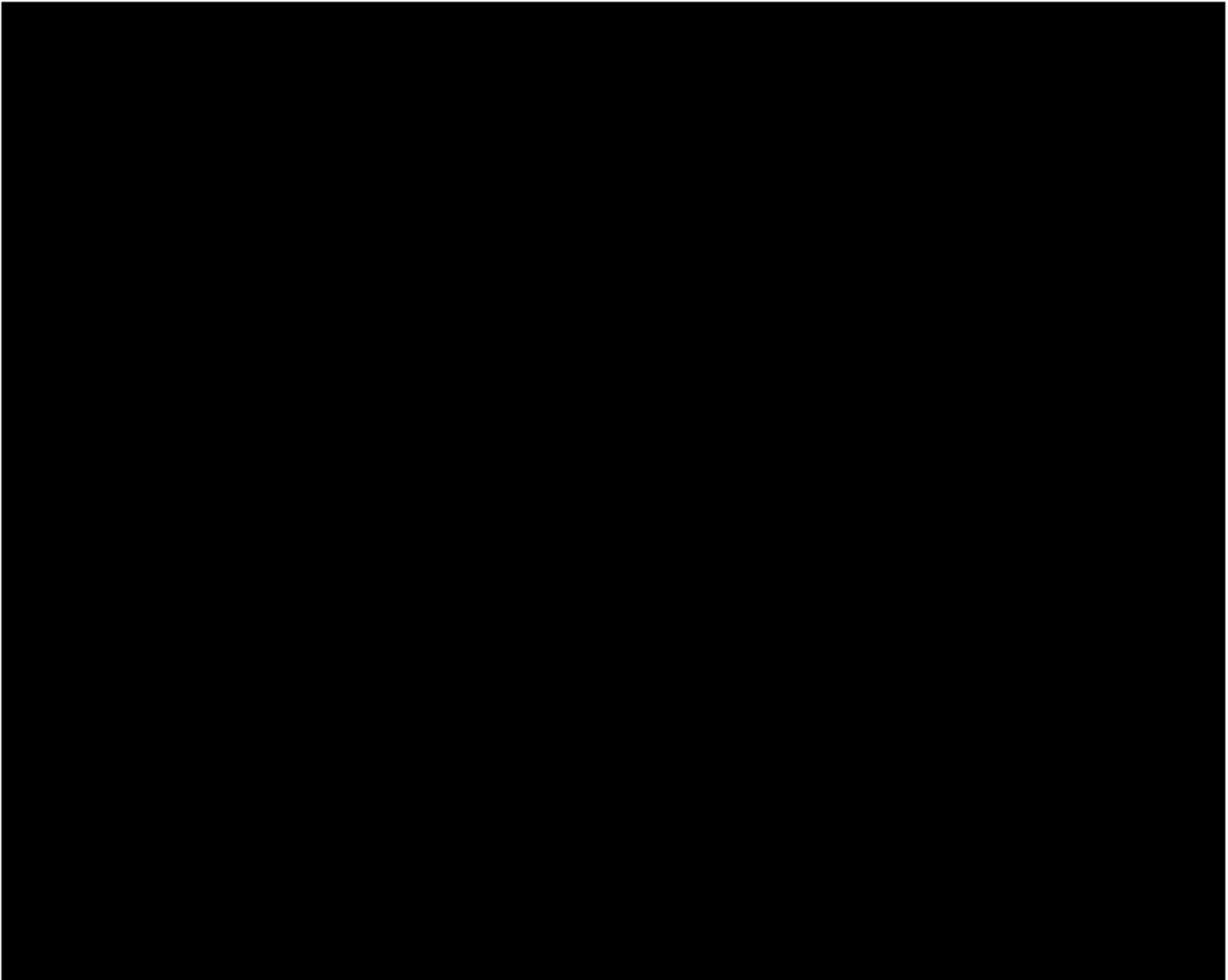
- The entire rate filing is in compliance with the applicable laws of the state of Illinois and with the rules of the Department of Insurance,
- The development of the projected index rate and all rating factors is in compliance with all applicable federal statutes and regulations,
- The index rate and allowable modifiers as described in 45 CFR § 156.80 (d)(1) and (d)(2), are used in the development of plan-specific premium rates,
- The essential health benefit portion of premium, upon which advanced payment of premium tax credits (APTCs) are based, is appropriate and was developed in accordance with Actuarial Standards of Practice,
- The methodology used to calculate the AV Metal Value for each plan complies with federal regulations,
- The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area,
- The entire rate filing, including development of the projected index rate and all rating factors, complies with all applicable Actuarial Standards of Practice, including ASOPs 8, 26, 31, and 41.
- The projected index rate and rating factors are reasonable in relation to the benefits provided and the population anticipated to be covered, and
- The premium schedule, including the projected index rate and rating factors, is not excessive, deficient, nor unfairly discriminatory.

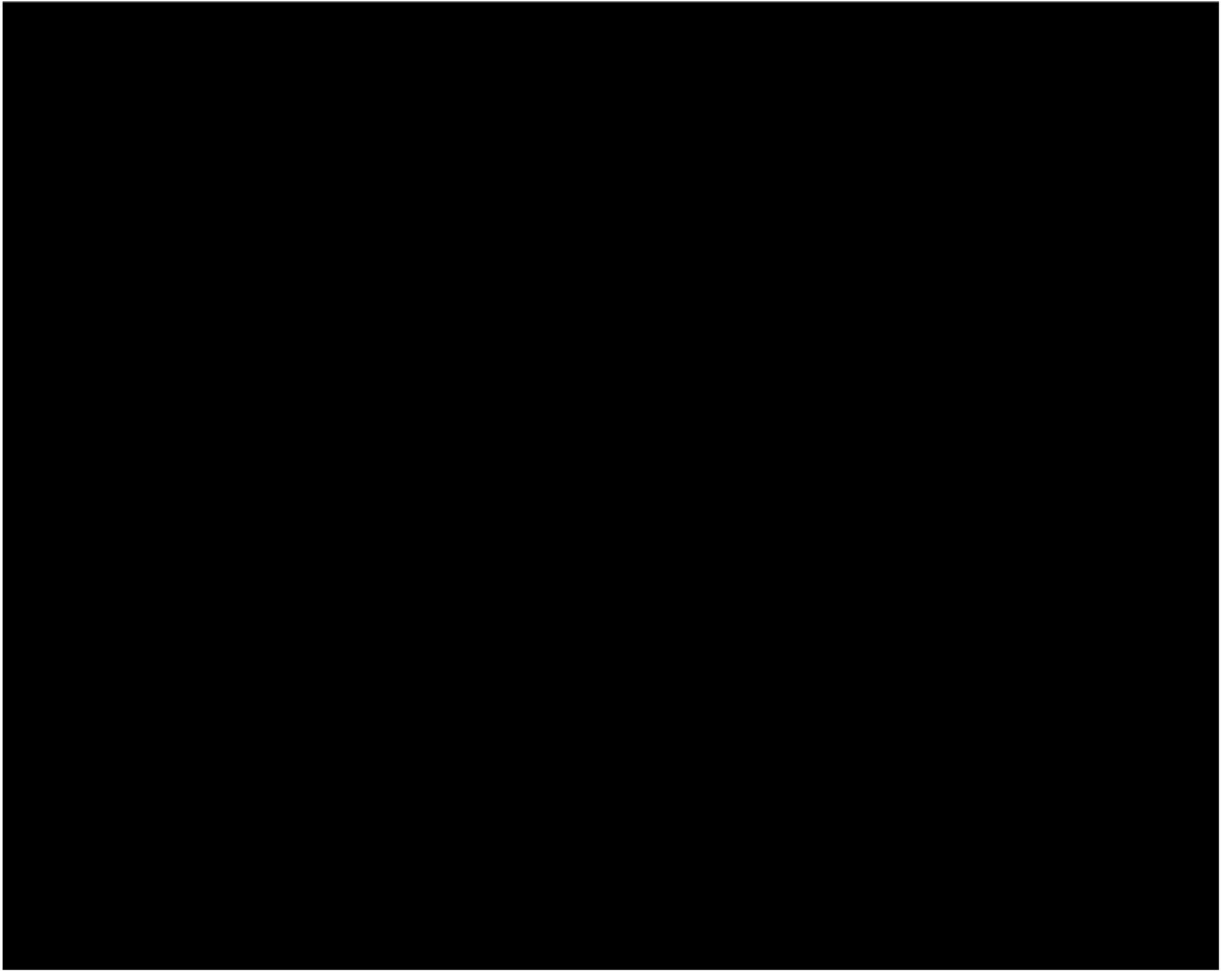
I, Bradlee Wienholtz, am an employee of Quartz Health Solutions. I certify that, to the best of my knowledge and judgment:

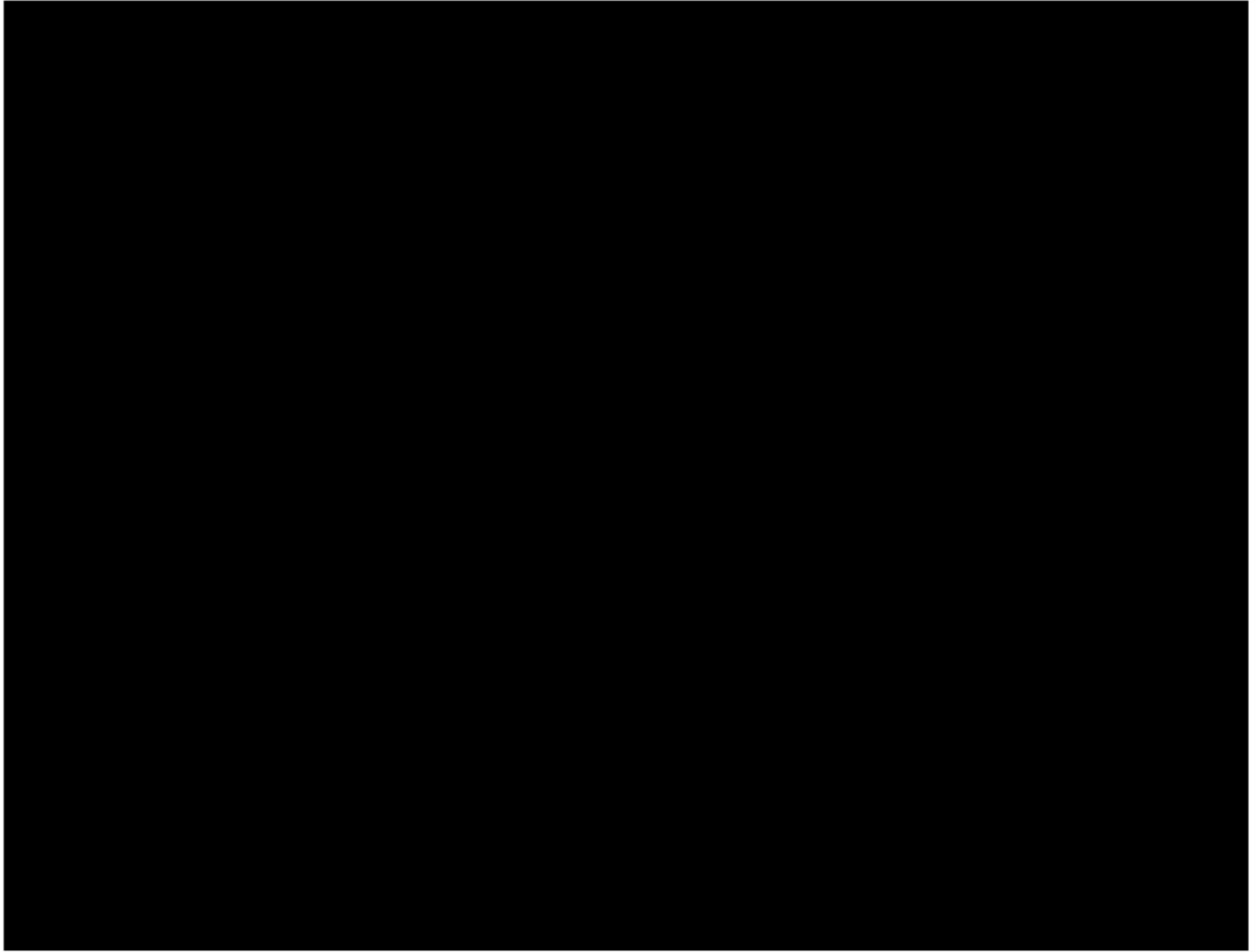
- This filing is intended to support Quartz Health Benefit Plans Corporation’s Individual Single Risk Pool Rate Filing for the State of Illinois. It should not be distributed, in whole or in part, to any external party, other than the State of Illinois or the Centers for Medicare and Medicaid Services (CMS), without the prior written consent of Quartz Health Benefit Plans Corporation.
- The URRT does not demonstrate the process used to develop proposed premium rates. It is representative of the information required by Federal regulation to be provided in support of the review of rate increases and for certification that the index rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.
- The results are actuarial projections. Actual experience will differ for a number of reasons including but not necessarily limited to, population changes, claims experience, and random deviations from assumptions.

Signature of Actuary	Title	Organization	Date
<i>Bradlee Wienholtz</i>	Senior Actuarial Analyst	Quartz Health Solutions	6/5/2024









Reliance Certification

I, Alex Ng, Actuarial Analyst of Quartz Health Solutions hereby certify that the items listed below and submitted to and relied on by Bradlee Wienholtz in support of his Part III Actuarial Memorandums and corresponding Actuarial Certifications for Quartz Health Benefit Plans Corporation, were prepared under my direction, and to the best of my knowledge and belief, are accurate, complete and reasonable.

Items Provided:

- Data included in the Unified Rate Review Template.

Alex Ng

Signature

05/28/2024

Date

Address of Signatory

Quartz Health Solutions
2650 Novation Pkwy
Fitchburg, WI 53713

Telephone Number of Signatory

██████████

Reliance Certification

I, Alex Cimino, Senior Actuarial Analyst of Quartz Health Solutions hereby certify that the items listed below and submitted to and relied on by Bradlee Wienholtz in support of his Part III Actuarial Memorandums and corresponding Actuarial Certifications for Quartz Health Benefit Plans Corporation, were prepared under my direction, and to the best of my knowledge and belief, are accurate, complete and reasonable.

Items Provided:

- Data included in the Unified Rate Review Template.

Alex Cimino

Signature

5/15/2024

Date

Address of Signatory
Quartz Health Solutions
2650 Novation Pkwy
Fitchburg, WI 53713

Telephone Number of Signatory
██████████

Reliance Certification

I, Ben Meleski, Senior Actuarial Analyst of Quartz Health Solutions hereby certify that the items listed below and submitted to and relied on by Bradlee Wienholtz in support of his Part III Actuarial Memorandums and corresponding Actuarial Certifications for Quartz Health Benefit Plans Corporation, were prepared under my direction, and to the best of my knowledge and belief, are accurate, complete and reasonable.

Items Provided:

- Data included in the Unified Rate Review Template.

Ben Meleski

Signature

05/07/2024

Date

Address of Signatory

Quartz Health Solutions
2650 Novation Pkwy
Fitchburg, WI 53713

Telephone Number of Signatory

██████████

Reliance Certification

I, Beth Teresinski, FSA, MAAA, Manager, Actuarial Services of Quartz Health Solutions hereby certify that the items listed below and submitted to and relied on by Bradlee Wienholtz in support of his Part III Actuarial Memorandums and corresponding Actuarial Certifications for Quartz Health Benefit Plans Corporation, were prepared under my direction, and to the best of my knowledge and belief, are accurate, complete and reasonable.

Items Provided:

- Data included in the Unified Rate Review Template.

Beth Teresinski

Signature

05/07/2024

Date

Address of Signatory
Quartz Health Solutions
2650 Novation Pkwy
Fitchburg, WI 53713

Telephone Number of Signatory

██████████

Reliance Certification

I, Connor Streifel, Actuarial Analyst of Quartz Health Solutions hereby certify that the items listed below and submitted to and relied on by Bradlee Wienholtz in support of his Part III Actuarial Memorandums and corresponding Actuarial Certifications for Quartz Health Benefit Plans Corporation, were prepared under my direction, and to the best of my knowledge and belief, are accurate, complete and reasonable.

Items Provided:

- Data included in the Unified Rate Review Template.

Connor Streifel
Signature

05/17/2024

Date

Address of Signatory
Quartz Health Solutions
2650 Novation Pkwy
Fitchburg, WI 53713

Telephone Number of Signatory



Reliance Certification

I, Emily Jenkins, FSA, MAAA, Manager, Actuarial Services of Quartz Health Solutions hereby certify that the items listed below and submitted to and relied on by Bradlee Wienholtz in support of his Part III Actuarial Memorandums and corresponding Actuarial Certifications for Quartz Health Benefit Plans Corporation, were prepared under my direction, and to the best of my knowledge and belief, are accurate, complete and reasonable.

Items Provided:

- Data included in the Unified Rate Review Template.
- Historical and projected trend factors.

Emily Jenkins

Signature

05/08/2024

Date

Address of Signatory
Quartz Health Solutions
2650 Novation Pkwy
Fitchburg, WI 53713

Telephone Number of Signatory
██████████



Proposed Preliminary Part II Justification Language

Company Legal Name: Quartz Health Benefit Plans Corporation

State: Illinois

HIOS Issuer ID: 85773

Market: Individual

Product: Individual HMO Product One and Individual HMO Product Two

Effective Date: January 1, 2025 through December 31, 2025

Part II – Preliminary Justification

This justification is intended to comply with the requirements of Section 2794 of the Public Health Service Act as added by Section 1003 of the Patient Protection and Affordable Care Act. This justification may not be appropriate for purposes or scopes beyond those described above and, therefore, should not be used for other purposes.

Scope and Range of Rate Increase

Quartz Health Benefit Plans Corporation (Quartz) is requesting an average rate increase of 9.91%. Quartz members would receive premium increases ranging from 4.15% - 15.28%, depending on their plan selection. As of March 2024, there are 2,968 individuals on HMO Product One and 222 individuals on HMO Product Two that will be impacted by this increase. Additionally, premium rates may change for individual contracts by an amount outside of the filed rates due to changes occurring at the contract level. These contract level changes may include changes in various characteristics, such as age, benefit plan, and tobacco user status.

Financial Experience of the Products

For the experience period, these products had a loss ratio of 89.0%. The proposed rate increase is needed to maintain a target projected loss ratio of 88.0%. Please note that this MLR calculation is purely an estimate and not meant to be a true measure for purpose of calculating the Federal or State MLR rebates. The products contained in this filing represent only a subset of Quartz's Individual business.

Changes in Medical Service Costs

The requested rate increase is impacted by both medical and pharmacy trends increasing due to utilization and service cost changes.

Utilization Changes – A portion of the rate increase is due to the changes in claim costs associated with utilization increases from the number of services, severity of services and change in mix of services.

Service Cost Changes – A portion of the rate increase is due to the changes in the plan claim costs due to increased reimbursement payments to healthcare providers.

Changes in Benefits



Quartz has added optional dental benefits and has made some minor cost sharing changes to current plan designs to maintain compliance within the federally mandated benefit ranges.

Administrative Costs and Anticipated Margins

Administrative Costs as a percentage of premium is not contributing to the requested rate increase.

State: Illinois **Filing Company:** Quartz Health Benefit Plans Corporation
TOI/Sub-TOI: HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO
Product Name: QHBPC IL 2025 Ind ACA
Project Name/Number: /

Supporting Document Schedules

Satisfied - Item:	Review Requirement Checklist
Comments:	
Attachment(s):	healthpremiumratereviewchecklist.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	Cover_Letter_2024_06_05_Quartz.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Trade Secret
Comments:	
Attachment(s):	Request to Maintain Data as Trade Secret Information Quartz.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memo - Redacted
Comments:	
Attachment(s):	Actuarial_Memorandum_06052024_REDACTEDv2-Signed_Submission.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Unique Plan Design Justification
Comments:	Some comment boxes may be too small to fit on one page. The unique plan design template allowed for scrolling within each text box. Some content may need to be scrolled to in order to see the content.
Attachment(s):	PY2025_UniquePlanDesign_Catastrophic-signed.pdf PY2025_UniquePlanDesign_Insulin Cap-Signed.pdf PY2025_UniquePlanDesign_Rx Tiers-Signed.pdf PY2025_UniquePlanDesign_Virtual Visits-Signed.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Service Area Template and Crosswalk
Comments:	

SERFF Tracking #:

UYHI-134097161

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

Illinois

Filing Company:

Quartz Health Benefit Plans Corporation

TOI/Sub-TOI:

HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO

Product Name:

QHBPC IL 2025 Ind ACA

Project Name/Number:

/

Attachment(s):	PY2025ServiceAreaTemplate.xml
Item Status:	
Status Date:	

Satisfied - Item:	AV Calculator Screenshots
Comments:	
Attachment(s):	AV Calculator Screenshots IL 2025_Ind.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Part II Justification
Comments:	
Attachment(s):	Part II Justification_06032024.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Rate Filing Summary
Comments:	
Attachment(s):	CB2024-11-public-rate-filing-summary.xlsx
Item Status:	
Status Date:	

Satisfied - Item:	Certificate of Compliance
Comments:	
Attachment(s):	Certificate of Compliance - QHBPC (Skifton).pdf
Item Status:	
Status Date:	

SERFF Tracking #:

UYHI-134097161

State Tracking #:

Company Tracking #:

State:

Illinois

Filing Company:

Quartz Health Benefit Plans Corporation

TOI/Sub-TOI:

HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO

Product Name:

QHBPC IL 2025 Ind ACA

Project Name/Number:

/

Attachment PY2025ServiceAreaTemplate.xml is not a PDF document and cannot be reproduced here.

Attachment CB2024-11-public-rate-filing-summary.xlsx is not a PDF document and cannot be reproduced here.

2025 Service Area v14.0

All fields with an asterisk () are required*

*To validate, press the Validate button or Ctrl + Shift + I. To finalize, press the Finalize button or Ctrl + Shift + F
 Click Create Service Area IDs button (or Ctrl + Shift + R) to Create Service Area IDs based on your state
 Service Area IDs will populate in the drop-down box in Service Area ID column
 For each row, enter one County for that Service Area ID (unless the Service Area covers entire state)*

HIOS Issuer ID:*	11574
Issuer State:*	IL

Service Area ID*	Service Area Name*	State*	County Name	Partial County
Required: Enter the Service Area ID	Required: Enter the Service Area Name	Required: Does this Service Area cover the entire state?	Required if State is "No": Select the County - FIPS this Service Area covers	Required if State is "No": Does this Service Area include a partial county?
ILS001	Oscar Chicago Choice	No	Carroll - 17015	No
ILS001	Oscar Chicago Choice	No	Cook - 17031	No
ILS001	Oscar Chicago Choice	No	DuPage - 17043	No
ILS001	Oscar Chicago Choice	No	Henry - 17073	No
ILS001	Oscar Chicago Choice	No	Jo Daviess - 17085	No
ILS001	Oscar Chicago Choice	No	Kendall - 17093	No
ILS001	Oscar Chicago Choice	No	Lake - 17097	No
ILS001	Oscar Chicago Choice	No	Mercer - 17131	No
ILS001	Oscar Chicago Choice	No	Rock Island - 17161	No
ILS001	Oscar Chicago Choice	No	Whiteside - 17195	No
ILS001	Oscar Chicago Choice	No	Will - 17197	No
ILS003	Oscar Chicago Choice Lite	No	DuPage - 17043	No
ILS003	Oscar Chicago Choice Lite	No	Lake - 17097	No
ILS003	Oscar Chicago Choice Lite	No	Will - 17197	No
ILS002	Oscar Chicago Select	No	Cook - 17031	No

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

Company Name:	<input type="text" value="Quartz Health Benefit Plans Corporation"/>
SERFF Filing ID:	<input type="text" value="UYHI-134097161"/>
Individual or Small Group:	<input type="text" value="Individual"/>
Effective Date:	<input type="text" value="1/1/2025"/>
Exchange Information: (On-Exchange or Off-Exchange Only)	<input type="text" value="Both"/>
Product Type(s) Offered: (HMO, PPO, and/or POS)	<input type="text" value="HMO"/>
Metal Tiers Offered: (please list which metal tiers are offered)	<input type="text" value="Platinum, Gold, Silver, Bronze, and Catastrophic"/>
Tobacco Rating Factors Used? (y/n)	<input type="text" value="y"/>
Description of Service Areas:	<input type="text" value="Quartz One Achieve is Quartz's broad service area while Quartz Performance is offered to residents of Winnebago"/>
Rate Change Summary:	
Average Rate Change:	<input type="text" value="9.91%"/>
Maximum Rate Change:	<input type="text" value="15.28%"/>
Minimum Rate Change:	<input type="text" value="4.15%"/>
Expected Number of People Affected:	<input type="text" value="3,190"/>
Company Justification for Rate Change:	<input type="text" value="This justification is intended to comply with the requirements of Section 2794 of the Public Health Service Act as added by Section 1003 of the Patient Protection and Affordable Care Act. This justification may not be appropriate for purposes or scopes beyond those described above and, therefore, should not be used for other purposes. Scope and Range of Rate Increase Quartz Health Benefit Plans Corporation (Quartz) is requesting an average rate increase of 8.80%. Quartz members would receive premium increases ranging from 4.15% - 15.28%, depending on their plan selection. As of March"/>
Expected Medical Loss Ratio:	<input type="text" value="88.0%"/>
Expected Annual Medical Trend:	<input type="text" value="6.3%"/>
Expected Administrative Cost Ratio:	<input type="text" value="8.0%"/>
Any Other Relevant Comments: (optional)	<input type="text"/>

Comments from the public are welcome at DOI.HealthRateReview@illinois.gov through July 12, 2024

Contact Person:

Illinois Division of Insurance

**320 West Washington Street
Springfield, IL 62767-0001**

Review Requirements Checklist

Effective 05/01/2022

Health Actuarial Unit

DOI.HealthActuarial@Illinois.gov

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	Illinois Compiled Statutes Online		
Illinois Administrative Code Link	Administrative Regulations Online		
Product Coding Matrix	Product Coding Matrix		
REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
		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.	
COMPANY REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
Cover Letter	50 IL Adm. Code 916.40 (b)	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 <u>association</u> 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.	in SERFF Supporting Documentation labeled Cover Letter

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
Implementation Date		The proposed effective date of rate revision implementation.	1/1/2025
Rate Filing Requirements	215 ILCS 5/355	<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>	SERFF Supporting Documentation
Rate Filing Submission		Rate Filings must be submitted in their entirety into both SERFF and the Web Portal for review.	SERFF 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>Inserted directly below is a link to SERFF's Website for the TOI's required.</p> <p>http://www.serff.com/documents/index_ppaca_tois.pdf</p>	HOrg02I Individual Health Organizations - HMO
Federal Unified Rate Review Templates		<p>Parts I and III must be submitted with each filing. 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>https://www.qhpcertification.cms.gov/s/Unified%20Rate%20Review</p>	SERFF Supporting documentation and URRT tabs
Rate Data Collection Form		<p>The filing must contain an Excel spreadsheet (.xls or .xlsx format), along with a PDF version of the spreadsheet, according to format found at http://www2.illinois.gov/sites/Insurance/Companies/Documents/Experience.xlsx</p>	SERFF supporting documentation

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: http://www2.illinois.gov/sites/Insurance/Companies/documents/RateReviewChecklistSmallGroup.pdf</p> <p>Individual Checklist: http://www2.illinois.gov/sites/Insurance/Companies/documents/RateReviewChecklistIndividual.pdf</p>	SERFF supporting Documentation and URRT
Actuarial Certification		The Actuarial Certification must be completed for all filings. http://www2.illinois.gov/sites/Insurance/Companies/documents/ActuarialCertificationForRateFilings.pdf	SERFF supporting Documentation
Rate Schedules/Manuals		Shall be attached in SERFF as separate attachments from other documents required in SERFF.	SERFF Supporting Documentation
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.	SERFF Supporting Documentation
Public Access	215 ILCS 5/404	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.	SERFF Supporting Documentation
Have you included the following forms?		<ol style="list-style-type: none"> 1. Federal Unified Rate Review Template 2. Rate Data Collection Form 3. Actuarial Memorandum 4. Actuarial Certification 	Yes



2650 Novation Pkwy
Fitchburg, WI 53713
QuartzBenefits.com

6/5/2024

Mr. Eric Anderson
State of Illinois – Department of Insurance
320 West Washington Street
Springfield, IL 62767

Dear Mr. Anderson:

Quartz Health Benefit Plans Corporation is requesting a rate revision for the Individual ACA market in the state of Illinois with an effective date of 01/01/2025.

The policy form number is QA01032. The rate filing in SERFF is under the ID: UYHI-134097161.

Per Illinois statute 215 ILCS 5/404 we request that this filing be kept confidential from public access. Our confidentiality request includes all SERFF related fields, the Actuarial Memorandum, the Rate Data Collection Form, and the Rate Manual Factors.

If you have any questions or are in need of any additional information, please feel free to reach out to me at (608) 658-8274 or by email at bradlee.wienholtz@quartzbenefits.com

Sincerely,

A handwritten signature in black ink that reads "Bradlee Wienholtz". The signature is written in a cursive style with a horizontal line underneath it.

Bradlee Wienholtz, ASA, MAAA
Senior Actuarial Analyst

Request to Maintain Data as Trade Secret Information – SERFF Tracking ID # UYHI-134097161

Quartz Health Benefit Plans Corporation considers the following sections containing actuarial information and rates in this filing, SERFF Tracking ID # UYHI-134097161, to constitute a trade secret now and after they become public under the provisions of PPACA. The actuarial information and rates are confidential and proprietary information and disclosure of the documents will cause a competitive disadvantage. Therefore, we ask that you maintain the confidentiality of the following materials as permitted by Illinois Statute 5 ILCS 140/7.

- All SERFF related fields
- Actuarial Memorandum and Certification
- Rate Data Collection Form
- Rate Tables Template
- URRT
- Business Rules Template
- Proposed Enrollment Template



Actuarial Memorandum
Quartz Health Benefit Plans Corporation
Individual Rates Effective January 1, 2025 through December 31, 2025

1) General Information

Company Identifying Information

Company Legal Name: Quartz Health Benefit Plans Corporation
State: Illinois
HIOS Issuer ID: 85773
Market: Individual
Effective Date: January 1, 2025 through December 31, 2025

Company Contact Information

Primary Contact Name: Bradlee Wienholtz
Primary Contact Telephone Number: – [REDACTED]
Primary Contact E-mail Address: [REDACTED]

1a) Scope and Purpose

This document contains the Part III Actuarial Memorandum for Quartz Health Benefit Plans Corporation (QHBPC's) individual comprehensive medical block of business, effective January 1, 2025. These individual rates are guaranteed through December 31, 2025. These products are offered both on and off the Individual Insurance Exchange. This Actuarial Memorandum is submitted in conjunction with the Part I Unified Rate Review Template (URRT) and Part II Justification.

The purpose of the actuarial memorandum is to provide certain information related to the submission, including support for the values entered into the Part I URRT, which supports compliance with the market rating rules and reasonableness of applicable rate increases. This information may not be appropriate for other purposes.

The results included in this rate filing are actuarial projections. Actual experience will differ for several reasons including, but not necessarily limited to, population changes, claims experience, and random deviations from assumptions.

1b) Market

The plans represented in this filing are for the Individual ACA-compliant market and will be offered both on and off exchange.

1c) Policy Forms

The plans included within this filing are under policy form QA01032. The HIOS Product Codes are 85773IL003 and 85773IL004, the HIOS Product Names are Individual Product One and Individual Product Two, respectively.

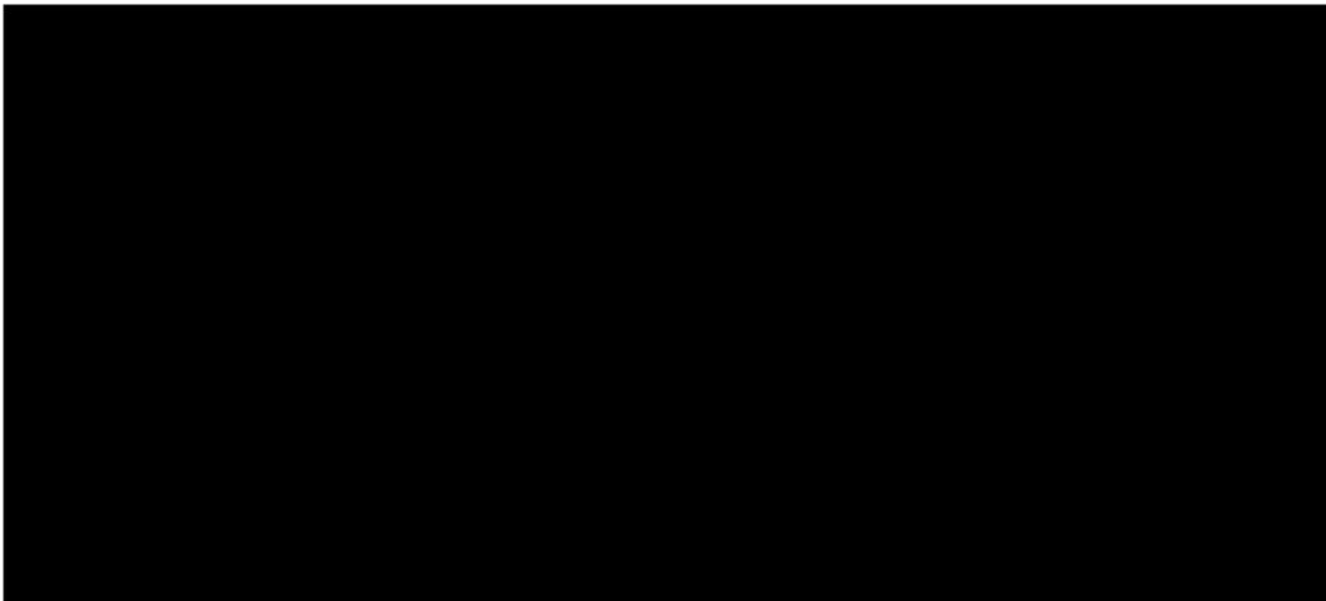
1d) Description of Benefits

These plans are issued by QHBPC as HMO health policies. The major provisions of this form for each plan design can be found in Appendix A.

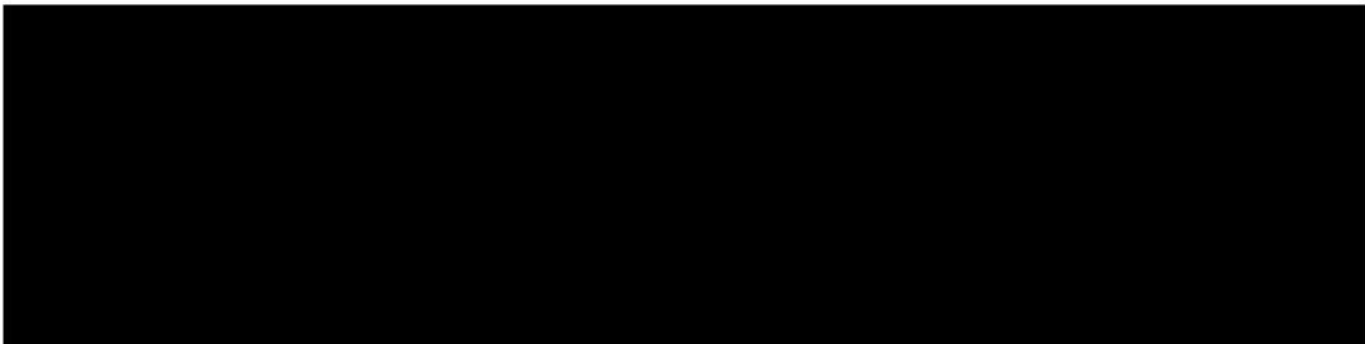
In accordance with the Health Insurance Coverage, Affordability and Cost Transparency Annual Report, 20 ILCS 1405-50, Quartz’s responses to the information:

Issuer’s definitions of “major service category”

The following service categories are what Quartz uses in its definition of “major service category”



Complete description of the issuer’s current and planned “health care quality improvement initiatives”



Narrative description of the issues faced by the issuer with respect to provider availability by geographic location.

[REDACTED]

Narrative description of the trends seen in out-of-pocket costs for consumers

[REDACTED]

1e) Marketing Method

The plans represented in this filing will be marketed through Healthcare.gov, direct QHBPC licensed agents, independent agents, and general radio, tv, and print ads.

2) Proposed Rates

2a) History of Rate Adjustments

Quartz began offering HMO coverage in Illinois in 2019. The January 2020 filing included a rate adjustment of 5.48%, the January 2021 filing included a rate adjustment of -10.02%, January 2022 filing included a rate adjustment of 16.45%, the January 2023 filing included a rate adjustment of 11.82% and the January 2024 filing included a rate adjustment of 14.35%.

2b) Effective Date of Requested Rate Increase

Rates included in the filing are requested to be implemented January 1, 2025.

2c) Months of Rate Guarantee

Rates are guaranteed not to change through December 31, 2025.

2d) SERFF Number of Prior Filing

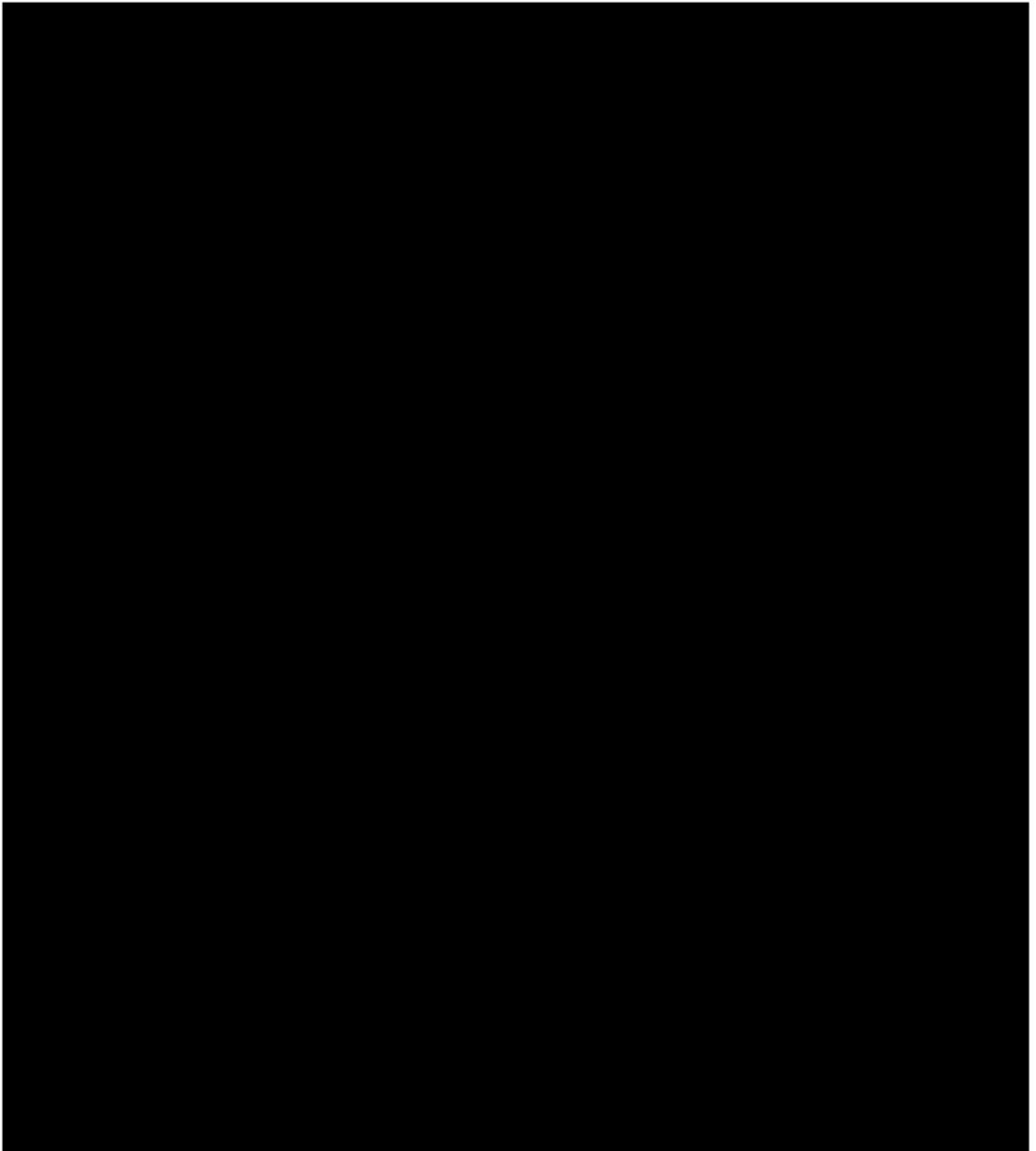
The SERFF Tracking Number of the previous individual rate filing in Illinois is UYHI-133670101.

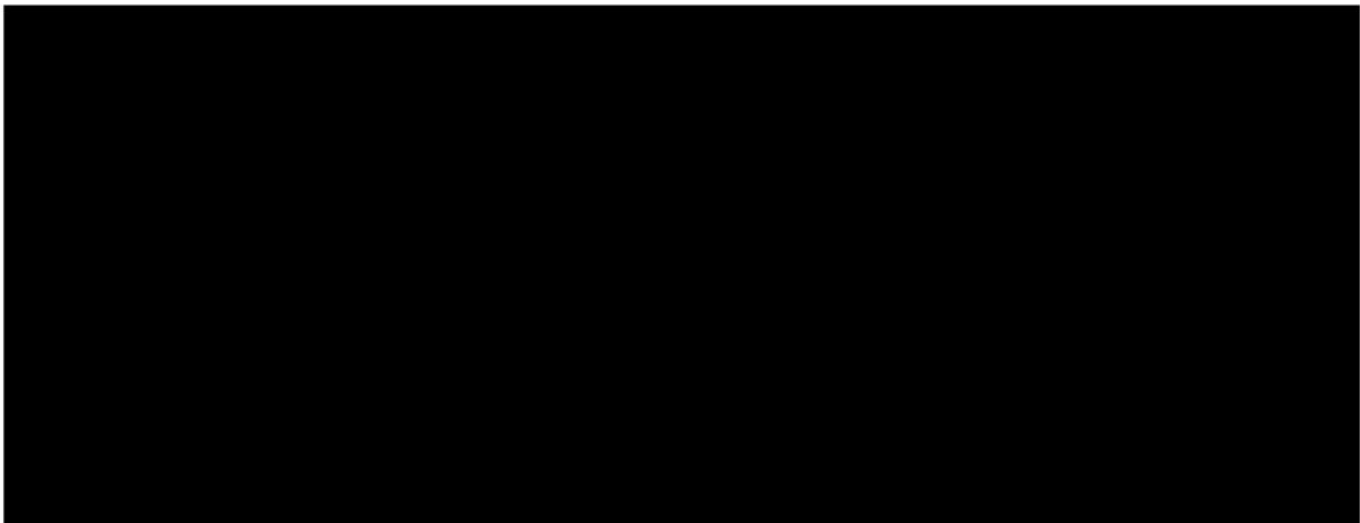
2e) Effective Date of Prior Filing

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

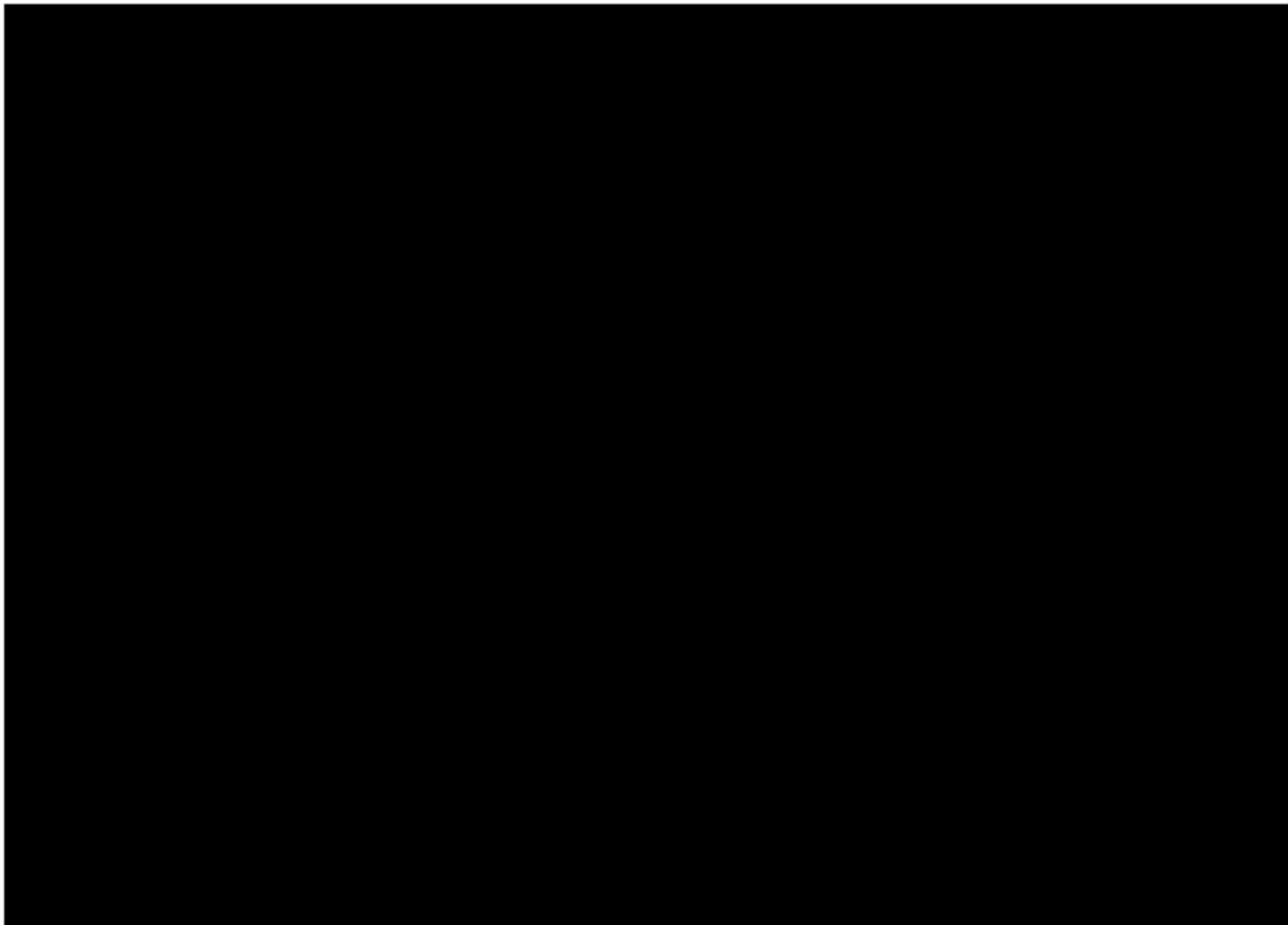
2f) Proposed Percentage Rate Change

The proposed rate change for Individual Product One is [REDACTED]. The plan level rate changes for the current and previous rate filings are included in the table below.





The proposed rate change for Individual Product Two is [REDACTED]. The plan level rate changes for the current and previous rate filings are included in the table below.





Plan names with over 100 characters were shortened in the rate filing to fit the URRT character length requirements

2g) Reason for Rate Change

- [Redacted]
- [Redacted]
- [Redacted]

2h) Average Annual Premium

The projected average annual premium is [Redacted] before the rate change and [Redacted] after the rate change.

2i) Number of Policyholders and Covered Lives

As of March 2024, there are [Redacted] affected by the proposed rate increase.

2j) Projected Loss Ratio With and Without Proposed Rate Increase

The projected loss ratio with the proposed rate increase is [Redacted] The projected loss ratio without the proposed rate [Redacted]

2k) Cumulative, Future, and Lifetime Loss Ratios

Quartz began offering coverage in Illinois on January 1, 2019. The cumulative loss ratio to date, through the fourth quarter of 2023 is [Redacted] The historical loss ratios by year are broken out in the following table:

[REDACTED]

The projected loss ratio is [REDACTED] with the proposed rate increase. The loss ratio by combining the past and the projected experience is [REDACTED]

3) Experience Period Premium and Claims

3a) Dates of Service for the Experience Period Used to Develop Rates

The experience period used to develop rates is based on dates of service from January 1, 2023 through December 31, 2023.

3b) Date Through Which Claims Were Paid

The claims incurred in the experience period reflect claims that were paid through March 31, 2024.

3c) Estimated Allowed Claims During the Experience Period Used to Develop Rates

The estimated allowed claims during the experience period is [REDACTED]

3d) Method for Determining Allowed Claims

The allowed claims amount comes directly from our claims records, was processed through our claim system, and includes an estimate for incurred but not paid (IBNP) as of the paid through date stated above.

3e) Incurred but Not Paid Claims

The IBNP estimates are based on completion factors which are developed by measuring and monitoring historic claims run-out patterns of Quartz's individual ACA block. These completion factors are then used to estimate unpaid claims. The same completion factors were used for both paid and allowed claims. We used Quartz's entire individual ACA experience to determine our lag factors because it represents a larger, more credible basis for the factor development. The amount of IBNP claims is in line with what is expected for this experience period.

3f) Premium in Experience Period (Net of MLR Rebate)

The premium in the experience period, net of MLR rebates, is [REDACTED]

4) Adjustments to Allowed Claims During the Experience Period

4a & 4b) Adjustments to Allowed Claims During the Experience Period

Applying an IBNP factor was the only adjustment made to the Allowed Claims during the experience period.

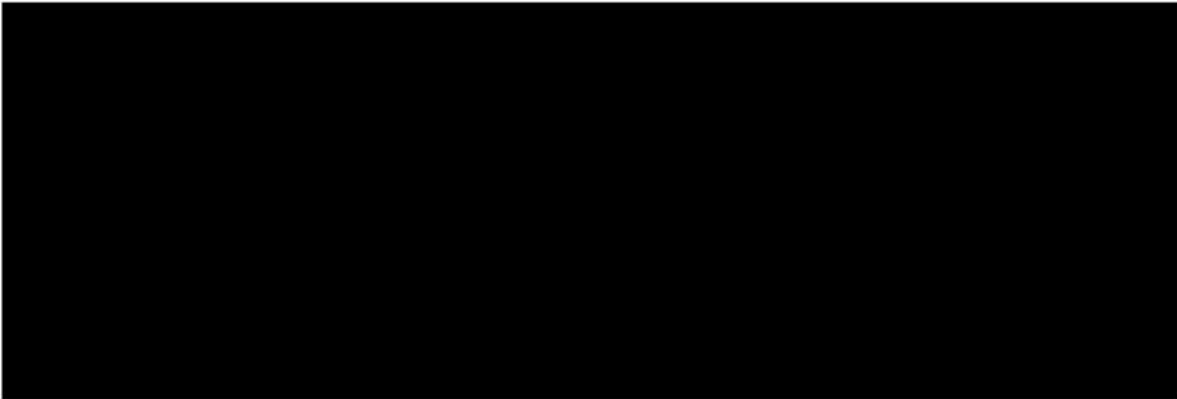
5) Projection Factors

5a) Changes to Benefits

An adjustment to experience period claims has been made for anticipated changes in the average utilization of services due to differences in average cost sharing requirements between the experience period and the projection period. [REDACTED]

5b) Trend Factors (Cost and Utilization)

Trends used in the premium rate development vary by projection period and benefit category [REDACTED]
[REDACTED]
[REDACTED] Trends to apply to the 12 months ending December 31, 2023 [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED] The resulting trends are listed below.



5c) Projected Changes in the Demographics of the Population Insurance

Applying CMS age curve factors to the experience data [REDACTED] and comparing this to the average age factor of the anticipated individual population [REDACTED] results in an age adjustment of [REDACTED]. Comparing the average tobacco factor in the experience date [REDACTED] to the anticipated individual population [REDACTED] results in a tobacco adjustment of [REDACTED]. Combined, the total demographic adjustment factor is [REDACTED]. Differences in the calculated factors and factors stated are due to rounding.

5d) Projected Changes in the Morbidity of the Insured Population

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

5e) Other Projected Changes

[REDACTED]

[REDACTED]

6) Credibility Manual Rate Adjustment

6a) Methodology Used to Develop the Credibility Manual Rate

The rate development is based [REDACTED] The experience used in the manual rate development is [REDACTED]

6b) Source and Appropriateness of the Experience Used to Develop the Credibility Manual Rate

The experience used is expected to have similar provider practice patterns to the projected experience [REDACTED] Both the manual experience and the projected 2025 Illinois plans cover Essential Health Benefits and are guaranteed issue.

6c) Adjustments Made to Data Used to Develop the Credibility Manual Rate

The following projection factors have been applied to the development of the manual rate. Please see Appendix B for additional detail.

Provider Contracting

The manual rate experience has been adjusted to account for known differences in provider reimbursement rates. [REDACTED]

Trends

The development of [REDACTED] rates reflects an average annual trend of [REDACTED]

Changes in the Morbidity of the Population Insured

[REDACTED]

[REDACTED]

Benefits

[REDACTED]

Demographics

We reflected the difference between the demographics underlying the [REDACTED]
[REDACTED]

Cost Share Reduction (CSR) Subsidies

The costs of CSR subsidies have been included in the allowed projected claims. [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Future modifications in legislation or regulation regarding the funding of CSR payments may affect the extent to which the premium rates are sufficient and neither excessive nor deficient.

6d) Inclusion of Capitation Payments in Developing the Credibility Manual Rate

[REDACTED]
[REDACTED]

7) Credibility

7a) Credibility Methodology

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

7b) Credibility Level(s)

[REDACTED]

8) Covered Services

8a) Covered Services – Essential Health Benefits

All plans offered by Quartz cover the required EHBs.

8b) Covered Services – State Mandated Benefits Which Are Not Essential Health Benefits

Benefits covered as required by the Reproductive Health Act are state mandated but not Essential Health Benefits. State mandated benefits in excess of essential health benefits for [REDACTED] [REDACTED] These are State mandated benefits in excess of the essential health benefits per the benchmark plan information included in the CMS webpage documentation for Illinois. [REDACTED] [REDACTED]

8c) Covered Services – Eliminated Benefits

There are no changes in the benefits covered in the experience period that will not be covered in the projection period.

8d) Covered Services – Additional Mandated Supplementary Benefits

[REDACTED]
[REDACTED]

8e) Covered Services – Changes in the Level of Covered Services

There are no changes in the level of benefits covered between the experience period and the projection period.

8f) Covered Services – EHB Substitutions

There are no EHB benefit substitutions in the projection period.

9) Credibility Adjusted Projected Claims

The calculated credibility adjusted projected allowed claims is [REDACTED]
[REDACTED]
[REDACTED]

10) Projected Index Rate

The index rate for the projection period on Worksheet 1, Section II, of Part I Unified Rate Review Template is [REDACTED] It was developed following the specifications of 45 CFR part 156.80 (d). The Index Rate for the Projection Period represents the estimated projected allowed claims per member per month for Essential Health Benefits. It has not been adjusted for payments and charges under the Risk Adjustment program or for the Marketplace User fees. The PMPM difference of [REDACTED] between the projected claims in section 9 and the index rate reflects claims for home health care services, limited acupuncture, vision and hardware benefit, the Reproductive Health Act, and dental benefits in excess of essential health benefits. Of the [REDACTED] for benefits in addition to essential health benefits, \$1.00 PMPM is for the inclusion of the Reproductive Health Act.

11) Risk Transfer Payments

The 2025 Individual product for Quartz is [REDACTED] through the statewide risk adjustment transfer program. Worksheet 1, Section II of the URRT requires the Risk Adjustment to be on an EHB allowed claims basis. This results in [REDACTED], calculated as

follows: Risk Adjustment PMPM on paid basis divided by the projected paid to allowed factor multiplied by the EHB percentage [REDACTED]. The Center for Medicaid and Medicare Services (CMS) methodology was used to project the net risk adjustment PMPM development. The projected user fee of \$0.18 PMPM is based on the 2025 Notice of Benefit and Payment Parameters and is included as part of Taxes and Fees per the Unified Rate Review Template instructions.

[REDACTED]

Through these pricing adjustments and the morbidity adjustments (section 5), [REDACTED]

[REDACTED]

12) Development of Market Adjusted Index Rate

[REDACTED]

13) Plan Level Adjusted Index Rate

The plan-adjusted index rate equals the market-adjusted index rate adjusted for administrative expenses and plan-specific factors. [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED] The plan-adjusted index rates reflect the average demographic characteristics of the single risk pool. The AV Pricing Value in Appendix D includes all allowable plan level adjustments used to move from the market-adjusted index rate to each plan-adjusted index rate.

14) Actuarial Values

14a) AV Metal Values

The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based on the AV Calculator for all non-catastrophic plans. Catastrophic plans were calculated using an alternate methodology and the certification is included in the supporting documentation. [REDACTED]
[REDACTED]

14b) AV Pricing Values

The AV Pricing Value for each plan reflects the actuarial value and cost-sharing design of the plan. Appendix D provides in table format the adjustments that have been applied to the market-adjusted rate to calculate the plan-adjusted rate for each plan. The plan adjustment for catastrophic plans includes an adjustment of [REDACTED] for the expected impact of the specific eligibility categories for these plans.

[REDACTED]
[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

15) Paid to Allowed Ratio

The Paid to Allowed average factor of [REDACTED] was calculated [REDACTED] Paid to Allowed ratios for each plan being offered in 2025 were calculated. The Paid to Allowed factor is the weighted average of the ratios for each plan. The Paid to Allowed factor applied to the allowed claims results in the following projected incurred claims: [REDACTED] The factor of [REDACTED] is calculated as shown in the following table:

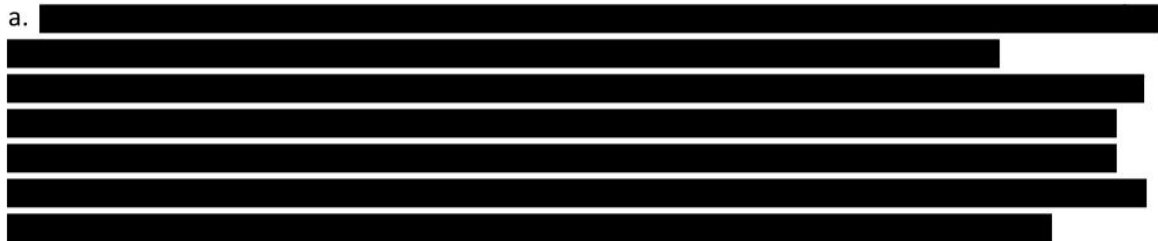
[REDACTED TABLE]







16) Non-Benefit Expenses Including Risk and Profit Margin

16a) Projected Non-Benefit Expenses, Risk and Profit

The following components of the rate reflect expenses that do not represent payments made to providers:

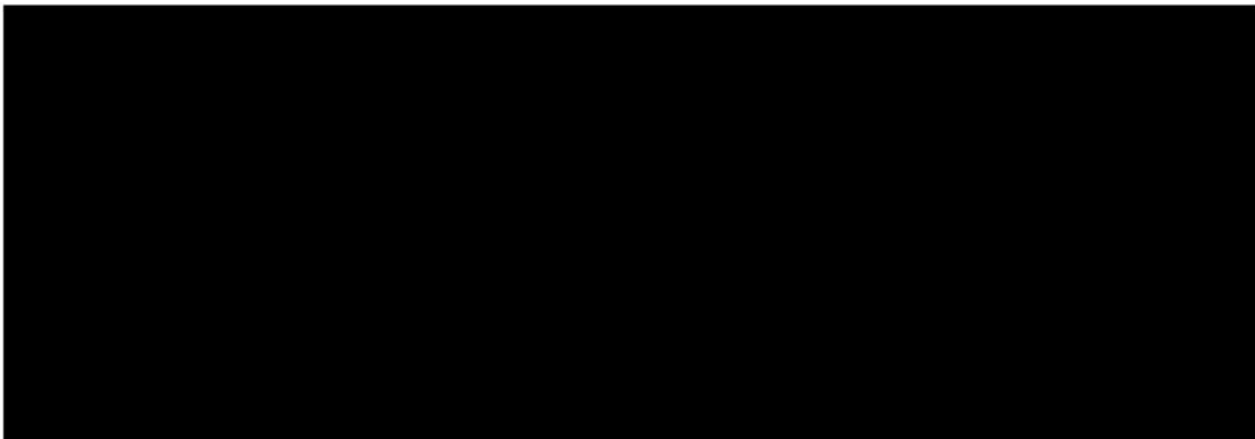
- a. 

b. Contribution to Surplus and Risk Margin:  of premium is for profit and risk.

c. Taxes and Fees: 0.40% of the premium is for Premium Tax. 0.00% of the premium is for the Health Insurance Tax.  of the premium is for the Risk Adjustment User Fee.  of the premium is for the PCORI fee.  of the premium is for the Federal Exchange User Fees. Federal exchange business is expected to be  of QHBPC's projected 2025 individual enrollment. The Federal Exchange User Fees are applied as an adjustment to the index rate at the market-level. The percentage does not vary by product or plan.

16b) Comparison of Current and Proposed Non-Benefit Expenses, Risk and Profit

The 2024 expenses and 2025 proposed expenses are summarized in the table below:






16c) Varying Non-Benefit Expenses by Plan

There are no non-benefit expense loads as a percent of premium that vary by plan.

17) Adjusted Community Rating Factors

The overall calibration factor is a combination of the tobacco-use factor and the age curve and is calculated as follows: 

17a) Age Factors

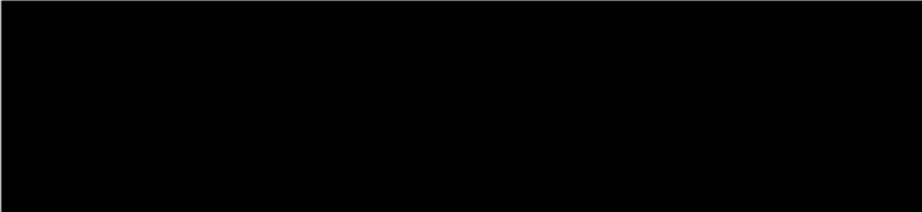
The federally prescribed standardized age factors were used.


17b) Geographic Factors



17c) Tobacco Factors

 This factor is within the 1.00 to 1.50 tobacco factor range. 



The tobacco use rating factor calibration adjustment is calculated using the average tobacco use rate factor as follows: 

17d) Family Composition

Illinois follows per-member rating. For family coverage, rates for children are charged to no more than the three oldest covered children under age 21, consistent with the methodology described in 45 CFR 147.102, paragraphs (c)(1). As an example, a family contract comprised of non-tobacco users that includes a 42-year-old parent and children aged 20, 18, 16, 14.





18) Rates Tables

18a) Development of Rate Tables

The Plan Adjusted Index Rate is divided by the overall calibration factor to determine the Calibrated Plan Adjusted Index Rate.

QHBPC is using the following allowable rating factors:

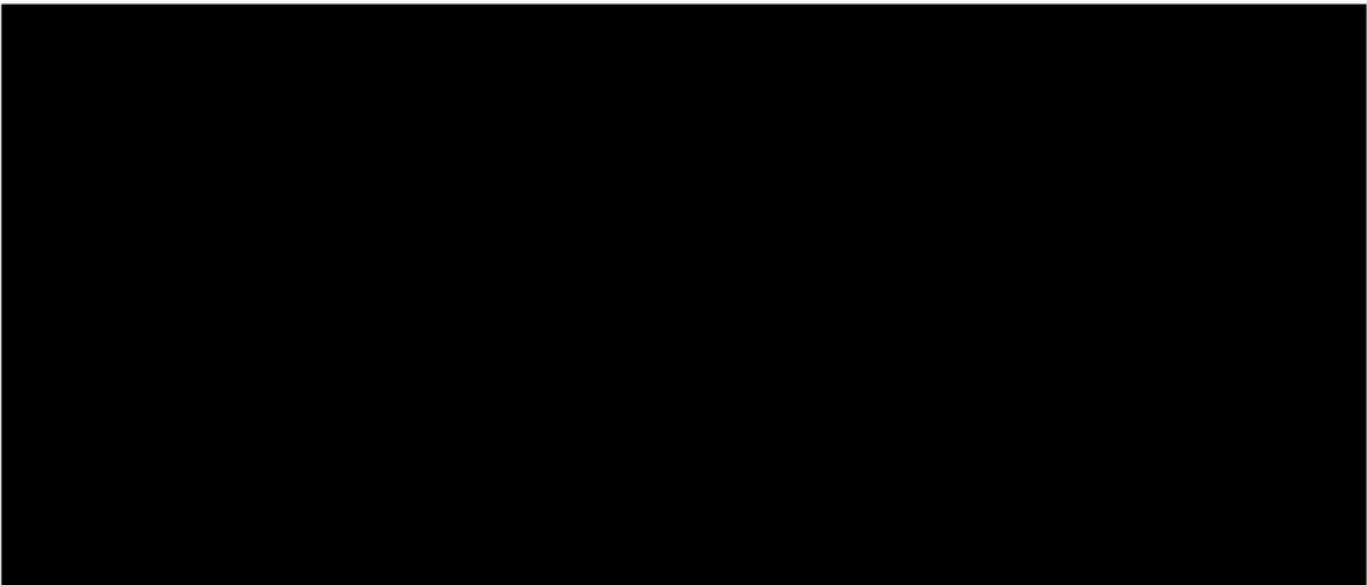
Age - The federally prescribed standardized age factors were used.


Tobacco Status – 

Family Coverage – Rates for children are charged to no more than the three oldest covered children under age 21.

QHBPC calculates the consumer-adjusted premium rate for a family consistent with 45 CFR § 147.102(c)(1).




Sample Rate Calculation:



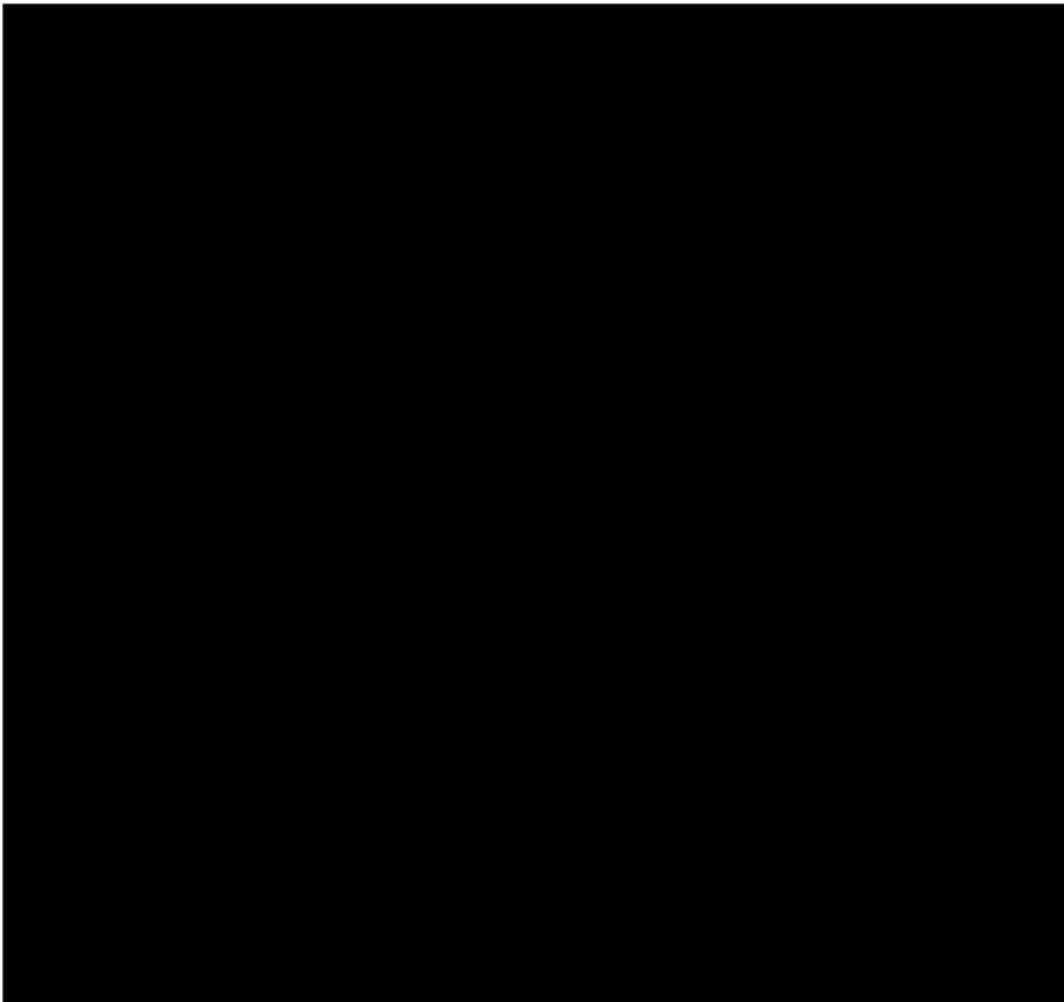


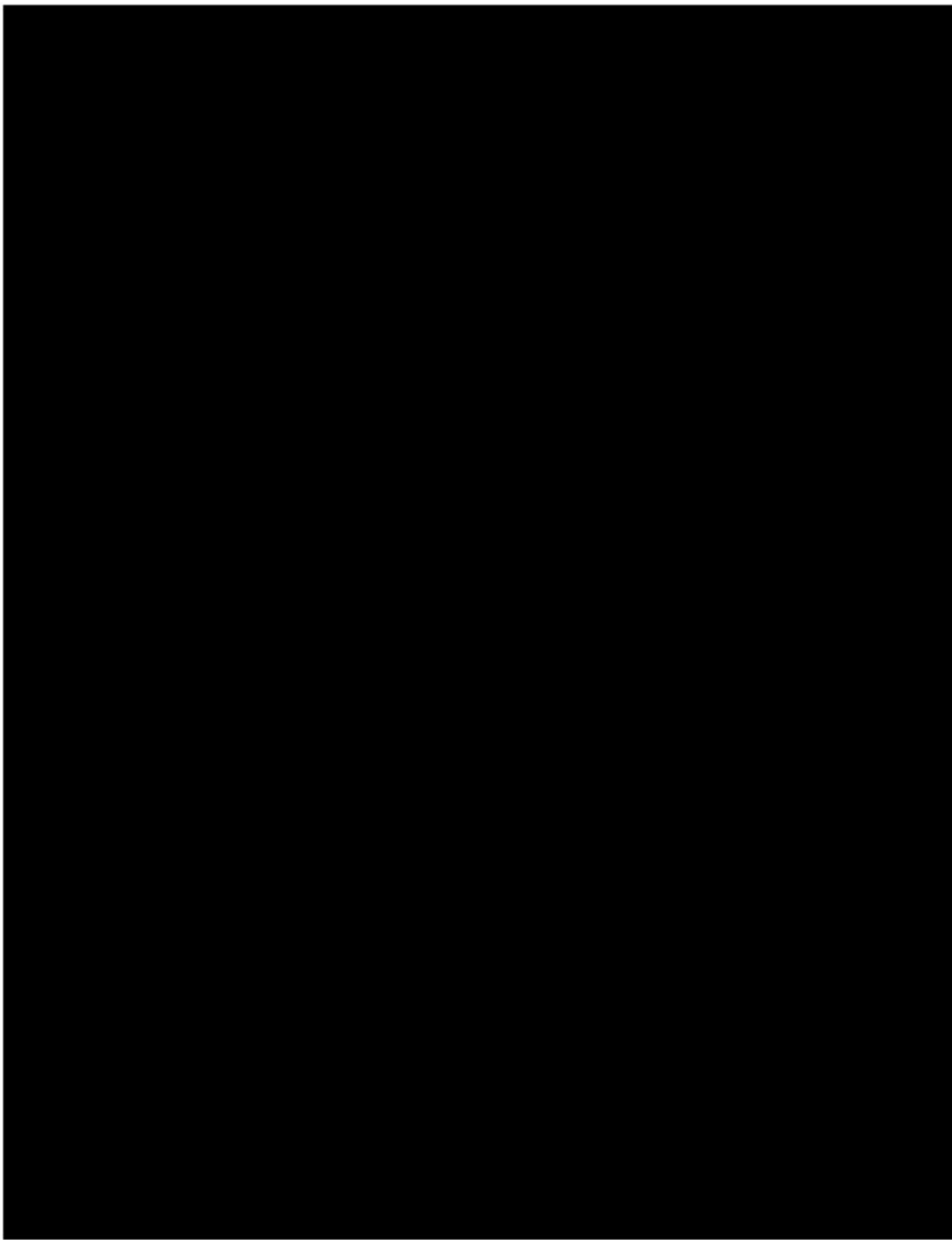
Any differences in the above values and Part I: Unified Rate Review Template (URRT) are due to the rounding requirements in the URRT.

18b & c) Weighted Average Age & Age Curve Calibration

The weighted average age and age curve calibration adjustment were calculated using 



The average age factor calculation and average age for the projected single risk pool are shown in the following table. The methodology employed in the calculation of the weighted average age and the calibration to the age curve comply with the standard age curve methodology and conforms with rating rules specified in 45 CFR 147.102.





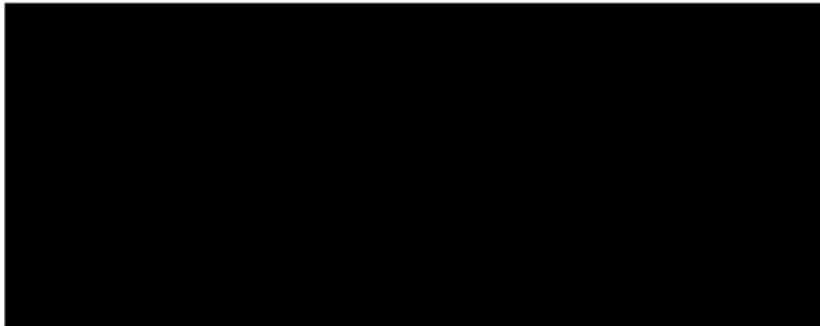
18d) Geographic Calibration Factor



19) Development of All Product Base Rates

- a. 
 Valuation of benefits beyond EHBs

is based on their [REDACTED] Additional benefits covered beyond EHBs are those covered under the Reproductive Health Act. Quartz will collect \$1 PMPM per 45 CFR 156.280 to establish the required separate fund to pay these claims.



- b. Differences in actuarial value – Appendix D provides in table format the adjustments that have been applied to the market-adjusted rate to calculate the plan-adjusted rate for each plan. Section 14b provides a description of the methodology.
- c. Benefit Richness adjustment impact on utilization - Section 14b provides a description of the methodology utilized to account for utilization based on benefit richness while not adjusting morbidity.
- d. Differences in administrative costs – Administrative costs are applied as a consistent percentage of premium for all plans. Section 16b lists the charge levels.
- e. Taxes and fees – Taxes and fees are applied as a consistent percentage of premium for all plans. Section 16b lists the charge levels.
- f. [REDACTED]
- g. Care management differences – Care management offerings are the same for all plans offered.
- h. Catastrophic plan eligibility – An adjustment factor of [REDACTED] has been calculated and applied to account for the different eligibility standards of catastrophic plans.

20) Risk Corridor Payments or Recoveries

There are no risk corridor payments or recoveries.

21) Company Financial Position



22) Last Five Year's RBC



23) Federal Medical Loss Ratio Requirements

23a) Projected Federal MLR



23b) Explanation when the future loss ratio is not consistent with the federal rebate MLR

The projected MLR is consistent with federal rebate MLR requirements.

24) Reliance

In preparing this Actuarial Memorandum and Actuarial Certification included within this Actuarial Memorandum, I relied upon data and analyses prepared by Beth Teresinski of Quartz Health Solutions, Ben Meleski of Quartz Health Solutions, Emily Jenkins of Quartz Health Solutions, Alex Cimino of Quartz Health Solutions, Connor Streifel of Quartz Health Solutions and Alex Ng of Quartz Health Solutions. I evaluated the data for reasonableness and consistency. I did not audit the data. I also reviewed background actuarial assumptions and actuarial methods used and verified all calculation I considered necessary.

25) Certifications of Compliance

I, Bradlee Wienholtz, am a member of the American Academy of Actuaries (Academy) and meet the Academy qualification standards for rendering this opinion.

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

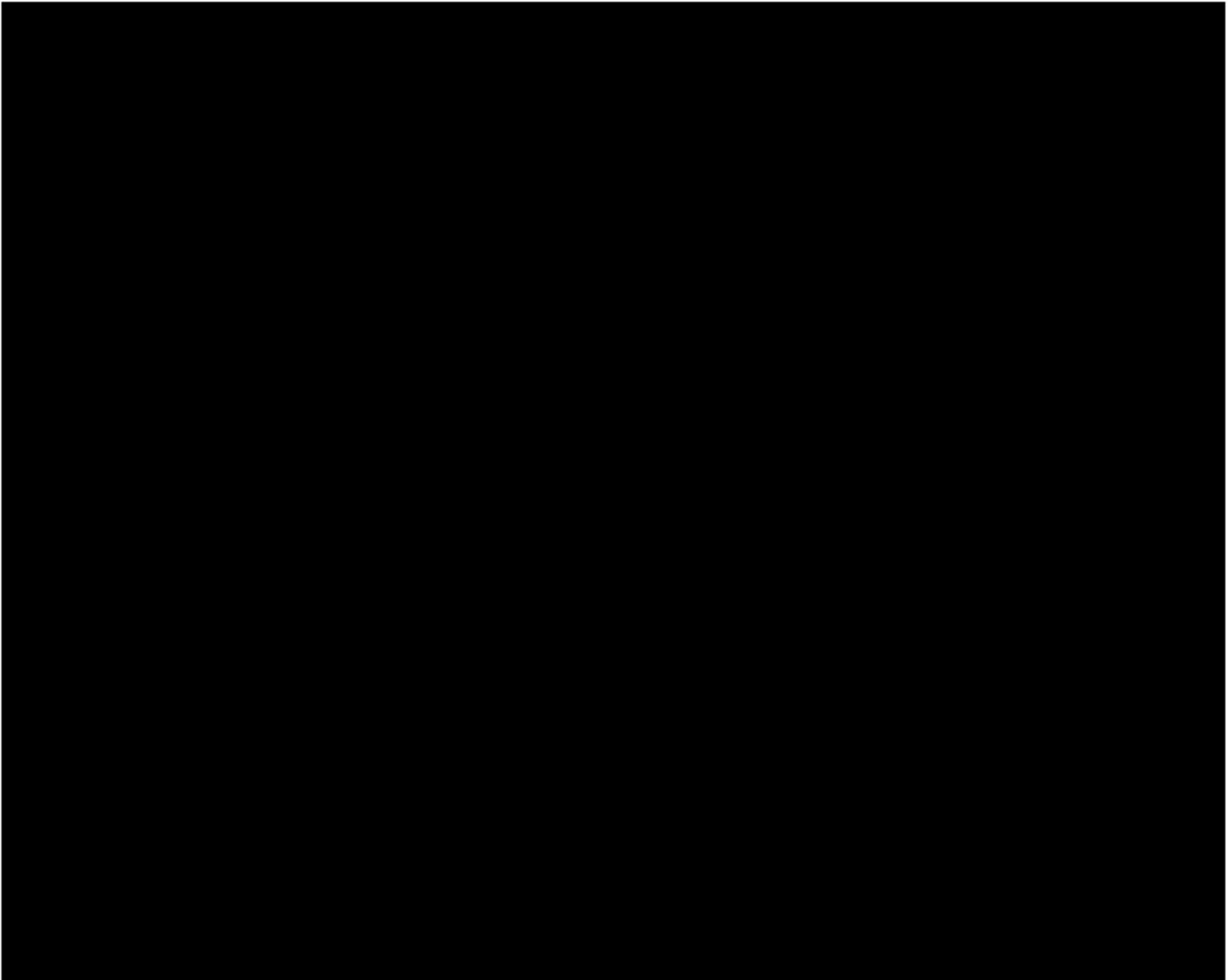
- The entire rate filing is in compliance with the applicable laws of the state of Illinois and with the rules of the Department of Insurance,
- The development of the projected index rate and all rating factors is in compliance with all applicable federal statutes and regulations,
- The index rate and allowable modifiers as described in 45 CFR § 156.80 (d)(1) and (d)(2), are used in the development of plan-specific premium rates,
- The essential health benefit portion of premium, upon which advanced payment of premium tax credits (APTCs) are based, is appropriate and was developed in accordance with Actuarial Standards of Practice,
- The methodology used to calculate the AV Metal Value for each plan complies with federal regulations,
- The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area,
- The entire rate filing, including development of the projected index rate and all rating factors, complies with all applicable Actuarial Standards of Practice, including ASOPs 8, 26, 31, and 41.
- The projected index rate and rating factors are reasonable in relation to the benefits provided and the population anticipated to be covered, and
- The premium schedule, including the projected index rate and rating factors, is not excessive, deficient, nor unfairly discriminatory.

I, Bradlee Wienholtz, am an employee of Quartz Health Solutions. I certify that, to the best of my knowledge and judgment:

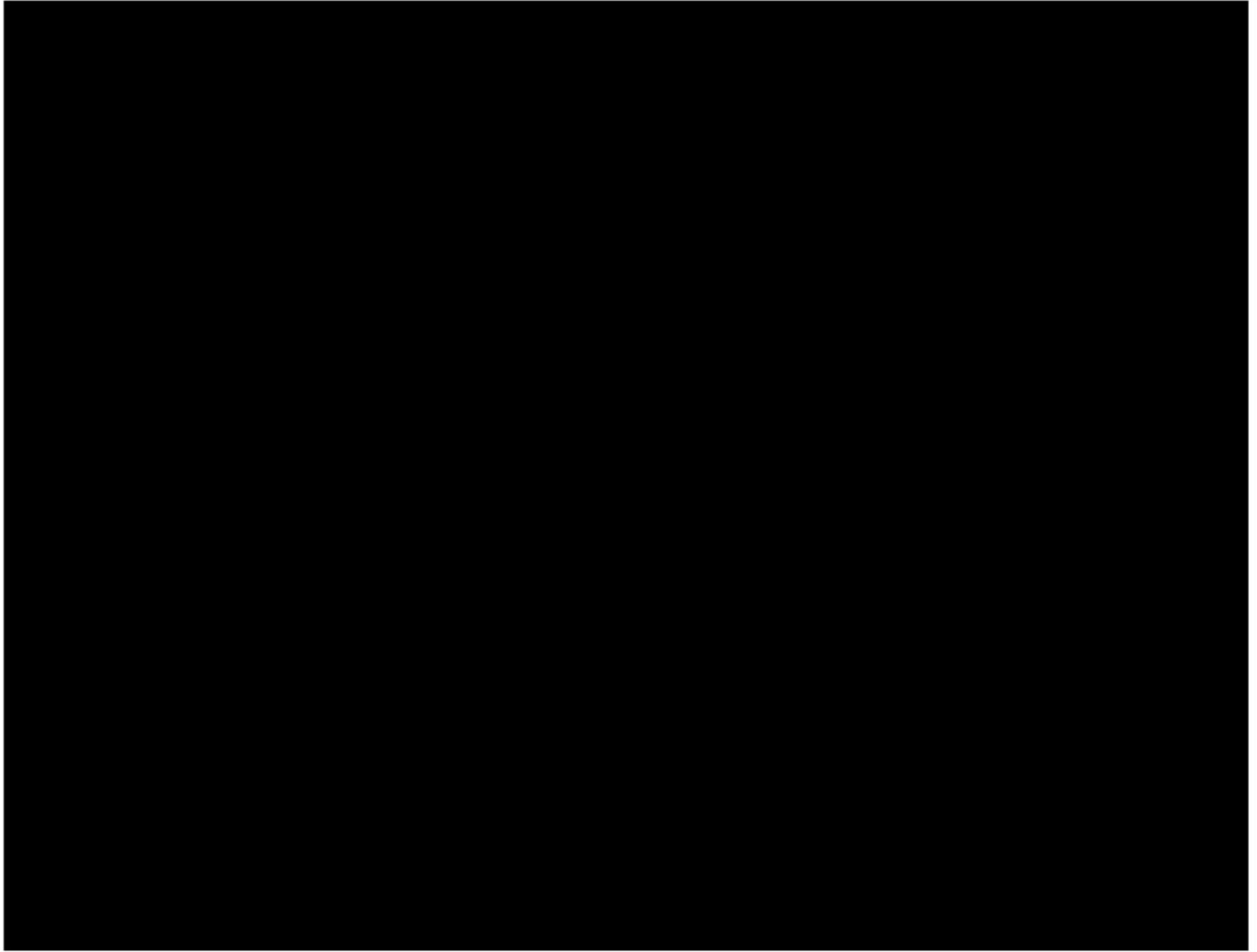
- This filing is intended to support Quartz Health Benefit Plans Corporation’s Individual Single Risk Pool Rate Filing for the State of Illinois. It should not be distributed, in whole or in part, to any external party, other than the State of Illinois or the Centers for Medicare and Medicaid Services (CMS), without the prior written consent of Quartz Health Benefit Plans Corporation.
- The URRT does not demonstrate the process used to develop proposed premium rates. It is representative of the information required by Federal regulation to be provided in support of the review of rate increases and for certification that the index rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.
- The results are actuarial projections. Actual experience will differ for a number of reasons including but not necessarily limited to, population changes, claims experience, and random deviations from assumptions.

Signature of Actuary	Title	Organization	Date
<i>Bradlee Wienholtz</i>	Senior Actuarial Analyst	Quartz Health Solutions	6/5/2024









Reliance Certification

I, Alex Ng, Actuarial Analyst of Quartz Health Solutions hereby certify that the items listed below and submitted to and relied on by Bradlee Wienholtz in support of his Part III Actuarial Memorandums and corresponding Actuarial Certifications for Quartz Health Benefit Plans Corporation, were prepared under my direction, and to the best of my knowledge and belief, are accurate, complete and reasonable.

Items Provided:

- Data included in the Unified Rate Review Template.

Alex Ng

Signature

05/28/2024

Date

Address of Signatory

Quartz Health Solutions
2650 Novation Pkwy
Fitchburg, WI 53713

Telephone Number of Signatory

██████████

Reliance Certification

I, Alex Cimino, Senior Actuarial Analyst of Quartz Health Solutions hereby certify that the items listed below and submitted to and relied on by Bradlee Wienholtz in support of his Part III Actuarial Memorandums and corresponding Actuarial Certifications for Quartz Health Benefit Plans Corporation, were prepared under my direction, and to the best of my knowledge and belief, are accurate, complete and reasonable.

Items Provided:

- Data included in the Unified Rate Review Template.

Alex Cimino

Signature

5/15/2024

Date

Address of Signatory

Quartz Health Solutions
2650 Novation Pkwy
Fitchburg, WI 53713

Telephone Number of Signatory

██████████

Reliance Certification

I, Ben Meleski, Senior Actuarial Analyst of Quartz Health Solutions hereby certify that the items listed below and submitted to and relied on by Bradlee Wienholtz in support of his Part III Actuarial Memorandums and corresponding Actuarial Certifications for Quartz Health Benefit Plans Corporation, were prepared under my direction, and to the best of my knowledge and belief, are accurate, complete and reasonable.

Items Provided:

- Data included in the Unified Rate Review Template.

Ben Meleski

Signature

05/07/2024

Date

Address of Signatory

Quartz Health Solutions
2650 Novation Pkwy
Fitchburg, WI 53713

Telephone Number of Signatory

██████████

Reliance Certification

I, Beth Teresinski, FSA, MAAA, Manager, Actuarial Services of Quartz Health Solutions hereby certify that the items listed below and submitted to and relied on by Bradlee Wienholtz in support of his Part III Actuarial Memorandums and corresponding Actuarial Certifications for Quartz Health Benefit Plans Corporation, were prepared under my direction, and to the best of my knowledge and belief, are accurate, complete and reasonable.

Items Provided:

- Data included in the Unified Rate Review Template.

Beth Teresinski

Signature

05/07/2024

Date

Address of Signatory
Quartz Health Solutions
2650 Novation Pkwy
Fitchburg, WI 53713

Telephone Number of Signatory

██████████

Reliance Certification

I, Connor Streifel, Actuarial Analyst of Quartz Health Solutions hereby certify that the items listed below and submitted to and relied on by Bradlee Wienholtz in support of his Part III Actuarial Memorandums and corresponding Actuarial Certifications for Quartz Health Benefit Plans Corporation, were prepared under my direction, and to the best of my knowledge and belief, are accurate, complete and reasonable.

Items Provided:

- Data included in the Unified Rate Review Template.

Connor Streifel
Signature

05/17/2024

Date

Address of Signatory
Quartz Health Solutions
2650 Novation Pkwy
Fitchburg, WI 53713

Telephone Number of Signatory



Reliance Certification

I, Emily Jenkins, FSA, MAAA, Manager, Actuarial Services of Quartz Health Solutions hereby certify that the items listed below and submitted to and relied on by Bradlee Wienholtz in support of his Part III Actuarial Memorandums and corresponding Actuarial Certifications for Quartz Health Benefit Plans Corporation, were prepared under my direction, and to the best of my knowledge and belief, are accurate, complete and reasonable.

Items Provided:

- Data included in the Unified Rate Review Template.
- Historical and projected trend factors.

Emily Jenkins

Signature

05/08/2024

Date

Address of Signatory
Quartz Health Solutions
2650 Novation Pkwy
Fitchburg, WI 53713

Telephone Number of Signatory
██████████

Unique Plan Design—Supporting Documentation and Justification

Issuers must fill in the following information.

Health Insurance Oversight System (HIOS) Issuer ID:

85773

HIOS Product IDs:

85773IL003

Applicable HIOS Plan IDs (Standard Component):

85773IL0030012, 85773IL0030075

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

The plan listed within this justification is a catastrophic plan design. An adjustment has been made to account for the specific eligibility categories for catastrophic plans. The expected age as cost differences between catastrophic and non catastrophic were considered.

Acceptable alternate method used per *Code of Federal Regulations (CFR) 156.135(b)(2)* or *156.135(b)(3)*:

156.135(b)(3)

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

Only in-network cost sharing, including multi-tier networks, was considered.

Description of the standardized plan population data used:

The bronze population was used to calculate AV prior to adjustments. Data from other LOBs was analyzed to calculate an adjustment for specific eligibility categories for catastrophic plans.

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

Method not used.

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

The plan included in this justification was put into the actuarial value calculator. The resulting value was adjusted to account for expected differences in the average age and costs of those enrolling in catastrophic plans and all non catastrophic enrollment.

Certification Language:

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

The analysis was

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

Actuary Signature: **Bradlee Wienholtz**  Digitally signed by Bradlee Wienholtz
Date: 2024.06.04 15:40:49 -05'00'

Actuary Printed Name: Bradlee Wienholtz

Date: 06/04/2024

Unique Plan Design—Supporting Documentation and Justification

Issuers must fill in the following information.

Health Insurance Oversight System (HIOS) Issuer ID:

85773

HIOS Product IDs:

85773IL003, 85773IL004

Applicable HIOS Plan IDs (Standard Component):

85773IL0030051, 85773IL0030033, 85773IL0030054, 85773IL0030038,
85773IL0030040, 85773IL0030031, 85773IL0030057, 85773IL0030047,
85773IL0040051, 85773IL0040033, 85773IL0040054, 85773IL0040038,
85773IL0040040, 85773IL0040001, 85773IL0040057, 85773IL0040047

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

These plan designs include a \$35 insulin cap for prescription drug benefits. This accounts for a lower copay than the standard benefit when the member's cost share for insulin would be over a \$35 copay without the insulin cap. Since the AV calculator does not allow for different copay entries for each drug, Quartz made a manual adjustment to copays that exceeded \$35 to account for the insulin cost that would be capped before **Acceptable alternate method used per Code of Federal Regulations (CFR) 156.135(b)(2) or 156.135(b)(3):**

156.135(b)(2)

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

Only in-network cost sharing, including multi-tier networks, was considered.

Description of the standardized plan population data used:

Individual single risk pool historical experience from another Quartz issuer used due to lack of credibility of the Quartz IL experience.

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

Copays that exceeded \$35 and could be applied to insulin (Tier 1, 2, or 3) were reduced based on expected utilization within each tier. Expected utilization was determined from the historical data. This adjusted copay amount was then entered into the respective

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

This method was not used.

Certification Language:

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

The analysis was

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

Actuary Signature: **Bradlee Wienholtz**  Digitally signed by Bradlee Wienholtz
Date: 2024.06.04 15:43:38 -05'00'

Actuary Printed Name: Bradlee Wienholtz

Date: 06/04/2024

Unique Plan Design—Supporting Documentation and Justification

Issuers must fill in the following information.

Health Insurance Oversight System (HIOS) Issuer ID:

85773

HIOS Product IDs:

85773IL003, 85773IL004

Applicable HIOS Plan IDs (Standard Component):

85773IL0030051, 85773IL0030033, 85773IL0030054, 85773IL0030038,
85773IL0030040, 85773IL0030031, 85773IL0030057, 85773IL0030047,
85773IL0040051, 85773IL0040033, 85773IL0040054, 85773IL0040038,
85773IL0040040, 85773IL0040001, 85773IL0040057, 85773IL0040047

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

These plan designs include a Rx Low Cost Generics Tier for prescription drug benefits which includes a lower copay for low cost generic drugs that have been identified to lower medical costs with high prescription adherence rates. Because the AV calculator only allows for four tiers of drugs to be entered, we've made manual adjustments to the copays for tier 1 to account for the drugs that would be allocated to the Rx low cost

Acceptable alternate method used per Code of Federal Regulations (CFR) 156.135(b)(2) or 156.135(b)(3):

156.135(b)(2)

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

Only in-network cost sharing, including multi-tier networks, was considered.

Description of the standardized plan population data used:

Individual single risk pool historical experience from another Quartz issuer used due to lack of credibility for Quartz IL experience.

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

The Rx Low Cost Generics tier copay was combined with the generic tier copay using expected utilization. Expected utilization was determined from the historical data. This combined copay was entered into the AV calculator as the generic tier copay.

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

This method was not used.

Certification Language:

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

The analysis was

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

Actuary Signature: **Bradlee Wienholtz**  Digitally signed by Bradlee Wienholtz
Date: 2024.06.04 15:44:16 -05'00'

Actuary Printed Name: Bradlee Wienholtz

Date: 06/04/2024

Unique Plan Design—Supporting Documentation and Justification

Issuers must fill in the following information.

Health Insurance Oversight System (HIOS) Issuer ID:

85773

HIOS Product IDs:

85773IL003, 85773IL004

Applicable HIOS Plan IDs (Standard Component):

85773IL0030051, 85773IL0030033, 85773IL0030054, 85773IL0030038,
85773IL0030040, 85773IL0030031, 85773IL0030057, 85773IL0030047,
85773IL0040051, 85773IL0040033, 85773IL0040054, 85773IL0040038,
85773IL0040040, 85773IL0040001, 85773IL0040057, 85773IL0040047

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

The plans listed within this justification have \$0 copay virtual visits for Primary Care Physician, Behavioral Health, and Urgent Care benefits. The utilization of \$0 virtual visits is material and reduces the utilization of standard in person Primary Care Physician, Behavioral Health, Urgent Care benefits in favor of the \$0 copay. An adjustment is made to account for the increase in \$0 virtual visit utilization.

Acceptable alternate method used per Code of Federal Regulations (CFR) 156.135(b)(2) or 156.135(b)(3):

156.135(b)(2)

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

Only in-network cost sharing, including multi-tier networks, was considered.

Description of the standardized plan population data used:

Data from Individual PPACA LOBs were analyzed to calculate an expected utilization of virtual visits with \$0 copays.

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

Expected utilization of \$0 virtual visits compared to standard in-person visits for Primary Care Physician and Behavioral Health were calculated. A weighted average of the benefit utilization and copay amount was calculated for both benefits. The weighted

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

This method was not used.

Certification Language:

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

The analysis was

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

Actuary Signature: **Bradlee Wienholtz**  Digitally signed by Bradlee Wienholtz
Date: 2024.06.05 07:56:02 -05'00'

Actuary Printed Name: Bradlee Wienholtz

Date: 06/04/2024

Quartz Health Benefit Plans Corporation

HIOS-85773

Platinum Plans

PLATINUM \$0 VIRTUAL FIRST \$0 TIER 1 RX DIRECT

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate MOOP for Medical and Drug Spending?
- Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

Desired Metal Tier: Platinum

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution? <input type="checkbox"/>	Tiered Network Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization:
	2nd Tier Utilization:

Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
Medical	Drug	Combined	Medical	Drug	Combined
Deductible (\$)	\$0.00	\$0.00			
Coinsurance (% , Insurer's Cost Share)	80.00%	100.00%			
MOOP (\$)	\$2,000.00				
MOOP if Separate (\$)					

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	
Medical	<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Emergency Room Services	<input type="checkbox"/>	<input type="checkbox"/>		\$150.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$17.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$45.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$17.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input type="checkbox"/>	<input type="checkbox"/>		\$20.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Drugs	<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$7.46	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$74.29	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input type="checkbox"/>	<input type="checkbox"/>		\$150.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input type="checkbox"/>
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	<input type="checkbox"/>
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

Plan Description:

Name:
 Plan HIOS ID:
 Issuer HIOS ID:
 AVC Version: 2024_1e

Output

Status/Error Messages:

Actuarial Value:
 Metal Tier:

Calculation Successful.

91.95%
 Platinum

NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Additional Notes:

Calculation Time:

0.0742 seconds

Final 2024 AV Calculator

Gold Plans

GOLD \$2500 DED \$0 VIRTUAL FIRST \$0 TIER 1 RX

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate MDOOP for Medical and Drug Spending?
- Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

Desired Metal Tier: **Gold**

HSA/HRA Options		Tiered Network Option	
HSA/HRA Employer Contribution?	<input type="checkbox"/>	Tiered Network Plan?	<input type="checkbox"/>
Annual Contribution Amount:		1st Tier Utilization:	
		2nd Tier Utilization:	

Tier 1 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)		\$2,500.00
Coinsurance (%; Insurer's Cost Share)		70.00%
MDOOP (\$)		\$7,000.00
MDOOP if Separate (\$)		

Tier 2 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)		
Coinsurance (%; Insurer's Cost Share)		
MDOOP (\$)		
MDOOP if Separate (\$)		

[Click Here for Important Instructions](#)

Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	Copay applies only after deductible?
Medical	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Emergency Room Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$60.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care (Screening/Immunization)	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input type="checkbox"/>	<input type="checkbox"/>		\$60.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Drugs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Generics	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$7.38	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$39.79	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>	50%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. High-cost)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	40%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input type="checkbox"/>
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	<input type="checkbox"/>
# Days (1-30):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-30):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-30):	

Plan Description Limits:

Name:
Plan HIOS ID:
Issuer/HIOS ID:
AVC Version: 2025_1a

Output

Calculate

Status/Error Messages:

Actual Rate Value:

Metal Tier:

Additional Notes:

Calculation Time:

Final 2025 AV Calculator

Calculation Successful.

79.63%

Gold

NOTE: One or more services are not subject to the deductible and have no copay. Any service with this cost-sharing structure is covered at 100% by the plan in the deductible range.

0.2093 seconds

GOLD MAINTENANCE \$500 DED \$0 VIRTUAL FIRST \$0 TIER 1 RX

Use Integrated Medical and Drug Deductible?

Apply Inpatient Copay per Day?

Apply Skilled Nursing Facility Copay per Day?

Use Separate MDCOP for Medical and Drug Spending?

Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

Desired Metal Tier: **Gold**

Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
Medical	Drug	Combined	Medical	Drug	Combined
Deductible (\$)	500.00	30.00			
Coinsurance (%; Insurer's Cost Share)	100.00%	100.00%			
MDCOP (\$)	50.00.00				
MDCOP if Separate (\$)					

Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	
Medical	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Emergency Room Services	<input type="checkbox"/>	<input type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SLD)	<input type="checkbox"/>	<input type="checkbox"/>		\$2,500.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$29.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$70.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$29.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$150.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input checked="" type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input type="checkbox"/>	<input type="checkbox"/>		\$35.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input type="checkbox"/>	<input type="checkbox"/>		\$70.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input type="checkbox"/>	<input type="checkbox"/>		\$2,500.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Drugs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$7.38	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$39.79	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		50%	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input type="checkbox"/>	<input type="checkbox"/>		40%	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?

Specialty Rx Coinsurance Maximum:

Set a Maximum Number of Days for Charging an IP Copay?

Days (1-10):

Begin Primary Care Cost-Sharing After a Set Number of Visits?

Visits (1-10):

Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?

Copays (1-10):

Plan Description:

Name:

Plan HIOS ID:

Issuer HIOS ID:

AVC Version: 2025_1a

Output

Calculate

Status/Error Messages: Calculation Successful.

Actual Value: 80.34%

Metal Tier: Gold

Additional Notes:

Calculation Time: 0.1094 seconds

Final 2025 AV Calculator

GOLD STANDARD W/FLAT COPAY EASY PRICING

Use Integrated Medical and Drug Deductible?

Apply Inpatient Copay per Day?

Apply Skilled Nursing Facility Copay per Day?

Use Separate MDCOP for Medical and Drug Spending?

Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

Desired Metal Tier: **Gold**

Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
Medical	Drug	Combined	Medical	Drug	Combined
Deductible (\$)	\$1,500.00				
Coinsurance (%; Insurer's Cost Share)	75.00%				
MDCOP (\$)	\$7,800.00				
MDCOP if Separate (\$)					

Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	
Medical	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Emergency Room Services	<input type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SLD)	<input type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$60.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input checked="" type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Drugs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$60.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input type="checkbox"/>	<input type="checkbox"/>		\$250.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?

Specialty Rx Coinsurance Maximum:

Set a Maximum Number of Days for Charging an IP Copay?

Days (1-10):

Begin Primary Care Cost-Sharing After a Set Number of Visits?

Visits (1-10):

Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?

Copays (1-10):

Plan Description:

Name:

Plan HIOS ID:

Issuer HIOS ID:

AVC Version: 2025_1a

Output

Calculate

Status/Error Messages: Calculation Successful.

Actual Value: 75.00%

Metal Tier: Gold

Additional Notes: NOTE: Office-visit-specific cost-sharing is applying to x-rays in office settings.

Calculation Time: 0.1055 seconds

Final 2025 AV Calculator

SILVER PLANS

SILVER \$7000 DED \$0 VIRTUAL FIRST \$0 TIER 1 RX

Use Integrated Medical and Drug Deductible?
 Apply Integrated Copay per Day?
 Apply Skilled Nursing Facility Copay per Day?
 Use Separate MOOP for Medical and Drug Spending?
 Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

HSA/HRA Options: HSA/HRA Employer Contribution? Annual Contribution Amount:
 Tiered Network Option: Tiered Network Plan? 1st Tier Utilization: 2nd Tier Utilization:

Desired Metal Tier: **Silver**

Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
Medical	Drug	Combined	Medical	Drug	Combined
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	\$7,000.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	\$0.00%	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	\$0.000.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copy applies only after deductible?	Copy applies only after deductible?
Medical	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Emergency Room Services	<input type="checkbox"/>	<input type="checkbox"/>		\$1,000.00	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SLD)	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$42.00	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$100.00	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$42.00	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input type="checkbox"/>	<input type="checkbox"/>		\$60.00	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input type="checkbox"/>	<input type="checkbox"/>		\$120.00	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Drugs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$21.89	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$149.20	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high cost)	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? <input type="checkbox"/>	Specialty Rx Coinsurance Maximum: <input type="text"/>	Plan Description: <input type="text"/>
Set a Maximum Number of Days for Charging an IP Copay? <input type="checkbox"/>	# Days (1-30): <input type="text"/>	Plan HIOS ID: <input type="text"/>
Begin Primary Care Cost-Sharing After a Set Number of Visits? <input type="checkbox"/>	# Visits (1-10): <input type="text"/>	Issuer HIOS ID: <input type="text"/>
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? <input type="checkbox"/>	# Copays (1-10): <input type="text"/>	AVC Version: 2025_1a

Output

Status/Error Messages: Calculation Successful.
 Actual Value: 73.34%
 Metal Tier: Silver
 Additional Notes: NOTE: One or more services are not subject to the deductible and have no copay. Any service with this cost-sharing structure is covered at 100% by the plan in the deductible range.
 Calculation Time: 0.8789 seconds
Final 2025 AV Calculator

SILVER \$7000 DED \$0 VIRTUAL FIRST \$0 TIER 1 RX CSR 73 - IL

Use Integrated Medical and Drug Deductible?
 Apply Integrated Copay per Day?
 Apply Skilled Nursing Facility Copay per Day?
 Use Separate MOOP for Medical and Drug Spending?
 Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

HSA/HRA Options: HSA/HRA Employer Contribution? Annual Contribution Amount:
 Tiered Network Option: Tiered Network Plan? 1st Tier Utilization: 2nd Tier Utilization:

Desired Metal Tier: **Silver**

Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
Medical	Drug	Combined	Medical	Drug	Combined
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	\$7,000.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	\$0.00%	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	\$7,350.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copy applies only after deductible?	Copy applies only after deductible?
Medical	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Emergency Room Services	<input type="checkbox"/>	<input type="checkbox"/>		\$900.00	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SLD)	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$38.00	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$90.00	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$38.00	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input type="checkbox"/>	<input type="checkbox"/>		\$60.00	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input type="checkbox"/>	<input type="checkbox"/>		\$120.00	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Drugs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$21.89	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$29.52	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high cost)	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? <input type="checkbox"/>	Specialty Rx Coinsurance Maximum: <input type="text"/>	Plan Description: <input type="text"/>
Set a Maximum Number of Days for Charging an IP Copay? <input type="checkbox"/>	# Days (1-30): <input type="text"/>	Plan HIOS ID: <input type="text"/>
Begin Primary Care Cost-Sharing After a Set Number of Visits? <input type="checkbox"/>	# Visits (1-10): <input type="text"/>	Issuer HIOS ID: <input type="text"/>
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? <input type="checkbox"/>	# Copays (1-10): <input type="text"/>	AVC Version: 2025_1a

Output

Status/Error Messages: CSR Level of 73% (200-250% FPL), Calculation Successful.
 Actual Value: 73.34%
 Metal Tier: Silver
 Additional Notes: NOTE: One or more services are not subject to the deductible and have no copay. Any service with this cost-sharing structure is covered at 100% by the plan in the deductible range.
 Calculation Time: 1.0254 seconds
Final 2025 AV Calculator

SILVER \$1500 DED \$0 VIRTUAL FIRST \$0 TIER 1 RX CSR 87 - IL

Use Integrated Medical and Drug Deductible?
 Apply Inpatient Copay per Day?
 Apply Skilled Nursing Facility Copay per Day?
 Use Separate MOOP for Medical and Drug Spending?
 Indicate if Plan Meets CSR or Expanded Bronze AV Standard?
 Desired Metal Tier: **Gold**

HSA/HRA Options			Tiered Network Option	
HSA/HRA Employer Contribution?	<input type="checkbox"/>		Tiered Network Plan?	<input type="checkbox"/>
Annual Contribution Amount:			1st Tier Utilization:	
			2nd Tier Utilization:	

Tier 1 Plan Benefit Design				Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible (\$)			\$1,500.00			
Coinsurance (% Insurer's Cost Share)			50.00%			
MOOP (\$)			\$3,000.00			
MOOP if Separate (\$)						

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	Copay applies only after deductible?
Medical	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Emergency Room Services	<input type="checkbox"/>	<input type="checkbox"/>		\$100.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$17.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$17.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Drugs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$7.38	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		50%	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. High-cost)	<input type="checkbox"/>	<input type="checkbox"/>		40%	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?
 Specialty Rx Coinsurance Maximum:
 Set a Maximum Number of Days for Charging an IP Copay?
 # Days (1-10):
 Begin Primary Care Cost-Sharing After a Set Number of Visits?
 # Visits (1-10):
 Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?
 # Copays (1-10):

Plan Description:
 Name:
 Plan HIOS ID:
 Issuer HIOS ID:
 AVC Version: 2025_1a

Output

Status/Error Messages: CSR Level of 87% (150-200% FPL), Calculation Successful.
 Actuarial Value: 87.12%
 Metal Tier: Gold
 NOTE: One or more services are not subject to the deductible and have no copay. Any service with this cost-sharing structure is covered at 100% by the plan in the deductible range.
 Additional Notes:
 Calculation Time: 0.1328 seconds
Final 2025 AV Calculator

SILVER \$0 DED \$0 VIRTUAL FIRST \$0 TIER 1 RX CSR 94 - IL

Use Integrated Medical and Drug Deductible?
 Apply Inpatient Copay per Day?
 Apply Skilled Nursing Facility Copay per Day?
 Use Separate MOOP for Medical and Drug Spending?
 Indicate if Plan Meets CSR or Expanded Bronze AV Standard?
 Desired Metal Tier: **Platinum**

HSA/HRA Options			Tiered Network Option	
HSA/HRA Employer Contribution?	<input type="checkbox"/>		Tiered Network Plan?	<input type="checkbox"/>
Annual Contribution Amount:			1st Tier Utilization:	
			2nd Tier Utilization:	

Tier 1 Plan Benefit Design				Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible (\$)	\$0.00	\$0.00	\$0.00			
Coinsurance (% Insurer's Cost Share)	50.00%	100.00%				
MOOP (\$)			\$1,400.00			
MOOP if Separate (\$)						

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	Copay applies only after deductible?
Medical	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Emergency Room Services	<input type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$4.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$4.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input type="checkbox"/>	<input type="checkbox"/>		\$5.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Drugs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$2.38	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		50%	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. High-cost)	<input type="checkbox"/>	<input type="checkbox"/>		40%	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?
 Specialty Rx Coinsurance Maximum:
 Set a Maximum Number of Days for Charging an IP Copay?
 # Days (1-10):
 Begin Primary Care Cost-Sharing After a Set Number of Visits?
 # Visits (1-10):
 Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?
 # Copays (1-10):

Plan Description:
 Name:
 Plan HIOS ID:
 Issuer HIOS ID:
 AVC Version: 2025_1a

Output

Status/Error Messages: CSR Level of 94% (100-150% FPL), Calculation Successful.
 Actuarial Value: 94.22%
 Metal Tier: Platinum
 NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).
 Additional Notes:
 Calculation Time: 0.1094 seconds
Final 2025 AV Calculator

SILVER \$0 DED \$0 VIRTUAL FIRST FLAT COPAYS - IL

Use Integrated Medical and Drug Deductible?

Apply Inpatient Copay per Day?

Apply Skilled Nursing Facility Copay per Day?

Use Separate MOOP for Medical and Drug Spending?

Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

Desired Metal Tier: **Silver**

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible (\$)	\$0.00	\$0.00				
Coinsurance (% Insurer's Cost Share)	50.00%	100.00%				
MOOP (\$)	\$0,200.00					
MOOP if Separate (\$)						

Plan Description:
 Name:
 Plan HIOS ID:
 Issuer HIOS ID:
 AVC Version: 2025_1a

Options for Additional Benefit Design Limits:
 Set a Maximum on Specialty Rx Coinsurance Payments?
 Specialty Rx Coinsurance Maximum:
 Set a Maximum Number of Days for Charging an IP Copay?
 # Days (1-30):
 Begin Primary Care Cost-Sharing After a Set Number of Visits?
 # Visits (1-10):
 Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?
 # Copays (1-10):

Output

Status/Error Messages: Calculation Successful.
 Actual Value: 73.59%
 Metal Tier: Silver
 NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Additional Notes:
 Calculation Time: 0.1211 seconds
 Final 2025 AV Calculator

Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate		
Medical	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Emergency Room Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$1,200.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$1,500.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$42.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Specialist Visit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$100.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$42.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Speech Therapy	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$100.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Occupational and Physical Therapy	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$100.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Preventive Care/Screening/Immunization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100%	\$0.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100%	\$0.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$100.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$1,500.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$400.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Drugs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Generics	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$21.89	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$149.20	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$297.82	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

SILVER \$0 DED \$0 VIRTUAL FIRST FLAT COPAYS CSR 73 - IL

Use Integrated Medical and Drug Deductible?

Apply Inpatient Copay per Day?

Apply Skilled Nursing Facility Copay per Day?

Use Separate MOOP for Medical and Drug Spending?

Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

Desired Metal Tier: **Silver**

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible (\$)	\$0.00	\$0.00				
Coinsurance (% Insurer's Cost Share)	50.00%	100.00%				
MOOP (\$)	\$7,350.00					
MOOP if Separate (\$)						

Plan Description:
 Name:
 Plan HIOS ID:
 Issuer HIOS ID:
 AVC Version: 2025_1a

Options for Additional Benefit Design Limits:
 Set a Maximum on Specialty Rx Coinsurance Payments?
 Specialty Rx Coinsurance Maximum:
 Set a Maximum Number of Days for Charging an IP Copay?
 # Days (1-30):
 Begin Primary Care Cost-Sharing After a Set Number of Visits?
 # Visits (1-10):
 Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?
 # Copays (1-10):

Output

Status/Error Messages: CSR Level of 73% (200-250% FPL). Calculation Successful.
 Actual Value: 73.32%
 Metal Tier: Silver
 NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Additional Notes:
 Calculation Time: 0.1914 seconds
 Final 2025 AV Calculator

Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate		
Medical	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Emergency Room Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$1,200.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$1,500.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$38.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Specialist Visit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$90.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$38.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Speech Therapy	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$90.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Occupational and Physical Therapy	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$90.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Preventive Care/Screening/Immunization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100%	\$0.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100%	\$0.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$45.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$90.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$1,500.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$400.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Drugs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Generics	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$21.89	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$149.20	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$297.82	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

SILVER \$0 DED \$0 VIRTUAL FIRST FLAT COPAYS CSR 87 - IL

Use Integrated Medical and Drug Deductible?
 Apply Inpatient Copay per Day?
 Apply Skilled Nursing Facility Copay per Day?
 Use Separate MOOP for Medical and Drug Spending?
 Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

Desired Metal Tier: **Gold**

HSA/HRA Options			Tiered Network Option		
HSA/HRA Employer Contribution?	<input type="checkbox"/>		Tiered Network Plan?	<input type="checkbox"/>	
Annual Contribution Amount:			1st Tier Utilization:		
			2nd Tier Utilization:		

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible (\$)	\$0.00	\$0.00				
Coinsurance (% Insurer's Cost Share)	50.00%	100.00%				
MOOP (\$)	\$3,000.00					
MOOP if Separate (\$)						

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Type of Benefit	Tier 1				Tier 2				
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Tier 1 Tier 2 Copay applies only after deductible?
Medical	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>
Emergency Room Services	<input type="checkbox"/>	<input type="checkbox"/>		\$250.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SLUD)	<input type="checkbox"/>	<input type="checkbox"/>		\$300.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$21.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$55.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$21.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input type="checkbox"/>	<input type="checkbox"/>		\$400.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>
Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$55.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$55.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input type="checkbox"/>	<input type="checkbox"/>		\$55.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>
Skilled Nursing Facility	<input type="checkbox"/>	<input type="checkbox"/>		\$300.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input type="checkbox"/>	<input type="checkbox"/>		\$300.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>
Drugs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$7.38	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>
Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$20.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>
Non-Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$248.18	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input type="checkbox"/>	<input type="checkbox"/>		\$400.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?
 Specialty Rx Coinsurance Maximum:
 Set a Maximum Number of Days for Charging an IP Copay?
 # Days (1-30):
 Begin Primary Care Cost-Sharing After a Set Number of Visits?
 # Visits (1-10):
 Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?
 # Copays (1-10):

Plan Description:
 Name:
 Plan HIOS ID:
 Issuer HIOS ID:
 AVC Version: 2025_1a

Output

Calculate

Status/Error Messages: CSR Level of 87% (150-200% FPL), Calculation Successful.

Actuarial Value: 87.07%

Metal Tier: Gold

Additional Notes: NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Calculation Time: 0.1172 seconds

Final 2025 AV Calculator

SILVER \$0 DED \$0 VIRTUAL FIRST FLAT COPAYS CSR 94 - IL

Use Integrated Medical and Drug Deductible?
 Apply Inpatient Copay per Day?
 Apply Skilled Nursing Facility Copay per Day?
 Use Separate MOOP for Medical and Drug Spending?
 Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

Desired Metal Tier: **Platinum**

HSA/HRA Options			Tiered Network Option		
HSA/HRA Employer Contribution?	<input type="checkbox"/>		Tiered Network Plan?	<input type="checkbox"/>	
Annual Contribution Amount:			1st Tier Utilization:		
			2nd Tier Utilization:		

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible (\$)	\$0.00	\$0.00				
Coinsurance (% Insurer's Cost Share)	50.00%	100.00%				
MOOP (\$)	\$1,250.00					
MOOP if Separate (\$)						

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Type of Benefit	Tier 1				Tier 2				
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Tier 1 Tier 2 Copay applies only after deductible?
Medical	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>
Emergency Room Services	<input type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SLUD)	<input type="checkbox"/>	<input type="checkbox"/>		\$125.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input type="checkbox"/>	<input type="checkbox"/>		\$100.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>
Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>
Skilled Nursing Facility	<input type="checkbox"/>	<input type="checkbox"/>		\$125.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input type="checkbox"/>	<input type="checkbox"/>		\$100.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>
Drugs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$2.38	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>
Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>
Non-Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$99.27	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input type="checkbox"/>	<input type="checkbox"/>		\$200.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?
 Specialty Rx Coinsurance Maximum:
 Set a Maximum Number of Days for Charging an IP Copay?
 # Days (1-30):
 Begin Primary Care Cost-Sharing After a Set Number of Visits?
 # Visits (1-10):
 Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?
 # Copays (1-10):

Plan Description:
 Name:
 Plan HIOS ID:
 Issuer HIOS ID:
 AVC Version: 2025_1a

Output

Calculate

Status/Error Messages: CSR Level of 94% (100-150% FPL), Calculation Successful.

Actuarial Value: 94.89%

Metal Tier: Platinum

Additional Notes: NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Calculation Time: 0.1367 seconds

Final 2025 AV Calculator

SILVER STANDARD EASY PRICING

Use Integrated Medical and Drug Deductible?
 Apply Inpatient Copay per Day?
 Apply Skilled Nursing Facility Copay per Day?
 Use Separate MDDP for Medical and Drug Spending?
 Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

Desired Metal Tier: **Silver**

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible (\$)			\$5,000.00			
Coinsurance (% Insurer's Cost Share)			60.00%			
MDDP (\$)			\$5,000.00			
MDDP if Separate (\$)						

HSA/HRSA Options
 HSA/HRSA Employer Contribution?
 Annual Contribution Amount:
 Tiered Network Option
 Tiered Network Plan?
 1st Tier Utilization:
 2nd Tier Utilization:

Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	
Medical										
Emergency Room Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. Mx/SLD)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$80.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100%	\$0.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Drugs										
Generic	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$20.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$80.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$350.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:
 Set a Maximum on Specialty Rx Coinsurance Payments?
 Specialty Rx Coinsurance Maximum:
 Set a Maximum Number of Days for Charging an IP Copay?
 # Days (1-30):
 Begin Primary Care Cost-Sharing After a Set Number of Visits?
 # Visits (1-30):
 Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?
 # Copays (1-30):

Plan Description:
 Name:
 Plan HIOS ID:
 Issuer HIOS ID:
 AVC Version: 2025_1a

Output
 Calculate

Status/Error Messages: Calculation Successful.
 Actual Value: 73.00%
 Metal Tier: Silver
 Additional Notes: NOTE: Office-visit-specific cost-sharing is applying to x-rays in office settings.
 Calculation Time: 0.1055 seconds
 Final 2025 AV Calculator

SILVER STANDARD EASY PRICING CSR 73

Use Integrated Medical and Drug Deductible?
 Apply Inpatient Copay per Day?
 Apply Skilled Nursing Facility Copay per Day?
 Use Separate MDDP for Medical and Drug Spending?
 Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

Desired Metal Tier: **Silver**

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible (\$)			\$3,000.00			
Coinsurance (% Insurer's Cost Share)			60.00%			
MDDP (\$)			\$6,400.00			
MDDP if Separate (\$)						

HSA/HRSA Options
 HSA/HRSA Employer Contribution?
 Annual Contribution Amount:
 Tiered Network Option
 Tiered Network Plan?
 1st Tier Utilization:
 2nd Tier Utilization:

Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	
Medical										
Emergency Room Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. Mx/SLD)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$80.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100%	\$0.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Drugs										
Generic	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$20.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$80.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$350.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:
 Set a Maximum on Specialty Rx Coinsurance Payments?
 Specialty Rx Coinsurance Maximum:
 Set a Maximum Number of Days for Charging an IP Copay?
 # Days (1-30):
 Begin Primary Care Cost-Sharing After a Set Number of Visits?
 # Visits (1-30):
 Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?
 # Copays (1-30):

Plan Description:
 Name:
 Plan HIOS ID:
 Issuer HIOS ID:
 AVC Version: 2025_1a

Output
 Calculate

Status/Error Messages: CSR Level of 73% (200-250% FPL), Calculation Successful.
 Actual Value: 73.00%
 Metal Tier: Silver
 Additional Notes: NOTE: Office-visit-specific cost-sharing is applying to x-rays in office settings.
 Calculation Time: 0.125 seconds
 Final 2025 AV Calculator

SILVER STANDARD EASY PRICING CSR 87

Use Integrated Medical and Drug Deductible?
 Apply Inpatient Copay per Day?
 Apply Skilled Nursing Facility Copay per Day?
 Use Separate MOOP for Medical and Drug Spending?
 Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

Desired Metal Tier: **Gold**

Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
Medical	Drug	Combined	Medical	Drug	Combined
Deductible (\$)		\$500.00			
Coinsurance (% Insurer's Cost Share)		70.00%			
MOOP (\$)		\$3,000.00			
MOOP if Separate (\$)					

HSA/HRA Options
 HSA/HRA Employer Contribution?
 Annual Contribution Amount:

Tiered Network Option
 Tiered Network Plan?
 1st Tier Utilization:
 2nd Tier Utilization:

Type of Benefit	Tier 1				Tier 2				Tier 1		Tier 2	
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?		Copay applies only after deductible?	
Medical	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Emergency Room Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. ICU/SICU)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>	\$20.00		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>	\$40.00		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>	\$20.00		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	\$20.00		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>	\$20.00		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>	\$20.00		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100%	\$0.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Drugs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$20.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$20.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$60.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$60.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. High-cost)	<input type="checkbox"/>	<input type="checkbox"/>		\$250.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$250.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input type="checkbox"/>	Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	<input type="checkbox"/>	# Days (1-30):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>	# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>	# Copays (1-10):	

Plan Description:
 Name:
 Plan MOS ID:
 Issuer MOS ID:
 AVC Version: 2025_1a

Output

Status/Error Messages: CSR Level of 87% (150-200% FPL), Calculation Successful.
 Actuarial Value: 87.33%
 Metal Tier: Gold
 Additional Notes: NOTE: Office-visit-specific cost-sharing is applying to x-rays in office settings.
 Calculation Time: 0.1094 seconds
 Final 2025 AV Calculator

SILVER STANDARD EASY PRICING CSR 94

Use Integrated Medical and Drug Deductible?
 Apply Inpatient Copay per Day?
 Apply Skilled Nursing Facility Copay per Day?
 Use Separate MOOP for Medical and Drug Spending?
 Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

Desired Metal Tier: **Platinum**

Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
Medical	Drug	Combined	Medical	Drug	Combined
Deductible (\$)		\$0.00			
Coinsurance (% Insurer's Cost Share)		75.00%			
MOOP (\$)		\$2,000.00			
MOOP if Separate (\$)					

HSA/HRA Options
 HSA/HRA Employer Contribution?
 Annual Contribution Amount:

Tiered Network Option
 Tiered Network Plan?
 1st Tier Utilization:
 2nd Tier Utilization:

Type of Benefit	Tier 1				Tier 2				Tier 1		Tier 2	
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?		Copay applies only after deductible?	
Medical	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Emergency Room Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. ICU/SICU)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>	\$20.00		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>	\$40.00		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>	\$0.00		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	\$0.00		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>	\$0.00		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>	\$0.00		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100%	\$0.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Drugs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$25.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$50.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. High-cost)	<input type="checkbox"/>	<input type="checkbox"/>		\$150.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		\$150.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input type="checkbox"/>	Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	<input type="checkbox"/>	# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>	# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>	# Copays (1-10):	

Plan Description:
 Name:
 Plan MOS ID:
 Issuer MOS ID:
 AVC Version: 2025_1a

Output

Status/Error Messages: CSR Level of 94% (100-150% FPL), Calculation Successful.
 Actuarial Value: 94.22%
 Metal Tier: Platinum
 Additional Notes: NOTE: Office-visit-specific cost-sharing is applying to x-rays in office settings.
 Calculation Time: 0.1016 seconds
 Final 2025 AV Calculator

BRONZE PLANS

BRONZE \$0 VIRTUAL FIRST FLAT RX COPAY

Use Integrated Medical and Drug Deductible?
 Apply Inpatient Copay per Day?
 Apply Skilled Nursing Facility Copay per Day?
 Use Separate MDDP for Medical and Drug Spending?
 Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

HSA/HRA Options
 HSA/HRA Employer Contribution?
 Annual Contribution Amount:

Tiered Network Option
 Tiered Network Plan?
 1st Tier Utilization:
 2nd Tier Utilization:

Desired Metal Tier: **Bronze**

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible (\$)	\$0,100.00	\$0.00				
Coinsurance (%; Insurer's Cost Share)	50.00%	100.00%				
MDDP (\$)	\$0,200.00					
MDDP if Separate (\$)						

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	
Medical	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Emergency Room Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
All inpatient Hospital Services (inc. MHI/SUI)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$63.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Specialist Visit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$63.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Speech Therapy	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Occupational and Physical Therapy	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Preventive Care/Screening/Immunization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100%	\$0.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Drugs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$24.52	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$158.83	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Non-Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$496.36	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Specialty Drugs (i.e., high-cost)	<input type="checkbox"/>	<input type="checkbox"/>		\$750.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?
 Specialty Rx Coinsurance Maximum:
 Set a Maximum Number of Days for Charging an IP Copay?
 # Days (1-10):
 Begin Primary Care Cost-Sharing After a Set Number of Visits?
 # Visits (1-10):
 Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?
 # Copays (1-10):

Plan Description:
 Name:
 Plan HIOS ID:
 Issuer HIOS ID:
 AVC Version: 2025_1a

Output

Status/Error Message: Expanded Bronze Standard (58% to 65%), Calculation Successful.

Actual Value: 63.51%

Metal Tier: Bronze

Additional Notes: NOTE: office-visit-specific cost-sharing is applying to x-rays in office settings.

Calculation Time: 0.5039 seconds

Final 2025 AV Calculator

BRONZE HSA

Use Integrated Medical and Drug Deductible?
 Apply Inpatient Copay per Day?
 Apply Skilled Nursing Facility Copay per Day?
 Use Separate MDDP for Medical and Drug Spending?
 Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

HSA/HRA Options
 HSA/HRA Employer Contribution?
 Annual Contribution Amount:

Tiered Network Option
 Tiered Network Plan?
 1st Tier Utilization:
 2nd Tier Utilization:

Desired Metal Tier: **Bronze**

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible (\$)	\$7,250.00					
Coinsurance (%; Insurer's Cost Share)		100.00%				
MDDP (\$)		\$7,250.00				
MDDP if Separate (\$)						

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	
Medical	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Emergency Room Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
All inpatient Hospital Services (inc. MHI/SUI)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Specialist Visit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Speech Therapy	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Occupational and Physical Therapy	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Preventive Care/Screening/Immunization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100%	\$0.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Drugs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Generics	<input type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Non-Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
Specialty Drugs (i.e., high-cost)	<input type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?
 Specialty Rx Coinsurance Maximum:
 Set a Maximum Number of Days for Charging an IP Copay?
 # Days (1-10):
 Begin Primary Care Cost-Sharing After a Set Number of Visits?
 # Visits (1-10):
 Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?
 # Copays (1-10):

Plan Description:
 Name:
 Plan HIOS ID:
 Issuer HIOS ID:
 AVC Version: 2025_1a

Output

Status/Error Message: Expanded Bronze Standard (58% to 65%), Calculation Successful.

Actual Value: 63.53%

Metal Tier: Bronze

Additional Notes:

Calculation Time: 0.3242 seconds

Final 2025 AV Calculator

BRONZE STANDARD EASY PRICING

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate MOOP for Medical and Drug Spending?
- Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution? <input type="checkbox"/>	Tiered Network Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization:
	2nd Tier Utilization:

Desired Metal Tier: **Bronze**

Tier 1 Plan Benefit Design		
Medical	Drug	Combined
		\$7,500.00
		50.00%
		\$9,200.00

Tier 2 Plan Benefit Design		
Medical	Drug	Combined

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	Copay applies only after deductible?
Medical	<input checked="" type="checkbox"/> AI	<input checked="" type="checkbox"/> AI			<input checked="" type="checkbox"/> AI	<input checked="" type="checkbox"/> AI			<input type="checkbox"/> AI	<input type="checkbox"/> AI
Emergency Room Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (Inc. MH/SUD)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$100.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Drugs	<input checked="" type="checkbox"/> AI	<input checked="" type="checkbox"/> AI			<input checked="" type="checkbox"/> AI	<input checked="" type="checkbox"/> AI			<input type="checkbox"/> AI	<input type="checkbox"/> AI
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$100.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e., high-cost)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?

Specialty Rx Coinsurance Maximum: _____

Set a Maximum Number of Days for Charging an IP Copay?

Days (1-10): _____

Begin Primary Care Cost-Sharing After a Set Number of Visits?

Visits (1-10): _____

Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?

Copays (1-10): _____

Plan Description:
 Name:
 Plan HIOS ID:
 Issuer HIOS ID:
 AVC Version: 2025_1a

Output

Status/Error Messages: Expanded Bronze Standard (58% to 65%), Calculation Successful.
 Actuarial Value: 63.81%
 Metal Tier: Bronze
 NOTE: Office-visit-specific cost-sharing is applying to x-rays in office settings.

Additional Notes:
 Calculation Time: 0.6797 seconds
 Final 2025 AV Calculator



Proposed Preliminary Part II Justification Language

Company Legal Name: Quartz Health Benefit Plans Corporation

State: Illinois

HIOS Issuer ID: 85773

Market: Individual

Product: Individual HMO Product One and Individual HMO Product Two

Effective Date: January 1, 2025 through December 31, 2025

Part II – Preliminary Justification

This justification is intended to comply with the requirements of Section 2794 of the Public Health Service Act as added by Section 1003 of the Patient Protection and Affordable Care Act. This justification may not be appropriate for purposes or scopes beyond those described above and, therefore, should not be used for other purposes.

Scope and Range of Rate Increase

Quartz Health Benefit Plans Corporation (Quartz) is requesting an average rate increase of 9.91%. Quartz members would receive premium increases ranging from 4.15% - 15.28%, depending on their plan selection. As of March 2024, there are 2,968 individuals on HMO Product One and 222 individuals on HMO Product Two that will be impacted by this increase. Additionally, premium rates may change for individual contracts by an amount outside of the filed rates due to changes occurring at the contract level. These contract level changes may include changes in various characteristics, such as age, benefit plan, and tobacco user status.

Financial Experience of the Products

For the experience period, these products had a loss ratio of 89.0%. The proposed rate increase is needed to maintain a target projected loss ratio of 88.0%. Please note that this MLR calculation is purely an estimate and not meant to be a true measure for purpose of calculating the Federal or State MLR rebates. The products contained in this filing represent only a subset of Quartz's Individual business.

Changes in Medical Service Costs

The requested rate increase is impacted by both medical and pharmacy trends increasing due to utilization and service cost changes.

Utilization Changes – A portion of the rate increase is due to the changes in claim costs associated with utilization increases from the number of services, severity of services and change in mix of services.

Service Cost Changes – A portion of the rate increase is due to the changes in the plan claim costs due to increased reimbursement payments to healthcare providers.

Changes in Benefits



Quartz has added optional dental benefits and has made some minor cost sharing changes to current plan designs to maintain compliance within the federally mandated benefit ranges.

Administrative Costs and Anticipated Margins

Administrative Costs as a percentage of premium is not contributing to the requested rate increase.

CERTIFICATE OF COMPLIANCE

Quartz Health Benefits Plan Corporation

(Company Name)

By: Kelly Skifton

Title: Chief Compliance Officer

certifies that the policy forms submitted or referenced in this filing 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, Quartz Health Benefit Plans Corporation 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.

Quartz Health Benefits Plan Corporation

(Company Name)

By: Kelly Skifton

(Signature)

Title: Chief Compliance Officer

Date: _____

(Source: Amended at 39 Ill. Reg. 16152, effective December 3, 2015)