

CDPHP Universal Benefits,® Inc.  
500 Patroon Creek Blvd.  
Albany, NY 12206-1057



[Date]

[Member Name]

[Address]

[City State Zip]

Member ID#

Dear Medicare Supplement Plan Subscriber:

CDPHP Universal Benefits,® Inc. (CDPHP UBI) filed a request for approval to adjust 2013 community-rated premiums with the New York State Department of Financial Services (NYSDFS). The proposed rate adjustments are aligned to cover CDPHP UBI's basic claim cost increases over time due to increases in the Medicare medical trend. In keeping with state law, we are sending you this notice in advance of an anticipated premium rate change.

You have 30 days from when CDPHP submits its application, which we anticipate will be on September 4, 2012, to contact CDPHP or NYSDFS to request additional information about the rate change or to submit written comments to NYSDFS. You may also contact CDPHP to learn the start and end dates of the comment period. You can find contact information for CDPHP or NYSDFS on the reverse side of this letter.

Please specify **Individual Medicare Supplemental** on any written comments you submit. Comments submitted to NYSDFS will be posted to the DFS website, with personal identifying information redacted.

The NYSDFS can approve our rates as submitted, modify, or deny the rate application. If our filing is approved by NYSDFS, the change in premium rates for your plan as of March 1, 2013 will be \_\_\_\_ percent.

CDPHP has prepared a narrative summary that provides a detailed, plain English explanation of the reason or reasons for seeking an adjustment. You may view the narrative by visiting the member page of our website at [www.cdphp.com/members](http://www.cdphp.com/members) or [www.dfs.ny.gov/insurance/health/prior\\_app/prior\\_app.htm](http://www.dfs.ny.gov/insurance/health/prior_app/prior_app.htm).

You will receive details on your rates at least 60 days before your benefits renewal date. In the meantime, please don't hesitate to contact us with any questions at 1-855-220-5228 (TTY/TDD: 1-877-261-1164) 8 a.m. to 8 p.m., Monday through Friday.

Sincerely,

A handwritten signature in cursive script that reads 'Laura Kordas'.

Laura Kordas  
Director, Member Services  
CDPHP Universal Benefits,® Inc.

Over, please

CDPHP UBI  
Att.: Member Services  
500 Patroon Creek Blvd.  
Albany, NY 12206-1057  
1-855-220-5228  
(TTY/TDD: 1-877-261-1164)

Health Bureau—Premium Rate Adjustments  
NYS Department of Financial Services  
One Commerce Plaza  
Albany, NY 12257  
[www.dfs.ny.gov/insurance/health/prior\\_app/prior\\_app.htm](http://www.dfs.ny.gov/insurance/health/prior_app/prior_app.htm)  
[PremiumRateIncreases@dfs.ny.gov](mailto:PremiumRateIncreases@dfs.ny.gov)