

<<DATE>>

«First Name» «Last Name»
 «Street Address»
 «Street Address #2»
 «City», «State» «Zip»

Re: Notice of Rate Filing

Dear «First Name» «Last Name»,

At MVP Health Care we strive to provide you with the best customer service and the highest quality benefit plans.

New York Insurance Law requires that all community-rated health insurance plans receive prior approval of premium rates by the New York State Department of Financial Services ("Department"). Enclosed with this letter is a formal notice of the proposed rate increase that we have filed with the Department for your MVP Health Insurance Company (MVP) plan. We are required to send you this notice.

The Department will review and approve the MVP rate filing, or advise us of changes to our proposed rates. When the Department issues approved rates later this year, we will send your employer a renewal letter 60 days in advance of your group's **2013** rate renewal date. This letter will include the approved rate for your group health plan and alternative coverage options for your employer to consider.

Notice of Premium Rate Change Filing

To comply with the prior approval notification requirements for community-rated products pursuant to the New York State Insurance Law, MVP Health Insurance Company (MVP) is sending you notification of our proposed premium rate change for 2013. Please note that the Superintendent may approve the proposed rate adjustment as requested, modify the proposed rate adjustment, or disapprove the proposed rate adjustment in its entirety. This letter is giving you notice that MVP filed rates with the Department for the plan listed below.

Please note that the premium rate change listed in this letter is for your current base medical plan coverage for **2013**. It does not include the premium rate change for any optional riders that your employer group may have purchased, or other rate changes that are due to regulatory mandates.

Product Schedule Number	Type of Product	Region	2013 Proposed Premium Increase (%)
«Schedule»	«Type of Product»	«Rate Region Name»	«Coplan Change»

The largest drivers of premium rate increases are due to the rise in the cost and use of health care services. The prices we pay to providers/facilities for the care they render are rising each year. In addition, the use of health care services by our covered members generally rises over time due to advances in medical technology, aging of the covered population and the exit of healthier individuals from the marketplace due to affordability issues.

In addition to the requested rate adjustments, MVP also is requesting an expansion in the number of geographic rate regions. MVP charges different premium rates by rate region to reflect differences in the physician and facility reimbursement rates across our service area.

MVP Health Care has prepared a Narrative Summary statement that provides a detailed explanation of the reasons(s) for filing a premium rate adjustment application. The summary is posted on the MVP website at www.mvphealthcare.com (click *Privacy and Compliance* at the bottom of the home page) and on the Department's website at www.dfs.ny.gov/insurance/health/prior_app/prior_app.htm.

If you would like to submit questions, comments or ask for additional information about this Notice, you may contact either the New York State Department of Financial Services or MVP within 30 days of the date on this letter. You may contact MVP to confirm the start and end of this 30-day comment period.

If you choose to submit written comments to the Department, please include in your comments that your insurer is MVP Health Insurance Company and indicate your coverage. Written comments submitted to the Department will be posted to the Department's website with all personal identifying information removed. Comments may be submitted to the Department of Financial Services online at www.dfs.ny.gov/insurance/health/prior_app/prior_app.htm or by contacting:

Department of Financial Services
Health Bureau-Premium Rate Adjustments
25 Beaver Street, New York, NY 10004
Email: PremiumRateIncreases@dfs.ny.gov

**MVP Health Care Customer Care Center
contact information:**
1-888-687-6277
1-800-662-1220 (TTY)
www.mvphealthcare.com

We appreciate the opportunity to serve you, and look forward to serving you in the future. If you have any questions about this notice, please contact our Customer Care Center at the number listed above. Representatives are available Monday – Friday from 8am – 8pm and Saturday from 8am – 4pm Eastern Time.

Sincerely,



Sue Ann Brown
Vice President, Service Operations
MVP Health Insurance Company