

July 21, 2011

Q1 BCBSWNY Small  
Contact Name  
Street Address  
Line 2 - P.O. Box  
City, NY 12345

Rating Filing Notification

Dear Contact:

Thank you for offering BlueCross BlueShield of Western New York health insurance coverage to your employees. We are required to notify you when we file proposed changes to our rates with New York State for their approval, and this letter serves as that notification.

#### Rate Filing Details

Details of the rate filing are available on our website [bcbswny.com](http://bcbswny.com) and the New York State Department of Insurance (DOI) website [ins.state.ny.us](http://ins.state.ny.us). Please see the list on the back of this page for full details of the anticipated rate change for the plan or plans you offer. The estimated rate change is applicable to the base policy only; the actual rate change will reflect the census for your group and any riders on your policy.

We will send you information on approved rates with your annual renewal and rate notification letter about 60 days before your coverage is due to renew.

#### How to Comment on Rate Filing

At this time, your rates are not changing — we are simply notifying you that we have filed a request for new rates for 2012 with the DOI. According to the law, you have 30 days to comment on the proposed rate filings. You may comment on these proposed rates by following instructions on the DOI's website ([ins.state.ny.us](http://ins.state.ny.us)). You can also contact the DOI directly by e-mail ([PremiumRateIncreases@ins.state.ny.us](mailto:PremiumRateIncreases@ins.state.ny.us)), or by phone (1-800-342-3736). You may also mail your comments to the following address:

Health Bureau  
New York State Insurance Department  
25 Beaver Street  
New York, NY 10004

If you have any questions, please call your account representative, visit [bcbswny.com](http://bcbswny.com), or mail your questions to:

BlueCross BlueShield of Western New York  
PO Box 80  
Buffalo, NY 14240-0080

We are grateful for your business and are committed to providing you with quality coverage and excellent customer service. Please contact me if you have any questions.

Sincerely,

Account Executive

Q1 BCBSWNY Small / Contact Name  
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The Aqua base medical plan is changing 6.0% to 19.5%

The HMO 100 base medical plan is changing 6.0% to 19.5%

The HMO 200 base medical plan is changing 0.0% to 15.0%

The POS 7000-series base medical plan is changing 3.0% to 16.5%

The PPO 7000-series base medical plan is changing 3.0% to 16.5%

The POS 250D Select base medical plan is changing 5.0% to 19.0%

The PPO base medical plan is changing 14.5% to 19.5%

The Traditional Indemnity base medical plan is changing 14.0% to 19.0%