

| <b>2nd Quarter 2012 Proposed Rate Changes</b>                     |                |  |              |
|---|----------------|--|--------------|
| <b>Next policyholder anniversary between 4/1/2012 - 3/31/2013</b> |                |  |              |
| <b>ALL Regions</b>  |                |  |              |
| <b>PPO</b>  | <b>Medical</b> | Anniversary between 4/1/12 and 6/30/12   | +3.0% - 8.0% |
|   |                | Anniversary between 7/1/12 and 9/30/12   | +0.0% - 5.0% |
|   |                | Anniversary between 10/1/12 and 12/31/12 | +0.0% - 3.0% |
|   |                | Anniversary between 1/1/13 and 3/31/13   | 0.0%         |

| <b>2nd Quarter 2012 Proposed Rate Changes</b>                                 |                          |  |              |
|---|--------------------------|--|--------------|
| <b>Next policyholder anniversary between 4/1/2012 - 3/31/2013<sup>1</sup></b> |                          |  |              |
| <b>ALL Regions</b>  |                          |  |              |
| <b>PPO</b>  | <b>Prescription Drug</b> |  | +0.0% - 5.0% |

<sup>1</sup>The New York State Department of Financial Services (NYDFS) previously approved Empire's request to replace the current prescription drug riders with a new set of prescription drug riders effective November 1, 2011. Therefore, to avoid confusion, rate increases are only shown for policyholder anniversaries between 11/1/2012 - 3/31/2013, when the plan designs before and after the policyholder anniversary are the same.