

<date>

Dear Member,

Thank you for choosing Empire Blue Cross and Blue Shield for your Individual health care coverage.

Each year rising medical costs, and the growing use of medical goods and services combine to drive health care costs higher. To cover these increasing costs, we must modify premium rates. We must also comply with a new state law that requires health insurance carriers to get approval from the New York State Insurance Department (NYSID) before adjusting premium rates. This law requires us to give you an initial notice explaining our proposed rate changes. This letter serves as that notice.

#### What you need to know

- Your plan: <name of member's health plan>
- All members enrolled in your plan will receive an increase.
- Our request for approval of the proposed rate changes will be submitted to the NYSID on or about July 8, 2011.
- The rate change that we have applied for is 17.9%.
- The effective date for your rate change is based on your "anniversary month," the month you first enrolled in your health plan, and is [member's anniversary month].
- Your actual rate change and effective date will be sent to you after NYSID approval.

#### What you need to do

There is no action required on your part. Remember, we will send you notice with your actual rate change at least 60 days prior to the rate change becoming effective.

#### Additional information

We have posted additional information about our rate change request on [www.empireblue.com/ratefiling](http://www.empireblue.com/ratefiling), providing a more detailed summary of the factors which contribute to the rate change.

#### Questions and comments

You have 30 days from the date of our rate filing to get in touch with Empire or the NYSID to ask for more information about the rate change or to submit written comments. You can reach Empire by submitting comments or questions to [Premiumratechange@empireblue.com](mailto:Premiumratechange@empireblue.com), or by calling our Customer Service team at 800-261-5962, Monday through Friday, from 8:30 a.m. to 5:00 p.m. Inquiries and comments to the NYSID should be submitted in writing at the locations listed below:

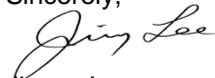
James Carroll  
Health Bureau  
New York State Insurance Dept.  
One Commerce Plaza  
Albany, NY 12257

Charles Lovejoy  
Health Bureau  
New York State Insurance Dept.  
25 Beaver Street  
New York, NY 10004

[PremiumRateIncreases@ins.state.ny.us](mailto:PremiumRateIncreases@ins.state.ny.us) (800-342-3736)

Thank you again for being our valued customer.

Sincerely,



Jimmy Lee

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President Individual Business