

Excellus Health Plans, Inc

**165 Court Street
Rochester, NY 14647**

**Documentation in Support of
New York State
Section 4308(c) Rate Submission**

**Rate Notifications
Effective January 1, 2012**

July 15, 2011

Direct Pay Notifications

July 11, 2011

Dear

This letter serves as initial notice explaining our requested rate changes for the 2012 calendar year. A recent state law requires that health insurers seek premium rate approval from the New York State Insurance Department prior to issuance of premium rates, and we are taking the first step in doing so for 2012.

Below is a grid that shows the range of rate changes requested for products that we offer in your service region. Community rated products missing from this list may not be offered after December 31, 2011, and those impacted will be notified of the changes. Our request for approval of the rate changes will be submitted to the New York State Insurance Department on or about July 13, 2011, for use beginning on your annual renewal date.

Rochester Region - Quarter 1 / 2012 Requested Rate Change	
Product Type	% Change Requested
Medicare Supplemental, Plan A	5% to 10%
Medicare Supplemental, Plan N	-5% to 0%
Medicare Supplemental, all other plans	0% to 5%
Medicare Complementary	0% to 5%
Healthy New York	-2.5% to 2.5%
ValuMed / ValuMed Plus	-10% to -5%
Direct Pay HMO & POS	-10% to -5%
Commercial PPO Copay	8.9% to 12.9%
Commercial PPO Hybrid \$250, \$500 and \$1000 deductibles	9.5% to 13.5%
Commercial PPO Hybrid \$2000, \$2500 and \$3000 deductibles	12.5% to 17.5%
Commercial High Deductible Health Plans	17.9% to 19.9%
Commercial Large Group HMO - Blue Choice	3% to 8%
Commercial Small Group / Sole Prop HMO - Blue Choice	10% to 15%
Commercial Indemnity	10% to 15%

The premium rate changes we are requesting vary by specific products. To review a detailed narrative describing this year's premium rate filing, please go to our website at excellusbcb.com/member/rates or to the NYS Insurance Department's website at <http://www.ins.state.ny.us>.

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Sincerely,



James R. Reed
Senior Vice President, Marketing and Sales

July 11, 2011

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Commercial HMOBlue	6.9% to 9.9%

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Utica Region - Quarter 1 / 2012 Requested Rate Change	
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Medicare Supplemental, all other plans	0% to 5%
Medicare Complementary	0% to 5%
Healthy New York	-2.5% to 2.5%
ValuMed Plus	-10% to -5%
Direct Pay HMO & POS	-10% to -5%
Commercial PPO Copay	10% to 14%
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Commercial PPO Hybrid \$3000 deductible	15.9% to 18.9%
Commercial High Deductible Health Plans	15.9% to 19.9%
Commercial Indemnity	10% to 15%
Commercial HMOBlue	10% to 15%

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Premier Health Plan - Quarter 1 / 2012 Requested Rate Change	
Product Type	% Change Requested
Medicare Supplemental, Plan A	5% to 10%
Medicare Supplemental, Plan N	-5% to 0%
Medicare Supplemental, all other plans	0% to 5%

The premium rate changes we are requesting vary by specific products. To review a detailed narrative describing this year's premium rate filing, you may call the phone number on your subscriber identification card or go to the NYS Insurance Department's website at <http://www.ins.state.ny.us>.

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Please be assured that Premier Health Plan works to provide value to our members. Our administrative costs compare favorably with other health plans, and our health plan consistently ranks high in surveys for quality and member satisfaction.

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Univera Healthcare - Quarter 1 / 2012 Requested Rate Change	
Product Type	% Change Requested
Medicare Supplemental, Plan A	5% to 10%
Medicare Supplemental, Plan N	-5% to 0%
Medicare Supplemental, all other plans	0% to 5%
Healthy New York	-2.5% to 2.5%
Transitions	-10% to -5%
Direct Pay HMO & POS	-10% to -5%
Commercial PPO Copay	5.9% to 9.9%
Commercial PPO Hybrid \$250, \$500 and \$1000 deductibles	5.9% to 9.9%
Commercial PPO Hybrid \$2000 deductible	8% to 11%
Commercial PPO Hybrid \$2500 and \$3000 deductibles	9% to 14%
Commercial High Deductible Health Plans	14.9% to 19.9%
Commercial Indemnity	10% to 15%
Commercial HMO	10% to 15%

The premium rate changes we are requesting vary by specific products. To review a detailed narrative describing this year's premium rate filing, please go to our website at univerahealthcare.com/member/rates or to the NYS Insurance Department's website at <http://www.ins.state.ny.us>.

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Arthur G. Wingerter
President

Group Notifications

July 11, 2011

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Medicare Supplemental, Plan N	-5% to 0%
Medicare Supplemental, all other plans	0% to 5%
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If your group's rate renewal date is during October, November or December 2011, please note that the requested rate changes in this notice are for your policy renewal date in October, November or December 2012. You will receive notices approximately 60 days prior to your 2011 renewal date advising you of the previously approved 2011 rate changes.

Please be assured that Univera Healthcare works to provide value to our members. Our administrative costs compare favorably with other health plans, and our health plan consistently ranks high in surveys for quality and member satisfaction. Helping our subscribers live a healthier lifestyle is one of the best ways to keep health care costs as low as possible, and we're proud to offer all of our subscribers access to resources, tools and support through univerahealthcare.com. If the rate adjustment for your current product does not meet your budget, we offer a wide variety of other products at prices that may fit your needs.

The law gives you 30 days from the receipt of this letter to request additional information from, or to submit written comments to, us or the Insurance Department about the application for a rate change that we have filed with the Insurance Department.

To contact us:

Send mail to the return address at the top of this letter

Call your group sales representative

To contact the State Insurance Department (*please note that written comments submitted to the Department will be posted to the Department's website, with personal identifying information removed; include the name of your insurer in comments*):

Send mail to: Health Bureau-Premium Rate Adjustments, New York State Insurance Department, 25 Beaver Street, New York, NY 10004

By email: PremiumRateIncreases@ins.state.ny.us (Department's website: <http://www.ins.state.ny.us>)

Sincerely,



Arthur G. Wingerter
President

Large and Diverse Association Notifications



«COMPANY»
«ADDRESS1»
«ADDRESS2»
«CITY», «STATE» «ZIP»

July 11, 2011

Dear SSA Member:

As you may recall changes in state and federal laws in 2009 and 2010 were aimed at providing greater transparency and helping healthcare consumers become more aware of their costs and options. Part of that process begins with each health insurance carrier's annual rate filing with the New York State Insurance Department.

The enclosed letter from our health insurance carrier is intended to notify you of the likely percentage rate change when our plans renew on January 1, 2012. In addition to the range of rate change request, the letter also provides information regarding your ability to request additional information from the State Insurance Department or the insurance carrier.

The insurance company is required to give you and SSA this notice prior to actually submitting their rate application to the Insurance Department. Those requests must be submitted in July to allow the Insurance Department sufficient time to review all 2012 applications.

More information can be found at the websites mentioned in the letter or call our Member Helpline at (800) 909-2772.

As always, we thank you for giving SSA the opportunity to provide you with quality healthcare coverage.

Sincerely,

A handwritten signature in black ink that reads "Mary JS Tillapaugh". The signature is written in a cursive, flowing style.

Mary JS Tillapaugh
Executive Vice President



A nonprofit independent licensee of the BlueCross BlueShield Association

165 Court Street
Rochester, NY 14647
www.excellusbcbs.com

July 11, 2011

Dear Group Administrator:

This letter serves as initial notice explaining our requested rate changes for the 2012 calendar year. A recent state law requires that health insurers seek premium rate approval from the New York State Insurance Department prior to issuance of premium rates, and we are taking the first step in doing so for 2012.

Below is a grid that shows the range of rate changes requested for products that we offer in your service region. Our request for approval of the rate changes will be submitted to the New York State Insurance Department on or about July 13, 2011, for use beginning on your annual renewal date.

2012 Requested Rate Change	
Product Type	% Change Requested
SSA	10% to 15%

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Please be assured that Excellus BlueCross BlueShield works to provide value to our members. Our administrative costs compare favorably with other health plans, and our health plan consistently ranks high in surveys for quality and member satisfaction. Helping our subscribers live a healthier lifestyle is one of the best ways to keep health care costs as low as possible, and we're proud to offer all of our subscribers access to resources, tools and support through excellusbcbs.com. If the rate adjustment for your current product does not meet your budget, we offer a wide variety of other products at prices that may fit your needs.

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Sincerely,

A handwritten signature in black ink, appearing to read "James R. Reed". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

James R. Reed
Senior Vice President, Marketing and Sales



«COMPANY»
«ADDRESS1»
«ADDRESS2»
«CITY», «STATE» «ZIP»

July 11, 2011

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Mary JS Tillapaugh
Executive Vice President



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A handwritten signature in black ink, appearing to read "James R. Reed". The signature is fluid and cursive, with the first name "James" and last name "Reed" clearly distinguishable.

James R. Reed
Senior Vice President, Marketing and Sales



«COMPANY»
«ADDRESS1»
«ADDRESS2»
«CITY», «STATE» «ZIP»

July 11, 2011

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The enclosed letter from our health insurance carrier is intended to notify you of the likely percentage rate change when our plans renew on January 1, 2012.

The insurance company is required to give you and SSA this notice prior to actually submitting their rate application to the Insurance Department. Those requests must be submitted to the State in July to allow the Insurance Department sufficient time to review all 2012 applications.

In addition to the range of rate change requests, the letter also provides information regarding your ability to request additional information from the State Insurance Department or the insurance carrier. This mailing also allows anyone involved with the payment of premiums to be on notice of the insurance company's rate filing. Therefore, if you have employees who pay a portion of their healthcare premium, they should also receive a copy of the carrier's letter. More information can be found at the websites mentioned in the letter or call our Member Helpline at (800) 909-2772.

As always, we thank you for giving SSA the opportunity to provide you with quality healthcare coverage.

Sincerely,

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Mary JS Tillapaugh
Executive Vice President

July 11, 2011

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Arthur G. Wingerter
President



«COMPANY»
«ADDRESS1»
«ADDRESS2»
«CITY», «STATE» «ZIP»

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Arthur G. Wingerter
President