



EmblemHealth®

GHI and HIP are EmblemHealth companies

55 Water Street, New York, New York 10041-8190

**Advance Notice About Changes to Your
HIP Health Plan of New York (“HIP”)
Premium Rate**

<<Date>>

<<Mailingid>>
<<Firstname>> <<Lastname>>
<<Street1>>
<<Street2>>
<<City,>> <<State>> <<Zip>>

Dear <<Firstname>> <<Lastname>>:

We are writing to let you know that we are applying to the New York State Insurance Department (NYSID) for a rate change to your HIP Direct Pay plan. If the change is approved, your current premium rate will increase by 12.6%. Your new rate would take effect on January 1, 2012.

To find information about the reasons for the proposed rate change, please log on to www.emblemhealth.com/2012rates. You can also submit written comments to us or NYSID within 30 days of the date of this letter:

EmblemHealth

PremiumRateFilings@emblemhealth.com

EmblemHealth
Attn: Premium Rate Filings
PO Box 2890
New York, NY 10117-2087

New York State Insurance Department

PremiumRateIncreases@ins.state.ny.us
1-800-342-3736

Health Bureau – Premium Rate Adjustments
New York State Insurance Department
25 Beaver Street
New York, NY 10004
www.ins.state.ny.us

Please be aware that any increase in your rate may be different from the percentage shown above. The Superintendent of Insurance may approve, modify or deny the proposed rate change. We will notify you of your final, approved premium rate about 60 days before your 2012 rate takes effect.

We greatly value our relationship with you and look forward to continuing to meet your health coverage needs.

Sincerely,

Marilyn DeQuatro
Senior Vice President
Customer Service Division

HIP_DP_LTR_5477