

**Independent Health Benefits Corporation  
Notices to Policy Holders  
Rate Changes Beginning January 1, 2012**

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2012 Proposed Rate Adjustment Notification - Employers

DATE

Group Number:

CONTACT NAME

GROUP NAME

GROUP NUMBER

ADDRESS

CITY, ST ZIP

**Re: Notice of Proposed Rate Adjustments for 2012**

Dear Health Benefits Administrator:

We are writing to let you know that Independent Health will be applying to the New York State Insurance Department for a rate change effective on your group's 2012 policy renewal date of [MONTH] 1, 2012. The premium amounts listed in the enclosed chart are for the plan you are offering as of [DATE].

As you review our proposed rates, please note:

- Your group's final premium rates may be different if you change benefits or plans on or after July 1, 2011, or during the 2012 open enrollment period.
- The Insurance Department may approve our proposed rate adjustment, modify the rate we submit, or disapprove the proposed premium entirely.
- If your group has fixed-rated premiums, your actual premium rates may vary from those outlined on the chart. The settlement of any variance would be incorporated in the subsequent year renewal.
- We will send you final confirmation of the approved premium rate for your current plan approximately 60 days before your group's 2012 renewal date.

**Rate Notification to your Employees**

In accordance with New York State law, notification to group subscribers is also required. As such, to assist our groups, we will send a similar proposed 2012 premium rate notification to our subscribers on or around July 27. We encourage you to share this information with others in your organization who may get questions from your employees. We are also required to notify your employees of the approved premium rates for their current plan approximately 60 days before your group's 2012 renewal date.

**Comment Period for Proposed Rates**

We intend to file our proposed rate adjustments with the Insurance Department on or around July 27, 2011. If you would like to submit questions, comments or ask for additional information about the 2012 proposed rate request, you will have 30 days from the date we file our rate adjustment application to contact Independent Health or the Insurance Department. All comments submitted to the Insurance Department will be posted to the department's website, with personal identifying information removed.

Independent Health Servicing Department  
Attn: Proposed Rates  
Independent Health  
511 Farber Lakes Drive  
Buffalo, NY 14221  
Website: [www.independenthealth.com](http://www.independenthealth.com)  
E-mail address:  
[premiumrates@independenthealth.com](mailto:premiumrates@independenthealth.com)  
Phone Number: (716) 631-8072 or 1-800-755-5802

Health Bureau-Premium Rate Adjustments  
New York State Insurance Department  
25 Beaver Street  
New York, NY 10004  
Website: [www.ins.state.ny.us](http://www.ins.state.ny.us)  
E-mail address:  
[PremiumRateIncreases@ins.state.ny.us](mailto:PremiumRateIncreases@ins.state.ny.us)

For more information about our proposed 2012 rate adjustments, visit the Insurance Department's website at [www.ins.state.ny.us](http://www.ins.state.ny.us) or log in to the Employers section at [www.independenthealth.com](http://www.independenthealth.com).

We look forward to continuing to provide you and your employees with service excellence and comprehensive benefits. If you have any questions or would like to learn more about other plans and services we offer that may meet your needs, please contact your account manager.

Sincerely,

A handwritten signature in black ink, appearing to read "David W. Donovan", with a long horizontal flourish extending to the right.

David Donovan  
Vice President, Sales

## Premium Rate Comparison

This chart includes your current group plan's 2010 monthly premium rates, 2011 monthly premium rates and proposed 2012 monthly premium rates.

[GROUP NAME]

[PLAN NAME]

	2010 Monthly Premium	2011 Monthly Premium	Proposed Monthly Premium on your 2012 Effective Date (pending NYS approval)
Single			
Employee and Spouse			
Family			
Employee and Child			

2012 Proposed Rate Adjustment Notification – Group Subscriber

DATE

Subscriber Number:

SUBSCRIBER NAME

ADDRESS 1

ADDRESS 2

CITY, ST ZIP

**Re: Notice of Proposed Rate Adjustments for 2012**

Dear Subscriber:

New York State law requires health plans to submit proposed rate adjustments to the New York State Insurance Department for review and approval. In accordance with these requirements, Independent Health will be submitting proposed rate adjustments to the Insurance Department for an effective date of [MONTH] 1, 2012.

The premium amounts listed in the enclosed chart are for the plan you are enrolled in as of July 1, 2011. As you review our proposed rates, please note:

- **These rates do not reflect any contribution that your employer may make toward your plan premium.**
- Your employer may decide to change your plan during the 2012 open enrollment period, which may cause your 2012 premium to be higher or lower than the proposed rates.
- The Insurance Department may approve our proposed rate adjustment, modify the rate we submit, or disapprove the proposed premium entirely.
- Final confirmation of the approved premium rate for your current plan will be provided to you approximately 60 days before your group's 2012 renewal date.

**Comment Period for Proposed Rates**

We intend to file our proposed rate adjustments to the Insurance Department on or around July 27, 2011. If you would like to submit questions, comments or ask for additional information about the 2012 proposed rate request, you will have 30 days from the date we file our rate adjustment application to contact Independent Health or the Insurance Department. All comments submitted to the Insurance Department will be posted to the department's website, with personal identifying information removed.

Independent Health Servicing Department

Attn: Proposed Rates

Independent Health

511 Farber Lakes Drive

Buffalo, NY 14221

Website: [www.independenthealth.com](http://www.independenthealth.com)

E-mail address:

Health Bureau-Premium Rate Adjustments

New York State Insurance Department

25 Beaver Street

New York, NY 10004

Website: [www.ins.state.ny.us](http://www.ins.state.ny.us)

E-mail address:

[PremiumRateIncreases@ins.state.ny.us](mailto:PremiumRateIncreases@ins.state.ny.us)

[premiumrates@independenthealth.com](mailto:premiumrates@independenthealth.com)

Phone Number: (716) 250-7116 or 1-888-503-1264

For more information about our proposed 2012 rate adjustments, visit the Insurance Department's website at [www.ins.state.ny.us](http://www.ins.state.ny.us) or log in to your online account at [www.independenthealth.com](http://www.independenthealth.com).

Thank you for choosing Independent Health.

Sincerely,

A handwritten signature in black ink that reads "David Courtney". The signature is written in a cursive style with a large, sweeping "D" and a long, trailing "y" at the end.

David Courtney  
Vice President, Servicing

*Verbal translation, alternate formats of written materials, and/or assistance for those with special needs, may be available upon request. (Traducción verbal, formatos alternativos de materiales escritos y/o asistencia para quienes tienen necesidades especiales, disponibles a solicitud.)*

## Premium Rate Comparison

This chart compares your current plan's 2010 monthly premium rate, 2011 monthly premium rate and proposed 2012 monthly premium rate. **These rates do not reflect any contribution that your employer may make toward your plan premium.**

[GROUP NAME]

[PLAN NAME]

	2010	2011	2012
Monthly Premium Rate			

2012 Approved Rate Adjustment - Employer Notice  
DATE

CONTACT NAME  
GROUP NAME  
GROUP NUMBER  
ADDRESS  
CITY, ST ZIP

**Re: Notice of Approved 2012 Premium Rates**

Dear Health Benefits Administrator:

In July, we notified you that Independent Health had submitted its proposed 2012 monthly premium rates to the New York State Insurance Department. We are writing to let you know that the Department of Insurance has approved our rate adjustments for the 2012 plan year.

The premium amounts listed in the enclosed chart are for the plan you are offering as of [DATE]. As you review our proposed rates, please keep in mind the following:

- The 2012 rates will become effective for this plan on your group effective date of [MONTH] 1, 2012 if you maintain these plan benefits on your renewal date.
- If your group has decided to make additional changes to its plan, your actual 2012 rates will be different than those above.
- If your group has fixed-rated premiums, your actual premium rates may vary from those outlined in the chart. The settlement of any variance would be incorporated in the subsequent year renewal.
- Your account manager will send your group rate agreement prior to your renewal date, which will include the monthly premium rates for the 2012 plan year.

**Rate Notification to Your Employees**

In accordance with New York State law, we will send a similar approved 2012 premium rate notification to your employees approximately 60 days prior to your group's renewal date. We encourage you to share this information with others in your organization who may get questions from your employees.

Independent Health offers a variety of health plan options. Your Independent Health account manager or health insurance broker can discuss the plans and benefits to meet your needs.

Sincerely,

David W. Donovan  
Vice President, Sales

## Premium Rate Comparison

This chart includes your current group plan's 2010 monthly premium rates, the 2011 monthly premium rates and the approved 2012 monthly premium rates.

[GROUP NAME]

[PLAN NAME]

	2010 Monthly Premium	2011 Monthly Premium	2012 Monthly Premium
Single			
Employee and Spouse			
Family			
Employee and Child			

2012 Approved Rate Adjustment - Group Subscriber Notice

DATE

Subscriber Number:

SUBSCRIBER NAME

ADDRESS 1

ADDRESS 2

CITY, ST ZIP

**Re: Notice of Approved 2012 Premium Rates**

Dear Subscriber:

In July, we notified you that Independent Health had submitted its proposed 2012 monthly premium rates to the New York State Insurance Department. We are writing to let you know that the Department of Insurance has approved our rate adjustments for the 2012 plan year.

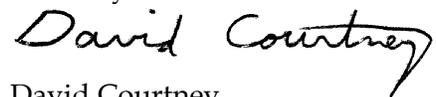
The premium amounts listed in the enclosed chart are for the plan you are enrolled in as of [DATE]. As you review our proposed rates, please keep in mind the following:

- **These rates do not reflect any contribution that your employer may make toward your plan premium.**
- The 2012 rates will become effective on your group's effective date of [MONTH] 1, 2012.
- Your employer may decide to change your plan during the 2012 open enrollment period, which may cause your 2012 premium to be higher or lower than the proposed rates.

If you have any questions, please call our Member Services Department at (716) (716) 631-8701 or 1-800-501-3439, Monday through Friday from 8 a.m. to 8 p.m. You may also call our Telecommunications Device for the Deaf at (716) 631-3108.

Thank you for choosing Independent Health.

Sincerely,



David Courtney

Vice President, Servicing

*Verbal translation, alternate formats of written materials, and/or assistance for those with special needs, may be available upon request. (Traducción verbal, formatos alternativos de materiales escritos y/o asistencia para quienes tienen necesidades especiales, disponibles a solicitud.)*

## Premium Rate Comparison

This chart compares your current group plan's monthly premium rate with the approved 2012 monthly premium rate. **These rates do not reflect any contribution that your employer may make toward the plan premium.**

[GROUP NAME]

[PLAN NAME]

	2011	2012
Monthly Premium Rate		