Filing at a Glance

Company: Oxford Health Insurance, Inc.
Product Name: Oxford Small POS Out-of-Network: CY2012
TOI: H15G Group Health - Hospital/Surgical/Medical Expense
Sub-TOI: H15G.003 Small Group Only
Filing Type: Rate Adjustment pursuant to Section 3231(e)(1)

SERFF Tr Num: XFRD-127211299
SERFF Status: Closed-APPR Approved
Co Tr Num:

Authors: [redacted]
Date Submitted: 06/15/2011

State: New York
State Tr Num: 2011060097
State Status:
Reviewer(s): [redacted], Savenkova
Disposition Date: 09/27/2011
Disposition Status: APPR Approved
Implementation Date: 01/01/2012

Implementation Date Requested: 01/01/2012
State Filing Description:

General Information

Project Name:
Project Number:
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Group Market Type: Employer
Filing Status Changed: 10/17/2011
State Status Changed:
Created By: [redacted]
Corresponding Filing Tracking Number:
PPACA: Not PPACA-Related
PPACA Notes: null

Status of Filing in Domicile: Not Filed
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Group
Group Market Size: Small
Overall Rate Impact: 20.2%

Deemer Date:
Submitted By: [redacted]

Filing Description:
This rate filing addresses the development of the NY small group Freedom and Liberty POS rates for the effective dates from January 2012 to December 2012.

Company and Contact

Filing Contact Information

[redacted]

Filing Company Information

Oxford Health Insurance, Inc.	CoCode: 78026	State of Domicile: New York
[redacted]	Group Code: 1182	Company Type:
[redacted]	Group Name:	State ID Number:
[redacted]	FEIN Number: 22-2797560	

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

State Specific

1. Is a parallel product being submitted for another entity of the same parent organization? Yes/No (If Yes, enter name of other entity, submission date, and SERFF Tracking Number of the parallel file.): Yes, Oxford Health Plans (NY), Inc., 6/15/2011, XFRD-127211286
2. Type of insurer? Article 43, HMO, Commercial, Municipal Coop, or Fraternal Benefit Society: Commercial
3. Is this filing for Group Remittance, Statutory Individual HMO, Statutory Individual POS, Blanket, or Healthy New York? Yes/No (If Yes, enter which one.): No
4. Type of filing? Enter Form and Rate, Form only, Rate only (Form only should be used ONLY when the filing only contains an application, advertisement, administrative form, or is an out-of-state filing. Form submissions with no proposed rate impact are considered form and rate filings and require an actuarial memorandum.): Rate Only
5. Is this a Rate only filing? Yes/No [If Yes, enter one: Commission/Fee Schedule, "File and Use" Rate Adjustment, Prior Approval Rate Adjustment, DBL Loss Ratio Monitoring, Loss Ratio Experience Monitoring/Reporting, Medicare Supplement Annual Filing (other than rate adjustment), Medicare Supplement Refund Calculation Filing, Timothy's Law Subsidy Filing, Sole Proprietor Rating, 4308(h) Loss Ratio Report, 3231(e) Loss Ratio Report, Experience Rating Formula, or Other with brief explanation).]: Yes - Prior Approval Rate Adjustment

6. Does this submission contain a form subject to Regulation 123? Yes/No (If Yes, provide a full explanation in the Filing Description field.: No

7. Did this insurer prefile group coverage for this group under Section 52.32 prior to this filing? Yes/No (If Yes, enter the state tracking number assigned and the effective date of coverage.): No

8. Does this submission contain any form which is subject to review by the Life Bureau, the Property Bureau or both? Yes/No (If Yes, identify the forms, the Bureau, the date submitted, and the SERFF file number.): No

9. Does this filing contain forms that replace any other previously approved forms? Yes/No (If Yes, identify the form numbers, the file number, and the date of approval of the forms being replaced in the Filing Description field.): No

Rate Information

Rate data applies to filing.

Filing Method:	Prior Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	3.000%
Effective Date of Last Rate Revision:	10/01/2011
Filing Method of Last Filing:	Prior Approval

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Oxford Health Insurance, Inc.	Increase	12.300%	20.200%	$78,263,011	6,893	$387,593,677	9.600%	3.500%

Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:	0	0	0	38,084	0	0	0	0
Policy Holders:	0	0	0	6,893	0	0	0	0

Rate Review Details

COMPANY:

Company Name:	Oxford Health Insurance, Inc.
HHS Issuer Id:	26420
Product Names:	POS
Trend Factors:	The requested increase for POS is 9.6% from the 4th quarter 2011 to the 1st quarter 2012, followed by 3.5% quarterly increases in the 2nd, 3rd, and 4th quarters of 2012.

FORMS:

New Policy Forms:	
Affected Forms:	
Other Affected Forms:	OHI NY FP SB 10/03, OHI SB 3/98, OHINY SB POS S 307, OHPNY AM 1-3 7/96, OHPNY DME 9/98, OHPNY DP-E (1/90), OHPNY FORM R-17 VISG (12-89), OHPNY MH 1/97, OHPNY NGK (3/97), OHPNY R S RX 606, OHPNY SB POS S 307, VISG-2 (8/94)(NY)

REQUESTED RATE CHANGE INFORMATION:

Change Period:	Quarterly
Member Months:	513,982
Benefit Change:	None
Percent Change Requested:	Min: 16.8 Max: 24.5 Avg: 20.2

PRIOR RATE:

Total Earned Premium:	387,593,677.00
Total Incurred Claims:	324,870,120.00
Annual $:	Min: 579.39 Max: 1,201.61 Avg: 754.10

REQUESTED RATE:

SERFF Tracking Number:	*XFRD-127211299*	*State:*	*New York*
Filing Company:	*Oxford Health Insurance, Inc.*	*State Tracking Number:*	*2011060097*
Company Tracking Number:			
TOI:	*H15G Group Health - Hospital/Surgical/Medical Expense*	*Sub-TOI:*	*H15G.003 Small Group Only*
Product Name:	*Oxford Small POS Out-of-Network: CY2012*		
Project Name/Number:	*/*		

Projected Earned Premium:	532,932,691.00
Projected Incurred Claims:	408,402,220.00
Annual $:	Min: 730.36 Max: 1,472.06 Avg: 1,036.87

Supporting Document Schedules

Item Status: **Status Date:**

Satisfied - Item: Checklist-Community Rated Medical Renewal Rate Review

Comments:

Attachment:

NY SG POS Checklist.pdf

Item Status: **Status Date:**

Satisfied - Item: Medical Renewal Rate Filing Summary Template

Comments:

Attachment:

Exhibit I - Summary Template POS.pdf

Item Status: **Status Date:**

Satisfied - Item: Actuarial Memorandum

Comments:

Attachment:

SG POS Actuarial Memorandum 2012 final.pdf

Item Status: **Status Date:**

Satisfied - Item: Notice of Proposed Rate Adjustment

Comments:

Attachments:

NY-11-484 Q1-12 Oxford NY Small POS Association - Initial Notice.pdf

NY-11-485 Q1-12 Oxford NY Small POS Group - Initial Notice.pdf

NY-11-486 Q1-12 Oxford NY Small POS Subscriber - Initial Notice.pdf

NY-11-490 Q2-12 Oxford NY Small POS Association - Initial Notice.pdf
NY-11-491 Q2-12 Oxford NY Small POS Group - Initial Notice.pdf
NY-11-492 Q2-12 Oxford NY Small POS Subscriber - Initial Notice.pdf
NY-11-496 Q3-12 Oxford NY Small POS Association - Initial Notice.pdf
NY-11-497 Q3-12 Oxford NY Small POS Group - Initial Notice.pdf
NY-11-498 Q3-12 Oxford NY Small POS Subscriber - Initial Notice.pdf
NY-11-502 Q4-12 Oxford NY Small POS Association - Initial Notice.pdf
NY-11-503 Q4-12 Oxford NY Small POS Group - Initial Notice.pdf
NY-11-504 Q4-12 Oxford NY Small POS Subscriber - Initial Notice.pdf
Q1-12 Oxford NY Small POS Association - Second Notice.pdf
Q1-12 Oxford NY Small POS Group - Second Notice.pdf
Q1-12 Oxford NY Small POS Subscriber - Second Notice.pdf
Q3-12 Oxford NY Small POS Subscriber - Second Notice.pdf
Q4-12 Oxford NY Small POS Association - Second Notice.pdf
Q4-12 Oxford NY Small POS Group - Second Notice.pdf
Q4-12 Oxford NY Small POS Subscriber - Second Notice.pdf
Q2-12 Oxford NY Small POS Association - Second Notice.pdf
Q2-12 Oxford NY Small POS Group - Second Notice.pdf
Q2-12 Oxford NY Small POS Subscriber - Second Notice.pdf
Q3-12 Oxford NY Small POS Association - Second Notice.pdf
Q3-12 Oxford NY Small POS Group - Second Notice.pdf

Item Status: **Status Date:**

Satisfied - Item: Cover Letter
Comments:
Attachment:
Cover letter POS 2012.pdf

Item Status: **Status Date:**

Satisfied - Item: Actuarial Certification
Comments:
Attachment:
Certification 2012.pdf

Item Status: **Status Date:**

Satisfied - Item: Section I - Exhibits II - IV

Comments:

Attachments:

Exhibit II - NYSG 2012 Pricing Trend Development.pdf
Exhibit III - POS Rate Development.pdf
Exhibit IV - POS Standardized Premium.pdf

Item Status: **Status Date:**

Satisfied - Item: Section II - Rate Manual

Comments:

Attachments:

NY Small_POS_Filing_2012.pdf
NY Small_POS_Filing_2012 REDACTED.pdf

Item Status: **Status Date:**

Satisfied - Item: NY Exhibits 1-6

Comments:

Attachments:

FOIL Statement of Necessity 20110615.pdf
NY-11-576 Q1-12 Oxford NY SG POS Narrative Summary.pdf
NY-11-578 Q2-12 Oxford NY SG POS Narrative Summary.pdf
NY-11-580 Q3-12 Oxford NY SG POS Narrative Summary.pdf
NY-11-582 Q4-12 Oxford NY SG POS Narrative Summary.pdf
Q1-12 Oxford NY SG POS Narrative Summary REDACTED.pdf
Q2-12 Oxford NY SG POS Narrative Summary REDACTED.pdf
Q3-12 Oxford NY SG POS Narrative Summary REDACTED.pdf
Q4-12 Oxford NY SG POS Narrative Summary REDACTED.pdf
Supplemental Exhibits (1, 2, 3, 6) POS 2012.pdf
Supplemental Exhibits (1, 2, 3, 6) POS 2012 REDACTED.pdf
Supplemental Exhibits (4, 5) POS 2012.xls

Supplemental Exhibits (4, 5) POS 2012 REDACTED.xls

Item Status: **Status Date:**

Satisfied - Item: OHP 2012 Objection Response

Comments:

Revised response letter with Exhibits 1-5

Attachment:

OHP 2012 Objection Response.pdf

Item Status: **Status Date:**

Satisfied - Item: Approved Rate Documents

Comments:

Attachments:

Cover letter POS 2012 Resubmit.pdf
NY Small_POS_Filing_2012 Approved Rates v2.pdf
Q1-12 Oxford NY Small POS Association - Second Notice.pdf
Q1-12 Oxford NY Small POS Group - Second Notice.pdf
Q1-12 Oxford NY Small POS Subscriber - Second Notice.pdf
Q2-12 Oxford NY Small POS Association - Second Notice.pdf
Q2-12 Oxford NY Small POS Group - Second Notice.pdf
Q2-12 Oxford NY Small POS Subscriber - Second Notice.pdf
Q3-12 Oxford NY Small POS Association - Second Notice.pdf
Q3-12 Oxford NY Small POS Group - Second Notice.pdf
Q3-12 Oxford NY Small POS Subscriber - Second Notice.pdf
Q4-12 Oxford NY Small POS Association - Second Notice.pdf
Q4-12 Oxford NY Small POS Group - Second Notice.pdf
Q4-12 Oxford NY Small POS Subscriber - Second Notice.pdf

Item Status: **Status Date:**

Satisfied - Item: Final Corrected Rate Manual

Comments:

Attachment:

NY Small_POS_Filing_2012 Approved Rates 09272011.pdf

Item Status: **Status Date:**

Satisfied - Item: Final Notification Letters with Approved Language

Comments:

Attachments:

Q1-12 Oxford NY Small POS Association - Second Notice.pdf
Q1-12 Oxford NY Small POS Group - Second Notice.pdf
Q1-12 Oxford NY Small POS Subscriber - Second Notice.pdf
Q2-12 Oxford NY Small POS Association - Second Notice.pdf
Q2-12 Oxford NY Small POS Group - Second Notice.pdf
Q2-12 Oxford NY Small POS Subscriber - Second Notice.pdf
Q3-12 Oxford NY Small POS Association - Second Notice.pdf
Q3-12 Oxford NY Small POS Group - Second Notice.pdf
Q3-12 Oxford NY Small POS Subscriber - Second Notice.pdf
Q4-12 Oxford NY Small POS Association - Second Notice.pdf
Q4-12 Oxford NY Small POS Group - Second Notice.pdf
Q4-12 Oxford NY Small POS Subscriber - Second Notice.pdf

NEW YORK INSURANCE DEPARTMENT

Review Standards for Medical Rate Filings Submitted Pursuant to Section 3231(e)(1) or Section 4308(c) of the Insurance Law

As of 7/26/2010

Use for all medical rate filings submitted pursuant to section 3231(e)(1) or section 4308(c) of the Insurance Law.

Do not use for (a) non-community rated business, (b) specified disease coverage as described in section 52.15 of Regulation 62 (11 NYCRR 52), or (c) for limited benefits health insurance as described in section 52.10 of Regulation 62.

Do not use for the following which are traditional prior approval rate filings (section 3231(d) or 4308(b) of the Insurance Law): (a) a new form or rider filing, (b) a contract language change filing, (c) an initial rate not currently in the rate manual but within the approved variable contract language, (d) a new or revised commission schedule filing, and (e) changes to the composition of an approved rating region.

Do not use for a new or revised experience rating formula filing.

REVIEW REQUIREMENT	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
REQUEST FOR FOIL EXEMPTION		Companies are reminded to clearly indicate any request that the actuarial memorandum and any supporting attachments are to be treated as confidential pursuant to article 6 of the New York Public Officers Law (FOIL).	Actuarial Memorandum and Relevant Exhibits
DEFINITIONS		a. Company refers to the licensed entity submitting the rate filing. b. A company's commercial book of business includes all of the following: large group, small group, direct pay, Healthy New York, and Medicare Supplement. It excludes all government programs, such as, Medicare, Medicaid, Family Health Plus, and Child Health Plus. c. Loss ratio refers to incurred claims divided by earned premiums for a given period of time. The incurred claims includes the impact of the Standard Direct Pay and Healthy New York stop loss pools, Regulation 146 (11 NYCRR 361), covered lives assessments, and the HCRA surcharge. Incurred claims do not include any administrative expenses. Earned premiums do not include any adjustment for assessments or taxes. d. Rate applicability period refers to the length of time the rates in a rate table are assumed to remain in effect. (i) Example 1: A non-rolling rate table is developed to be effective January 1, 2011 and is expected to be revised January 1, 2012. The rate applicability period for this table is January 1, 2011 – December 31, 2011. (ii) Example 2: A rolling rate table is developed for issues and renewals in January – March 2011 and incorporates a 12 month rate guarantee period. The rate applicability period for this table is February 15, 2011 (mid renewal date)	

		through February 15, 2012. If all policyholders must have a first of the month effective date, then the rate applicability period can be considered as February 1, 2011 through February 1, 2012. e. Standardized earned premium is the earned premium for the period adjusted to assume that all premiums for the period are payable at the most current approved (or deemed approved) rate level. (Example: The rate filing is to implement quarterly rolling rate tables applicable to the 3rd and 4th quarter 2011 and 1st and 2nd quarter 2012. The 2nd quarter 2011 rates have already been approved. Therefore, the 2nd quarter 2011 rate tables are the current rate level. The earned premium for the period would be adjusted to reflect the premiums that would have been paid for that period if all the premiums had been paid at the 2nd quarter 2011 rate tables.)	
ROLLING RATE STRUCTURE		a. Every rate filing for a rolling rate structure must include rolling rates for at least a 6 month, and for no more than a 12 month, issue/renewal period (e.g., between 2 and 4 quarterly rolling rates, between 6 and 12 monthly rolling rates). b. Beginning with rate filings to be effective January 1, 2012 or later, all rate filings for a rolling rate structure must include rolling rates for a 12 month issue/renewal period. c. Notwithstanding the above, a large group HMO rate filing can include rolling rates for up to a 24 month period (e.g., 8 quarterly rolling rates, 24 monthly rolling rates).	Section II - Rate Manual
CHANGES TO PREVIOUSLY APPROVED RATE TABLES		a. A company can revise a previously approved non-rolling rate table provided that: (i) The proposed effective date of the rate table is at least 12 months after the effective date of the current rate table; or (ii) The proposed effective date of the rate table is at least 6 months after the date of the current rate table, the contract language permits revising the rate table in accordance with such rate filing, and the financial results have deteriorated resulting in an underwriting loss on the company's entire New York State commercial book of insured business. Documentation of the underwriting loss on the company's entire New York State commercial book of insured business needs to be included in the rate submission. b. A company can revise rate tables included in a previously approved rolling rate filing provided that: (i) the rate tables being revised were never implemented, (ii) the first two rate tables included in the previously approved rate filing are not revised, and (iii) the financial results have deteriorated resulting in an underwriting loss on the company's entire New York State commercial book of insured business. Documentation of the underwriting loss on the company's entire New York State commercial book of insured business needs to be included in the rate submission. (Example: A rolling rate filing was submitted and approved that	

		included quarterly rolling rate tables for 1st, 2nd, 3rd and 4th quarter of 2011. The company can not revise the 1st and 2nd quarter 2011 rate tables, but if the indicated criteria is met, can submit a new prior approval rate filing that includes rolling rates for 3rd and 4th quarter 2011 and 1st and 2nd quarter 2012.)	
ACTUARIAL MEMORANDUM	11NYCRR52.40(a)(1)	Actuarial qualifications: a. Member of the Society of Actuaries or member of the American Academy of Actuaries; and b. Meets the "Qualification Standards of Actuarial Opinion" as adopted by the American Academy of Actuaries.	
Summary Template		Complete and submit as an attachment to the filing (in Excel format) the Department's Excel summary template for each base medical policy form included in the rate filing. a. Indicate for each base medical policy form the other base medical policy forms this form is aggregated with for rate setting purposes. b. The effective date of rate change refers to the proposed effective date of the non-rolling rate table, and/or the proposed effective date of the first rolling rate period of a rolling rate structure. c. The rate guarantee period refers to a non-rolling rate table and/or to the first rate table of a rolling rate structure. (If the rate guarantee period for the rolling rate structure is not the same for each rolling rate period, the actuarial memorandum must discuss this and explain why the length of the rate guarantee periods are not the same.) d. The weighted average rate change percentage requested (from the current rate charged the policyholder to the proposed rate to be charged that same cohort of policyholders) for the indicated base medical policy form including all associated riders. The weighting should be based on members. For a rolling rate structure, enter the result for the first rate table in the rolling rate structure. (Example: a quarterly rolling rate filing was submitted that includes rolling rate tables for 1st, 2nd, 3rd, and 4th quarter of 2011. Rates are for a 12 month period. Indicate the average rate change percentage from the 1st quarter of 2010 rate tables to the 1st quarter 2011 rate tables.) e. For the number of policyholders affected and the number of covered lives affected, indicate the affect of all the rate tables of a rolling rate structure included in the rate filing (but not more than 12 months of issues and renewals if more than 12 months of rolling rate tables are included in the rate filing). f. The expected loss ratio for each base medical policy form includes the impact of associated riders and reflects the impact of the proposed rate changes. Loss ratio is calculated on a New York statewide basis. For a rolling rate structure, enter the result of the first rolling rate period of the rolling rate structure.	Exhibit I: Summary Template

		g. The experience entered for the two indicated experience periods is the New York statewide experience for the indicated base medical policy form plus all associated riders. (i) Each experience period is to be for 12 months (or shorter if a new form). (ii) The ending date of the recent experience period can not be earlier than 12 months before the proposed effective date of the earliest rate table included in the rate filing. (Example: The rate filing is for a non-rolling rate table to be effective July 1, 2011. The recent experience period can not have an ending date earlier than June 30, 2010, i.e., 12 months prior to July 1, 2011.) (iii) The incurred claims for each of the two experience periods must be based on at least 3 months of claims run-out beyond the end of the experience period. (iv) The prior experience period is required only if the rate filing includes a rate table that is to become effective July 1, 2011 or later (e.g., includes: a rolling (or non-rolling) rate table for July 2011 or later or a rolling rate table for 3rd quarter 2011 issues/renewals or later). h. Enter the annual composite medical trend assumption used for each base medical policy form (including impact of associated riders). Enter the annual utilization and unit cost trend components included in the composite trend factor shown. i. For each base medical policy form (including the impact of associated riders), discuss the estimated increase in the incurred claims pmpm over the last 3 years and the estimated increase in the premium rate over the same 3 year period. (Example: Over the last 3 years the incurred claims pmpm has increased about 30% and the premium rates have increased about 32%.)	
Justification of Rates	§3231(e) §4308(c) 11NYCRR52.40 11NYCRR52.42 (HMOs) 11NYCRR52.45 11NYCRR59.5(b) 11NYCRR360.11	a. Description of proposed changes in rates, including the following: (i) The member weighted average proposed percentage change over the current rates charged to the policyholder for each base medical policy form, including the impact of all associated riders available to that policy form. This is to be shown for each non-rolling rate table and/or each rolling rate table included in the rate filing. Include comparable information for rate changes implemented during the prior 24 months. (ii) For a rolling rate structure, the percentage change to the first rate table of the rolling rate structure included in the rate filing, from the immediately preceding implemented rolling rate table not included in the rate filing. Indicate the rolling rate periods of the rate tables used to develop this percentage change. If the percentage change between two corresponding rate tables is not uniform, indicate the minimum, maximum and average percentage change between those two rate tables. This comparison is to be done for each first table of a rolling rate structure included in the rate filing. (Example: The	Section II – Rate Manual, Actuarial Memorandum, & Exhibit III – Rate Development

		rate filing includes four quarterly rolling rate tables beginning 3rd quarter 2011. The change from each of the 2nd quarter 2011 rolling rate tables to the corresponding 3rd quarter 2011 rolling rate table is to be indicated.) (iii) The percentage change due to any change in the projected loss ratio from the prior rate filing for such base medical policy form or rider. Indicate the prior and proposed projected loss ratios used and the impact of the change. (iv) The percentage change due to any change to the tier structure relationships included in this rate filing. Include justification for such changes. (v) The percentage change due to any change to the factor used to convert per member per month results to per single employee results included in this rate filing. Include justification for such changes. (vi) Changes to any of the rating differentials between the various rating regions included in this rate filing. If the rating differential between the rating regions was changed, include (a) a listing of the composition of each rating region, (b) the percentage change impact on each such rating region, and (c) justification for each such change between the rating region differentials. b. Include the following: (i) For each non-rolling rate table: the current rate charged the policyholder, the proposed rate to be charged the policyholder, and the dollar and percentage change from the current rate to the proposed rate for each rate table, rating tier, and benefit option for each policy form and rider form included in the rate filing. (ii) For each rolling rate table: the current rate charged the policyholder, the proposed rate to be charged the policyholder, and the dollar and percentage change for each renewal cohort from the current rate to the proposed rate for each rate table, rating tier, and benefit option for each policy form and rider form included in the rate filing. (Example: The rate filing includes a new rate table for third quarter 2011 and rates are for 12 month periods. Show the rates for the third quarter 2010, the proposed rates for the third quarter 2011, and the dollar and percentage change from third quarter 2010 rates to the proposed third quarter 2011 rates.) c. For each policy form included in the rate filing, indicate which other policy forms are aggregated with this form for premium rate setting purposes. This is to be indicated separately for the base medical policy forms and for each of the rider forms. Rate tables for all such aggregated forms must be included in the same rate filing. Refer to section 360.11(a)-(b) of Regulation 145 (11 NYCRR 360) for requirement to aggregate substantially similar policy forms for small group policy forms and for individual policy forms.	

		d. Indicate if the policy form aggregation has changed from the prior rate filing for any policy form or rider form included in this rate filing. If yes, explain the change, the rationale for the change, and the percentage rate impact this change has on this policy form and on the policy forms previously aggregated with this policy form. e. Provide New York State experience for the base medical policy form, and for the permitted aggregation this policy form belongs to. The experience information should be for the indicated base medical policy form and all associated riders. The following information is to be included: (i) Applicable experience for a recent 12 month experience period and for the immediately prior 12 month experience period (or shorter period if a new form). 1. The ending date of the recent experience period can not be earlier than 12 months before the proposed effective date of the earliest rate table included in the rate filing. (Example: The rate filing includes rolling rate tables for 3rd and 4th quarter 2011 and 1st and 2nd quarter 2012. The recent experience period can not have an ending date earlier than June 30, 2010, i.e., 12 months prior to July 1, 2011). 2. The prior experience period is required only if the rate filing includes a rate table that is to become effective July 1, 2011 or later (e.g., includes: a rolling (or non-rolling) rate table for July 2011 or later or a rolling rate table for 3rd quarter 2011 issues/renewals or later). (ii) Member months for each of the two experience periods. (iii) Earned premiums for each of the two experience periods (in $ and $pmpm). (iv) Standardized earned premium for each of the two experience periods (in $ and $pmpm). Provide a description of how the earned premiums were converted to standardized earned premiums, and provide documentation and supporting exhibits showing how the standardized premiums were developed for each experience period. (v) Paid claims for each of the two experience periods (in $ and $pmpm). (vi) Incurred claims for each of the two experience periods (in $ and $pmpm). 1. The incurred claims for each of the two experience periods must be based on at least 3 months of claims run-out beyond the end of the experience period. 2. Provide a clear description of how the incurred claims were developed for the experience periods, and how many run-out months were reflected in the unpaid claim estimates. (vii) Administrative expenses (including commissions and premium taxes, but excluding federal and state income taxes) for each of the two experience	

		periods (in $ and $pmpm). (viii) Ratio of incurred claims to earned premiums for each of the two experience periods. (ix) Ratio of incurred claims to standardized earned premiums for each of the two experience periods. (x) Ratio of administrative expenses (including commissions and premium taxes but excluding state and federal income taxes) to earned premiums. (xi) Ratio of (administrative expenses + incurred claims) to earned premiums for each of the two experience periods. Administrative expenses include commissions and premium taxes but exclude state and federal income taxes. On the Summary Template, include the New York statewide experience for each of the base medical policy forms, including associated riders. Include as part of the actuarial memorandum supplemental exhibits showing the New York State experience for each permitted aggregation of policy forms. If the rating differential between NY rating regions is being revised, the actuarial memorandum is to also include supplemental exhibits showing the NY statewide experience period results for the policy form aggregation(s) separately by each rating region and rating region aggregation. f. Discuss the source data used to develop the claims projected for the renewal rate applicability period. (i) If the source data is actual claims experience, the experience period is to be at least 12 months long, and the unpaid claim reserve is to be based on at least 3 months of claims run-out beyond the end of the experience period. (ii) If the source data is other than the actual claims experience, indicate the source of this data (e.g., from what publication, prepared by what organization), and the applicability of this source data. (iii) Discuss the credibility of such source data. If the source is actual experience, discuss the credibility such data would have in this company's approved NY experience rating formula (or that of an affiliated company with an approved NY experience rating formula if this company does not have an approved NY experience rating formula). (iv) Include an exhibit showing the source data and indicate all adjustments made to this source data to develop the projected claims for the renewal rate applicability period. Provide this detail for each non-rolling rate table included in the rate filing, and/or for the first rate table of each rolling rate structure included in the rate filing (for base medical rate tables and for rider rate tables). Provide justification for each such adjustment. g. Indicate the assumed annualized claim trend projection factors used to project the	

		source data to the renewal rate applicability period (for the non-rolling rate tables and/or the first rate tables of a rolling rate structure). (i) Indicate the assumed annualized composite trend factors used for each base medical policy form (or permitted aggregation) and separately for the utilization and unit cost components of the composite trend. Indicate the assumed composite annual trend factors used for each rider form (or permitted aggregation) and separately for the utilization and unit cost components of the composite trend. (ii) Provide justification for the assumed composite annual trend factors and the associated utilization and unit cost components. Discuss the impact and provide justification for any case mix change, intensity of service change, population change, adverse selection, or deductible leveraging component incorporated into the utilization and/or unit cost trend factor components. (iii) Clearly discuss how the annualized trend factors were applied to the source data to develop the projected data for the renewal rate applicability period. h. Actuarial justification of the proposed rate changes for each base medical policy form and each rider form included in the rate filing. (i) Clearly show how the percentage change from the current rate table was developed, or how the revised premium rate was developed, for the non-rolling rate tables and/or the first rate tables of a rolling rate structure. (Example: for a rolling rate structure, how the percentage change from the existing 2nd quarter 2011 rate table to the proposed 3rd quarter 2011 rate table was developed for each rating element in the proposed rate table.) (ii) For each subsequent rate table of a rolling rate structure, show how the change between each of the successive rate tables was developed (e.g., the change from the 3rd quarter 2011 rate table to the 4th quarter 2011 rate table). Provide justification for these changes between the rolling rate tables. (iii) Clearly show how the following were reflected in the proposed rate development, as applicable: 1. Standard Direct Pay and Healthy New York stop loss pools (Insurance Law sections 4321-a, 4322-a, and 4327); and 2. Regulation 146 (11 NYCRR 361) and Insurance Law section 3233 market stabilization pool. i. If the percentage rate change by benefit option differs within a particular policy form (or rider form), include an actuarial demonstration that the rate changes were developed assuming the same insured population selects each of the available benefit options, and that the differences in the percentage rate changes are not due to differences in the age, sex, health status, or industry distributions of the	

		members selecting a particular benefit option. Any assumed variation in utilization by benefit option within a particular policy form (or rider form) must be based solely on the benefit differential, must assume that the same population of insureds selects each benefit option within the policy form, and can not be based on differences due to age, sex, health status or industry among the members selecting the different benefit options. j. If the percentage rate change by policy form differs within a permitted aggregation of policy forms, include an actuarial demonstration that the rate changes were developed assuming the same insured population selects each of the available benefit options among the aggregated policy forms, and that the differences in the percentage rate changes are not due to differences in the age, sex, health status, or industry distributions of the members selecting a particular benefit option within the aggregated policy forms. Any assumed variation in utilization between policy forms within a permitted aggregation of policy forms must be based solely on the benefit differential, must assume that the same population of insureds selects each benefit option within the permitted aggregation of policy forms, and can not be based on differences due to age, sex, health status or industry among the members selecting a particular benefit option within the aggregated policy forms. k. If the percentage rate change by rating region differs, the default assumption is that the rating regions are not aggregated for rate setting purposes. In order for a company to claim that certain rating regions are aggregated for rate setting purposes, it is necessary to include an actuarial demonstration that the rate changes were developed assuming the same insured population in each of the aggregated rating regions, and that the differences in the percentage rate changes are not due to differences in the age, sex, health status, or industry distributions of the members in each of the aggregated rating regions. l. Indicate for each permitted policy form aggregation, within each rating region aggregation, the non-claim expense components incorporated into the proposed premium rates as a percentage of gross premiums after the proposed changes are implemented. This is to be shown for the non-rolling rate tables and/or the first rate table of each rolling rate structure. Include the following components: (i) Administrative expenses; (ii) Commissions; (iii) Premium taxes; (iv) Pre-tax profit/contribution to surplus; (v) State income taxes; (vi) Federal income taxes; and (vii) Total of the above.	

		Discuss how administrative expenses are allocated to the various market segments and product lines. m. Expected loss ratios are to be shown after the proposed rate changes. The expected loss ratio for each base medical policy form includes the impact of associated riders. (i) Indicate the expected loss ratio for each base medical policy form included in the rate filing for each rating region. For a rolling rate structure, this is to be shown for each rolling rate period included in the rate filing. (ii) Indicate the expected loss ratio for each permitted aggregation of base medical policy forms within each aggregation of rating regions. For a rolling rate structure, this is to be shown for each rolling rate period included in the rate filing. (iii) For a non-rolling rate table and/or the first rate table of a rolling rate structure, include a demonstration showing how these expected loss ratios were developed.	
Minimum Loss Ratio Requirements	§3231(e)(1)(B) §4308(c)(3) 11NYCRR52.45(i) 11NYCRR59.5(b)	a. The minimum loss ratio for community rated products, other than the official Medicare Supplement products, is as specified in section 3231(e)(1)(B) or 4308(c)(3)(A) of the Insurance Law (as amended June 8, 2010, chapter 107). b. The minimum loss ratio for the official Medicare Supplement products is: (i) Article 43 companies: as specified in section 4308(c)(3)(B) of the Insurance Law (as amended June 8, 2010, chapter 107); and (ii) Article 42 companies: as specified in section 52.45(i) of Regulation 62 (11 NYCRR 52).	
Actuarial Certification	11NYCRR52.40(a)(1)	a. The filing is in compliance with all applicable laws and regulations of the State of New York. b. The filing is in compliance with Actuarial Standard of Practice No. 8 “Regulatory Filings for Rates and Financial Projections for Health Plans”. c. The expected loss ratio meets the minimum requirement of the State of New York by permitted aggregation of policy forms within each permitted aggregation of rating regions. Specify the expected loss ratio for each permitted aggregation of policy forms within each permitted aggregation of rating regions. d. The benefits are reasonable in relation to the premiums charged. e. The rates are not unfairly discriminatory.	Actuarial Certification
REVISED RATE MANUAL PAGES	11NYCRR52.40(e)(2) 11NYCRR52.45(f) 11NYCRR59.5(b)	a. Table of contents*. b. Rate pages, including a page indicating the composition of each rating region*. c. Insurer/corporation name on each consecutively numbered rate page*. d. Identification by form number of each policy, rider, or endorsement to which the rates apply*.	Section II – Rate Manual

		e. Brief description of benefits, types of coverage, limitations, exclusions, and issue limits*. f. Description of revised rating classes, factors and discounts*. g. Examples of rate calculations*. h. Commission schedule(s) and fees*. i. Underwriting guidelines and/or underwriting manual*. j. A page with the expected loss ratio(s) for each permitted aggregation of policy forms within each permitted aggregation of rating regions. * Can not request exemption from FOIL	
NOTICE TO POLICYHOLDERS	§3231(e)(1)(A) §4308(c)(2)	a. A sample copy of the initial written notice sent to policyholders of the proposed rate adjustment submitted to the Insurance Department. b. A sample copy of the final written notice to be sent to policyholders after the proposed rates are finalized.	Section III – Sample Notices
GUARANTEED RATES FOR HMO COVERAGE	11NYCRR52.42(b)	a. To guarantee rates, the HMO must obtain the superintendent's approval for any contract provision, remitting agent agreement or rider which limits the HMO to adjustment of rates only on a policy anniversary. This requirement applies to both group contracts and group remittance arrangements. b. For policies and riders subject to rolling rates, submit a copy of the approved policy or rider form that allows the HMO to use rolling rates and limits the HMO to adjusting rates only on a policy anniversary. Indicate the date the policy or rider form was approved by the Department and the form filing number.	
UNREASONABLE RATE INCREASES	PPACA	For rate increases that HHS has defined to be an "unreasonable rate increase", submit all documentation required to be submitted to HHS and posted on the insurance company's website for such rate filing. [**Deferred until HHS publishes the definition of an unreasonable rate increase and the data to be submitted to HHS and posted on the company's website.**]	

Oxford Health Plans (NY), Inc. & Oxford Health Insurance, Inc.
Small Group POS
Proposed Rates Effective January 1, 2012

	Estimated Percent of Premium	
Inpatient	13.5%	Medical Costs 82.0%
Outpatient	10.4%	
Physician	29.7%	
Capitations / Other	10.3%	
Rx	14.4%	
HCRA *	1.9%	
GME **	1.0%	
Reg 146/Stop Loss	0.7%	
Premium & MTA Tax	2.1%	Expenses 12.9%
Section 332 Assessments	0.8%	
Federal Income Tax	2.9%	
State Income Tax	0.6%	
Admin Costs	3.1%	
Broker Commissions	3.5%	
Post Tax Profit	5.1%	
Total	100.0%	

Direct Medical/Rx Costs	78.3%
Taxes/Assessments	10.0%
Admin Costs	3.1%
Commissions	3.5%
Post Tax Profit	5.1%

* HCRA = Health Care Reform Act (Hospital Surcharge)
** GME = Graduate Medical Expense

Summary template for submitting certain identifying information per base medical policy form included in renewal medical rate filing

Version: July 26, 2010

Complete a separate response for each base medical policy form included in the medical renewal rate filing.
Information requested applies to New York State business only.
Include in each policy form response the associated riders that the policyholders with that policy form also have.
Copy last column to right as often as needed to provide response for all base medical policy forms included in this rate filing.
Product type is HMO, HMO based POS, POS-OON, EPO, PPO, Comprehensive Major Medical, Non-HMO based POS, Consumer Driven Health Plans, Hospital Only, Medical Only, Base+Supplemental, Supplementary Major Medical, Other Limited Benefit, Medicare Supplement (A, B, C, D, E, F Basic, F High, G, H, I, J Basic, J High, K, L, M, N, or Other - indicate appropriate designation for policy form), etc.
Put cursor in cell and select from drop down menu, or make an entry.
NOTE: The prior experience period data is required if the rate filing includes rate tables to be effective July 1, 2011 or later.
If members, covered lives or member months are not known, use reasonable estimates.

Data Item for Rate Filing	**Response**
A. Company Name	Oxford Health Plans, Inc
B. Phone number of contact person	[redacted]
C. Email address of contact person	[redacted]
D. Type of insurer (for-profit, non-profit) [drop down menu]	For Profit

Data Item for Specified Base Medical Policy Form	**Response**	**Response**	**Response**	**Response**
1. Base medical policy form number	Form # OHPNY SB POS S 307			
2. Aggregated for rate development with these base medical policy form numbers	NA			
3. Effective date of rate change (MM/DD/YYYY)	01/01/2012			
4. Market Segment (large group, small group, individual) [drop down menu]	Small Group			
5. Product type (see above for examples) [drop down menu]	HMO based POS			
6. Is a rolling rate structure used for this base medical policy form? (Yes or No) [drop down menu]	Yes			
7. Has base medical policy form aggregation changed from previous filing? (Yes or No) [drop down menu]	No			
8. Is base medical policy form open (new sales allowed) or closed (no new sales) [drop down menu]	Open			
9. Rate guarantee period incorporated into rate tables - in months (e.g., 12 for a 12 month rate guarantee period)	12			

Data Item for Specified Base Medical Policy Form	Response	Response	Response	Response
10. Weighted average rate change % requested across base medical policy form from current rate charged policyholder (including all associated riders)	20.2%			
11. Number of policyholders affected by rate change	6,893			
12. Number of covered lives affected by rate change	38,084			
13. Expected NY statewide loss ratio for base medical policy form, including associated riders	82.0%			
Most recent experience period - NY statewide experience (base medical policy form + associated riders)				
14.1 Experience period from date (MM/DD/YYYY)	01/01/2010			
14.2 Experience period to date (MM/DD/YYYY)	12/31/2010			
14.3 Member months for experience period	513,982			
14.4 Earned premiums for experience period - in $	387,593,677			
14.5 Standardized earned premiums for experience period - in $	443,401,044			
14.6 Paid claims for experience period in $	335,469,021			
14.7 Incurred claims for experience period - in $	324,870,120			
14.8 Administration expenses for experience period - in $ (including commissions and premum taxes, but excluding federal and state income taxes)	35,325,465			
14.9 Earned premiums for experience period - in $pmpm	754.10	0.00	0.00	0.00
14.10 Standardized premiums for experience period - in $pmpm	862.68	0.00	0.00	0.00
14.11 Paid claims for experience period - in $pmpm	652.69	0.00	0.00	0.00
14.12 Incurred claims for experience period - in $pmpm	632.07	0.00	0.00	0.00
14.13 Administration expenses for experience period - in $pmpm (including commissions and premium taxes, but excluding federal and state income taxes)	68.73	0.00	0.00	0.00
14.14 Ratio: Incurred Claims / Earned Premiums	0.838	0.000	0.000	0.000
14.15 Ratio: Incurred Claims / Standardized Earned Premiums	0.733	0.000	0.000	0.000
14.16 Ratio: Administration Expenses / Earned Premiums	0.091	0.000	0.000	0.000
14.17 Ratio: (Incurred Claims + Admin) / Earned Premiums	0.929	0.000	0.000	0.000
Prior experience period - NY statewide experience (base medical policy form + associated riders)				
15.1 Experience period from date (MM/DD/YYYY)	01/01/2009			

Data Item for Specified Base Medical Policy Form	Response	Response	Response	Response
15.2 Experience period to date (MM/DD/YYYY)	12/31/2009			
15.3 Member months for experience period	725,162			
15.4 Earned premiums for experience period - in $	479,272,718			
15.5 Standardized earned premiums for experience period - in $	624,234,551			
15.6 Paid claims for experience period in $	406,321,350			
15.7 Incurred claims for experience period - in $	386,844,426			
15.8 Administration expenses for experience period - in $ (including commissions and premum taxes, but excluding federal and state income taxes)	52,936,674			
15.9 Earned premiums for experience period - in $pmpm	660.92	0.00	0.00	0.00
15.10 Standardized premiums for experience period - in $pmpm	860.82	0.00	0.00	0.00
15.11 Paid claims for experience period - in $pmpm	560.32	0.00	0.00	0.00
15.12 Incurred claims for experience period - in $pmpm	533.46	0.00	0.00	0.00
15.13 Administration expenses for experience period - in $pmpm (including commissions and premium taxes, but excluding federal and state income taxes)	73.00	0.00	0.00	0.00
15.14 Ratio: Incurred Claims / Earned Premiums	0.807	0.000	0.000	0.000
15.15 Ratio: Incurred Claims / Standardized Earned Premiums	0.620	0.000	0.000	0.000
15.16 Ratio: Administration Expenses / Earned Premiums	0.110	0.000	0.000	0.000
15.17 Ratio: (Incurred Claims + Admin) / Earned Premiums	0.918	0.000	0.000	0.000
Annualized Medical Trend Factors (%)				
16.1 All benefits combined, composite	15.2%			
16.2 * Due to utilization	6.8%			
16.3 * Due to unit cost	7.8%			

Data Item for Specified Base Medical Policy Form	Response	Response	Response	Response
17. Discuss comparison of claims cost pmpm changes over last 3 years with rate changes over last 3 years	The net claim cost PMPM increased 16.1% for the 12 months ending 12/31/2009 over 12 months ending 12/31/2008 and by 18.5% for the 12 months ending 12/31/2010 over 12 months ending 12/31/2009. Average gross annual filed rate increases were 8.5% for 12 months ending 12/31/2009 and 17.8% for the 12 months ending 12/31/2010. Actual premium PMPMs increased by different amounts due to buydowns and mix changes. The actual premium PMPM for the 12 months ending 12/31/2009 over the 12 months ending 12/31/2008 increased by 11.8%. The actual premium PMPM for the 12 months ending 12/31/2010 over the 12 months ending 12/31/2009 increased by 14.1%.			
16.3 Note: 1.3% due to trend leveraging				

UnitedHealthcare
A UnitedHealth Group Company

Oxford Health Plans (NY), Inc.
Oxford Health Insurance, Inc.
New York Small Group POS Product
Rates Effective January 2012 – December 2012

ACTUARIAL MEMORANDUM

I. Introduction

This rate filing addresses development of the New York Small Group Freedom and Liberty POS rates for the effective dates from January 1, 2012 through December 31, 2012. This rate filing is being submitted pursuant to Prior Approval. Rates effective 3rd and 4th quarters of 2011 were filed with the Department on December 31, 2010 and modified on March 21, 2011 at the direction of the New York State Insurance Department.

II. Requested Rate Adjustments

We are proposing that the medical and pharmacy rates for 1st quarter 2012 effective dates be increased by 9.6% over the rates for the 4th quarter 2011 effective dates. This proposed quarterly increase results in annual trend increases of 17.4% for medical, 16.8% for pharmacy, and 17.3% on a combined basis.

We are proposing quarterly medical and pharmacy rate increases of 3.5% for 2nd quarter 2012, 6.0% for 3rd quarter 2012, and 3.5% for 4th quarter 2012 effective dates. These proposed quarterly increases result in average annual trend increases of 16.8% for 2nd quarter 2012, 23.8% for 3rd quarter 2012, and 24.5% for 4th quarter 2012 for medical, pharmacy, and on a combined basis.

We also separately filed changes to the rates associated with the dependent to age 26 coverage extension. The SERFF numbers for these separate filings are UHLC-126878098 and UHLC-126878102. These filings were submitted on October 26, 2010 and approved/modified by NYSID on April 5, 2011 and April 11, 2011, respectively. The originally requested rate effective date was April 1, 2011. However, this was amended to October 1, 2011 because there was insufficient time to implement sooner. These separately filed rate increases increase the annual rate increases for 1st, 2nd, and 3rd quarter 2012 renewals by about 0.1% to 0.2% based upon the current contract distribution. The combined impact of this separate filing and the requested annual trend increases described above result in total average annual increases of 17.4% for 1st quarter 2012, 17.0% for 2nd quarter 2012, and 24.0% for 3rd quarter 2012.

III. Source Data

In order to project future experience on the POS product, we used claims incurred between January 1, 2010 and December 31, 2010 paid through March 31, 2011. Completion factors were

applied by incurred month in order to calculate the fully incurred claims.

The filed large group credibility formula for Oxford Health Insurance is as follows:

A = Number of Contracts Factor = (Contracts/500) ^ 1/2, never to exceed 141.42%

The resulting credibility of this block of business and experience period exceeds 100% based upon this formula.

IV. Trend

United/Oxford develops forward-looking medical expense estimates based on a number of considerations. As a general matter, we review our own recent/emerging claims experience at the state level for several broad medical expense categories (inpatient, professional, pharmacy, etc.), with utilization, unit cost, and benefit leveraging identified for each category. Future trends are developed based on a projection of each component.

Forward looking utilization levels are developed based on emerging state level data, supplemented by regional and/or national level utilization data. Macro-economic data is often used to develop assumptions regarding directional changes in national health care consumption rates.

The projected trend factor is 15.2%. This breaks down into the following components: 6.4% unit cost, 6.8% utilization, and 1.3% trend leveraging. Please see attached Exhibit II with a development of the trend factor based upon the historical experience.

V. Rate Development

The key assumptions used in the development of the required rate increase are as follows:

- **Trend**: The rate development assumes projected trend of 15.2% (6.4% unit cost, 6.8% utilization, 1.3% leveraging).
- **Regulation 146**: The projected liability for the rating period is a payment of $7.17 PMPM; the experience period reflects an estimated payment of $4.59 PMPM. The projected increase in the Regulation 146 liability is mainly due to the continued growth of the HMO product.
- **Benefit Change Adjustment**: The claim projection includes a 5.4% adjustment to reflect the expected average decrease in benefits for the changes to the POS product that were separately filed by Oxford Health Plans (NY), Inc. and Oxford Health Insurance, Inc. and approved by the New York State Insurance Department effective January 1, 2011. Note that the projected standardized premium projection also includes an adjustment for the corresponding premium impact of these changes. This adjustment changed slightly since the last rate application based upon an updated analysis of the impact of these changes.
- **Target Loss Ratio**: Rate development assumes an 82% target loss ratio

Please see Exhibit III for a detailed development of the requested rate increase. We are using claims incurred between January 1, 2010 and December 31, 2010 paid through March 31, 2011 as our base experience period for the projection. The loss ratio for this experience period is

83.8%.

As shown in Exhibit III, the following adjustments are made to the experience period claims as part of the claims projection:

1. **Trend:** A trend factor of 1.326 is applied reflecting a 15.2% annual trend and 24 months between the endpoint of the experience period (December 1, 2010) and the endpoint of the rating period (December 1, 2012). Note that the Regulation 146 amounts from the experience period are removed before the claims are trended and prior to any of the following adjustments being made.
2. **Benefit Adjustment:** A benefit adjustment factor of .946 is applied to account for the average impact of the benefit changes filed effective January 1, 2011. This filing was approved by the New York State Insurance Department.

As aforementioned, the projected Regulation 146 payment for the rating period is $7.17 PMPM. This amount is added to the trended and adjusted claims in order to calculate the total projected claims for the rating period.

For the premium projection shown in Exhibit V, we calculated the standardized premiums by bringing the earned premiums from the experience period to the 4th quarter 2011 rate level. Please see Exhibit V for this calculation.

The projected loss ratio of 92.1% for the rating period is calculated by dividing the projected claims by the standardized premium. The required 1st quarter 2012 rate increase over approved 4th quarter 2011 rates is 12.3% to target an 82% loss ratio. Consistent with the 3rd and 4th quarter 2011 POS filing, we are reducing the requested increase by 2.4% to 9.6% in order to account for the 2009 Regulation 146 overage. This reduction must be applied to 1st and 2nd quarter 2012 rates in order to refund the total amount. For the 2nd quarter of 2012, we are proposing an increase of 3.5% over the previous quarter's rate. For the 3rd quarter of 2012, we are proposing an increase of 6.0% over the previous quarter's rate. Please note that the 6.0% requested quarterly increase includes the additional 2.4% to reflect that the 2009 Regulation 146 overage has been fully refunded. For the 4th quarter of 2012, we are proposing an increase of 3.5% over the previous quarter's rate. The 3.5% is calculated by taking the projected pricing trend to the ¼ power.

VI. Expected Loss Ratio

The requested rate increase reflects an 82% target loss ratio (84.0% after Regulation 146 overage).

VII. Commissions

Broker commissions are 3.5% of premium for business new and renewing in calendar year 2012.

VIII. Projected Expense Components

Historical reported expenses are allocated based upon membership and may not completely reflect differences between group sizes.

The non-claim expense components incorporated into the proposed premium rates as a

percentage of gross premiums are as follows:

	POS Plans
Administration	3.1%
Commission	3.5%
Premium Tax / Assessment	2.8%
Total	9.4%
Target Loss Ratio	82.0%
Pre-Tax Profit	8.6%
State Income Taxes	0.6%
Federal Income Taxes	2.9%
Projected Profit/Contribution to Surplus After Taxes	5.1%

This reflects an 82% target loss ratio. The projected profit amount of 5.1% assumes that the 82% target loss ratio is achieved.

IX. FOIL Protection Requested

We are requesting FOIL protection for the following parts of this filing:

1. Actuarial Memorandum
2. Exhibit I: Summary Data Template
3. Exhibit II: Trend Factor Development
4. Exhibit III: Development of Required Rate Increase
5. Exhibit IV: Calculation of Standardized Premium
6. Rate Exhibits & Rate Manual Pages Showing Rates/Factors (since rates will not be released until approximately 60 days prior to the effective dates)
7. New York State Exhibits 1-6

Each of the aforementioned pages includes the following note: “CONFIDENTIAL – FOIL PROTECTION REQUESTED”.

UnitedHealthcare
Oxford

<Date>

<BA First Name> <BA Last Name>
<Association Name>, <Group Code>
<Address 1>
<City>, <State> <Zip>

Re: Rate Filing for Oxford New York Small Group POS plans

Dear <BA First Name> <BA Last Name>,

Thank you for allowing UnitedHealthcare to serve your health benefit plan needs with our Oxford[1] products. We are filing a rate application with the New York State Insurance Department (NYSID) on June 15, 2011 seeking an increase to our POS rates for groups renewing in calendar year 2012. This notice is being sent to you and employees who are certificate holders based on a requirement in the New York state prior approval law. Because we do not have contact information for the employers that are members of your association or trust, we are asking that you provide a copy of this letter to impacted employers so they are aware of the rate filing and the notice we are sending to their employees.

If approved, the proposed rate increase will be added to your current 2011 premium rate. The table below shows the expected impact of the requested trend increases over your 2011 premium.

Renewal Date	Estimated Medical Increase Over 2011 Medical Premium (%)	Estimated Pharmacy Increase Over 2011 Pharmacy Premium (%)	Estimated Total (Medical and Pharmacy) Increase Over 2011 Premium (%)
January 2012 – March 2012	17.4%	16.8%	17.3%

Please be aware that the group's final renewal rate increase for 2012 may be different than the percentages listed above. The Superintendent of Insurance may approve (as requested), modify or deny the proposed rate adjustment. Your final rate will include the rate adjustment approved by the NYSID as well as any changes resulting from the benefit plan design chosen and the group's census upon renewal.[2] After rates are approved, you will receive an additional notice with the premium rate adjustment that is ultimately approved by the Superintendent. This notice will be sent at least 60 days before the rate change effective date. Prior to your group's renewal, you will receive a renewal package with the renewal rates for your group's benefit plan. You will also be able to choose other plan options at that time.

You have 30 days from the date of our filing to contact the NYSID to request additional information or to submit written comments regarding our rate filing. Written comments should include the insurer and product name. Written comments submitted to the NYSID will be posted to the NYSID's website, with personal identifying information removed. You may submit written comments or requests for information to:

[1] Oxford HMO products are underwritten by Oxford Health Plans (NY), Inc. Oxford insurance products are underwritten by Oxford Health Insurance, Inc.
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January 2012 – March 2012	17.4%	16.8%	17.3%

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Please be aware that the group's final renewal rate increase for 2012 may be different than the percentages listed above. The Superintendent of Insurance may approve (as requested), modify or deny the proposed rate adjustment. The final rate will include the rate adjustment approved by the NYSID as well as any changes resulting from the benefit plan design chosen and the group's census upon renewal.[2] After rates are approved, you will receive an additional notice with the premium rate adjustment that is ultimately approved by the Superintendent. This notice will be sent at least 60 days before the rate change effective date. Prior to your group's renewal, the group will receive a renewal package with the renewal rates for the group's benefit plan. The group will also be able to choose other plan options at that time.

You have 30 days from the date of our filing to contact the NYSID to request additional information or to submit written comments regarding our rate filing. Written comments should include the insurer and product name. Written comments submitted to the NYSID will be posted to the NYSID's website, with personal identifying information removed. You may submit written comments or requests for information to:

[1] Oxford HMO products are underwritten by Oxford Health Plans (NY), Inc. Oxford insurance products are underwritten by Oxford Health Insurance, Inc.
[2] In the event that other benefit changes (e.g., benefit mandate) are made to our POS product prior to your group's 2012 renewal, those changes may also impact your final premium rate.

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

By E-mail: *PremiumRateIncreases@ins.state.ny.us*

We have prepared a summary that provides more information about our rate application. This summary will be available on our website, *www.oxfordhealth.com*, within the Member Messages section and by means of written request for 30 days after the date of our filing. Written requests may be sent to: Oxford, P.O. Box 862, Monroe, CT 06468.

Thank you for your business.

Sincerely,
Oxford

UnitedHealthcare
Oxford

<Date>

<BA First Name> <BA Last Name>
<Association Name>, <Group Code>
<Address 1>
<City>, <State> <Zip>

Re: Rate Filing for Oxford New York Small Group POS plans

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Renewal Dates	Approved Medical Increase Over 2011 Medical Premium (%)	Approved Pharmacy Increase Over 2011 Pharmacy Premium (%)	Estimated Total Increase Over 2011 Medical and Pharmacy Premium (%)
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Oxford

<Date>

<Subscriber First Name> <Subscriber Last Name>
<Address 1>
<Address 2>
<City>, <State> <Zip>

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UnitedHealthcare
A UnitedHealth Group Company

June 15, 2011

[redacted]
Deputy Chief Actuary
New York State Insurance Department
Health Bureau
25 Beaver Street
New York, NY 10004

RE: Oxford Health Plans, Inc.
Oxford Health Insurance, Inc.
Small Group Freedom & Liberty POS Plans
Form # OHPNY SB POS S 307
Form # OHINY SB POS S 307
Rate Filing for January 2012 – December 2012 Rate Effective Dates

Dear [redacted]

This rate filing addresses the development of the NY small group Freedom and Liberty POS rates for the effective dates from January 2012 to December 2012.

Included in this filing are

- Actuarial Certification
- Actuarial Memorandum
- Section I – Supporting Exhibits I – IV
- Section II - Rate Manual Including Comparison to Current Rates
- Section III – Sample Notices

Should you have any questions or need any additional information, please contact me at [redacted])
[redacted]

Sincerely,

[redacted]

Oxford Health Plans, Inc.
Oxford Health Insurance, Inc.

New York Small Group Dual-License POS Product
Rate Effective January 2012 – December 2012

ACTUARIAL CERTIFICATION

I, [redacted], am an Associate of the Society of Actuaries and a Member of the American Academy of Actuaries.

To the best of my knowledge and based upon the information and data available to me, I certify that:

(a) The filing is in compliance with all applicable laws and regulations of the State of New York.
(b) The filing is in compliance with Actuarial Standard of Practice No. 8.
(c) The expected loss ratio meets the minimum requirement of the State of New York.
(d) The benefits are reasonable in relation to the premiums charged.
(e) The rates are not unfairly discriminatory.

[redacted]

June 15, 2011

			Medical			Prescription Drug			Medical / Rx Composite	
			Incurred CY 2009	Incurred CY 2010	Annual Trend	Incurred CY 2009	Incurred CY 2010	Annual Trend	Composite Trend	
Baseline Medical Expense										
Member Months			10,559,167	10,446,803		10,559,167	10,446,803			New York total book of business
Average Members			879,931	870,567		879,931	870,567			
Incurred Net Medical Spend			$2,830,347,330	$3,004,511,274		$594,984,406	$633,187,061			
Incurred Medical Spend PMPM			$268.05	$287.60	**7.3%**	$56.35	$60.61	**7.6%**	**7.3%**	Claims paid thru Jan-11 with provision for estimated unpaid
Baseline Trend Decomposition										
Impact of New / Term Business on Trend	(a)	Business Mix			-1.0%			-0.9%	-1.0%	Measured value of employer group changes
Impact of Benefit Changes on Existing Business	(b)	Business Mix		x	-1.4%		x	-1.1%	-1.3%	Measured value of plan design changes, common employer groups
Unit Cost	(c)	Unit Cost		x	6.0%		x	4.8%	5.8%	
Benefit Leveraging	(d)	Unit Cost		x	0.8%		x	2.2%	1.0%	
Work Day	(e)	Utilization		x	0.1%		x	0.0%	0.1%	
Core Utilization & Service Intensity Mix	(f)	Utilization		x	1.8%		x	1.5%	1.7%	
Aging	(g)	Utilization		x	1.0%		x	1.0%	1.0%	
Baseline Medical Spend Trend				=	**7.3%**		=	**7.6%**	**7.3%**	
Projected CY 2011 Pricing Trend										
Baseline Core Unit Cost	(h)	= (c) x (d)			6.8%			7.1%	6.9%	
Projected Unit $ Change				x	0.3%		x	0.0%	0.2%	Impact of anticipated provider charges and/or contract changes
Projected Benefit Leveraging Change				x	0.3%		x	0.5%	0.3%	
NY Legislation				x	0.0%		x	0.0%	0.0%	
Unit Cost Risk Margin				x	0.5%		x	0.5%	0.5%	
Projected Unit Cost Trend	(i)				**7.9%**			**8.1%**	**7.9%**	
Baseline Core Utilization	(j)	= (e) x (f) x (g)			2.9%			2.5%	2.8%	
Projected Work Day Change				x	0.1%		x	-0.1%	0.0%	Modeled value of yr/yr business day content
Projected Util / Service Mix Change				x	2.7%		x	3.3%	2.8%	
Projected Aging Change / Product Mix				x	1.2%		x	1.2%	1.2%	
Utilization Risk Margin				x	0.5%		x	0.5%	0.5%	
Other Adjustment				x	-0.3%		x	-0.1%	-0.3%	Include Health Care Affordability Initiative Risk and UW Guideline Change
Projected Utilization Trend	(k)				**7.2%**			**7.4%**	**7.2%**	
CY 2011 Implied Pricing Trend	(l)	= (i) x (k)		=	**15.6%**		=	**16.1%**	**15.7%**	Implied CY Pricing Trend
Projected CY 2012 Pricing Trend										
Baseline Core Unit Cost	(m)	= (i)			7.9%			8.1%	7.9%	
Projected Unit $ Change				x	-0.2%		x	0.0%	-0.1%	Include provision for Federal Health Reform - Rx Industry Assessment
Projected Benefit Leveraging Change				x	-0.1%		x	-0.3%	-0.1%	
NY Legislation				x	0.0%		x	0.0%	0.0%	
Projected Unit Cost Trend	(n)				**7.7%**			**7.8%**	**7.7%**	
Baseline Core Utilization	(o)	= (k)			7.2%			7.4%	7.2%	
Projected Work Day Change				x	-0.2%		x	0.4%	-0.1%	Modeled value of yr/yr business day content
Projected Util / Service Mix Change				x	-0.5%		x	-2.3%	-0.8%	Include provision for Federal Health Reform - Elimination of Annual Benefit Limits
Other Adjustment				x	0.3%		x	0.1%	0.3%	
Projected Utilization Trend	(p)				**6.7%**			**5.5%**	**6.4%**	
CY 2012 Implied Pricing Trend	(q)	= (n) x (p)		=	**14.8%**		=	**13.6%**	**14.6%**	Implied CY Pricing Trend
Blended CY Pricing Trend										
Blended Unit Cost Trend					7.8%			7.9%	7.8%	
Blended Utilization Trend				x	6.9%			6.5%	6.8%	
Blended CY Pricing Trend	(r)	= (l) x (q)			**15.2%**			**14.9%**	**15.2%**	50 / 50 weight on 2011 and 2012

Oxford Health Plans (NY), Inc.
Oxford Health Insurance, Inc.
New York Small Group POS
Development of Required Q1-12 Rate Increase

Experience Period: Incurred 1/2010 - 12/2010 Paid Through 3/2011

Confidential & Privileged - The information contained herein is confidential & privileged and constitutes "trade secrets" as defined under NYS Freedom of Information Law ("FOIL") and consequently should be exempted from disclosure requirements under NYS FOIL.

Rate Filing Line Reference			POS	
	Member Months			
14.3	(a)	Member Months	513,982	
	(b) = (a) / 12	Average Members	42,832	
			Dollars	**PMPM**
	Experience Period Claims			
	(c)	Total Medical/Rx Claims	$ 318,355,047	$ 619.39
	(d)	Regulation 146	$ 2,360,600	$ 4.59
	(e)	GME	$ 4,154,474	$ 8.08
14.7	(f) = sum(c):(e)	Total Incurred Claims	$ 324,870,120	$ 632.07
	Experience Period Premiums			
14.9	(g)	Earned Premiums	$ 387,593,677	$ 754.10
	(h)	Timothy's Law $ Received	$ -	$ -
	(i) = (g) + (h)	Total Premium	$ 387,593,677	$ 754.10
	Experience Period Loss Ratios			
14.14	(j) = (f) / (i)	Experience Period Loss Ratio	83.8%	83.8%
	(k) = (f) / (g)	Experience Period Loss Ratio Net of TL	83.8%	83.8%
	Claim Projection			
	(l) = (f) - (d)	Incurred Claims Net of Reg 146	$ 322,509,520	$ 627.47
16.1	(m)	Annualized Trend *	15.2%	15.2%
	(n)	Months of Trend	24	24
	(o) = [1+(m)]^[(n)/12]	Trend Factor	1.326	1.326
	(p)	Impact of Sweeps Benefit Changes	0.946	0.946
	(q)	Impact of Migrating Business	1.000	1.000
	(r) = (l) * (o) * (p)* (q)	Projected Claims Net of Reg 146	$ 404,717,154	$ 787.42
	(s)	Projected Reg 146 for Rating Period	$ 3,685,066	$ 7.17
	(t) = (r) + (s)	Projected Claims Including Reg 146	$ 408,402,220	$ 794.58
	Premium & Loss Ratio Projection			
14.10	(u)	Standardized Premiums **	$ 443,401,044	$ 862.68
	(v) = (t) / (u)	Projected Loss Ratio **	92.1%	92.1%
	(w)	Target Loss Ratio	82.0%	82.0%

Oxford Health Insurance, Inc.
New York Small Group POS
Development of Required Q1-12 Rate Increase

Experience Period: Incurred 1/2010 - 12/2010 Paid Through 3/2011

Confidential & Privileged - The information contained herein is confidential & privileged and constitutes "trade secrets" as defined under NYS Freedom of Information Law ("FOIL") and consequently should be exempted from disclosure requirements under NYS FOIL.

Rate Filing Line Reference			POS	
	(x) = (v)/(w)-1	Required Q1-12 / Q4-11 Rate Change	12.3%	12.3%
	(y)	Resulting Q1-12 / Q1-11 Rate Change	20.2%	20.2%
Quarterly				
Q1-12	(z)	Proposed Q1-12 / Q4-11 Rate Change	12.3%	12.3%
	(aa)	Proposed Change Due to Reg 146 Overage	-2.4%	-2.4%
	(ab)	Final Proposed Q1-12 / Q4-11 Rate Change	9.6%	9.6%
Q2-12	(ac)	Proposed Q2-12 / Q1-12 Rate Change	3.5%	3.5%
	(ad)	Proposed Change Due to Reg 146 Overage	0.0%	0.0%
	(ae)	Final Proposed Q2-12 / Q1-12 Rate Change	3.5%	3.5%
Q3-12	(af)	Proposed Q3-12 / Q2-12 Rate Change	3.5%	3.5%
	(ag)	Proposed Change Due to Reg 146 Overage	2.4%	2.4%
	(ah)	Final Proposed Q3-12 / Q2-12 Rate Change	6.0%	6.0%
Q4-12	(ai)	Proposed Q4-12 / Q3-12 Rate Change	3.5%	3.5%
	(aj)	Proposed Change Due to Reg 146 Overage	0.0%	0.0%
	(ak)	Final Proposed Q4-12 / Q3-12 Rate Change	3.5%	3.5%
Annual				
Q1-12	(al)	Resulting Q1-12 / Q1-11 Rate Change	17.3%	17.3%
Q2-12	(am)	Resulting Q2-12 / Q2-11 Rate Change	16.8%	16.8%
Q3-12	(an)	Resulting Q3-12 / Q3-11 Rate Change	23.8%	23.8%
Q4-12	(ao)	Resulting Q4-12 / Q4-11 Rate Change	24.5%	24.5%

* Includes 1.3% for leveraging

** At Q4-11 rate level & developed using earned premiums excluding Timothy's Law receivables

Oxford Health Plans (NY), Inc.
New York Small Group POS

Standardized Premium Calculation

Effective Month Year	Effective Quarter Year	Time Period for Premium Data in column (A)	Earned Premium 1/2009 - 12/2009	Filed Rate Increase to 4Q-11 Level *	1/2009 - 12/2009 Standardized Premium
			A	B	C = A x (1+B)
February 2008	1Q2008	1/2009	$ 3,858,022	41.1%	$ 5,443,521
March 2008	1Q2008	1/2009 - 2/2009	$ 8,300,220	41.1%	$ 11,711,291
April 2008	2Q2008	1/2009 - 3/2009	$ 12,736,069	35.1%	$ 17,212,681
May 2008	2Q2008	1/2009 - 4/2009	$ 13,453,883	35.1%	$ 18,182,800
June 2008	2Q2008	1/2009 - 5/2009	$ 17,672,792	35.1%	$ 23,884,616
July 2008	3Q2008	1/2009 - 6/2009	$ 20,084,985	33.8%	$ 26,875,895
August 2008	3Q2008	1/2009 - 7/2009	$ 20,355,571	33.8%	$ 27,237,969
September 2008	3Q2008	1/2009 - 8/2009	$ 24,194,901	33.8%	$ 32,375,410
October 2008	4Q2008	1/2009 - 9/2009	$ 26,648,258	31.2%	$ 34,958,958
November 2008	4Q2008	1/2009 - 10/2009	$ 24,505,459	31.2%	$ 32,147,891
December 2008	4Q2008	1/2009 - 11/2009	$ 31,165,630	31.2%	$ 40,885,145
January 2009	1Q2009	1/2009 - 12/2009	$ 70,273,946	30.4%	$ 91,640,062
February 2009	1Q2009	2/2009 - 12/2009	$ 36,502,566	30.4%	$ 47,600,820
March 2009	1Q2009	3/2009 - 12/2009	$ 32,796,301	30.4%	$ 42,767,701
April 2009	2Q2009	4/2009 - 12/2009	$ 35,046,024	28.1%	$ 44,893,478
May 2009	2Q2009	5/2009 - 12/2009	$ 25,381,693	28.1%	$ 32,513,602
June 2009	2Q2009	6/2009 - 12/2009	$ 21,430,879	28.1%	$ 27,452,663
July 2009	3Q2009	7/2009 - 12/2009	$ 17,461,669	22.1%	$ 21,312,345
August 2009	3Q2009	8/2009 - 12/2009	$ 12,451,902	22.1%	$ 15,197,817
September 2009	3Q2009	9/2009 - 12/2009	$ 10,478,815	22.1%	$ 12,789,620
October 2009	4Q2009	10/2009 - 12/2009	$ 7,719,298	18.5%	$ 9,147,156
November 2009	4Q2009	11/2009 - 12/2009	$ 4,229,759	18.5%	$ 5,012,148
December 2009	4Q2009	12/2009	$ 2,524,076	18.5%	$ 2,990,961
1/1/2009 - 12/31/2009 Total			$ 479,272,718		$ 624,234,551
Ratio to Convert Earned Premium to Standardized Premium					**1.30**

Oxford Health Plans (NY), Inc.
New York Small Group POS

Standardized Premium Calculation

Effective Month Year	Effective Quarter Year	Time Period for Premium Data in column (A)	Earned Premium 1/2010 - 12/2010 A	Filed Rate Increase to 4Q-11 Level * B	1/2010 - 12/2010 Standardized Premium C = A x (1+B)
February 2009	1Q2009	1/2010	$ 3,039,922	30.4%	$ 3,964,181
March 2009	1Q2009	1/2010 - 2/2010	$ 5,720,096	30.4%	$ 7,459,236
April 2009	2Q2009	1/2010 - 3/2010	$ 10,557,118	28.1%	$ 13,523,524
May 2009	2Q2009	1/2010 - 4/2010	$ 11,702,269	28.1%	$ 14,990,447
June 2009	2Q2009	1/2010 - 5/2010	$ 13,936,287	28.1%	$ 17,852,194
July 2009	3Q2009	1/2010 - 6/2010	$ 16,032,582	22.1%	$ 19,568,115
August 2009	3Q2009	1/2010 - 7/2010	$ 16,219,084	22.1%	$ 19,795,744
September 2009	3Q2009	1/2010 - 8/2010	$ 19,461,334	22.1%	$ 23,752,980
October 2009	4Q2009	1/2010 - 9/2010	$ 20,881,865	18.5%	$ 24,744,436
November 2009	4Q2009	1/2010 - 10/2010	$ 18,992,097	18.5%	$ 22,505,114
December 2009	4Q2009	1/2010 - 11/2010	$ 25,353,540	18.5%	$ 30,043,248
January 2010	1Q2010	1/2010 - 12/2010	$ 58,423,855	11.9%	$ 65,373,619
February 2010	1Q2010	2/2010 - 12/2010	$ 26,829,292	11.9%	$ 30,020,749
March 2010	1Q2010	3/2010 - 12/2010	$ 24,693,011	11.9%	$ 27,630,349
April 2010	2Q2010	4/2010 - 12/2010	$ 25,713,557	7.3%	$ 27,586,091
May 2010	2Q2010	5/2010 - 12/2010	$ 20,024,968	7.3%	$ 21,483,243
June 2010	2Q2010	6/2010 - 12/2010	$ 18,043,759	7.3%	$ 19,357,756
July 2010	3Q2010	7/2010 - 12/2010	$ 16,635,642	4.5%	$ 17,390,530
August 2010	3Q2010	8/2010 - 12/2010	$ 12,335,248	4.5%	$ 12,894,994
September 2010	3Q2010	9/2010 - 12/2010	$ 10,351,094	4.5%	$ 10,820,803
October 2010	4Q2010	10/2010 - 12/2010	$ 6,385,018	0.0%	$ 6,383,319
November 2010	4Q2010	11/2010 - 12/2010	$ 3,793,007	0.0%	$ 3,791,997
December 2010	4Q2010	12/2010	$ 2,469,032	0.0%	$ 2,468,375
1/1/2010 - 12/31/2010 Total			$ 387,593,677		$ 443,401,044
Ratio to Convert Earned Premium to Standardized Premium					**1.14**

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
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Pharmacy Riders

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OXFORD HEALTH PLANS (NY), INC.

OXFORD HEALTH INSURANCE, INC.

Small Group POS Plan Rates

RATE CALCULATION METHODOLOGY

Calculation of Single rate:

a. In-Network Component:

Base Rate	_____
Primary Care/Specialist Office Visit Copay Adjustment Factor	x _____
Hospital Copay Per Confinement Factor	x _____
In-Network Area Factor	x _____
In-Network Quarterly Trend Factor	x _____
Network Adjustment Factor	x _____
Access Adjustment Factor (Gate / Non-Gate)	x _____
	= _____

b. Out-of-Network Component:

Base Rate	_____
Out-of-Network Ded/Coins/OOP Max Adj Factor	x _____
Out-of-Network UCR Adjustment Factor	x _____
Out-of-Network Area Factor	x _____
Out-of-Network Quarterly Trend Factor	x _____
Network Adjustment Factor	x _____
Access Adjustment Factor (Gate / Non-Gate)	x _____
	= _____

c. Standard Rider Component

	Base Rates	Quarterly Trend Factor	
Standard Rider 1	= _____	x _____	= _____
Standard Rider 2	= _____	x _____	= _____
			= _____

d. Optional Coverage Component

	Base Rates	Quarterly Trend Factor	
Rider 1	= _____	x _____	= _____
Rider 2	= _____	x _____	= _____
			= _____

e. Total Medical Single Rate: (sum of step a through d) = _____

f. Tier Relativities

CONTRACT	FACTOR		Dependant Age to 26 adj.	Dependant Age to 29 adj.
SINGLE	1.00			
P/C+	1.90	x	1.010	1.043
H/W	2.00			
FAMILY	3.10	x	1.0077	1.027

OXFORD HEALTH PLANS (NY), INC.

OXFORD HEALTH INSURANCE, INC.

Small Group POS Plan Rates

Rate Adjustments

Base Effective date **1Q09**

IN - NETWORK BASE RATE - Medical	**Single Rate**
$20 OV, $0 Hospital copay Gatekeeper Freedom	**$474.98**

OUT OF NETWORK BASE RATE - Medical	**Single Rate**
$1000 Deductible 70% co-insurance to $5K, Standard UCR, Gatekeeper Freedom	**$83.82**

Medical Plan Design Adjustments - In-Network

1. OV Copay Adjustments
PRIMARY CARE/SPECIALIST OFFICE VISIT COPAY

COMBINATIONS	FACTOR
$5	1.09
$10	1.06
$15	1.03
$20	1.00
$25	0.97

2.Hospital Copay Adjustment

Copay	Factor
$0 INP	1.000
$100 INP	0.997
$250 INP	0.983
$500 INP	0.959

Medical Plan Design Adjustments - Out of Network

1. Deductible and Co-Insurance Adjustments:

OUT-OF-NETWORK COINSURANCE - 80% OHI / 20% MEMBER [1]

Maximum Covered Benefits to which Member Out-of-Network Coinsurance Applies*	OUT-OF-NETWORK DEDUCTIBLE $200	$250	$300	$500	$750	$1,000
$5,000	1.75	1.70	1.65	1.48	1.31	1.16
$10,000	1.53	1.48	1.44	1.29	1.14	

OUT-OF-NETWORK COINSURANCE - 70% OHI / 30% MEMBER [1]

Maximum Covered Benefits to which Member Out-of-Network Coinsurance Applies*	OUT-OF-NETWORK DEDUCTIBLE $200	$250	$300	$500	$750	$1,000	$2,000
$5,000	1.50	1.46	1.42	1.28	1.13	1.00	0.68
$10,000	1.28	1.25	1.21	1.09	0.96		
$25,000					0.66		

2. UCR Adjustment - applied to OON portion of the rate

	Liberty	**Freedom**
140% of Medicare MNRP	89%	66%
Standard UCR	NA	NA
High UCR	NA	NA
Very High UCR	NA	NA

Medical Plan Design Adjustments - Applied to the Total Rate

1. Access

Gated	1.000
Non-Gated	1.085

2. Network

Freedom	1.000
Liberty	0.890

Area Factors

Putnam/Orange/Dutchess/Sullivan/Ulster	0.89
All other Counties	1.00

Dependent Age Cut-off Adjustment

	1.000	
Rider - to Age:	**26 (default)**	**29 (optional)**
Parent/Child(ren)	1.0102	1.043
Family	1.0077	1.027

Demographics

Four-Tier A	**Factor**
Single	1.000
Parent/Child(ren)	1.900
Couple	2.000
Family	3.100

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates

Example of Rate Calculation

Medical Calculation

Effective Date: **1Q12**

a. In-Network Component:

		Rate	Plan
Base Rate		474.98	
Primary Care/Specialist Office Visit Copay Adjustment Factor	x	1.03	- $15 OV
Hospital Copay Per Confinement Factor (Combined factor for IP and OP Copays)	x	1.000	- $100
In-Network Area Factor	x	1.00	
In-Network Quarterly Trend Factor	x	1.35	
Network Adjustment Factor	x	0.89	Liberty
Access Adjustment Factor (Gate / Non-Gate)	x	1.085	Non Gate
100% Preventive Adjustment	x	1.003	
	=	637.48	

b. Out-of-Network Component:

Base Rate		83.82	
Out-of-Network Ded/Coins/OOP Max Adj Factor	x	1.28	$500 ded/ 70% Coin/ $5K OOPM
Out-of-Network UCR Adjustment Factor	x	0.89	140% of Medicare
Out-of-Network Area Factor	x	1.00	
Out-of-Network Quarterly Trend Factor	x	1.35	
Network Adjustment Factor	x	0.89	Liberty
Access Adjustment Factor (Gate / Non-Gate)	x	1.085	Non Gate
100% Preventive Adjustment	x	1.003	
	=	124.70	

c. Standard Rider Component

		Base Rates		Quarterly Trend Factor		
Standard Rider 1	=	0.00	x	1.35	=	0.00
Standard Rider 2	=	0.00	x	1.35	=	0.00
					=	0.00

d. Optional Coverage Component

		Base Rates		Quarterly Trend Factor		
Optional Rider 1	=	0.00	x	1.35	=	0.00
Optional Rider 2	=	0.00	x	1.35	=	0.00
					=	0.00

e. Total Medical Single Rate: (sum of step a through d) = 762.18

Rx Calculation

Pharmacy Rate = 0.00

Total Single Rate = 762.18

			Dependant Age to 26 adj.	
Total Parent / Child(ren)	1448.15	x	1.0102	1462.92
Total Husband / Wife	1524.37			
Total Family	2362.77	x	1.0077	2380.96

Oxford Health Plans, Inc.
Oxford Health Insurance, Inc.
New York Small Group POS
Base Rate Adjustment Table

BASE RATE ADJUSTMENT TABLE

Adjustment Reason	Adjustment Effective Date	Base Medical	Base Non-Rx Riders	Base Rx Riders
100% Preventive Coverage	Jan-11	1.0030	1.0000	1.0000
Cumulative Adjustment January 1, 2011 to Date		**1.0030**	**1.0000**	**1.0000**

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates

Effective Date Adjustments

Date	Medical	Pharmacy
1/1/2009 through 3/1/2009	1.000	1.000
4/1/2009 through 6/1/2009	1.015	1.030
7/1/2009 through 9/1/2009	1.073	1.050
10/1/2009 through 12/1/2009	1.109	1.082
1/1/2010 through 3/1/2010	1.176	1.142
4/1/2010 through 6/1/2010	1.223	1.182
7/1/2010 through 9/1/2010	1.252	1.223
10/1/2010 through 12/1/2010	1.313	1.266
1/1/2011 through 3/1/2011	1.294	1.256
4/1/2011 through 6/1/2011	1.345	1.300
7/1/2011 through 9/1/2011	1.345	1.300
10/1/2011 through 12/1/2011	1.386	1.339
1/1/2012 through 3/1/2012	1.519	1.468
4/1/2012 through 6/1/2012	1.572	1.519
7/1/2012 through 9/1/2012	1.666	1.610
10/1/2012 through 12/1/2012	1.725	1.667

Oxford Health Plans, Inc.
Oxford Health Insurance Inc.
New York Small Group POS

	Effective 1st Quarter 2012	Effective 2nd Quarter 2012	Effective 3rd Quarter 2012	Effective 4th Quarter 2012
Combined Medical/Rx Annual Increases				
Minimum rate change	17.3%	16.8%	23.8%	24.5%
Maximum rate change	18.0%	17.4%	24.5%	24.5%
Member weighted average rate change	17.4%	17.0%	24.0%	24.5%

Oxford Health Plans Inc.
Oxford Health Insurance Inc.
New York Small Group POS

Rate Manual - Forms

Form # OHPNY SB POS S 307

Form # OHINY SB POS S 307

$20 OV, $1,000 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	January to March 2012				January to March 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$688.05	$807.80	$119.75	17.4%	$746.53	$876.46	$129.93	17.4%
Parent/Child(ren)	$1,313.83	$1,550.48	$236.64	18.0%	$1,425.51	$1,682.27	$256.76	18.0%
Couple	$1,376.10	$1,615.60	$239.50	17.4%	$1,493.07	$1,752.93	$259.86	17.4%
Family	$2,139.35	$2,523.46	$384.11	18.0%	$2,321.20	$2,737.96	$416.76	18.0%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$688.05	$807.80	$119.75	17.4%	$746.53	$876.46	$129.93	17.4%
Parent/Child(ren)	$1,313.83	$1,550.48	$236.64	18.0%	$1,425.51	$1,682.27	$256.76	18.0%
Couple	$1,376.10	$1,615.60	$239.50	17.4%	$1,493.07	$1,752.93	$259.86	17.4%
Family	$2,139.35	$2,523.46	$384.11	18.0%	$2,321.20	$2,737.96	$416.76	18.0%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$688.05	$807.80	$119.75	17.4%	$746.53	$876.46	$129.93	17.4%
Parent/Child(ren)	$1,313.83	$1,550.48	$236.64	18.0%	$1,425.51	$1,682.27	$256.76	18.0%
Couple	$1,376.10	$1,615.60	$239.50	17.4%	$1,493.07	$1,752.93	$259.86	17.4%
Family	$2,139.35	$2,523.46	$384.11	18.0%	$2,321.20	$2,737.96	$416.76	18.0%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$688.05	$807.80	$119.75	17.4%	$746.53	$876.46	$129.93	17.4%
Parent/Child(ren)	$1,313.83	$1,550.48	$236.64	18.0%	$1,425.51	$1,682.27	$256.76	18.0%
Couple	$1,376.10	$1,615.60	$239.50	17.4%	$1,493.07	$1,752.93	$259.86	17.4%
Family	$2,139.35	$2,523.46	$384.11	18.0%	$2,321.20	$2,737.96	$416.76	18.0%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$688.05	$807.80	$119.75	17.4%	$746.53	$876.46	$129.93	17.4%
Parent/Child(ren)	$1,313.83	$1,550.48	$236.64	18.0%	$1,425.51	$1,682.27	$256.76	18.0%
Couple	$1,376.10	$1,615.60	$239.50	17.4%	$1,493.07	$1,752.93	$259.86	17.4%
Family	$2,139.35	$2,523.46	$384.11	18.0%	$2,321.20	$2,737.96	$416.76	18.0%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$688.05	$807.80	$119.75	17.4%	$746.53	$876.46	$129.93	17.4%
Parent/Child(ren)	$1,313.83	$1,550.48	$236.64	18.0%	$1,425.51	$1,682.27	$256.76	18.0%
Couple	$1,376.10	$1,615.60	$239.50	17.4%	$1,493.07	$1,752.93	$259.86	17.4%
Family	$2,139.35	$2,523.46	$384.11	18.0%	$2,321.20	$2,737.96	$416.76	18.0%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$688.05	$807.80	$119.75	17.4%	$746.53	$876.46	$129.93	17.4%
Parent/Child(ren)	$1,313.83	$1,550.48	$236.64	18.0%	$1,425.51	$1,682.27	$256.76	18.0%
Couple	$1,376.10	$1,615.60	$239.50	17.4%	$1,493.07	$1,752.93	$259.86	17.4%
Family	$2,139.35	$2,523.46	$384.11	18.0%	$2,321.20	$2,737.96	$416.76	18.0%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$688.05	$807.80	$119.75	17.4%	$746.53	$876.46	$129.93	17.4%
Parent/Child(ren)	$1,313.83	$1,550.48	$236.64	18.0%	$1,425.51	$1,682.27	$256.76	18.0%
Couple	$1,376.10	$1,615.60	$239.50	17.4%	$1,493.07	$1,752.93	$259.86	17.4%
Family	$2,139.35	$2,523.46	$384.11	18.0%	$2,321.20	$2,737.96	$416.76	18.0%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$612.36	$718.94	$106.58	17.4%	$664.42	$780.05	$115.64	17.4%
Parent/Child(ren)	$1,169.31	$1,379.92	$210.61	18.0%	$1,268.70	$1,497.22	$228.51	18.0%
Couple	$1,224.73	$1,437.88	$213.16	17.4%	$1,328.83	$1,560.10	$231.27	17.4%
Family	$1,904.02	$2,245.88	$341.86	18.0%	$2,065.87	$2,436.78	$370.91	18.0%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$612.36	$718.94	$106.58	17.4%	$664.42	$780.05	$115.64	17.4%
Parent/Child(ren)	$1,169.31	$1,379.92	$210.61	18.0%	$1,268.70	$1,497.22	$228.51	18.0%
Couple	$1,224.73	$1,437.88	$213.16	17.4%	$1,328.83	$1,560.10	$231.27	17.4%
Family	$1,904.02	$2,245.88	$341.86	18.0%	$2,065.87	$2,436.78	$370.91	18.0%

$20 OV, $1,000 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	January to March 2012				January to March 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$634.83	$745.31	$110.48	17.4%	$688.79	$808.66	$119.88	17.4%
Parent/Child(ren)	$1,212.20	$1,430.54	$218.33	18.0%	$1,315.24	$1,552.13	$236.89	18.0%
Couple	$1,269.66	$1,490.63	$220.97	17.4%	$1,377.58	$1,617.33	$239.75	17.4%
Family	$1,973.87	$2,328.26	$354.39	18.0%	$2,141.65	$2,526.16	$384.51	18.0%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$634.83	$745.31	$110.48	17.4%	$688.79	$808.66	$119.88	17.4%
Parent/Child(ren)	$1,212.20	$1,430.54	$218.33	18.0%	$1,315.24	$1,552.13	$236.89	18.0%
Couple	$1,269.66	$1,490.63	$220.97	17.4%	$1,377.58	$1,617.33	$239.75	17.4%
Family	$1,973.87	$2,328.26	$354.39	18.0%	$2,141.65	$2,526.16	$384.51	18.0%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$634.83	$745.31	$110.48	17.4%	$688.79	$808.66	$119.88	17.4%
Parent/Child(ren)	$1,212.20	$1,430.54	$218.33	18.0%	$1,315.24	$1,552.13	$236.89	18.0%
Couple	$1,269.66	$1,490.63	$220.97	17.4%	$1,377.58	$1,617.33	$239.75	17.4%
Family	$1,973.87	$2,328.26	$354.39	18.0%	$2,141.65	$2,526.16	$384.51	18.0%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$634.83	$745.31	$110.48	17.4%	$688.79	$808.66	$119.88	17.4%
Parent/Child(ren)	$1,212.20	$1,430.54	$218.33	18.0%	$1,315.24	$1,552.13	$236.89	18.0%
Couple	$1,269.66	$1,490.63	$220.97	17.4%	$1,377.58	$1,617.33	$239.75	17.4%
Family	$1,973.87	$2,328.26	$354.39	18.0%	$2,141.65	$2,526.16	$384.51	18.0%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$634.83	$745.31	$110.48	17.4%	$688.79	$808.66	$119.88	17.4%
Parent/Child(ren)	$1,212.20	$1,430.54	$218.33	18.0%	$1,315.24	$1,552.13	$236.89	18.0%
Couple	$1,269.66	$1,490.63	$220.97	17.4%	$1,377.58	$1,617.33	$239.75	17.4%
Family	$1,973.87	$2,328.26	$354.39	18.0%	$2,141.65	$2,526.16	$384.51	18.0%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$634.83	$745.31	$110.48	17.4%	$688.79	$808.66	$119.88	17.4%
Parent/Child(ren)	$1,212.20	$1,430.54	$218.33	18.0%	$1,315.24	$1,552.13	$236.89	18.0%
Couple	$1,269.66	$1,490.63	$220.97	17.4%	$1,377.58	$1,617.33	$239.75	17.4%
Family	$1,973.87	$2,328.26	$354.39	18.0%	$2,141.65	$2,526.16	$384.51	18.0%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$634.83	$745.31	$110.48	17.4%	$688.79	$808.66	$119.88	17.4%
Parent/Child(ren)	$1,212.20	$1,430.54	$218.33	18.0%	$1,315.24	$1,552.13	$236.89	18.0%
Couple	$1,269.66	$1,490.63	$220.97	17.4%	$1,377.58	$1,617.33	$239.75	17.4%
Family	$1,973.87	$2,328.26	$354.39	18.0%	$2,141.65	$2,526.16	$384.51	18.0%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$634.83	$745.31	$110.48	17.4%	$688.79	$808.66	$119.88	17.4%
Parent/Child(ren)	$1,212.20	$1,430.54	$218.33	18.0%	$1,315.24	$1,552.13	$236.89	18.0%
Couple	$1,269.66	$1,490.63	$220.97	17.4%	$1,377.58	$1,617.33	$239.75	17.4%
Family	$1,973.87	$2,328.26	$354.39	18.0%	$2,141.65	$2,526.16	$384.51	18.0%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$565.00	$663.33	$98.33	17.4%	$613.02	$719.71	$106.69	17.4%
Parent/Child(ren)	$1,078.86	$1,273.18	$194.32	18.0%	$1,170.57	$1,381.40	$210.83	18.0%
Couple	$1,129.99	$1,326.66	$196.66	17.4%	$1,226.04	$1,439.42	$213.38	17.4%
Family	$1,756.75	$2,072.15	$315.41	18.0%	$1,906.07	$2,248.28	$342.22	18.0%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$565.00	$663.33	$98.33	17.4%	$613.02	$719.71	$106.69	17.4%
Parent/Child(ren)	$1,078.86	$1,273.18	$194.32	18.0%	$1,170.57	$1,381.40	$210.83	18.0%
Couple	$1,129.99	$1,326.66	$196.66	17.4%	$1,226.04	$1,439.42	$213.38	17.4%
Family	$1,756.75	$2,072.15	$315.41	18.0%	$1,906.07	$2,248.28	$342.22	18.0%

$20 OV, $1,000 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	April to June 2012				April to June 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$715.58	$836.07	$120.49	16.8%	$776.40	$907.14	$130.73	16.8%
Parent/Child(ren)	$1,366.40	$1,604.74	$238.34	17.4%	$1,482.54	$1,741.14	$258.59	17.4%
Couple	$1,431.16	$1,672.14	$240.98	16.8%	$1,552.81	$1,814.27	$261.46	16.8%
Family	$2,224.95	$2,611.77	$386.82	17.4%	$2,414.07	$2,833.77	$419.70	17.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$715.58	$836.07	$120.49	16.8%	$776.40	$907.14	$130.73	16.8%
Parent/Child(ren)	$1,366.40	$1,604.74	$238.34	17.4%	$1,482.54	$1,741.14	$258.59	17.4%
Couple	$1,431.16	$1,672.14	$240.98	16.8%	$1,552.81	$1,814.27	$261.46	16.8%
Family	$2,224.95	$2,611.77	$386.82	17.4%	$2,414.07	$2,833.77	$419.70	17.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$715.58	$836.07	$120.49	16.8%	$776.40	$907.14	$130.73	16.8%
Parent/Child(ren)	$1,366.40	$1,604.74	$238.34	17.4%	$1,482.54	$1,741.14	$258.59	17.4%
Couple	$1,431.16	$1,672.14	$240.98	16.8%	$1,552.81	$1,814.27	$261.46	16.8%
Family	$2,224.95	$2,611.77	$386.82	17.4%	$2,414.07	$2,833.77	$419.70	17.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$715.58	$836.07	$120.49	16.8%	$776.40	$907.14	$130.73	16.8%
Parent/Child(ren)	$1,366.40	$1,604.74	$238.34	17.4%	$1,482.54	$1,741.14	$258.59	17.4%
Couple	$1,431.16	$1,672.14	$240.98	16.8%	$1,552.81	$1,814.27	$261.46	16.8%
Family	$2,224.95	$2,611.77	$386.82	17.4%	$2,414.07	$2,833.77	$419.70	17.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$715.58	$836.07	$120.49	16.8%	$776.40	$907.14	$130.73	16.8%
Parent/Child(ren)	$1,366.40	$1,604.74	$238.34	17.4%	$1,482.54	$1,741.14	$258.59	17.4%
Couple	$1,431.16	$1,672.14	$240.98	16.8%	$1,552.81	$1,814.27	$261.46	16.8%
Family	$2,224.95	$2,611.77	$386.82	17.4%	$2,414.07	$2,833.77	$419.70	17.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$715.58	$836.07	$120.49	16.8%	$776.40	$907.14	$130.73	16.8%
Parent/Child(ren)	$1,366.40	$1,604.74	$238.34	17.4%	$1,482.54	$1,741.14	$258.59	17.4%
Couple	$1,431.16	$1,672.14	$240.98	16.8%	$1,552.81	$1,814.27	$261.46	16.8%
Family	$2,224.95	$2,611.77	$386.82	17.4%	$2,414.07	$2,833.77	$419.70	17.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$715.58	$836.07	$120.49	16.8%	$776.40	$907.14	$130.73	16.8%
Parent/Child(ren)	$1,366.40	$1,604.74	$238.34	17.4%	$1,482.54	$1,741.14	$258.59	17.4%
Couple	$1,431.16	$1,672.14	$240.98	16.8%	$1,552.81	$1,814.27	$261.46	16.8%
Family	$2,224.95	$2,611.77	$386.82	17.4%	$2,414.07	$2,833.77	$419.70	17.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$715.58	$836.07	$120.49	16.8%	$776.40	$907.14	$130.73	16.8%
Parent/Child(ren)	$1,366.40	$1,604.74	$238.34	17.4%	$1,482.54	$1,741.14	$258.59	17.4%
Couple	$1,431.16	$1,672.14	$240.98	16.8%	$1,552.81	$1,814.27	$261.46	16.8%
Family	$2,224.95	$2,611.77	$386.82	17.4%	$2,414.07	$2,833.77	$419.70	17.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$636.87	$744.10	$107.24	16.8%	$691.00	$807.35	$116.35	16.8%
Parent/Child(ren)	$1,216.10	$1,428.22	$212.12	17.4%	$1,319.46	$1,549.61	$230.15	17.4%
Couple	$1,273.73	$1,488.20	$214.47	16.8%	$1,382.00	$1,614.70	$232.70	16.8%
Family	$1,980.21	$2,324.48	$344.27	17.4%	$2,148.53	$2,522.06	$373.53	17.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$636.87	$744.10	$107.24	16.8%	$691.00	$807.35	$116.35	16.8%
Parent/Child(ren)	$1,216.10	$1,428.22	$212.12	17.4%	$1,319.46	$1,549.61	$230.15	17.4%
Couple	$1,273.73	$1,488.20	$214.47	16.8%	$1,382.00	$1,614.70	$232.70	16.8%
Family	$1,980.21	$2,324.48	$344.27	17.4%	$2,148.53	$2,522.06	$373.53	17.4%

$20 OV, $1,000 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	April to June 2012				April to June 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$660.22	$771.40	$111.18	16.8%	$716.34	$836.97	$120.63	16.8%
Parent/Child(ren)	$1,260.69	$1,480.61	$219.92	17.4%	$1,367.85	$1,606.46	$238.61	17.4%
Couple	$1,320.44	$1,542.80	$222.36	16.8%	$1,432.68	$1,673.93	$241.26	16.8%
Family	$2,052.82	$2,409.75	$356.93	17.4%	$2,227.31	$2,614.58	$387.27	17.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$660.22	$771.40	$111.18	16.8%	$716.34	$836.97	$120.63	16.8%
Parent/Child(ren)	$1,260.69	$1,480.61	$219.92	17.4%	$1,367.85	$1,606.46	$238.61	17.4%
Couple	$1,320.44	$1,542.80	$222.36	16.8%	$1,432.68	$1,673.93	$241.26	16.8%
Family	$2,052.82	$2,409.75	$356.93	17.4%	$2,227.31	$2,614.58	$387.27	17.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$660.22	$771.40	$111.18	16.8%	$716.34	$836.97	$120.63	16.8%
Parent/Child(ren)	$1,260.69	$1,480.61	$219.92	17.4%	$1,367.85	$1,606.46	$238.61	17.4%
Couple	$1,320.44	$1,542.80	$222.36	16.8%	$1,432.68	$1,673.93	$241.26	16.8%
Family	$2,052.82	$2,409.75	$356.93	17.4%	$2,227.31	$2,614.58	$387.27	17.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$660.22	$771.40	$111.18	16.8%	$716.34	$836.97	$120.63	16.8%
Parent/Child(ren)	$1,260.69	$1,480.61	$219.92	17.4%	$1,367.85	$1,606.46	$238.61	17.4%
Couple	$1,320.44	$1,542.80	$222.36	16.8%	$1,432.68	$1,673.93	$241.26	16.8%
Family	$2,052.82	$2,409.75	$356.93	17.4%	$2,227.31	$2,614.58	$387.27	17.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$660.22	$771.40	$111.18	16.8%	$716.34	$836.97	$120.63	16.8%
Parent/Child(ren)	$1,260.69	$1,480.61	$219.92	17.4%	$1,367.85	$1,606.46	$238.61	17.4%
Couple	$1,320.44	$1,542.80	$222.36	16.8%	$1,432.68	$1,673.93	$241.26	16.8%
Family	$2,052.82	$2,409.75	$356.93	17.4%	$2,227.31	$2,614.58	$387.27	17.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$660.22	$771.40	$111.18	16.8%	$716.34	$836.97	$120.63	16.8%
Parent/Child(ren)	$1,260.69	$1,480.61	$219.92	17.4%	$1,367.85	$1,606.46	$238.61	17.4%
Couple	$1,320.44	$1,542.80	$222.36	16.8%	$1,432.68	$1,673.93	$241.26	16.8%
Family	$2,052.82	$2,409.75	$356.93	17.4%	$2,227.31	$2,614.58	$387.27	17.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$660.22	$771.40	$111.18	16.8%	$716.34	$836.97	$120.63	16.8%
Parent/Child(ren)	$1,260.69	$1,480.61	$219.92	17.4%	$1,367.85	$1,606.46	$238.61	17.4%
Couple	$1,320.44	$1,542.80	$222.36	16.8%	$1,432.68	$1,673.93	$241.26	16.8%
Family	$2,052.82	$2,409.75	$356.93	17.4%	$2,227.31	$2,614.58	$387.27	17.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$660.22	$771.40	$111.18	16.8%	$716.34	$836.97	$120.63	16.8%
Parent/Child(ren)	$1,260.69	$1,480.61	$219.92	17.4%	$1,367.85	$1,606.46	$238.61	17.4%
Couple	$1,320.44	$1,542.80	$222.36	16.8%	$1,432.68	$1,673.93	$241.26	16.8%
Family	$2,052.82	$2,409.75	$356.93	17.4%	$2,227.31	$2,614.58	$387.27	17.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$587.60	$686.54	$98.95	16.8%	$637.54	$744.90	$107.36	16.8%
Parent/Child(ren)	$1,122.01	$1,317.74	$195.73	17.4%	$1,217.39	$1,429.75	$212.36	17.4%
Couple	$1,175.19	$1,373.09	$197.90	16.8%	$1,275.08	$1,489.80	$214.72	16.8%
Family	$1,827.01	$2,144.68	$317.67	17.4%	$1,982.31	$2,326.97	$344.67	17.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$587.60	$686.54	$98.95	16.8%	$637.54	$744.90	$107.36	16.8%
Parent/Child(ren)	$1,122.01	$1,317.74	$195.73	17.4%	$1,217.39	$1,429.75	$212.36	17.4%
Couple	$1,175.19	$1,373.09	$197.90	16.8%	$1,275.08	$1,489.80	$214.72	16.8%
Family	$1,827.01	$2,144.68	$317.67	17.4%	$1,982.31	$2,326.97	$344.67	17.4%

$20 OV, $1,000 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	July to September 2012				July to September 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$715.58	$886.24	$170.66	23.8%	$776.40	$961.57	$185.17	23.8%
Parent/Child(ren)	$1,366.40	$1,701.03	$334.63	24.5%	$1,482.54	$1,845.62	$363.07	24.5%
Couple	$1,431.16	$1,772.48	$341.32	23.8%	$1,552.81	$1,923.14	$370.33	23.8%
Family	$2,224.95	$2,768.50	$543.55	24.4%	$2,414.07	$3,003.82	$589.75	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$715.58	$886.24	$170.66	23.8%	$776.40	$961.57	$185.17	23.8%
Parent/Child(ren)	$1,366.40	$1,701.03	$334.63	24.5%	$1,482.54	$1,845.62	$363.07	24.5%
Couple	$1,431.16	$1,772.48	$341.32	23.8%	$1,552.81	$1,923.14	$370.33	23.8%
Family	$2,224.95	$2,768.50	$543.55	24.4%	$2,414.07	$3,003.82	$589.75	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$715.58	$886.24	$170.66	23.8%	$776.40	$961.57	$185.17	23.8%
Parent/Child(ren)	$1,366.40	$1,701.03	$334.63	24.5%	$1,482.54	$1,845.62	$363.07	24.5%
Couple	$1,431.16	$1,772.48	$341.32	23.8%	$1,552.81	$1,923.14	$370.33	23.8%
Family	$2,224.95	$2,768.50	$543.55	24.4%	$2,414.07	$3,003.82	$589.75	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$715.58	$886.24	$170.66	23.8%	$776.40	$961.57	$185.17	23.8%
Parent/Child(ren)	$1,366.40	$1,701.03	$334.63	24.5%	$1,482.54	$1,845.62	$363.07	24.5%
Couple	$1,431.16	$1,772.48	$341.32	23.8%	$1,552.81	$1,923.14	$370.33	23.8%
Family	$2,224.95	$2,768.50	$543.55	24.4%	$2,414.07	$3,003.82	$589.75	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$715.58	$886.24	$170.66	23.8%	$776.40	$961.57	$185.17	23.8%
Parent/Child(ren)	$1,366.40	$1,701.03	$334.63	24.5%	$1,482.54	$1,845.62	$363.07	24.5%
Couple	$1,431.16	$1,772.48	$341.32	23.8%	$1,552.81	$1,923.14	$370.33	23.8%
Family	$2,224.95	$2,768.50	$543.55	24.4%	$2,414.07	$3,003.82	$589.75	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$715.58	$886.24	$170.66	23.8%	$776.40	$961.57	$185.17	23.8%
Parent/Child(ren)	$1,366.40	$1,701.03	$334.63	24.5%	$1,482.54	$1,845.62	$363.07	24.5%
Couple	$1,431.16	$1,772.48	$341.32	23.8%	$1,552.81	$1,923.14	$370.33	23.8%
Family	$2,224.95	$2,768.50	$543.55	24.4%	$2,414.07	$3,003.82	$589.75	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$715.58	$886.24	$170.66	23.8%	$776.40	$961.57	$185.17	23.8%
Parent/Child(ren)	$1,366.40	$1,701.03	$334.63	24.5%	$1,482.54	$1,845.62	$363.07	24.5%
Couple	$1,431.16	$1,772.48	$341.32	23.8%	$1,552.81	$1,923.14	$370.33	23.8%
Family	$2,224.95	$2,768.50	$543.55	24.4%	$2,414.07	$3,003.82	$589.75	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$715.58	$886.24	$170.66	23.8%	$776.40	$961.57	$185.17	23.8%
Parent/Child(ren)	$1,366.40	$1,701.03	$334.63	24.5%	$1,482.54	$1,845.62	$363.07	24.5%
Couple	$1,431.16	$1,772.48	$341.32	23.8%	$1,552.81	$1,923.14	$370.33	23.8%
Family	$2,224.95	$2,768.50	$543.55	24.4%	$2,414.07	$3,003.82	$589.75	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$636.87	$788.75	$151.89	23.8%	$691.00	$855.80	$164.80	23.8%
Parent/Child(ren)	$1,216.10	$1,513.92	$297.82	24.5%	$1,319.46	$1,642.60	$323.14	24.5%
Couple	$1,273.73	$1,577.51	$303.77	23.8%	$1,382.00	$1,711.60	$329.60	23.8%
Family	$1,980.21	$2,463.96	$483.76	24.4%	$2,148.53	$2,673.40	$524.87	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$636.87	$788.75	$151.89	23.8%	$691.00	$855.80	$164.80	23.8%
Parent/Child(ren)	$1,216.10	$1,513.92	$297.82	24.5%	$1,319.46	$1,642.60	$323.14	24.5%
Couple	$1,273.73	$1,577.51	$303.77	23.8%	$1,382.00	$1,711.60	$329.60	23.8%
Family	$1,980.21	$2,463.96	$483.76	24.4%	$2,148.53	$2,673.40	$524.87	24.4%

$20 OV, $1,000 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	July to September 2012				July to September 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$660.22	$817.68	$157.46	23.8%	$716.34	$887.18	$170.84	23.8%
Parent/Child(ren)	$1,260.69	$1,569.44	$308.75	24.5%	$1,367.85	$1,702.84	$334.99	24.5%
Couple	$1,320.44	$1,635.36	$314.92	23.8%	$1,432.68	$1,774.36	$341.69	23.8%
Family	$2,052.82	$2,554.32	$501.50	24.4%	$2,227.31	$2,771.44	$544.13	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$660.22	$817.68	$157.46	23.8%	$716.34	$887.18	$170.84	23.8%
Parent/Child(ren)	$1,260.69	$1,569.44	$308.75	24.5%	$1,367.85	$1,702.84	$334.99	24.5%
Couple	$1,320.44	$1,635.36	$314.92	23.8%	$1,432.68	$1,774.36	$341.69	23.8%
Family	$2,052.82	$2,554.32	$501.50	24.4%	$2,227.31	$2,771.44	$544.13	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$660.22	$817.68	$157.46	23.8%	$716.34	$887.18	$170.84	23.8%
Parent/Child(ren)	$1,260.69	$1,569.44	$308.75	24.5%	$1,367.85	$1,702.84	$334.99	24.5%
Couple	$1,320.44	$1,635.36	$314.92	23.8%	$1,432.68	$1,774.36	$341.69	23.8%
Family	$2,052.82	$2,554.32	$501.50	24.4%	$2,227.31	$2,771.44	$544.13	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$660.22	$817.68	$157.46	23.8%	$716.34	$887.18	$170.84	23.8%
Parent/Child(ren)	$1,260.69	$1,569.44	$308.75	24.5%	$1,367.85	$1,702.84	$334.99	24.5%
Couple	$1,320.44	$1,635.36	$314.92	23.8%	$1,432.68	$1,774.36	$341.69	23.8%
Family	$2,052.82	$2,554.32	$501.50	24.4%	$2,227.31	$2,771.44	$544.13	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$660.22	$817.68	$157.46	23.8%	$716.34	$887.18	$170.84	23.8%
Parent/Child(ren)	$1,260.69	$1,569.44	$308.75	24.5%	$1,367.85	$1,702.84	$334.99	24.5%
Couple	$1,320.44	$1,635.36	$314.92	23.8%	$1,432.68	$1,774.36	$341.69	23.8%
Family	$2,052.82	$2,554.32	$501.50	24.4%	$2,227.31	$2,771.44	$544.13	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$660.22	$817.68	$157.46	23.8%	$716.34	$887.18	$170.84	23.8%
Parent/Child(ren)	$1,260.69	$1,569.44	$308.75	24.5%	$1,367.85	$1,702.84	$334.99	24.5%
Couple	$1,320.44	$1,635.36	$314.92	23.8%	$1,432.68	$1,774.36	$341.69	23.8%
Family	$2,052.82	$2,554.32	$501.50	24.4%	$2,227.31	$2,771.44	$544.13	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$660.22	$817.68	$157.46	23.8%	$716.34	$887.18	$170.84	23.8%
Parent/Child(ren)	$1,260.69	$1,569.44	$308.75	24.5%	$1,367.85	$1,702.84	$334.99	24.5%
Couple	$1,320.44	$1,635.36	$314.92	23.8%	$1,432.68	$1,774.36	$341.69	23.8%
Family	$2,052.82	$2,554.32	$501.50	24.4%	$2,227.31	$2,771.44	$544.13	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$660.22	$817.68	$157.46	23.8%	$716.34	$887.18	$170.84	23.8%
Parent/Child(ren)	$1,260.69	$1,569.44	$308.75	24.5%	$1,367.85	$1,702.84	$334.99	24.5%
Couple	$1,320.44	$1,635.36	$314.92	23.8%	$1,432.68	$1,774.36	$341.69	23.8%
Family	$2,052.82	$2,554.32	$501.50	24.4%	$2,227.31	$2,771.44	$544.13	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$587.60	$727.73	$140.14	23.8%	$637.54	$789.59	$152.05	23.8%
Parent/Child(ren)	$1,122.01	$1,396.80	$274.78	24.5%	$1,217.39	$1,515.53	$298.14	24.5%
Couple	$1,175.19	$1,455.47	$280.28	23.8%	$1,275.08	$1,579.18	$304.10	23.8%
Family	$1,827.01	$2,273.35	$446.34	24.4%	$1,982.31	$2,466.58	$484.27	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$587.60	$727.73	$140.14	23.8%	$637.54	$789.59	$152.05	23.8%
Parent/Child(ren)	$1,122.01	$1,396.80	$274.78	24.5%	$1,217.39	$1,515.53	$298.14	24.5%
Couple	$1,175.19	$1,455.47	$280.28	23.8%	$1,275.08	$1,579.18	$304.10	23.8%
Family	$1,827.01	$2,273.35	$446.34	24.4%	$1,982.31	$2,466.58	$484.27	24.4%

$20 OV, $500 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	October to December 2012				October to December 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$758.57	$944.05	$185.48	24.5%	$823.05	$1,024.29	$201.25	24.5%
Parent/Child(ren)	$1,455.98	$1,811.99	$356.01	24.5%	$1,579.74	$1,966.01	$386.27	24.5%
Couple	$1,517.14	$1,888.10	$370.96	24.5%	$1,646.10	$2,048.59	$402.49	24.5%
Family	$2,369.67	$2,949.09	$579.42	24.5%	$2,571.10	$3,199.76	$628.67	24.5%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$758.57	$944.05	$185.48	24.5%	$823.05	$1,024.29	$201.25	24.5%
Parent/Child(ren)	$1,455.98	$1,811.99	$356.01	24.5%	$1,579.74	$1,966.01	$386.27	24.5%
Couple	$1,517.14	$1,888.10	$370.96	24.5%	$1,646.10	$2,048.59	$402.49	24.5%
Family	$2,369.67	$2,949.09	$579.42	24.5%	$2,571.10	$3,199.76	$628.67	24.5%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$758.57	$944.05	$185.48	24.5%	$823.05	$1,024.29	$201.25	24.5%
Parent/Child(ren)	$1,455.98	$1,811.99	$356.01	24.5%	$1,579.74	$1,966.01	$386.27	24.5%
Couple	$1,517.14	$1,888.10	$370.96	24.5%	$1,646.10	$2,048.59	$402.49	24.5%
Family	$2,369.67	$2,949.09	$579.42	24.5%	$2,571.10	$3,199.76	$628.67	24.5%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$758.57	$944.05	$185.48	24.5%	$823.05	$1,024.29	$201.25	24.5%
Parent/Child(ren)	$1,455.98	$1,811.99	$356.01	24.5%	$1,579.74	$1,966.01	$386.27	24.5%
Couple	$1,517.14	$1,888.10	$370.96	24.5%	$1,646.10	$2,048.59	$402.49	24.5%
Family	$2,369.67	$2,949.09	$579.42	24.5%	$2,571.10	$3,199.76	$628.67	24.5%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$758.57	$944.05	$185.48	24.5%	$823.05	$1,024.29	$201.25	24.5%
Parent/Child(ren)	$1,455.98	$1,811.99	$356.01	24.5%	$1,579.74	$1,966.01	$386.27	24.5%
Couple	$1,517.14	$1,888.10	$370.96	24.5%	$1,646.10	$2,048.59	$402.49	24.5%
Family	$2,369.67	$2,949.09	$579.42	24.5%	$2,571.10	$3,199.76	$628.67	24.5%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$758.57	$944.05	$185.48	24.5%	$823.05	$1,024.29	$201.25	24.5%
Parent/Child(ren)	$1,455.98	$1,811.99	$356.01	24.5%	$1,579.74	$1,966.01	$386.27	24.5%
Couple	$1,517.14	$1,888.10	$370.96	24.5%	$1,646.10	$2,048.59	$402.49	24.5%
Family	$2,369.67	$2,949.09	$579.42	24.5%	$2,571.10	$3,199.76	$628.67	24.5%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$758.57	$944.05	$185.48	24.5%	$823.05	$1,024.29	$201.25	24.5%
Parent/Child(ren)	$1,455.98	$1,811.99	$356.01	24.5%	$1,579.74	$1,966.01	$386.27	24.5%
Couple	$1,517.14	$1,888.10	$370.96	24.5%	$1,646.10	$2,048.59	$402.49	24.5%
Family	$2,369.67	$2,949.09	$579.42	24.5%	$2,571.10	$3,199.76	$628.67	24.5%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$758.57	$944.05	$185.48	24.5%	$823.05	$1,024.29	$201.25	24.5%
Parent/Child(ren)	$1,455.98	$1,811.99	$356.01	24.5%	$1,579.74	$1,966.01	$386.27	24.5%
Couple	$1,517.14	$1,888.10	$370.96	24.5%	$1,646.10	$2,048.59	$402.49	24.5%
Family	$2,369.67	$2,949.09	$579.42	24.5%	$2,571.10	$3,199.76	$628.67	24.5%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$675.13	$840.20	$165.08	24.5%	$732.51	$911.62	$179.11	24.5%
Parent/Child(ren)	$1,295.83	$1,612.67	$316.85	24.5%	$1,405.97	$1,749.75	$343.78	24.5%
Couple	$1,350.25	$1,680.41	$330.15	24.5%	$1,465.03	$1,823.24	$358.22	24.5%
Family	$2,109.01	$2,624.69	$515.68	24.5%	$2,288.28	$2,847.79	$559.51	24.5%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$675.13	$840.20	$165.08	24.5%	$732.51	$911.62	$179.11	24.5%
Parent/Child(ren)	$1,295.83	$1,612.67	$316.85	24.5%	$1,405.97	$1,749.75	$343.78	24.5%
Couple	$1,350.25	$1,680.41	$330.15	24.5%	$1,465.03	$1,823.24	$358.22	24.5%
Family	$2,109.01	$2,624.69	$515.68	24.5%	$2,288.28	$2,847.79	$559.51	24.5%

$20 OV, $500 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	October to December 2012				October to December 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$705.92	$878.52	$172.60	24.4%	$765.92	$953.19	$187.27	24.4%
Parent/Child(ren)	$1,354.93	$1,686.21	$331.28	24.4%	$1,470.10	$1,829.54	$359.44	24.4%
Couple	$1,411.84	$1,757.04	$345.20	24.4%	$1,531.85	$1,906.39	$374.54	24.4%
Family	$2,205.21	$2,744.38	$539.17	24.4%	$2,392.65	$2,977.65	$585.00	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$705.92	$878.52	$172.60	24.4%	$765.92	$953.19	$187.27	24.4%
Parent/Child(ren)	$1,354.93	$1,686.21	$331.28	24.4%	$1,470.10	$1,829.54	$359.44	24.4%
Couple	$1,411.84	$1,757.04	$345.20	24.4%	$1,531.85	$1,906.39	$374.54	24.4%
Family	$2,205.21	$2,744.38	$539.17	24.4%	$2,392.65	$2,977.65	$585.00	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$705.92	$878.52	$172.60	24.4%	$765.92	$953.19	$187.27	24.4%
Parent/Child(ren)	$1,354.93	$1,686.21	$331.28	24.4%	$1,470.10	$1,829.54	$359.44	24.4%
Couple	$1,411.84	$1,757.04	$345.20	24.4%	$1,531.85	$1,906.39	$374.54	24.4%
Family	$2,205.21	$2,744.38	$539.17	24.4%	$2,392.65	$2,977.65	$585.00	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$705.92	$878.52	$172.60	24.4%	$765.92	$953.19	$187.27	24.4%
Parent/Child(ren)	$1,354.93	$1,686.21	$331.28	24.4%	$1,470.10	$1,829.54	$359.44	24.4%
Couple	$1,411.84	$1,757.04	$345.20	24.4%	$1,531.85	$1,906.39	$374.54	24.4%
Family	$2,205.21	$2,744.38	$539.17	24.4%	$2,392.65	$2,977.65	$585.00	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$705.92	$878.52	$172.60	24.4%	$765.92	$953.19	$187.27	24.4%
Parent/Child(ren)	$1,354.93	$1,686.21	$331.28	24.4%	$1,470.10	$1,829.54	$359.44	24.4%
Couple	$1,411.84	$1,757.04	$345.20	24.4%	$1,531.85	$1,906.39	$374.54	24.4%
Family	$2,205.21	$2,744.38	$539.17	24.4%	$2,392.65	$2,977.65	$585.00	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$705.92	$878.52	$172.60	24.4%	$765.92	$953.19	$187.27	24.4%
Parent/Child(ren)	$1,354.93	$1,686.21	$331.28	24.4%	$1,470.10	$1,829.54	$359.44	24.4%
Couple	$1,411.84	$1,757.04	$345.20	24.4%	$1,531.85	$1,906.39	$374.54	24.4%
Family	$2,205.21	$2,744.38	$539.17	24.4%	$2,392.65	$2,977.65	$585.00	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$705.92	$878.52	$172.60	24.4%	$765.92	$953.19	$187.27	24.4%
Parent/Child(ren)	$1,354.93	$1,686.21	$331.28	24.4%	$1,470.10	$1,829.54	$359.44	24.4%
Couple	$1,411.84	$1,757.04	$345.20	24.4%	$1,531.85	$1,906.39	$374.54	24.4%
Family	$2,205.21	$2,744.38	$539.17	24.4%	$2,392.65	$2,977.65	$585.00	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$705.92	$878.52	$172.60	24.4%	$765.92	$953.19	$187.27	24.4%
Parent/Child(ren)	$1,354.93	$1,686.21	$331.28	24.4%	$1,470.10	$1,829.54	$359.44	24.4%
Couple	$1,411.84	$1,757.04	$345.20	24.4%	$1,531.85	$1,906.39	$374.54	24.4%
Family	$2,205.21	$2,744.38	$539.17	24.4%	$2,392.65	$2,977.65	$585.00	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$628.27	$781.88	$153.61	24.4%	$681.67	$848.34	$166.67	24.4%
Parent/Child(ren)	$1,205.89	$1,500.73	$294.84	24.4%	$1,308.39	$1,628.29	$319.90	24.4%
Couple	$1,256.54	$1,563.76	$307.22	24.4%	$1,363.35	$1,696.68	$333.34	24.4%
Family	$1,962.63	$2,442.50	$479.86	24.4%	$2,129.46	$2,650.11	$520.65	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$628.27	$781.88	$153.61	24.4%	$681.67	$848.34	$166.67	24.4%
Parent/Child(ren)	$1,205.89	$1,500.73	$294.84	24.4%	$1,308.39	$1,628.29	$319.90	24.4%
Couple	$1,256.54	$1,563.76	$307.22	24.4%	$1,363.35	$1,696.68	$333.34	24.4%
Family	$1,962.63	$2,442.50	$479.86	24.4%	$2,129.46	$2,650.11	$520.65	24.4%

$20 OV, $500 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	January to March 2012				January to March 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$708.15	$831.40	$123.25	17.4%	$768.34	$902.07	$133.73	17.4%
Parent/Child(ren)	$1,352.21	$1,595.77	$243.56	18.0%	$1,467.15	$1,731.41	$264.26	18.0%
Couple	$1,416.30	$1,662.80	$246.50	17.4%	$1,536.69	$1,804.14	$267.45	17.4%
Family	$2,201.85	$2,597.19	$395.33	18.0%	$2,389.01	$2,817.95	$428.94	18.0%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$708.15	$831.40	$123.25	17.4%	$768.34	$902.07	$133.73	17.4%
Parent/Child(ren)	$1,352.21	$1,595.77	$243.56	18.0%	$1,467.15	$1,731.41	$264.26	18.0%
Couple	$1,416.30	$1,662.80	$246.50	17.4%	$1,536.69	$1,804.14	$267.45	17.4%
Family	$2,201.85	$2,597.19	$395.33	18.0%	$2,389.01	$2,817.95	$428.94	18.0%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$708.15	$831.40	$123.25	17.4%	$768.34	$902.07	$133.73	17.4%
Parent/Child(ren)	$1,352.21	$1,595.77	$243.56	18.0%	$1,467.15	$1,731.41	$264.26	18.0%
Couple	$1,416.30	$1,662.80	$246.50	17.4%	$1,536.69	$1,804.14	$267.45	17.4%
Family	$2,201.85	$2,597.19	$395.33	18.0%	$2,389.01	$2,817.95	$428.94	18.0%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$708.15	$831.40	$123.25	17.4%	$768.34	$902.07	$133.73	17.4%
Parent/Child(ren)	$1,352.21	$1,595.77	$243.56	18.0%	$1,467.15	$1,731.41	$264.26	18.0%
Couple	$1,416.30	$1,662.80	$246.50	17.4%	$1,536.69	$1,804.14	$267.45	17.4%
Family	$2,201.85	$2,597.19	$395.33	18.0%	$2,389.01	$2,817.95	$428.94	18.0%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$708.15	$831.40	$123.25	17.4%	$768.34	$902.07	$133.73	17.4%
Parent/Child(ren)	$1,352.21	$1,595.77	$243.56	18.0%	$1,467.15	$1,731.41	$264.26	18.0%
Couple	$1,416.30	$1,662.80	$246.50	17.4%	$1,536.69	$1,804.14	$267.45	17.4%
Family	$2,201.85	$2,597.19	$395.33	18.0%	$2,389.01	$2,817.95	$428.94	18.0%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$708.15	$831.40	$123.25	17.4%	$768.34	$902.07	$133.73	17.4%
Parent/Child(ren)	$1,352.21	$1,595.77	$243.56	18.0%	$1,467.15	$1,731.41	$264.26	18.0%
Couple	$1,416.30	$1,662.80	$246.50	17.4%	$1,536.69	$1,804.14	$267.45	17.4%
Family	$2,201.85	$2,597.19	$395.33	18.0%	$2,389.01	$2,817.95	$428.94	18.0%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$708.15	$831.40	$123.25	17.4%	$768.34	$902.07	$133.73	17.4%
Parent/Child(ren)	$1,352.21	$1,595.77	$243.56	18.0%	$1,467.15	$1,731.41	$264.26	18.0%
Couple	$1,416.30	$1,662.80	$246.50	17.4%	$1,536.69	$1,804.14	$267.45	17.4%
Family	$2,201.85	$2,597.19	$395.33	18.0%	$2,389.01	$2,817.95	$428.94	18.0%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$708.15	$831.40	$123.25	17.4%	$768.34	$902.07	$133.73	17.4%
Parent/Child(ren)	$1,352.21	$1,595.77	$243.56	18.0%	$1,467.15	$1,731.41	$264.26	18.0%
Couple	$1,416.30	$1,662.80	$246.50	17.4%	$1,536.69	$1,804.14	$267.45	17.4%
Family	$2,201.85	$2,597.19	$395.33	18.0%	$2,389.01	$2,817.95	$428.94	18.0%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$630.25	$739.95	$109.69	17.4%	$683.83	$802.84	$119.02	17.4%
Parent/Child(ren)	$1,203.47	$1,420.24	$216.77	18.0%	$1,305.76	$1,540.96	$235.19	18.0%
Couple	$1,260.51	$1,479.89	$219.39	17.4%	$1,367.65	$1,605.68	$238.03	17.4%
Family	$1,959.65	$2,311.50	$351.85	18.0%	$2,126.22	$2,507.97	$381.75	18.0%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$630.25	$739.95	$109.69	17.4%	$683.83	$802.84	$119.02	17.4%
Parent/Child(ren)	$1,203.47	$1,420.24	$216.77	18.0%	$1,305.76	$1,540.96	$235.19	18.0%
Couple	$1,260.51	$1,479.89	$219.39	17.4%	$1,367.65	$1,605.68	$238.03	17.4%
Family	$1,959.65	$2,311.50	$351.85	18.0%	$2,126.22	$2,507.97	$381.75	18.0%

$20 OV, $500 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	January to March 2012				January to March 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$659.00	$773.69	$114.69	17.4%	$715.02	$839.45	$124.43	17.4%
Parent/Child(ren)	$1,258.36	$1,485.00	$226.64	18.0%	$1,365.32	$1,611.22	$245.90	18.0%
Couple	$1,318.00	$1,547.37	$229.37	17.4%	$1,430.03	$1,678.90	$248.87	17.4%
Family	$2,049.03	$2,416.89	$367.86	18.0%	$2,223.20	$2,622.33	$399.13	18.0%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$659.00	$773.69	$114.69	17.4%	$715.02	$839.45	$124.43	17.4%
Parent/Child(ren)	$1,258.36	$1,485.00	$226.64	18.0%	$1,365.32	$1,611.22	$245.90	18.0%
Couple	$1,318.00	$1,547.37	$229.37	17.4%	$1,430.03	$1,678.90	$248.87	17.4%
Family	$2,049.03	$2,416.89	$367.86	18.0%	$2,223.20	$2,622.33	$399.13	18.0%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$659.00	$773.69	$114.69	17.4%	$715.02	$839.45	$124.43	17.4%
Parent/Child(ren)	$1,258.36	$1,485.00	$226.64	18.0%	$1,365.32	$1,611.22	$245.90	18.0%
Couple	$1,318.00	$1,547.37	$229.37	17.4%	$1,430.03	$1,678.90	$248.87	17.4%
Family	$2,049.03	$2,416.89	$367.86	18.0%	$2,223.20	$2,622.33	$399.13	18.0%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$659.00	$773.69	$114.69	17.4%	$715.02	$839.45	$124.43	17.4%
Parent/Child(ren)	$1,258.36	$1,485.00	$226.64	18.0%	$1,365.32	$1,611.22	$245.90	18.0%
Couple	$1,318.00	$1,547.37	$229.37	17.4%	$1,430.03	$1,678.90	$248.87	17.4%
Family	$2,049.03	$2,416.89	$367.86	18.0%	$2,223.20	$2,622.33	$399.13	18.0%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$659.00	$773.69	$114.69	17.4%	$715.02	$839.45	$124.43	17.4%
Parent/Child(ren)	$1,258.36	$1,485.00	$226.64	18.0%	$1,365.32	$1,611.22	$245.90	18.0%
Couple	$1,318.00	$1,547.37	$229.37	17.4%	$1,430.03	$1,678.90	$248.87	17.4%
Family	$2,049.03	$2,416.89	$367.86	18.0%	$2,223.20	$2,622.33	$399.13	18.0%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$659.00	$773.69	$114.69	17.4%	$715.02	$839.45	$124.43	17.4%
Parent/Child(ren)	$1,258.36	$1,485.00	$226.64	18.0%	$1,365.32	$1,611.22	$245.90	18.0%
Couple	$1,318.00	$1,547.37	$229.37	17.4%	$1,430.03	$1,678.90	$248.87	17.4%
Family	$2,049.03	$2,416.89	$367.86	18.0%	$2,223.20	$2,622.33	$399.13	18.0%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$659.00	$773.69	$114.69	17.4%	$715.02	$839.45	$124.43	17.4%
Parent/Child(ren)	$1,258.36	$1,485.00	$226.64	18.0%	$1,365.32	$1,611.22	$245.90	18.0%
Couple	$1,318.00	$1,547.37	$229.37	17.4%	$1,430.03	$1,678.90	$248.87	17.4%
Family	$2,049.03	$2,416.89	$367.86	18.0%	$2,223.20	$2,622.33	$399.13	18.0%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$659.00	$773.69	$114.69	17.4%	$715.02	$839.45	$124.43	17.4%
Parent/Child(ren)	$1,258.36	$1,485.00	$226.64	18.0%	$1,365.32	$1,611.22	$245.90	18.0%
Couple	$1,318.00	$1,547.37	$229.37	17.4%	$1,430.03	$1,678.90	$248.87	17.4%
Family	$2,049.03	$2,416.89	$367.86	18.0%	$2,223.20	$2,622.33	$399.13	18.0%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$586.51	$688.58	$102.07	17.4%	$636.36	$747.11	$110.75	17.4%
Parent/Child(ren)	$1,119.94	$1,321.65	$201.71	18.0%	$1,215.14	$1,433.99	$218.85	18.0%
Couple	$1,173.02	$1,377.16	$204.14	17.4%	$1,272.73	$1,494.22	$221.49	17.4%
Family	$1,823.64	$2,151.04	$327.40	18.0%	$1,978.65	$2,333.87	$355.23	18.0%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$586.51	$688.58	$102.07	17.4%	$636.36	$747.11	$110.75	17.4%
Parent/Child(ren)	$1,119.94	$1,321.65	$201.71	18.0%	$1,215.14	$1,433.99	$218.85	18.0%
Couple	$1,173.02	$1,377.16	$204.14	17.4%	$1,272.73	$1,494.22	$221.49	17.4%
Family	$1,823.64	$2,151.04	$327.40	18.0%	$1,978.65	$2,333.87	$355.23	18.0%

$20 OV, $500 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	April to June 2012				April to June 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$736.48	$860.49	$124.01	16.8%	$799.08	$933.63	$134.55	16.8%
Parent/Child(ren)	$1,406.31	$1,651.61	$245.30	17.4%	$1,525.84	$1,791.99	$266.15	17.4%
Couple	$1,472.96	$1,720.98	$248.02	16.8%	$1,598.16	$1,867.26	$269.10	16.8%
Family	$2,289.94	$2,688.06	$398.12	17.4%	$2,484.58	$2,916.54	$431.96	17.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$736.48	$860.49	$124.01	16.8%	$799.08	$933.63	$134.55	16.8%
Parent/Child(ren)	$1,406.31	$1,651.61	$245.30	17.4%	$1,525.84	$1,791.99	$266.15	17.4%
Couple	$1,472.96	$1,720.98	$248.02	16.8%	$1,598.16	$1,867.26	$269.10	16.8%
Family	$2,289.94	$2,688.06	$398.12	17.4%	$2,484.58	$2,916.54	$431.96	17.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$736.48	$860.49	$124.01	16.8%	$799.08	$933.63	$134.55	16.8%
Parent/Child(ren)	$1,406.31	$1,651.61	$245.30	17.4%	$1,525.84	$1,791.99	$266.15	17.4%
Couple	$1,472.96	$1,720.98	$248.02	16.8%	$1,598.16	$1,867.26	$269.10	16.8%
Family	$2,289.94	$2,688.06	$398.12	17.4%	$2,484.58	$2,916.54	$431.96	17.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$736.48	$860.49	$124.01	16.8%	$799.08	$933.63	$134.55	16.8%
Parent/Child(ren)	$1,406.31	$1,651.61	$245.30	17.4%	$1,525.84	$1,791.99	$266.15	17.4%
Couple	$1,472.96	$1,720.98	$248.02	16.8%	$1,598.16	$1,867.26	$269.10	16.8%
Family	$2,289.94	$2,688.06	$398.12	17.4%	$2,484.58	$2,916.54	$431.96	17.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$736.48	$860.49	$124.01	16.8%	$799.08	$933.63	$134.55	16.8%
Parent/Child(ren)	$1,406.31	$1,651.61	$245.30	17.4%	$1,525.84	$1,791.99	$266.15	17.4%
Couple	$1,472.96	$1,720.98	$248.02	16.8%	$1,598.16	$1,867.26	$269.10	16.8%
Family	$2,289.94	$2,688.06	$398.12	17.4%	$2,484.58	$2,916.54	$431.96	17.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$736.48	$860.49	$124.01	16.8%	$799.08	$933.63	$134.55	16.8%
Parent/Child(ren)	$1,406.31	$1,651.61	$245.30	17.4%	$1,525.84	$1,791.99	$266.15	17.4%
Couple	$1,472.96	$1,720.98	$248.02	16.8%	$1,598.16	$1,867.26	$269.10	16.8%
Family	$2,289.94	$2,688.06	$398.12	17.4%	$2,484.58	$2,916.54	$431.96	17.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$736.48	$860.49	$124.01	16.8%	$799.08	$933.63	$134.55	16.8%
Parent/Child(ren)	$1,406.31	$1,651.61	$245.30	17.4%	$1,525.84	$1,791.99	$266.15	17.4%
Couple	$1,472.96	$1,720.98	$248.02	16.8%	$1,598.16	$1,867.26	$269.10	16.8%
Family	$2,289.94	$2,688.06	$398.12	17.4%	$2,484.58	$2,916.54	$431.96	17.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$736.48	$860.49	$124.01	16.8%	$799.08	$933.63	$134.55	16.8%
Parent/Child(ren)	$1,406.31	$1,651.61	$245.30	17.4%	$1,525.84	$1,791.99	$266.15	17.4%
Couple	$1,472.96	$1,720.98	$248.02	16.8%	$1,598.16	$1,867.26	$269.10	16.8%
Family	$2,289.94	$2,688.06	$398.12	17.4%	$2,484.58	$2,916.54	$431.96	17.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$655.47	$765.84	$110.37	16.8%	$711.18	$830.93	$119.75	16.8%
Parent/Child(ren)	$1,251.61	$1,469.93	$218.32	17.4%	$1,358.00	$1,594.87	$236.87	17.4%
Couple	$1,310.93	$1,531.67	$220.74	16.8%	$1,422.36	$1,661.86	$239.50	16.8%
Family	$2,038.04	$2,392.37	$354.33	17.4%	$2,211.28	$2,595.72	$384.45	17.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$655.47	$765.84	$110.37	16.8%	$711.18	$830.93	$119.75	16.8%
Parent/Child(ren)	$1,251.61	$1,469.93	$218.32	17.4%	$1,358.00	$1,594.87	$236.87	17.4%
Couple	$1,310.93	$1,531.67	$220.74	16.8%	$1,422.36	$1,661.86	$239.50	16.8%
Family	$2,038.04	$2,392.37	$354.33	17.4%	$2,211.28	$2,595.72	$384.45	17.4%

$20 OV, $500 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	April to June 2012				April to June 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$685.35	$800.77	$115.42	16.8%	$743.61	$868.83	$125.23	16.8%
Parent/Child(ren)	$1,308.68	$1,536.98	$228.30	17.4%	$1,419.92	$1,667.62	$247.70	17.4%
Couple	$1,370.71	$1,601.54	$230.83	16.8%	$1,487.22	$1,737.67	$250.45	16.8%
Family	$2,130.97	$2,501.50	$370.53	17.4%	$2,312.10	$2,714.12	$402.02	17.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$685.35	$800.77	$115.42	16.8%	$743.61	$868.83	$125.23	16.8%
Parent/Child(ren)	$1,308.68	$1,536.98	$228.30	17.4%	$1,419.92	$1,667.62	$247.70	17.4%
Couple	$1,370.71	$1,601.54	$230.83	16.8%	$1,487.22	$1,737.67	$250.45	16.8%
Family	$2,130.97	$2,501.50	$370.53	17.4%	$2,312.10	$2,714.12	$402.02	17.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$685.35	$800.77	$115.42	16.8%	$743.61	$868.83	$125.23	16.8%
Parent/Child(ren)	$1,308.68	$1,536.98	$228.30	17.4%	$1,419.92	$1,667.62	$247.70	17.4%
Couple	$1,370.71	$1,601.54	$230.83	16.8%	$1,487.22	$1,737.67	$250.45	16.8%
Family	$2,130.97	$2,501.50	$370.53	17.4%	$2,312.10	$2,714.12	$402.02	17.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$685.35	$800.77	$115.42	16.8%	$743.61	$868.83	$125.23	16.8%
Parent/Child(ren)	$1,308.68	$1,536.98	$228.30	17.4%	$1,419.92	$1,667.62	$247.70	17.4%
Couple	$1,370.71	$1,601.54	$230.83	16.8%	$1,487.22	$1,737.67	$250.45	16.8%
Family	$2,130.97	$2,501.50	$370.53	17.4%	$2,312.10	$2,714.12	$402.02	17.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$685.35	$800.77	$115.42	16.8%	$743.61	$868.83	$125.23	16.8%
Parent/Child(ren)	$1,308.68	$1,536.98	$228.30	17.4%	$1,419.92	$1,667.62	$247.70	17.4%
Couple	$1,370.71	$1,601.54	$230.83	16.8%	$1,487.22	$1,737.67	$250.45	16.8%
Family	$2,130.97	$2,501.50	$370.53	17.4%	$2,312.10	$2,714.12	$402.02	17.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$685.35	$800.77	$115.42	16.8%	$743.61	$868.83	$125.23	16.8%
Parent/Child(ren)	$1,308.68	$1,536.98	$228.30	17.4%	$1,419.92	$1,667.62	$247.70	17.4%
Couple	$1,370.71	$1,601.54	$230.83	16.8%	$1,487.22	$1,737.67	$250.45	16.8%
Family	$2,130.97	$2,501.50	$370.53	17.4%	$2,312.10	$2,714.12	$402.02	17.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$685.35	$800.77	$115.42	16.8%	$743.61	$868.83	$125.23	16.8%
Parent/Child(ren)	$1,308.68	$1,536.98	$228.30	17.4%	$1,419.92	$1,667.62	$247.70	17.4%
Couple	$1,370.71	$1,601.54	$230.83	16.8%	$1,487.22	$1,737.67	$250.45	16.8%
Family	$2,130.97	$2,501.50	$370.53	17.4%	$2,312.10	$2,714.12	$402.02	17.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$685.35	$800.77	$115.42	16.8%	$743.61	$868.83	$125.23	16.8%
Parent/Child(ren)	$1,308.68	$1,536.98	$228.30	17.4%	$1,419.92	$1,667.62	$247.70	17.4%
Couple	$1,370.71	$1,601.54	$230.83	16.8%	$1,487.22	$1,737.67	$250.45	16.8%
Family	$2,130.97	$2,501.50	$370.53	17.4%	$2,312.10	$2,714.12	$402.02	17.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$609.96	$712.68	$102.72	16.8%	$661.81	$773.26	$111.45	16.8%
Parent/Child(ren)	$1,164.73	$1,367.91	$203.18	17.4%	$1,263.73	$1,484.18	$220.45	17.4%
Couple	$1,219.93	$1,425.37	$205.44	16.8%	$1,323.62	$1,546.52	$222.90	16.8%
Family	$1,896.56	$2,226.33	$329.77	17.4%	$2,057.77	$2,415.57	$357.80	17.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$609.96	$712.68	$102.72	16.8%	$661.81	$773.26	$111.45	16.8%
Parent/Child(ren)	$1,164.73	$1,367.91	$203.18	17.4%	$1,263.73	$1,484.18	$220.45	17.4%
Couple	$1,219.93	$1,425.37	$205.44	16.8%	$1,323.62	$1,546.52	$222.90	16.8%
Family	$1,896.56	$2,226.33	$329.77	17.4%	$2,057.77	$2,415.57	$357.80	17.4%

$20 OV, $500 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	July to September 2012				July to September 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$736.48	$912.12	$175.64	23.8%	$799.08	$989.65	$190.57	23.8%
Parent/Child(ren)	$1,406.31	$1,750.70	$344.40	24.5%	$1,525.84	$1,899.51	$373.67	24.5%
Couple	$1,472.96	$1,824.24	$351.28	23.8%	$1,598.16	$1,979.30	$381.14	23.8%
Family	$2,289.94	$2,849.34	$559.41	24.4%	$2,484.58	$3,091.54	$606.96	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$736.48	$912.12	$175.64	23.8%	$799.08	$989.65	$190.57	23.8%
Parent/Child(ren)	$1,406.31	$1,750.70	$344.40	24.5%	$1,525.84	$1,899.51	$373.67	24.5%
Couple	$1,472.96	$1,824.24	$351.28	23.8%	$1,598.16	$1,979.30	$381.14	23.8%
Family	$2,289.94	$2,849.34	$559.41	24.4%	$2,484.58	$3,091.54	$606.96	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$736.48	$912.12	$175.64	23.8%	$799.08	$989.65	$190.57	23.8%
Parent/Child(ren)	$1,406.31	$1,750.70	$344.40	24.5%	$1,525.84	$1,899.51	$373.67	24.5%
Couple	$1,472.96	$1,824.24	$351.28	23.8%	$1,598.16	$1,979.30	$381.14	23.8%
Family	$2,289.94	$2,849.34	$559.41	24.4%	$2,484.58	$3,091.54	$606.96	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$736.48	$912.12	$175.64	23.8%	$799.08	$989.65	$190.57	23.8%
Parent/Child(ren)	$1,406.31	$1,750.70	$344.40	24.5%	$1,525.84	$1,899.51	$373.67	24.5%
Couple	$1,472.96	$1,824.24	$351.28	23.8%	$1,598.16	$1,979.30	$381.14	23.8%
Family	$2,289.94	$2,849.34	$559.41	24.4%	$2,484.58	$3,091.54	$606.96	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$736.48	$912.12	$175.64	23.8%	$799.08	$989.65	$190.57	23.8%
Parent/Child(ren)	$1,406.31	$1,750.70	$344.40	24.5%	$1,525.84	$1,899.51	$373.67	24.5%
Couple	$1,472.96	$1,824.24	$351.28	23.8%	$1,598.16	$1,979.30	$381.14	23.8%
Family	$2,289.94	$2,849.34	$559.41	24.4%	$2,484.58	$3,091.54	$606.96	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$736.48	$912.12	$175.64	23.8%	$799.08	$989.65	$190.57	23.8%
Parent/Child(ren)	$1,406.31	$1,750.70	$344.40	24.5%	$1,525.84	$1,899.51	$373.67	24.5%
Couple	$1,472.96	$1,824.24	$351.28	23.8%	$1,598.16	$1,979.30	$381.14	23.8%
Family	$2,289.94	$2,849.34	$559.41	24.4%	$2,484.58	$3,091.54	$606.96	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$736.48	$912.12	$175.64	23.8%	$799.08	$989.65	$190.57	23.8%
Parent/Child(ren)	$1,406.31	$1,750.70	$344.40	24.5%	$1,525.84	$1,899.51	$373.67	24.5%
Couple	$1,472.96	$1,824.24	$351.28	23.8%	$1,598.16	$1,979.30	$381.14	23.8%
Family	$2,289.94	$2,849.34	$559.41	24.4%	$2,484.58	$3,091.54	$606.96	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$736.48	$912.12	$175.64	23.8%	$799.08	$989.65	$190.57	23.8%
Parent/Child(ren)	$1,406.31	$1,750.70	$344.40	24.5%	$1,525.84	$1,899.51	$373.67	24.5%
Couple	$1,472.96	$1,824.24	$351.28	23.8%	$1,598.16	$1,979.30	$381.14	23.8%
Family	$2,289.94	$2,849.34	$559.41	24.4%	$2,484.58	$3,091.54	$606.96	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$655.47	$811.79	$156.32	23.8%	$711.18	$880.79	$169.61	23.8%
Parent/Child(ren)	$1,251.61	$1,558.13	$306.51	24.5%	$1,358.00	$1,690.57	$332.57	24.5%
Couple	$1,310.93	$1,623.57	$312.64	23.8%	$1,422.36	$1,761.58	$339.21	23.8%
Family	$2,038.04	$2,535.92	$497.87	24.4%	$2,211.28	$2,751.47	$540.19	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$655.47	$811.79	$156.32	23.8%	$711.18	$880.79	$169.61	23.8%
Parent/Child(ren)	$1,251.61	$1,558.13	$306.51	24.5%	$1,358.00	$1,690.57	$332.57	24.5%
Couple	$1,310.93	$1,623.57	$312.64	23.8%	$1,422.36	$1,761.58	$339.21	23.8%
Family	$2,038.04	$2,535.92	$497.87	24.4%	$2,211.28	$2,751.47	$540.19	24.4%

$20 OV, $500 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	July to September 2012				July to September 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$685.35	$848.81	$163.46	23.9%	$743.61	$920.96	$177.35	23.9%
Parent/Child(ren)	$1,308.68	$1,629.19	$320.51	24.5%	$1,419.92	$1,767.67	$347.75	24.5%
Couple	$1,370.71	$1,697.62	$326.91	23.9%	$1,487.22	$1,841.92	$354.70	23.9%
Family	$2,130.97	$2,651.57	$520.61	24.4%	$2,312.10	$2,876.96	$564.86	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$685.35	$848.81	$163.46	23.9%	$743.61	$920.96	$177.35	23.9%
Parent/Child(ren)	$1,308.68	$1,629.19	$320.51	24.5%	$1,419.92	$1,767.67	$347.75	24.5%
Couple	$1,370.71	$1,697.62	$326.91	23.9%	$1,487.22	$1,841.92	$354.70	23.9%
Family	$2,130.97	$2,651.57	$520.61	24.4%	$2,312.10	$2,876.96	$564.86	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$685.35	$848.81	$163.46	23.9%	$743.61	$920.96	$177.35	23.9%
Parent/Child(ren)	$1,308.68	$1,629.19	$320.51	24.5%	$1,419.92	$1,767.67	$347.75	24.5%
Couple	$1,370.71	$1,697.62	$326.91	23.9%	$1,487.22	$1,841.92	$354.70	23.9%
Family	$2,130.97	$2,651.57	$520.61	24.4%	$2,312.10	$2,876.96	$564.86	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$685.35	$848.81	$163.46	23.9%	$743.61	$920.96	$177.35	23.9%
Parent/Child(ren)	$1,308.68	$1,629.19	$320.51	24.5%	$1,419.92	$1,767.67	$347.75	24.5%
Couple	$1,370.71	$1,697.62	$326.91	23.9%	$1,487.22	$1,841.92	$354.70	23.9%
Family	$2,130.97	$2,651.57	$520.61	24.4%	$2,312.10	$2,876.96	$564.86	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$685.35	$848.81	$163.46	23.9%	$743.61	$920.96	$177.35	23.9%
Parent/Child(ren)	$1,308.68	$1,629.19	$320.51	24.5%	$1,419.92	$1,767.67	$347.75	24.5%
Couple	$1,370.71	$1,697.62	$326.91	23.9%	$1,487.22	$1,841.92	$354.70	23.9%
Family	$2,130.97	$2,651.57	$520.61	24.4%	$2,312.10	$2,876.96	$564.86	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$685.35	$848.81	$163.46	23.9%	$743.61	$920.96	$177.35	23.9%
Parent/Child(ren)	$1,308.68	$1,629.19	$320.51	24.5%	$1,419.92	$1,767.67	$347.75	24.5%
Couple	$1,370.71	$1,697.62	$326.91	23.9%	$1,487.22	$1,841.92	$354.70	23.9%
Family	$2,130.97	$2,651.57	$520.61	24.4%	$2,312.10	$2,876.96	$564.86	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$685.35	$848.81	$163.46	23.9%	$743.61	$920.96	$177.35	23.9%
Parent/Child(ren)	$1,308.68	$1,629.19	$320.51	24.5%	$1,419.92	$1,767.67	$347.75	24.5%
Couple	$1,370.71	$1,697.62	$326.91	23.9%	$1,487.22	$1,841.92	$354.70	23.9%
Family	$2,130.97	$2,651.57	$520.61	24.4%	$2,312.10	$2,876.96	$564.86	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$685.35	$848.81	$163.46	23.9%	$743.61	$920.96	$177.35	23.9%
Parent/Child(ren)	$1,308.68	$1,629.19	$320.51	24.5%	$1,419.92	$1,767.67	$347.75	24.5%
Couple	$1,370.71	$1,697.62	$326.91	23.9%	$1,487.22	$1,841.92	$354.70	23.9%
Family	$2,130.97	$2,651.57	$520.61	24.4%	$2,312.10	$2,876.96	$564.86	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$609.96	$755.44	$145.48	23.9%	$661.81	$819.65	$157.84	23.9%
Parent/Child(ren)	$1,164.73	$1,449.98	$285.25	24.5%	$1,263.73	$1,573.23	$309.50	24.5%
Couple	$1,219.93	$1,510.88	$290.95	23.9%	$1,323.62	$1,639.31	$315.69	23.9%
Family	$1,896.56	$2,359.90	$463.34	24.4%	$2,057.77	$2,560.49	$502.72	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$609.96	$755.44	$145.48	23.9%	$661.81	$819.65	$157.84	23.9%
Parent/Child(ren)	$1,164.73	$1,449.98	$285.25	24.5%	$1,263.73	$1,573.23	$309.50	24.5%
Couple	$1,219.93	$1,510.88	$290.95	23.9%	$1,323.62	$1,639.31	$315.69	23.9%
Family	$1,896.56	$2,359.90	$463.34	24.4%	$2,057.77	$2,560.49	$502.72	24.4%

$20 OV, $500 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	October to December 2012				October to December 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$758.57	$944.05	$185.48	24.5%	$823.05	$1,024.29	$201.25	24.5%
Parent/Child(ren)	$1,455.98	$1,811.99	$356.01	24.5%	$1,579.74	$1,966.01	$386.27	24.5%
Couple	$1,517.14	$1,888.10	$370.96	24.5%	$1,646.10	$2,048.59	$402.49	24.5%
Family	$2,369.67	$2,949.09	$579.42	24.5%	$2,571.10	$3,199.76	$628.67	24.5%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$758.57	$944.05	$185.48	24.5%	$823.05	$1,024.29	$201.25	24.5%
Parent/Child(ren)	$1,455.98	$1,811.99	$356.01	24.5%	$1,579.74	$1,966.01	$386.27	24.5%
Couple	$1,517.14	$1,888.10	$370.96	24.5%	$1,646.10	$2,048.59	$402.49	24.5%
Family	$2,369.67	$2,949.09	$579.42	24.5%	$2,571.10	$3,199.76	$628.67	24.5%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$758.57	$944.05	$185.48	24.5%	$823.05	$1,024.29	$201.25	24.5%
Parent/Child(ren)	$1,455.98	$1,811.99	$356.01	24.5%	$1,579.74	$1,966.01	$386.27	24.5%
Couple	$1,517.14	$1,888.10	$370.96	24.5%	$1,646.10	$2,048.59	$402.49	24.5%
Family	$2,369.67	$2,949.09	$579.42	24.5%	$2,571.10	$3,199.76	$628.67	24.5%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$758.57	$944.05	$185.48	24.5%	$823.05	$1,024.29	$201.25	24.5%
Parent/Child(ren)	$1,455.98	$1,811.99	$356.01	24.5%	$1,579.74	$1,966.01	$386.27	24.5%
Couple	$1,517.14	$1,888.10	$370.96	24.5%	$1,646.10	$2,048.59	$402.49	24.5%
Family	$2,369.67	$2,949.09	$579.42	24.5%	$2,571.10	$3,199.76	$628.67	24.5%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$758.57	$944.05	$185.48	24.5%	$823.05	$1,024.29	$201.25	24.5%
Parent/Child(ren)	$1,455.98	$1,811.99	$356.01	24.5%	$1,579.74	$1,966.01	$386.27	24.5%
Couple	$1,517.14	$1,888.10	$370.96	24.5%	$1,646.10	$2,048.59	$402.49	24.5%
Family	$2,369.67	$2,949.09	$579.42	24.5%	$2,571.10	$3,199.76	$628.67	24.5%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$758.57	$944.05	$185.48	24.5%	$823.05	$1,024.29	$201.25	24.5%
Parent/Child(ren)	$1,455.98	$1,811.99	$356.01	24.5%	$1,579.74	$1,966.01	$386.27	24.5%
Couple	$1,517.14	$1,888.10	$370.96	24.5%	$1,646.10	$2,048.59	$402.49	24.5%
Family	$2,369.67	$2,949.09	$579.42	24.5%	$2,571.10	$3,199.76	$628.67	24.5%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$758.57	$944.05	$185.48	24.5%	$823.05	$1,024.29	$201.25	24.5%
Parent/Child(ren)	$1,455.98	$1,811.99	$356.01	24.5%	$1,579.74	$1,966.01	$386.27	24.5%
Couple	$1,517.14	$1,888.10	$370.96	24.5%	$1,646.10	$2,048.59	$402.49	24.5%
Family	$2,369.67	$2,949.09	$579.42	24.5%	$2,571.10	$3,199.76	$628.67	24.5%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$758.57	$944.05	$185.48	24.5%	$823.05	$1,024.29	$201.25	24.5%
Parent/Child(ren)	$1,455.98	$1,811.99	$356.01	24.5%	$1,579.74	$1,966.01	$386.27	24.5%
Couple	$1,517.14	$1,888.10	$370.96	24.5%	$1,646.10	$2,048.59	$402.49	24.5%
Family	$2,369.67	$2,949.09	$579.42	24.5%	$2,571.10	$3,199.76	$628.67	24.5%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$675.13	$840.20	$165.08	24.5%	$732.51	$911.62	$179.11	24.5%
Parent/Child(ren)	$1,295.83	$1,612.67	$316.85	24.5%	$1,405.97	$1,749.75	$343.78	24.5%
Couple	$1,350.25	$1,680.41	$330.15	24.5%	$1,465.03	$1,823.24	$358.22	24.5%
Family	$2,109.01	$2,624.69	$515.68	24.5%	$2,288.28	$2,847.79	$559.51	24.5%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$675.13	$840.20	$165.08	24.5%	$732.51	$911.62	$179.11	24.5%
Parent/Child(ren)	$1,295.83	$1,612.67	$316.85	24.5%	$1,405.97	$1,749.75	$343.78	24.5%
Couple	$1,350.25	$1,680.41	$330.15	24.5%	$1,465.03	$1,823.24	$358.22	24.5%
Family	$2,109.01	$2,624.69	$515.68	24.5%	$2,288.28	$2,847.79	$559.51	24.5%

$20 OV, $500 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	October to December 2012				October to December 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$705.92	$878.52	$172.60	24.4%	$765.92	$953.19	$187.27	24.4%
Parent/Child(ren)	$1,354.93	$1,686.21	$331.28	24.4%	$1,470.10	$1,829.54	$359.44	24.4%
Couple	$1,411.84	$1,757.04	$345.20	24.4%	$1,531.85	$1,906.39	$374.54	24.4%
Family	$2,205.21	$2,744.38	$539.17	24.4%	$2,392.65	$2,977.65	$585.00	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$705.92	$878.52	$172.60	24.4%	$765.92	$953.19	$187.27	24.4%
Parent/Child(ren)	$1,354.93	$1,686.21	$331.28	24.4%	$1,470.10	$1,829.54	$359.44	24.4%
Couple	$1,411.84	$1,757.04	$345.20	24.4%	$1,531.85	$1,906.39	$374.54	24.4%
Family	$2,205.21	$2,744.38	$539.17	24.4%	$2,392.65	$2,977.65	$585.00	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$705.92	$878.52	$172.60	24.4%	$765.92	$953.19	$187.27	24.4%
Parent/Child(ren)	$1,354.93	$1,686.21	$331.28	24.4%	$1,470.10	$1,829.54	$359.44	24.4%
Couple	$1,411.84	$1,757.04	$345.20	24.4%	$1,531.85	$1,906.39	$374.54	24.4%
Family	$2,205.21	$2,744.38	$539.17	24.4%	$2,392.65	$2,977.65	$585.00	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$705.92	$878.52	$172.60	24.4%	$765.92	$953.19	$187.27	24.4%
Parent/Child(ren)	$1,354.93	$1,686.21	$331.28	24.4%	$1,470.10	$1,829.54	$359.44	24.4%
Couple	$1,411.84	$1,757.04	$345.20	24.4%	$1,531.85	$1,906.39	$374.54	24.4%
Family	$2,205.21	$2,744.38	$539.17	24.4%	$2,392.65	$2,977.65	$585.00	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$705.92	$878.52	$172.60	24.4%	$765.92	$953.19	$187.27	24.4%
Parent/Child(ren)	$1,354.93	$1,686.21	$331.28	24.4%	$1,470.10	$1,829.54	$359.44	24.4%
Couple	$1,411.84	$1,757.04	$345.20	24.4%	$1,531.85	$1,906.39	$374.54	24.4%
Family	$2,205.21	$2,744.38	$539.17	24.4%	$2,392.65	$2,977.65	$585.00	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$705.92	$878.52	$172.60	24.4%	$765.92	$953.19	$187.27	24.4%
Parent/Child(ren)	$1,354.93	$1,686.21	$331.28	24.4%	$1,470.10	$1,829.54	$359.44	24.4%
Couple	$1,411.84	$1,757.04	$345.20	24.4%	$1,531.85	$1,906.39	$374.54	24.4%
Family	$2,205.21	$2,744.38	$539.17	24.4%	$2,392.65	$2,977.65	$585.00	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$705.92	$878.52	$172.60	24.4%	$765.92	$953.19	$187.27	24.4%
Parent/Child(ren)	$1,354.93	$1,686.21	$331.28	24.4%	$1,470.10	$1,829.54	$359.44	24.4%
Couple	$1,411.84	$1,757.04	$345.20	24.4%	$1,531.85	$1,906.39	$374.54	24.4%
Family	$2,205.21	$2,744.38	$539.17	24.4%	$2,392.65	$2,977.65	$585.00	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$705.92	$878.52	$172.60	24.4%	$765.92	$953.19	$187.27	24.4%
Parent/Child(ren)	$1,354.93	$1,686.21	$331.28	24.4%	$1,470.10	$1,829.54	$359.44	24.4%
Couple	$1,411.84	$1,757.04	$345.20	24.4%	$1,531.85	$1,906.39	$374.54	24.4%
Family	$2,205.21	$2,744.38	$539.17	24.4%	$2,392.65	$2,977.65	$585.00	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$628.27	$781.88	$153.61	24.4%	$681.67	$848.34	$166.67	24.4%
Parent/Child(ren)	$1,205.89	$1,500.73	$294.84	24.4%	$1,308.39	$1,628.29	$319.90	24.4%
Couple	$1,256.54	$1,563.76	$307.22	24.4%	$1,363.35	$1,696.68	$333.34	24.4%
Family	$1,962.63	$2,442.50	$479.86	24.4%	$2,129.46	$2,650.11	$520.65	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$628.27	$781.88	$153.61	24.4%	$681.67	$848.34	$166.67	24.4%
Parent/Child(ren)	$1,205.89	$1,500.73	$294.84	24.4%	$1,308.39	$1,628.29	$319.90	24.4%
Couple	$1,256.54	$1,563.76	$307.22	24.4%	$1,363.35	$1,696.68	$333.34	24.4%
Family	$1,962.63	$2,442.50	$479.86	24.4%	$2,129.46	$2,650.11	$520.65	24.4%

$10 OV, $500 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	January to March 2012				January to March 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$745.13	$874.81	$129.68	17.4%	$808.47	$949.17	$140.70	17.4%
Parent/Child(ren)	$1,422.83	$1,679.09	$256.27	18.0%	$1,543.77	$1,821.82	$278.05	18.0%
Couple	$1,490.26	$1,749.62	$259.36	17.4%	$1,616.93	$1,898.34	$281.41	17.4%
Family	$2,316.83	$2,732.79	$415.96	18.0%	$2,513.76	$2,965.08	$451.32	18.0%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$745.13	$874.81	$129.68	17.4%	$808.47	$949.17	$140.70	17.4%
Parent/Child(ren)	$1,422.83	$1,679.09	$256.27	18.0%	$1,543.77	$1,821.82	$278.05	18.0%
Couple	$1,490.26	$1,749.62	$259.36	17.4%	$1,616.93	$1,898.34	$281.41	17.4%
Family	$2,316.83	$2,732.79	$415.96	18.0%	$2,513.76	$2,965.08	$451.32	18.0%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$745.13	$874.81	$129.68	17.4%	$808.47	$949.17	$140.70	17.4%
Parent/Child(ren)	$1,422.83	$1,679.09	$256.27	18.0%	$1,543.77	$1,821.82	$278.05	18.0%
Couple	$1,490.26	$1,749.62	$259.36	17.4%	$1,616.93	$1,898.34	$281.41	17.4%
Family	$2,316.83	$2,732.79	$415.96	18.0%	$2,513.76	$2,965.08	$451.32	18.0%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$745.13	$874.81	$129.68	17.4%	$808.47	$949.17	$140.70	17.4%
Parent/Child(ren)	$1,422.83	$1,679.09	$256.27	18.0%	$1,543.77	$1,821.82	$278.05	18.0%
Couple	$1,490.26	$1,749.62	$259.36	17.4%	$1,616.93	$1,898.34	$281.41	17.4%
Family	$2,316.83	$2,732.79	$415.96	18.0%	$2,513.76	$2,965.08	$451.32	18.0%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$745.13	$874.81	$129.68	17.4%	$808.47	$949.17	$140.70	17.4%
Parent/Child(ren)	$1,422.83	$1,679.09	$256.27	18.0%	$1,543.77	$1,821.82	$278.05	18.0%
Couple	$1,490.26	$1,749.62	$259.36	17.4%	$1,616.93	$1,898.34	$281.41	17.4%
Family	$2,316.83	$2,732.79	$415.96	18.0%	$2,513.76	$2,965.08	$451.32	18.0%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$745.13	$874.81	$129.68	17.4%	$808.47	$949.17	$140.70	17.4%
Parent/Child(ren)	$1,422.83	$1,679.09	$256.27	18.0%	$1,543.77	$1,821.82	$278.05	18.0%
Couple	$1,490.26	$1,749.62	$259.36	17.4%	$1,616.93	$1,898.34	$281.41	17.4%
Family	$2,316.83	$2,732.79	$415.96	18.0%	$2,513.76	$2,965.08	$451.32	18.0%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$745.13	$874.81	$129.68	17.4%	$808.47	$949.17	$140.70	17.4%
Parent/Child(ren)	$1,422.83	$1,679.09	$256.27	18.0%	$1,543.77	$1,821.82	$278.05	18.0%
Couple	$1,490.26	$1,749.62	$259.36	17.4%	$1,616.93	$1,898.34	$281.41	17.4%
Family	$2,316.83	$2,732.79	$415.96	18.0%	$2,513.76	$2,965.08	$451.32	18.0%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$745.13	$874.81	$129.68	17.4%	$808.47	$949.17	$140.70	17.4%
Parent/Child(ren)	$1,422.83	$1,679.09	$256.27	18.0%	$1,543.77	$1,821.82	$278.05	18.0%
Couple	$1,490.26	$1,749.62	$259.36	17.4%	$1,616.93	$1,898.34	$281.41	17.4%
Family	$2,316.83	$2,732.79	$415.96	18.0%	$2,513.76	$2,965.08	$451.32	18.0%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$663.17	$778.58	$115.42	17.4%	$719.53	$844.76	$125.23	17.4%
Parent/Child(ren)	$1,266.31	$1,494.39	$228.08	18.0%	$1,373.95	$1,621.42	$247.46	18.0%
Couple	$1,326.33	$1,557.16	$230.83	17.4%	$1,439.07	$1,689.52	$250.45	17.4%
Family	$2,061.98	$2,432.19	$370.20	18.0%	$2,237.25	$2,638.92	$401.67	18.0%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$663.17	$778.58	$115.42	17.4%	$719.53	$844.76	$125.23	17.4%
Parent/Child(ren)	$1,266.31	$1,494.39	$228.08	18.0%	$1,373.95	$1,621.42	$247.46	18.0%
Couple	$1,326.33	$1,557.16	$230.83	17.4%	$1,439.07	$1,689.52	$250.45	17.4%
Family	$2,061.98	$2,432.19	$370.20	18.0%	$2,237.25	$2,638.92	$401.67	18.0%

$10 OV, $500 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	January to March 2012				January to March 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$691.90	$812.32	$120.42	17.4%	$750.72	$881.37	$130.65	17.4%
Parent/Child(ren)	$1,321.19	$1,559.15	$237.96	18.0%	$1,433.49	$1,691.68	$258.19	18.0%
Couple	$1,383.81	$1,624.64	$240.83	17.4%	$1,501.43	$1,762.74	$261.30	17.4%
Family	$2,151.34	$2,537.58	$386.25	18.0%	$2,334.20	$2,753.28	$419.08	18.0%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$691.90	$812.32	$120.42	17.4%	$750.72	$881.37	$130.65	17.4%
Parent/Child(ren)	$1,321.19	$1,559.15	$237.96	18.0%	$1,433.49	$1,691.68	$258.19	18.0%
Couple	$1,383.81	$1,624.64	$240.83	17.4%	$1,501.43	$1,762.74	$261.30	17.4%
Family	$2,151.34	$2,537.58	$386.25	18.0%	$2,334.20	$2,753.28	$419.08	18.0%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$691.90	$812.32	$120.42	17.4%	$750.72	$881.37	$130.65	17.4%
Parent/Child(ren)	$1,321.19	$1,559.15	$237.96	18.0%	$1,433.49	$1,691.68	$258.19	18.0%
Couple	$1,383.81	$1,624.64	$240.83	17.4%	$1,501.43	$1,762.74	$261.30	17.4%
Family	$2,151.34	$2,537.58	$386.25	18.0%	$2,334.20	$2,753.28	$419.08	18.0%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$691.90	$812.32	$120.42	17.4%	$750.72	$881.37	$130.65	17.4%
Parent/Child(ren)	$1,321.19	$1,559.15	$237.96	18.0%	$1,433.49	$1,691.68	$258.19	18.0%
Couple	$1,383.81	$1,624.64	$240.83	17.4%	$1,501.43	$1,762.74	$261.30	17.4%
Family	$2,151.34	$2,537.58	$386.25	18.0%	$2,334.20	$2,753.28	$419.08	18.0%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$691.90	$812.32	$120.42	17.4%	$750.72	$881.37	$130.65	17.4%
Parent/Child(ren)	$1,321.19	$1,559.15	$237.96	18.0%	$1,433.49	$1,691.68	$258.19	18.0%
Couple	$1,383.81	$1,624.64	$240.83	17.4%	$1,501.43	$1,762.74	$261.30	17.4%
Family	$2,151.34	$2,537.58	$386.25	18.0%	$2,334.20	$2,753.28	$419.08	18.0%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$691.90	$812.32	$120.42	17.4%	$750.72	$881.37	$130.65	17.4%
Parent/Child(ren)	$1,321.19	$1,559.15	$237.96	18.0%	$1,433.49	$1,691.68	$258.19	18.0%
Couple	$1,383.81	$1,624.64	$240.83	17.4%	$1,501.43	$1,762.74	$261.30	17.4%
Family	$2,151.34	$2,537.58	$386.25	18.0%	$2,334.20	$2,753.28	$419.08	18.0%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$691.90	$812.32	$120.42	17.4%	$750.72	$881.37	$130.65	17.4%
Parent/Child(ren)	$1,321.19	$1,559.15	$237.96	18.0%	$1,433.49	$1,691.68	$258.19	18.0%
Couple	$1,383.81	$1,624.64	$240.83	17.4%	$1,501.43	$1,762.74	$261.30	17.4%
Family	$2,151.34	$2,537.58	$386.25	18.0%	$2,334.20	$2,753.28	$419.08	18.0%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$691.90	$812.32	$120.42	17.4%	$750.72	$881.37	$130.65	17.4%
Parent/Child(ren)	$1,321.19	$1,559.15	$237.96	18.0%	$1,433.49	$1,691.68	$258.19	18.0%
Couple	$1,383.81	$1,624.64	$240.83	17.4%	$1,501.43	$1,762.74	$261.30	17.4%
Family	$2,151.34	$2,537.58	$386.25	18.0%	$2,334.20	$2,753.28	$419.08	18.0%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$615.79	$722.97	$107.17	17.4%	$668.14	$784.42	$116.28	17.4%
Parent/Child(ren)	$1,175.86	$1,387.65	$211.79	18.0%	$1,275.81	$1,505.60	$229.79	18.0%
Couple	$1,231.59	$1,445.93	$214.34	17.4%	$1,336.27	$1,568.84	$232.56	17.4%
Family	$1,914.69	$2,258.45	$343.76	18.0%	$2,077.44	$2,450.42	$372.98	18.0%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$615.79	$722.97	$107.17	17.4%	$668.14	$784.42	$116.28	17.4%
Parent/Child(ren)	$1,175.86	$1,387.65	$211.79	18.0%	$1,275.81	$1,505.60	$229.79	18.0%
Couple	$1,231.59	$1,445.93	$214.34	17.4%	$1,336.27	$1,568.84	$232.56	17.4%
Family	$1,914.69	$2,258.45	$343.76	18.0%	$2,077.44	$2,450.42	$372.98	18.0%

$10 OV, $500 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	April to June 2012				April to June 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$774.94	$905.43	$130.49	16.8%	$840.81	$982.39	$141.58	16.8%
Parent/Child(ren)	$1,479.75	$1,737.86	$258.12	17.4%	$1,605.53	$1,885.58	$280.06	17.4%
Couple	$1,549.88	$1,810.86	$260.98	16.8%	$1,681.62	$1,964.78	$283.16	16.8%
Family	$2,409.52	$2,828.45	$418.92	17.4%	$2,614.33	$3,068.86	$454.53	17.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$774.94	$905.43	$130.49	16.8%	$840.81	$982.39	$141.58	16.8%
Parent/Child(ren)	$1,479.75	$1,737.86	$258.12	17.4%	$1,605.53	$1,885.58	$280.06	17.4%
Couple	$1,549.88	$1,810.86	$260.98	16.8%	$1,681.62	$1,964.78	$283.16	16.8%
Family	$2,409.52	$2,828.45	$418.92	17.4%	$2,614.33	$3,068.86	$454.53	17.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$774.94	$905.43	$130.49	16.8%	$840.81	$982.39	$141.58	16.8%
Parent/Child(ren)	$1,479.75	$1,737.86	$258.12	17.4%	$1,605.53	$1,885.58	$280.06	17.4%
Couple	$1,549.88	$1,810.86	$260.98	16.8%	$1,681.62	$1,964.78	$283.16	16.8%
Family	$2,409.52	$2,828.45	$418.92	17.4%	$2,614.33	$3,068.86	$454.53	17.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$774.94	$905.43	$130.49	16.8%	$840.81	$982.39	$141.58	16.8%
Parent/Child(ren)	$1,479.75	$1,737.86	$258.12	17.4%	$1,605.53	$1,885.58	$280.06	17.4%
Couple	$1,549.88	$1,810.86	$260.98	16.8%	$1,681.62	$1,964.78	$283.16	16.8%
Family	$2,409.52	$2,828.45	$418.92	17.4%	$2,614.33	$3,068.86	$454.53	17.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$774.94	$905.43	$130.49	16.8%	$840.81	$982.39	$141.58	16.8%
Parent/Child(ren)	$1,479.75	$1,737.86	$258.12	17.4%	$1,605.53	$1,885.58	$280.06	17.4%
Couple	$1,549.88	$1,810.86	$260.98	16.8%	$1,681.62	$1,964.78	$283.16	16.8%
Family	$2,409.52	$2,828.45	$418.92	17.4%	$2,614.33	$3,068.86	$454.53	17.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$774.94	$905.43	$130.49	16.8%	$840.81	$982.39	$141.58	16.8%
Parent/Child(ren)	$1,479.75	$1,737.86	$258.12	17.4%	$1,605.53	$1,885.58	$280.06	17.4%
Couple	$1,549.88	$1,810.86	$260.98	16.8%	$1,681.62	$1,964.78	$283.16	16.8%
Family	$2,409.52	$2,828.45	$418.92	17.4%	$2,614.33	$3,068.86	$454.53	17.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$774.94	$905.43	$130.49	16.8%	$840.81	$982.39	$141.58	16.8%
Parent/Child(ren)	$1,479.75	$1,737.86	$258.12	17.4%	$1,605.53	$1,885.58	$280.06	17.4%
Couple	$1,549.88	$1,810.86	$260.98	16.8%	$1,681.62	$1,964.78	$283.16	16.8%
Family	$2,409.52	$2,828.45	$418.92	17.4%	$2,614.33	$3,068.86	$454.53	17.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$774.94	$905.43	$130.49	16.8%	$840.81	$982.39	$141.58	16.8%
Parent/Child(ren)	$1,479.75	$1,737.86	$258.12	17.4%	$1,605.53	$1,885.58	$280.06	17.4%
Couple	$1,549.88	$1,810.86	$260.98	16.8%	$1,681.62	$1,964.78	$283.16	16.8%
Family	$2,409.52	$2,828.45	$418.92	17.4%	$2,614.33	$3,068.86	$454.53	17.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$689.70	$805.83	$116.14	16.8%	$748.32	$874.33	$126.01	16.8%
Parent/Child(ren)	$1,316.98	$1,546.70	$229.72	17.4%	$1,428.92	$1,678.17	$249.25	17.4%
Couple	$1,379.39	$1,611.67	$232.27	16.8%	$1,496.64	$1,748.66	$252.02	16.8%
Family	$2,144.47	$2,517.32	$372.84	17.4%	$2,326.75	$2,731.29	$404.53	17.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$689.70	$805.83	$116.14	16.8%	$748.32	$874.33	$126.01	16.8%
Parent/Child(ren)	$1,316.98	$1,546.70	$229.72	17.4%	$1,428.92	$1,678.17	$249.25	17.4%
Couple	$1,379.39	$1,611.67	$232.27	16.8%	$1,496.64	$1,748.66	$252.02	16.8%
Family	$2,144.47	$2,517.32	$372.84	17.4%	$2,326.75	$2,731.29	$404.53	17.4%

$10 OV, $500 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	April to June 2012				April to June 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$719.58	$840.76	$121.17	16.8%	$780.75	$912.22	$131.47	16.8%
Parent/Child(ren)	$1,374.04	$1,613.73	$239.69	17.4%	$1,490.84	$1,750.90	$260.06	17.4%
Couple	$1,439.17	$1,681.51	$242.35	16.8%	$1,561.49	$1,824.44	$262.95	16.8%
Family	$2,237.40	$2,626.41	$389.01	17.4%	$2,427.58	$2,849.66	$422.08	17.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$719.58	$840.76	$121.17	16.8%	$780.75	$912.22	$131.47	16.8%
Parent/Child(ren)	$1,374.04	$1,613.73	$239.69	17.4%	$1,490.84	$1,750.90	$260.06	17.4%
Couple	$1,439.17	$1,681.51	$242.35	16.8%	$1,561.49	$1,824.44	$262.95	16.8%
Family	$2,237.40	$2,626.41	$389.01	17.4%	$2,427.58	$2,849.66	$422.08	17.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$719.58	$840.76	$121.17	16.8%	$780.75	$912.22	$131.47	16.8%
Parent/Child(ren)	$1,374.04	$1,613.73	$239.69	17.4%	$1,490.84	$1,750.90	$260.06	17.4%
Couple	$1,439.17	$1,681.51	$242.35	16.8%	$1,561.49	$1,824.44	$262.95	16.8%
Family	$2,237.40	$2,626.41	$389.01	17.4%	$2,427.58	$2,849.66	$422.08	17.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$719.58	$840.76	$121.17	16.8%	$780.75	$912.22	$131.47	16.8%
Parent/Child(ren)	$1,374.04	$1,613.73	$239.69	17.4%	$1,490.84	$1,750.90	$260.06	17.4%
Couple	$1,439.17	$1,681.51	$242.35	16.8%	$1,561.49	$1,824.44	$262.95	16.8%
Family	$2,237.40	$2,626.41	$389.01	17.4%	$2,427.58	$2,849.66	$422.08	17.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$719.58	$840.76	$121.17	16.8%	$780.75	$912.22	$131.47	16.8%
Parent/Child(ren)	$1,374.04	$1,613.73	$239.69	17.4%	$1,490.84	$1,750.90	$260.06	17.4%
Couple	$1,439.17	$1,681.51	$242.35	16.8%	$1,561.49	$1,824.44	$262.95	16.8%
Family	$2,237.40	$2,626.41	$389.01	17.4%	$2,427.58	$2,849.66	$422.08	17.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$719.58	$840.76	$121.17	16.8%	$780.75	$912.22	$131.47	16.8%
Parent/Child(ren)	$1,374.04	$1,613.73	$239.69	17.4%	$1,490.84	$1,750.90	$260.06	17.4%
Couple	$1,439.17	$1,681.51	$242.35	16.8%	$1,561.49	$1,824.44	$262.95	16.8%
Family	$2,237.40	$2,626.41	$389.01	17.4%	$2,427.58	$2,849.66	$422.08	17.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$719.58	$840.76	$121.17	16.8%	$780.75	$912.22	$131.47	16.8%
Parent/Child(ren)	$1,374.04	$1,613.73	$239.69	17.4%	$1,490.84	$1,750.90	$260.06	17.4%
Couple	$1,439.17	$1,681.51	$242.35	16.8%	$1,561.49	$1,824.44	$262.95	16.8%
Family	$2,237.40	$2,626.41	$389.01	17.4%	$2,427.58	$2,849.66	$422.08	17.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$719.58	$840.76	$121.17	16.8%	$780.75	$912.22	$131.47	16.8%
Parent/Child(ren)	$1,374.04	$1,613.73	$239.69	17.4%	$1,490.84	$1,750.90	$260.06	17.4%
Couple	$1,439.17	$1,681.51	$242.35	16.8%	$1,561.49	$1,824.44	$262.95	16.8%
Family	$2,237.40	$2,626.41	$389.01	17.4%	$2,427.58	$2,849.66	$422.08	17.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$640.43	$748.27	$107.84	16.8%	$694.87	$811.88	$117.01	16.8%
Parent/Child(ren)	$1,222.90	$1,436.22	$213.32	17.4%	$1,326.84	$1,558.30	$231.45	17.4%
Couple	$1,280.86	$1,496.55	$215.69	16.8%	$1,389.73	$1,623.75	$234.02	16.8%
Family	$1,991.28	$2,337.51	$346.22	17.4%	$2,160.54	$2,536.20	$375.65	17.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$640.43	$748.27	$107.84	16.8%	$694.87	$811.88	$117.01	16.8%
Parent/Child(ren)	$1,222.90	$1,436.22	$213.32	17.4%	$1,326.84	$1,558.30	$231.45	17.4%
Couple	$1,280.86	$1,496.55	$215.69	16.8%	$1,389.73	$1,623.75	$234.02	16.8%
Family	$1,991.28	$2,337.51	$346.22	17.4%	$2,160.54	$2,536.20	$375.65	17.4%

$10 OV, $500 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	July to September 2012				July to September 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$774.94	$959.75	$184.81	23.8%	$840.81	$1,041.33	$200.52	23.8%
Parent/Child(ren)	$1,479.75	$1,842.12	$362.38	24.5%	$1,605.53	$1,998.71	$393.18	24.5%
Couple	$1,549.88	$1,919.50	$369.62	23.8%	$1,681.62	$2,082.66	$401.04	23.8%
Family	$2,409.52	$2,998.13	$588.61	24.4%	$2,614.33	$3,252.98	$638.65	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$774.94	$959.75	$184.81	23.8%	$840.81	$1,041.33	$200.52	23.8%
Parent/Child(ren)	$1,479.75	$1,842.12	$362.38	24.5%	$1,605.53	$1,998.71	$393.18	24.5%
Couple	$1,549.88	$1,919.50	$369.62	23.8%	$1,681.62	$2,082.66	$401.04	23.8%
Family	$2,409.52	$2,998.13	$588.61	24.4%	$2,614.33	$3,252.98	$638.65	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$774.94	$959.75	$184.81	23.8%	$840.81	$1,041.33	$200.52	23.8%
Parent/Child(ren)	$1,479.75	$1,842.12	$362.38	24.5%	$1,605.53	$1,998.71	$393.18	24.5%
Couple	$1,549.88	$1,919.50	$369.62	23.8%	$1,681.62	$2,082.66	$401.04	23.8%
Family	$2,409.52	$2,998.13	$588.61	24.4%	$2,614.33	$3,252.98	$638.65	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$774.94	$959.75	$184.81	23.8%	$840.81	$1,041.33	$200.52	23.8%
Parent/Child(ren)	$1,479.75	$1,842.12	$362.38	24.5%	$1,605.53	$1,998.71	$393.18	24.5%
Couple	$1,549.88	$1,919.50	$369.62	23.8%	$1,681.62	$2,082.66	$401.04	23.8%
Family	$2,409.52	$2,998.13	$588.61	24.4%	$2,614.33	$3,252.98	$638.65	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$774.94	$959.75	$184.81	23.8%	$840.81	$1,041.33	$200.52	23.8%
Parent/Child(ren)	$1,479.75	$1,842.12	$362.38	24.5%	$1,605.53	$1,998.71	$393.18	24.5%
Couple	$1,549.88	$1,919.50	$369.62	23.8%	$1,681.62	$2,082.66	$401.04	23.8%
Family	$2,409.52	$2,998.13	$588.61	24.4%	$2,614.33	$3,252.98	$638.65	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$774.94	$959.75	$184.81	23.8%	$840.81	$1,041.33	$200.52	23.8%
Parent/Child(ren)	$1,479.75	$1,842.12	$362.38	24.5%	$1,605.53	$1,998.71	$393.18	24.5%
Couple	$1,549.88	$1,919.50	$369.62	23.8%	$1,681.62	$2,082.66	$401.04	23.8%
Family	$2,409.52	$2,998.13	$588.61	24.4%	$2,614.33	$3,252.98	$638.65	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$774.94	$959.75	$184.81	23.8%	$840.81	$1,041.33	$200.52	23.8%
Parent/Child(ren)	$1,479.75	$1,842.12	$362.38	24.5%	$1,605.53	$1,998.71	$393.18	24.5%
Couple	$1,549.88	$1,919.50	$369.62	23.8%	$1,681.62	$2,082.66	$401.04	23.8%
Family	$2,409.52	$2,998.13	$588.61	24.4%	$2,614.33	$3,252.98	$638.65	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$774.94	$959.75	$184.81	23.8%	$840.81	$1,041.33	$200.52	23.8%
Parent/Child(ren)	$1,479.75	$1,842.12	$362.38	24.5%	$1,605.53	$1,998.71	$393.18	24.5%
Couple	$1,549.88	$1,919.50	$369.62	23.8%	$1,681.62	$2,082.66	$401.04	23.8%
Family	$2,409.52	$2,998.13	$588.61	24.4%	$2,614.33	$3,252.98	$638.65	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$689.70	$854.18	$164.48	23.8%	$748.32	$926.78	$178.46	23.8%
Parent/Child(ren)	$1,316.98	$1,639.49	$322.52	24.5%	$1,428.92	$1,778.85	$349.93	24.5%
Couple	$1,379.39	$1,708.36	$328.96	23.8%	$1,496.64	$1,853.57	$356.92	23.8%
Family	$2,144.47	$2,668.34	$523.87	24.4%	$2,326.75	$2,895.15	$568.39	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$689.70	$854.18	$164.48	23.8%	$748.32	$926.78	$178.46	23.8%
Parent/Child(ren)	$1,316.98	$1,639.49	$322.52	24.5%	$1,428.92	$1,778.85	$349.93	24.5%
Couple	$1,379.39	$1,708.36	$328.96	23.8%	$1,496.64	$1,853.57	$356.92	23.8%
Family	$2,144.47	$2,668.34	$523.87	24.4%	$2,326.75	$2,895.15	$568.39	24.4%

$10 OV, $500 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	July to September 2012				July to September 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$719.58	$891.20	$171.62	23.8%	$780.75	$966.95	$186.21	23.8%
Parent/Child(ren)	$1,374.04	$1,710.55	$336.51	24.5%	$1,490.84	$1,855.95	$365.11	24.5%
Couple	$1,439.17	$1,782.40	$343.24	23.8%	$1,561.49	$1,933.91	$372.41	23.8%
Family	$2,237.40	$2,784.00	$546.60	24.4%	$2,427.58	$3,020.64	$593.06	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$719.58	$891.20	$171.62	23.8%	$780.75	$966.95	$186.21	23.8%
Parent/Child(ren)	$1,374.04	$1,710.55	$336.51	24.5%	$1,490.84	$1,855.95	$365.11	24.5%
Couple	$1,439.17	$1,782.40	$343.24	23.8%	$1,561.49	$1,933.91	$372.41	23.8%
Family	$2,237.40	$2,784.00	$546.60	24.4%	$2,427.58	$3,020.64	$593.06	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$719.58	$891.20	$171.62	23.8%	$780.75	$966.95	$186.21	23.8%
Parent/Child(ren)	$1,374.04	$1,710.55	$336.51	24.5%	$1,490.84	$1,855.95	$365.11	24.5%
Couple	$1,439.17	$1,782.40	$343.24	23.8%	$1,561.49	$1,933.91	$372.41	23.8%
Family	$2,237.40	$2,784.00	$546.60	24.4%	$2,427.58	$3,020.64	$593.06	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$719.58	$891.20	$171.62	23.8%	$780.75	$966.95	$186.21	23.8%
Parent/Child(ren)	$1,374.04	$1,710.55	$336.51	24.5%	$1,490.84	$1,855.95	$365.11	24.5%
Couple	$1,439.17	$1,782.40	$343.24	23.8%	$1,561.49	$1,933.91	$372.41	23.8%
Family	$2,237.40	$2,784.00	$546.60	24.4%	$2,427.58	$3,020.64	$593.06	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$719.58	$891.20	$171.62	23.8%	$780.75	$966.95	$186.21	23.8%
Parent/Child(ren)	$1,374.04	$1,710.55	$336.51	24.5%	$1,490.84	$1,855.95	$365.11	24.5%
Couple	$1,439.17	$1,782.40	$343.24	23.8%	$1,561.49	$1,933.91	$372.41	23.8%
Family	$2,237.40	$2,784.00	$546.60	24.4%	$2,427.58	$3,020.64	$593.06	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$719.58	$891.20	$171.62	23.8%	$780.75	$966.95	$186.21	23.8%
Parent/Child(ren)	$1,374.04	$1,710.55	$336.51	24.5%	$1,490.84	$1,855.95	$365.11	24.5%
Couple	$1,439.17	$1,782.40	$343.24	23.8%	$1,561.49	$1,933.91	$372.41	23.8%
Family	$2,237.40	$2,784.00	$546.60	24.4%	$2,427.58	$3,020.64	$593.06	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$719.58	$891.20	$171.62	23.8%	$780.75	$966.95	$186.21	23.8%
Parent/Child(ren)	$1,374.04	$1,710.55	$336.51	24.5%	$1,490.84	$1,855.95	$365.11	24.5%
Couple	$1,439.17	$1,782.40	$343.24	23.8%	$1,561.49	$1,933.91	$372.41	23.8%
Family	$2,237.40	$2,784.00	$546.60	24.4%	$2,427.58	$3,020.64	$593.06	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$719.58	$891.20	$171.62	23.8%	$780.75	$966.95	$186.21	23.8%
Parent/Child(ren)	$1,374.04	$1,710.55	$336.51	24.5%	$1,490.84	$1,855.95	$365.11	24.5%
Couple	$1,439.17	$1,782.40	$343.24	23.8%	$1,561.49	$1,933.91	$372.41	23.8%
Family	$2,237.40	$2,784.00	$546.60	24.4%	$2,427.58	$3,020.64	$593.06	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$640.43	$793.17	$152.74	23.8%	$694.87	$860.59	$165.72	23.8%
Parent/Child(ren)	$1,222.90	$1,522.39	$299.49	24.5%	$1,326.84	$1,651.80	$324.95	24.5%
Couple	$1,280.86	$1,586.34	$305.48	23.8%	$1,389.73	$1,721.18	$331.45	23.8%
Family	$1,991.28	$2,477.76	$486.47	24.4%	$2,160.54	$2,688.37	$527.82	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$640.43	$793.17	$152.74	23.8%	$694.87	$860.59	$165.72	23.8%
Parent/Child(ren)	$1,222.90	$1,522.39	$299.49	24.5%	$1,326.84	$1,651.80	$324.95	24.5%
Couple	$1,280.86	$1,586.34	$305.48	23.8%	$1,389.73	$1,721.18	$331.45	23.8%
Family	$1,991.28	$2,477.76	$486.47	24.4%	$2,160.54	$2,688.37	$527.82	24.4%

$10 OV, $500 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	October to December 2012				October to December 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$798.18	$993.34	$195.16	24.5%	$866.03	$1,077.77	$211.75	24.5%
Parent/Child(ren)	$1,532.01	$1,906.60	$374.59	24.5%	$1,662.23	$2,068.66	$406.43	24.5%
Couple	$1,596.36	$1,986.68	$390.32	24.5%	$1,732.05	$2,155.55	$423.50	24.5%
Family	$2,493.41	$3,103.07	$609.65	24.5%	$2,705.35	$3,366.83	$661.48	24.5%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$798.18	$993.34	$195.16	24.5%	$866.03	$1,077.77	$211.75	24.5%
Parent/Child(ren)	$1,532.01	$1,906.60	$374.59	24.5%	$1,662.23	$2,068.66	$406.43	24.5%
Couple	$1,596.36	$1,986.68	$390.32	24.5%	$1,732.05	$2,155.55	$423.50	24.5%
Family	$2,493.41	$3,103.07	$609.65	24.5%	$2,705.35	$3,366.83	$661.48	24.5%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$798.18	$993.34	$195.16	24.5%	$866.03	$1,077.77	$211.75	24.5%
Parent/Child(ren)	$1,532.01	$1,906.60	$374.59	24.5%	$1,662.23	$2,068.66	$406.43	24.5%
Couple	$1,596.36	$1,986.68	$390.32	24.5%	$1,732.05	$2,155.55	$423.50	24.5%
Family	$2,493.41	$3,103.07	$609.65	24.5%	$2,705.35	$3,366.83	$661.48	24.5%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$798.18	$993.34	$195.16	24.5%	$866.03	$1,077.77	$211.75	24.5%
Parent/Child(ren)	$1,532.01	$1,906.60	$374.59	24.5%	$1,662.23	$2,068.66	$406.43	24.5%
Couple	$1,596.36	$1,986.68	$390.32	24.5%	$1,732.05	$2,155.55	$423.50	24.5%
Family	$2,493.41	$3,103.07	$609.65	24.5%	$2,705.35	$3,366.83	$661.48	24.5%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$798.18	$993.34	$195.16	24.5%	$866.03	$1,077.77	$211.75	24.5%
Parent/Child(ren)	$1,532.01	$1,906.60	$374.59	24.5%	$1,662.23	$2,068.66	$406.43	24.5%
Couple	$1,596.36	$1,986.68	$390.32	24.5%	$1,732.05	$2,155.55	$423.50	24.5%
Family	$2,493.41	$3,103.07	$609.65	24.5%	$2,705.35	$3,366.83	$661.48	24.5%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$798.18	$993.34	$195.16	24.5%	$866.03	$1,077.77	$211.75	24.5%
Parent/Child(ren)	$1,532.01	$1,906.60	$374.59	24.5%	$1,662.23	$2,068.66	$406.43	24.5%
Couple	$1,596.36	$1,986.68	$390.32	24.5%	$1,732.05	$2,155.55	$423.50	24.5%
Family	$2,493.41	$3,103.07	$609.65	24.5%	$2,705.35	$3,366.83	$661.48	24.5%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$798.18	$993.34	$195.16	24.5%	$866.03	$1,077.77	$211.75	24.5%
Parent/Child(ren)	$1,532.01	$1,906.60	$374.59	24.5%	$1,662.23	$2,068.66	$406.43	24.5%
Couple	$1,596.36	$1,986.68	$390.32	24.5%	$1,732.05	$2,155.55	$423.50	24.5%
Family	$2,493.41	$3,103.07	$609.65	24.5%	$2,705.35	$3,366.83	$661.48	24.5%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$798.18	$993.34	$195.16	24.5%	$866.03	$1,077.77	$211.75	24.5%
Parent/Child(ren)	$1,532.01	$1,906.60	$374.59	24.5%	$1,662.23	$2,068.66	$406.43	24.5%
Couple	$1,596.36	$1,986.68	$390.32	24.5%	$1,732.05	$2,155.55	$423.50	24.5%
Family	$2,493.41	$3,103.07	$609.65	24.5%	$2,705.35	$3,366.83	$661.48	24.5%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$710.38	$884.07	$173.69	24.5%	$770.76	$959.22	$188.46	24.5%
Parent/Child(ren)	$1,363.49	$1,696.87	$333.38	24.5%	$1,479.39	$1,841.11	$361.72	24.5%
Couple	$1,420.76	$1,768.15	$347.38	24.5%	$1,541.53	$1,918.44	$376.91	24.5%
Family	$2,219.14	$2,761.73	$542.59	24.5%	$2,407.76	$2,996.47	$588.71	24.5%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$710.38	$884.07	$173.69	24.5%	$770.76	$959.22	$188.46	24.5%
Parent/Child(ren)	$1,363.49	$1,696.87	$333.38	24.5%	$1,479.39	$1,841.11	$361.72	24.5%
Couple	$1,420.76	$1,768.15	$347.38	24.5%	$1,541.53	$1,918.44	$376.91	24.5%
Family	$2,219.14	$2,761.73	$542.59	24.5%	$2,407.76	$2,996.47	$588.71	24.5%

$10 OV, $500 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	October to December 2012				October to December 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$741.17	$922.40	$181.22	24.5%	$804.17	$1,000.80	$196.63	24.5%
Parent/Child(ren)	$1,422.59	$1,770.43	$347.83	24.5%	$1,543.52	$1,920.91	$377.40	24.5%
Couple	$1,482.35	$1,844.79	$362.44	24.5%	$1,608.35	$2,001.60	$393.25	24.5%
Family	$2,315.33	$2,881.45	$566.11	24.5%	$2,512.14	$3,126.37	$614.23	24.5%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$741.17	$922.40	$181.22	24.5%	$804.17	$1,000.80	$196.63	24.5%
Parent/Child(ren)	$1,422.59	$1,770.43	$347.83	24.5%	$1,543.52	$1,920.91	$377.40	24.5%
Couple	$1,482.35	$1,844.79	$362.44	24.5%	$1,608.35	$2,001.60	$393.25	24.5%
Family	$2,315.33	$2,881.45	$566.11	24.5%	$2,512.14	$3,126.37	$614.23	24.5%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$741.17	$922.40	$181.22	24.5%	$804.17	$1,000.80	$196.63	24.5%
Parent/Child(ren)	$1,422.59	$1,770.43	$347.83	24.5%	$1,543.52	$1,920.91	$377.40	24.5%
Couple	$1,482.35	$1,844.79	$362.44	24.5%	$1,608.35	$2,001.60	$393.25	24.5%
Family	$2,315.33	$2,881.45	$566.11	24.5%	$2,512.14	$3,126.37	$614.23	24.5%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$741.17	$922.40	$181.22	24.5%	$804.17	$1,000.80	$196.63	24.5%
Parent/Child(ren)	$1,422.59	$1,770.43	$347.83	24.5%	$1,543.52	$1,920.91	$377.40	24.5%
Couple	$1,482.35	$1,844.79	$362.44	24.5%	$1,608.35	$2,001.60	$393.25	24.5%
Family	$2,315.33	$2,881.45	$566.11	24.5%	$2,512.14	$3,126.37	$614.23	24.5%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$741.17	$922.40	$181.22	24.5%	$804.17	$1,000.80	$196.63	24.5%
Parent/Child(ren)	$1,422.59	$1,770.43	$347.83	24.5%	$1,543.52	$1,920.91	$377.40	24.5%
Couple	$1,482.35	$1,844.79	$362.44	24.5%	$1,608.35	$2,001.60	$393.25	24.5%
Family	$2,315.33	$2,881.45	$566.11	24.5%	$2,512.14	$3,126.37	$614.23	24.5%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$741.17	$922.40	$181.22	24.5%	$804.17	$1,000.80	$196.63	24.5%
Parent/Child(ren)	$1,422.59	$1,770.43	$347.83	24.5%	$1,543.52	$1,920.91	$377.40	24.5%
Couple	$1,482.35	$1,844.79	$362.44	24.5%	$1,608.35	$2,001.60	$393.25	24.5%
Family	$2,315.33	$2,881.45	$566.11	24.5%	$2,512.14	$3,126.37	$614.23	24.5%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$741.17	$922.40	$181.22	24.5%	$804.17	$1,000.80	$196.63	24.5%
Parent/Child(ren)	$1,422.59	$1,770.43	$347.83	24.5%	$1,543.52	$1,920.91	$377.40	24.5%
Couple	$1,482.35	$1,844.79	$362.44	24.5%	$1,608.35	$2,001.60	$393.25	24.5%
Family	$2,315.33	$2,881.45	$566.11	24.5%	$2,512.14	$3,126.37	$614.23	24.5%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$741.17	$922.40	$181.22	24.5%	$804.17	$1,000.80	$196.63	24.5%
Parent/Child(ren)	$1,422.59	$1,770.43	$347.83	24.5%	$1,543.52	$1,920.91	$377.40	24.5%
Couple	$1,482.35	$1,844.79	$362.44	24.5%	$1,608.35	$2,001.60	$393.25	24.5%
Family	$2,315.33	$2,881.45	$566.11	24.5%	$2,512.14	$3,126.37	$614.23	24.5%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$659.65	$820.93	$161.29	24.5%	$715.71	$890.71	$175.00	24.5%
Parent/Child(ren)	$1,266.11	$1,575.68	$309.57	24.5%	$1,373.73	$1,709.61	$335.89	24.5%
Couple	$1,319.29	$1,641.86	$322.57	24.5%	$1,431.43	$1,781.42	$349.99	24.5%
Family	$2,060.65	$2,564.49	$503.84	24.5%	$2,235.80	$2,782.47	$546.67	24.5%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$659.65	$820.93	$161.29	24.5%	$715.71	$890.71	$175.00	24.5%
Parent/Child(ren)	$1,266.11	$1,575.68	$309.57	24.5%	$1,373.73	$1,709.61	$335.89	24.5%
Couple	$1,319.29	$1,641.86	$322.57	24.5%	$1,431.43	$1,781.42	$349.99	24.5%
Family	$2,060.65	$2,564.49	$503.84	24.5%	$2,235.80	$2,782.47	$546.67	24.5%

$25 OV, $2,000 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $500 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	January to March 2012				January to March 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$622.09	$730.36	$108.27	17.4%	$674.97	$792.44	$117.47	17.4%
Parent/Child(ren)	$1,187.88	$1,401.84	$213.96	18.0%	$1,288.85	$1,520.99	$232.14	18.0%
Couple	$1,244.18	$1,460.72	$216.54	17.4%	$1,349.94	$1,584.88	$234.95	17.4%
Family	$1,934.26	$2,281.55	$347.29	18.0%	$2,098.68	$2,475.48	$376.80	18.0%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$622.09	$730.36	$108.27	17.4%	$674.97	$792.44	$117.47	17.4%
Parent/Child(ren)	$1,187.88	$1,401.84	$213.96	18.0%	$1,288.85	$1,520.99	$232.14	18.0%
Couple	$1,244.18	$1,460.72	$216.54	17.4%	$1,349.94	$1,584.88	$234.95	17.4%
Family	$1,934.26	$2,281.55	$347.29	18.0%	$2,098.68	$2,475.48	$376.80	18.0%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$622.09	$730.36	$108.27	17.4%	$674.97	$792.44	$117.47	17.4%
Parent/Child(ren)	$1,187.88	$1,401.84	$213.96	18.0%	$1,288.85	$1,520.99	$232.14	18.0%
Couple	$1,244.18	$1,460.72	$216.54	17.4%	$1,349.94	$1,584.88	$234.95	17.4%
Family	$1,934.26	$2,281.55	$347.29	18.0%	$2,098.68	$2,475.48	$376.80	18.0%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$622.09	$730.36	$108.27	17.4%	$674.97	$792.44	$117.47	17.4%
Parent/Child(ren)	$1,187.88	$1,401.84	$213.96	18.0%	$1,288.85	$1,520.99	$232.14	18.0%
Couple	$1,244.18	$1,460.72	$216.54	17.4%	$1,349.94	$1,584.88	$234.95	17.4%
Family	$1,934.26	$2,281.55	$347.29	18.0%	$2,098.68	$2,475.48	$376.80	18.0%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$622.09	$730.36	$108.27	17.4%	$674.97	$792.44	$117.47	17.4%
Parent/Child(ren)	$1,187.88	$1,401.84	$213.96	18.0%	$1,288.85	$1,520.99	$232.14	18.0%
Couple	$1,244.18	$1,460.72	$216.54	17.4%	$1,349.94	$1,584.88	$234.95	17.4%
Family	$1,934.26	$2,281.55	$347.29	18.0%	$2,098.68	$2,475.48	$376.80	18.0%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$622.09	$730.36	$108.27	17.4%	$674.97	$792.44	$117.47	17.4%
Parent/Child(ren)	$1,187.88	$1,401.84	$213.96	18.0%	$1,288.85	$1,520.99	$232.14	18.0%
Couple	$1,244.18	$1,460.72	$216.54	17.4%	$1,349.94	$1,584.88	$234.95	17.4%
Family	$1,934.26	$2,281.55	$347.29	18.0%	$2,098.68	$2,475.48	$376.80	18.0%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$622.09	$730.36	$108.27	17.4%	$674.97	$792.44	$117.47	17.4%
Parent/Child(ren)	$1,187.88	$1,401.84	$213.96	18.0%	$1,288.85	$1,520.99	$232.14	18.0%
Couple	$1,244.18	$1,460.72	$216.54	17.4%	$1,349.94	$1,584.88	$234.95	17.4%
Family	$1,934.26	$2,281.55	$347.29	18.0%	$2,098.68	$2,475.48	$376.80	18.0%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$622.09	$730.36	$108.27	17.4%	$674.97	$792.44	$117.47	17.4%
Parent/Child(ren)	$1,187.88	$1,401.84	$213.96	18.0%	$1,288.85	$1,520.99	$232.14	18.0%
Couple	$1,244.18	$1,460.72	$216.54	17.4%	$1,349.94	$1,584.88	$234.95	17.4%
Family	$1,934.26	$2,281.55	$347.29	18.0%	$2,098.68	$2,475.48	$376.80	18.0%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$553.66	$650.02	$96.36	17.4%	$600.72	$705.27	$104.55	17.4%
Parent/Child(ren)	$1,057.21	$1,247.64	$190.42	18.0%	$1,147.08	$1,353.69	$206.61	18.0%
Couple	$1,107.32	$1,300.04	$192.72	17.4%	$1,201.44	$1,410.54	$209.10	17.4%
Family	$1,721.50	$2,030.58	$309.08	18.0%	$1,867.82	$2,203.18	$335.36	18.0%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$553.66	$650.02	$96.36	17.4%	$600.72	$705.27	$104.55	17.4%
Parent/Child(ren)	$1,057.21	$1,247.64	$190.42	18.0%	$1,147.08	$1,353.69	$206.61	18.0%
Couple	$1,107.32	$1,300.04	$192.72	17.4%	$1,201.44	$1,410.54	$209.10	17.4%
Family	$1,721.50	$2,030.58	$309.08	18.0%	$1,867.82	$2,203.18	$335.36	18.0%

$25 OV, $2,000 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $500 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	January to March 2012				January to March 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$568.92	$667.94	$99.01	17.4%	$617.28	$724.71	$107.43	17.4%
Parent/Child(ren)	$1,086.36	$1,282.02	$195.66	18.0%	$1,178.70	$1,391.00	$212.29	18.0%
Couple	$1,137.85	$1,335.87	$198.03	17.4%	$1,234.56	$1,449.42	$214.86	17.4%
Family	$1,768.95	$2,086.55	$317.59	18.0%	$1,919.32	$2,263.90	$344.59	18.0%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$568.92	$667.94	$99.01	17.4%	$617.28	$724.71	$107.43	17.4%
Parent/Child(ren)	$1,086.36	$1,282.02	$195.66	18.0%	$1,178.70	$1,391.00	$212.29	18.0%
Couple	$1,137.85	$1,335.87	$198.03	17.4%	$1,234.56	$1,449.42	$214.86	17.4%
Family	$1,768.95	$2,086.55	$317.59	18.0%	$1,919.32	$2,263.90	$344.59	18.0%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$568.92	$667.94	$99.01	17.4%	$617.28	$724.71	$107.43	17.4%
Parent/Child(ren)	$1,086.36	$1,282.02	$195.66	18.0%	$1,178.70	$1,391.00	$212.29	18.0%
Couple	$1,137.85	$1,335.87	$198.03	17.4%	$1,234.56	$1,449.42	$214.86	17.4%
Family	$1,768.95	$2,086.55	$317.59	18.0%	$1,919.32	$2,263.90	$344.59	18.0%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$568.92	$667.94	$99.01	17.4%	$617.28	$724.71	$107.43	17.4%
Parent/Child(ren)	$1,086.36	$1,282.02	$195.66	18.0%	$1,178.70	$1,391.00	$212.29	18.0%
Couple	$1,137.85	$1,335.87	$198.03	17.4%	$1,234.56	$1,449.42	$214.86	17.4%
Family	$1,768.95	$2,086.55	$317.59	18.0%	$1,919.32	$2,263.90	$344.59	18.0%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$568.92	$667.94	$99.01	17.4%	$617.28	$724.71	$107.43	17.4%
Parent/Child(ren)	$1,086.36	$1,282.02	$195.66	18.0%	$1,178.70	$1,391.00	$212.29	18.0%
Couple	$1,137.85	$1,335.87	$198.03	17.4%	$1,234.56	$1,449.42	$214.86	17.4%
Family	$1,768.95	$2,086.55	$317.59	18.0%	$1,919.32	$2,263.90	$344.59	18.0%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$568.92	$667.94	$99.01	17.4%	$617.28	$724.71	$107.43	17.4%
Parent/Child(ren)	$1,086.36	$1,282.02	$195.66	18.0%	$1,178.70	$1,391.00	$212.29	18.0%
Couple	$1,137.85	$1,335.87	$198.03	17.4%	$1,234.56	$1,449.42	$214.86	17.4%
Family	$1,768.95	$2,086.55	$317.59	18.0%	$1,919.32	$2,263.90	$344.59	18.0%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$568.92	$667.94	$99.01	17.4%	$617.28	$724.71	$107.43	17.4%
Parent/Child(ren)	$1,086.36	$1,282.02	$195.66	18.0%	$1,178.70	$1,391.00	$212.29	18.0%
Couple	$1,137.85	$1,335.87	$198.03	17.4%	$1,234.56	$1,449.42	$214.86	17.4%
Family	$1,768.95	$2,086.55	$317.59	18.0%	$1,919.32	$2,263.90	$344.59	18.0%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$568.92	$667.94	$99.01	17.4%	$617.28	$724.71	$107.43	17.4%
Parent/Child(ren)	$1,086.36	$1,282.02	$195.66	18.0%	$1,178.70	$1,391.00	$212.29	18.0%
Couple	$1,137.85	$1,335.87	$198.03	17.4%	$1,234.56	$1,449.42	$214.86	17.4%
Family	$1,768.95	$2,086.55	$317.59	18.0%	$1,919.32	$2,263.90	$344.59	18.0%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$506.34	$594.46	$88.12	17.4%	$549.38	$644.99	$95.61	17.4%
Parent/Child(ren)	$966.86	$1,141.00	$174.14	18.0%	$1,049.04	$1,237.99	$188.94	18.0%
Couple	$1,012.68	$1,188.93	$176.24	17.4%	$1,098.76	$1,289.98	$191.22	17.4%
Family	$1,574.37	$1,857.03	$282.66	18.0%	$1,708.19	$2,014.87	$306.68	18.0%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$506.34	$594.46	$88.12	17.4%	$549.38	$644.99	$95.61	17.4%
Parent/Child(ren)	$966.86	$1,141.00	$174.14	18.0%	$1,049.04	$1,237.99	$188.94	18.0%
Couple	$1,012.68	$1,188.93	$176.24	17.4%	$1,098.76	$1,289.98	$191.22	17.4%
Family	$1,574.37	$1,857.03	$282.66	18.0%	$1,708.19	$2,014.87	$306.68	18.0%

$25 OV, $2,000 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $500 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	April to June 2012				April to June 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$646.97	$755.92	$108.95	16.8%	$701.96	$820.17	$118.21	16.8%
Parent/Child(ren)	$1,235.39	$1,450.90	$215.51	17.4%	$1,340.40	$1,574.22	$233.83	17.4%
Couple	$1,293.94	$1,511.84	$217.90	16.8%	$1,403.92	$1,640.35	$236.42	16.8%
Family	$2,011.62	$2,361.40	$349.77	17.4%	$2,182.61	$2,562.11	$379.50	17.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$646.97	$755.92	$108.95	16.8%	$701.96	$820.17	$118.21	16.8%
Parent/Child(ren)	$1,235.39	$1,450.90	$215.51	17.4%	$1,340.40	$1,574.22	$233.83	17.4%
Couple	$1,293.94	$1,511.84	$217.90	16.8%	$1,403.92	$1,640.35	$236.42	16.8%
Family	$2,011.62	$2,361.40	$349.77	17.4%	$2,182.61	$2,562.11	$379.50	17.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$646.97	$755.92	$108.95	16.8%	$701.96	$820.17	$118.21	16.8%
Parent/Child(ren)	$1,235.39	$1,450.90	$215.51	17.4%	$1,340.40	$1,574.22	$233.83	17.4%
Couple	$1,293.94	$1,511.84	$217.90	16.8%	$1,403.92	$1,640.35	$236.42	16.8%
Family	$2,011.62	$2,361.40	$349.77	17.4%	$2,182.61	$2,562.11	$379.50	17.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$646.97	$755.92	$108.95	16.8%	$701.96	$820.17	$118.21	16.8%
Parent/Child(ren)	$1,235.39	$1,450.90	$215.51	17.4%	$1,340.40	$1,574.22	$233.83	17.4%
Couple	$1,293.94	$1,511.84	$217.90	16.8%	$1,403.92	$1,640.35	$236.42	16.8%
Family	$2,011.62	$2,361.40	$349.77	17.4%	$2,182.61	$2,562.11	$379.50	17.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$646.97	$755.92	$108.95	16.8%	$701.96	$820.17	$118.21	16.8%
Parent/Child(ren)	$1,235.39	$1,450.90	$215.51	17.4%	$1,340.40	$1,574.22	$233.83	17.4%
Couple	$1,293.94	$1,511.84	$217.90	16.8%	$1,403.92	$1,640.35	$236.42	16.8%
Family	$2,011.62	$2,361.40	$349.77	17.4%	$2,182.61	$2,562.11	$379.50	17.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$646.97	$755.92	$108.95	16.8%	$701.96	$820.17	$118.21	16.8%
Parent/Child(ren)	$1,235.39	$1,450.90	$215.51	17.4%	$1,340.40	$1,574.22	$233.83	17.4%
Couple	$1,293.94	$1,511.84	$217.90	16.8%	$1,403.92	$1,640.35	$236.42	16.8%
Family	$2,011.62	$2,361.40	$349.77	17.4%	$2,182.61	$2,562.11	$379.50	17.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$646.97	$755.92	$108.95	16.8%	$701.96	$820.17	$118.21	16.8%
Parent/Child(ren)	$1,235.39	$1,450.90	$215.51	17.4%	$1,340.40	$1,574.22	$233.83	17.4%
Couple	$1,293.94	$1,511.84	$217.90	16.8%	$1,403.92	$1,640.35	$236.42	16.8%
Family	$2,011.62	$2,361.40	$349.77	17.4%	$2,182.61	$2,562.11	$379.50	17.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$646.97	$755.92	$108.95	16.8%	$701.96	$820.17	$118.21	16.8%
Parent/Child(ren)	$1,235.39	$1,450.90	$215.51	17.4%	$1,340.40	$1,574.22	$233.83	17.4%
Couple	$1,293.94	$1,511.84	$217.90	16.8%	$1,403.92	$1,640.35	$236.42	16.8%
Family	$2,011.62	$2,361.40	$349.77	17.4%	$2,182.61	$2,562.11	$379.50	17.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$575.80	$672.77	$96.97	16.8%	$624.75	$729.95	$105.21	16.8%
Parent/Child(ren)	$1,099.50	$1,291.30	$191.80	17.4%	$1,192.95	$1,401.06	$208.11	17.4%
Couple	$1,151.61	$1,345.54	$193.93	16.8%	$1,249.49	$1,459.91	$210.42	16.8%
Family	$1,790.35	$2,101.64	$311.30	17.4%	$1,942.52	$2,280.28	$337.76	17.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$575.80	$672.77	$96.97	16.8%	$624.75	$729.95	$105.21	16.8%
Parent/Child(ren)	$1,099.50	$1,291.30	$191.80	17.4%	$1,192.95	$1,401.06	$208.11	17.4%
Couple	$1,151.61	$1,345.54	$193.93	16.8%	$1,249.49	$1,459.91	$210.42	16.8%
Family	$1,790.35	$2,101.64	$311.30	17.4%	$1,942.52	$2,280.28	$337.76	17.4%

$25 OV, $2,000 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $500 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	April to June 2012				April to June 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$591.68	$691.32	$99.64	16.8%	$641.97	$750.08	$108.10	16.8%
Parent/Child(ren)	$1,129.81	$1,326.90	$197.08	17.4%	$1,225.85	$1,439.69	$213.84	17.4%
Couple	$1,183.36	$1,382.63	$199.27	16.8%	$1,283.95	$1,500.16	$216.21	16.8%
Family	$1,839.71	$2,159.58	$319.87	17.4%	$1,996.09	$2,343.15	$347.06	17.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$591.68	$691.32	$99.64	16.8%	$641.97	$750.08	$108.10	16.8%
Parent/Child(ren)	$1,129.81	$1,326.90	$197.08	17.4%	$1,225.85	$1,439.69	$213.84	17.4%
Couple	$1,183.36	$1,382.63	$199.27	16.8%	$1,283.95	$1,500.16	$216.21	16.8%
Family	$1,839.71	$2,159.58	$319.87	17.4%	$1,996.09	$2,343.15	$347.06	17.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$591.68	$691.32	$99.64	16.8%	$641.97	$750.08	$108.10	16.8%
Parent/Child(ren)	$1,129.81	$1,326.90	$197.08	17.4%	$1,225.85	$1,439.69	$213.84	17.4%
Couple	$1,183.36	$1,382.63	$199.27	16.8%	$1,283.95	$1,500.16	$216.21	16.8%
Family	$1,839.71	$2,159.58	$319.87	17.4%	$1,996.09	$2,343.15	$347.06	17.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$591.68	$691.32	$99.64	16.8%	$641.97	$750.08	$108.10	16.8%
Parent/Child(ren)	$1,129.81	$1,326.90	$197.08	17.4%	$1,225.85	$1,439.69	$213.84	17.4%
Couple	$1,183.36	$1,382.63	$199.27	16.8%	$1,283.95	$1,500.16	$216.21	16.8%
Family	$1,839.71	$2,159.58	$319.87	17.4%	$1,996.09	$2,343.15	$347.06	17.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$591.68	$691.32	$99.64	16.8%	$641.97	$750.08	$108.10	16.8%
Parent/Child(ren)	$1,129.81	$1,326.90	$197.08	17.4%	$1,225.85	$1,439.69	$213.84	17.4%
Couple	$1,183.36	$1,382.63	$199.27	16.8%	$1,283.95	$1,500.16	$216.21	16.8%
Family	$1,839.71	$2,159.58	$319.87	17.4%	$1,996.09	$2,343.15	$347.06	17.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$591.68	$691.32	$99.64	16.8%	$641.97	$750.08	$108.10	16.8%
Parent/Child(ren)	$1,129.81	$1,326.90	$197.08	17.4%	$1,225.85	$1,439.69	$213.84	17.4%
Couple	$1,183.36	$1,382.63	$199.27	16.8%	$1,283.95	$1,500.16	$216.21	16.8%
Family	$1,839.71	$2,159.58	$319.87	17.4%	$1,996.09	$2,343.15	$347.06	17.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$591.68	$691.32	$99.64	16.8%	$641.97	$750.08	$108.10	16.8%
Parent/Child(ren)	$1,129.81	$1,326.90	$197.08	17.4%	$1,225.85	$1,439.69	$213.84	17.4%
Couple	$1,183.36	$1,382.63	$199.27	16.8%	$1,283.95	$1,500.16	$216.21	16.8%
Family	$1,839.71	$2,159.58	$319.87	17.4%	$1,996.09	$2,343.15	$347.06	17.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$591.68	$691.32	$99.64	16.8%	$641.97	$750.08	$108.10	16.8%
Parent/Child(ren)	$1,129.81	$1,326.90	$197.08	17.4%	$1,225.85	$1,439.69	$213.84	17.4%
Couple	$1,183.36	$1,382.63	$199.27	16.8%	$1,283.95	$1,500.16	$216.21	16.8%
Family	$1,839.71	$2,159.58	$319.87	17.4%	$1,996.09	$2,343.15	$347.06	17.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$526.60	$615.27	$88.68	16.8%	$571.36	$667.57	$96.21	16.8%
Parent/Child(ren)	$1,005.54	$1,180.94	$175.40	17.4%	$1,091.01	$1,281.32	$190.31	17.4%
Couple	$1,053.19	$1,230.54	$177.35	16.8%	$1,142.71	$1,335.14	$192.43	16.8%
Family	$1,637.34	$1,922.03	$284.68	17.4%	$1,776.52	$2,085.40	$308.88	17.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$526.60	$615.27	$88.68	16.8%	$571.36	$667.57	$96.21	16.8%
Parent/Child(ren)	$1,005.54	$1,180.94	$175.40	17.4%	$1,091.01	$1,281.32	$190.31	17.4%
Couple	$1,053.19	$1,230.54	$177.35	16.8%	$1,142.71	$1,335.14	$192.43	16.8%
Family	$1,637.34	$1,922.03	$284.68	17.4%	$1,776.52	$2,085.40	$308.88	17.4%

$25 OV, $2,000 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $500 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	July to September 2012				July to September 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$646.97	$801.27	$154.30	23.8%	$701.96	$869.38	$167.42	23.8%
Parent/Child(ren)	$1,235.39	$1,537.94	$302.55	24.5%	$1,340.40	$1,668.67	$328.27	24.5%
Couple	$1,293.94	$1,602.54	$308.60	23.8%	$1,403.92	$1,738.76	$334.83	23.8%
Family	$2,011.62	$2,503.06	$491.44	24.4%	$2,182.61	$2,715.82	$533.21	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$646.97	$801.27	$154.30	23.8%	$701.96	$869.38	$167.42	23.8%
Parent/Child(ren)	$1,235.39	$1,537.94	$302.55	24.5%	$1,340.40	$1,668.67	$328.27	24.5%
Couple	$1,293.94	$1,602.54	$308.60	23.8%	$1,403.92	$1,738.76	$334.83	23.8%
Family	$2,011.62	$2,503.06	$491.44	24.4%	$2,182.61	$2,715.82	$533.21	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$646.97	$801.27	$154.30	23.8%	$701.96	$869.38	$167.42	23.8%
Parent/Child(ren)	$1,235.39	$1,537.94	$302.55	24.5%	$1,340.40	$1,668.67	$328.27	24.5%
Couple	$1,293.94	$1,602.54	$308.60	23.8%	$1,403.92	$1,738.76	$334.83	23.8%
Family	$2,011.62	$2,503.06	$491.44	24.4%	$2,182.61	$2,715.82	$533.21	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$646.97	$801.27	$154.30	23.8%	$701.96	$869.38	$167.42	23.8%
Parent/Child(ren)	$1,235.39	$1,537.94	$302.55	24.5%	$1,340.40	$1,668.67	$328.27	24.5%
Couple	$1,293.94	$1,602.54	$308.60	23.8%	$1,403.92	$1,738.76	$334.83	23.8%
Family	$2,011.62	$2,503.06	$491.44	24.4%	$2,182.61	$2,715.82	$533.21	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$646.97	$801.27	$154.30	23.8%	$701.96	$869.38	$167.42	23.8%
Parent/Child(ren)	$1,235.39	$1,537.94	$302.55	24.5%	$1,340.40	$1,668.67	$328.27	24.5%
Couple	$1,293.94	$1,602.54	$308.60	23.8%	$1,403.92	$1,738.76	$334.83	23.8%
Family	$2,011.62	$2,503.06	$491.44	24.4%	$2,182.61	$2,715.82	$533.21	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$646.97	$801.27	$154.30	23.8%	$701.96	$869.38	$167.42	23.8%
Parent/Child(ren)	$1,235.39	$1,537.94	$302.55	24.5%	$1,340.40	$1,668.67	$328.27	24.5%
Couple	$1,293.94	$1,602.54	$308.60	23.8%	$1,403.92	$1,738.76	$334.83	23.8%
Family	$2,011.62	$2,503.06	$491.44	24.4%	$2,182.61	$2,715.82	$533.21	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$646.97	$801.27	$154.30	23.8%	$701.96	$869.38	$167.42	23.8%
Parent/Child(ren)	$1,235.39	$1,537.94	$302.55	24.5%	$1,340.40	$1,668.67	$328.27	24.5%
Couple	$1,293.94	$1,602.54	$308.60	23.8%	$1,403.92	$1,738.76	$334.83	23.8%
Family	$2,011.62	$2,503.06	$491.44	24.4%	$2,182.61	$2,715.82	$533.21	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$646.97	$801.27	$154.30	23.8%	$701.96	$869.38	$167.42	23.8%
Parent/Child(ren)	$1,235.39	$1,537.94	$302.55	24.5%	$1,340.40	$1,668.67	$328.27	24.5%
Couple	$1,293.94	$1,602.54	$308.60	23.8%	$1,403.92	$1,738.76	$334.83	23.8%
Family	$2,011.62	$2,503.06	$491.44	24.4%	$2,182.61	$2,715.82	$533.21	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$575.80	$713.13	$137.33	23.8%	$624.75	$773.75	$149.00	23.8%
Parent/Child(ren)	$1,099.50	$1,368.77	$269.27	24.5%	$1,192.95	$1,485.11	$292.16	24.5%
Couple	$1,151.61	$1,426.26	$274.65	23.8%	$1,249.49	$1,547.49	$298.00	23.8%
Family	$1,790.35	$2,227.73	$437.38	24.4%	$1,942.52	$2,417.08	$474.56	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$575.80	$713.13	$137.33	23.8%	$624.75	$773.75	$149.00	23.8%
Parent/Child(ren)	$1,099.50	$1,368.77	$269.27	24.5%	$1,192.95	$1,485.11	$292.16	24.5%
Couple	$1,151.61	$1,426.26	$274.65	23.8%	$1,249.49	$1,547.49	$298.00	23.8%
Family	$1,790.35	$2,227.73	$437.38	24.4%	$1,942.52	$2,417.08	$474.56	24.4%

$25 OV, $2,000 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $500 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	July to September 2012				July to September 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$591.68	$732.80	$141.12	23.9%	$641.97	$795.09	$153.11	23.9%
Parent/Child(ren)	$1,129.81	$1,406.52	$276.71	24.5%	$1,225.85	$1,526.07	$300.23	24.5%
Couple	$1,183.36	$1,465.60	$282.24	23.9%	$1,283.95	$1,590.17	$306.23	23.9%
Family	$1,839.71	$2,289.17	$449.46	24.4%	$1,996.09	$2,483.75	$487.66	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$591.68	$732.80	$141.12	23.9%	$641.97	$795.09	$153.11	23.9%
Parent/Child(ren)	$1,129.81	$1,406.52	$276.71	24.5%	$1,225.85	$1,526.07	$300.23	24.5%
Couple	$1,183.36	$1,465.60	$282.24	23.9%	$1,283.95	$1,590.17	$306.23	23.9%
Family	$1,839.71	$2,289.17	$449.46	24.4%	$1,996.09	$2,483.75	$487.66	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$591.68	$732.80	$141.12	23.9%	$641.97	$795.09	$153.11	23.9%
Parent/Child(ren)	$1,129.81	$1,406.52	$276.71	24.5%	$1,225.85	$1,526.07	$300.23	24.5%
Couple	$1,183.36	$1,465.60	$282.24	23.9%	$1,283.95	$1,590.17	$306.23	23.9%
Family	$1,839.71	$2,289.17	$449.46	24.4%	$1,996.09	$2,483.75	$487.66	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$591.68	$732.80	$141.12	23.9%	$641.97	$795.09	$153.11	23.9%
Parent/Child(ren)	$1,129.81	$1,406.52	$276.71	24.5%	$1,225.85	$1,526.07	$300.23	24.5%
Couple	$1,183.36	$1,465.60	$282.24	23.9%	$1,283.95	$1,590.17	$306.23	23.9%
Family	$1,839.71	$2,289.17	$449.46	24.4%	$1,996.09	$2,483.75	$487.66	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$591.68	$732.80	$141.12	23.9%	$641.97	$795.09	$153.11	23.9%
Parent/Child(ren)	$1,129.81	$1,406.52	$276.71	24.5%	$1,225.85	$1,526.07	$300.23	24.5%
Couple	$1,183.36	$1,465.60	$282.24	23.9%	$1,283.95	$1,590.17	$306.23	23.9%
Family	$1,839.71	$2,289.17	$449.46	24.4%	$1,996.09	$2,483.75	$487.66	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$591.68	$732.80	$141.12	23.9%	$641.97	$795.09	$153.11	23.9%
Parent/Child(ren)	$1,129.81	$1,406.52	$276.71	24.5%	$1,225.85	$1,526.07	$300.23	24.5%
Couple	$1,183.36	$1,465.60	$282.24	23.9%	$1,283.95	$1,590.17	$306.23	23.9%
Family	$1,839.71	$2,289.17	$449.46	24.4%	$1,996.09	$2,483.75	$487.66	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$591.68	$732.80	$141.12	23.9%	$641.97	$795.09	$153.11	23.9%
Parent/Child(ren)	$1,129.81	$1,406.52	$276.71	24.5%	$1,225.85	$1,526.07	$300.23	24.5%
Couple	$1,183.36	$1,465.60	$282.24	23.9%	$1,283.95	$1,590.17	$306.23	23.9%
Family	$1,839.71	$2,289.17	$449.46	24.4%	$1,996.09	$2,483.75	$487.66	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$591.68	$732.80	$141.12	23.9%	$641.97	$795.09	$153.11	23.9%
Parent/Child(ren)	$1,129.81	$1,406.52	$276.71	24.5%	$1,225.85	$1,526.07	$300.23	24.5%
Couple	$1,183.36	$1,465.60	$282.24	23.9%	$1,283.95	$1,590.17	$306.23	23.9%
Family	$1,839.71	$2,289.17	$449.46	24.4%	$1,996.09	$2,483.75	$487.66	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$526.60	$652.19	$125.60	23.9%	$571.36	$707.63	$136.27	23.9%
Parent/Child(ren)	$1,005.54	$1,251.80	$246.27	24.5%	$1,091.01	$1,358.21	$267.20	24.5%
Couple	$1,053.19	$1,304.38	$251.19	23.9%	$1,142.71	$1,415.26	$272.54	23.9%
Family	$1,637.34	$2,037.36	$400.02	24.4%	$1,776.52	$2,210.54	$434.02	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$526.60	$652.19	$125.60	23.9%	$571.36	$707.63	$136.27	23.9%
Parent/Child(ren)	$1,005.54	$1,251.80	$246.27	24.5%	$1,091.01	$1,358.21	$267.20	24.5%
Couple	$1,053.19	$1,304.38	$251.19	23.9%	$1,142.71	$1,415.26	$272.54	23.9%
Family	$1,637.34	$2,037.36	$400.02	24.4%	$1,776.52	$2,210.54	$434.02	24.4%

$25 OV, $2,000 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $500 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	October to December 2012				October to December 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$666.38	$829.32	$162.94	24.5%	$723.02	$899.81	$176.79	24.5%
Parent/Child(ren)	$1,279.04	$1,591.78	$312.74	24.5%	$1,387.75	$1,727.08	$339.33	24.5%
Couple	$1,332.76	$1,658.64	$325.88	24.5%	$1,446.04	$1,799.62	$353.58	24.5%
Family	$2,081.68	$2,590.69	$509.00	24.5%	$2,258.63	$2,810.90	$552.27	24.5%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$666.38	$829.32	$162.94	24.5%	$723.02	$899.81	$176.79	24.5%
Parent/Child(ren)	$1,279.04	$1,591.78	$312.74	24.5%	$1,387.75	$1,727.08	$339.33	24.5%
Couple	$1,332.76	$1,658.64	$325.88	24.5%	$1,446.04	$1,799.62	$353.58	24.5%
Family	$2,081.68	$2,590.69	$509.00	24.5%	$2,258.63	$2,810.90	$552.27	24.5%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$666.38	$829.32	$162.94	24.5%	$723.02	$899.81	$176.79	24.5%
Parent/Child(ren)	$1,279.04	$1,591.78	$312.74	24.5%	$1,387.75	$1,727.08	$339.33	24.5%
Couple	$1,332.76	$1,658.64	$325.88	24.5%	$1,446.04	$1,799.62	$353.58	24.5%
Family	$2,081.68	$2,590.69	$509.00	24.5%	$2,258.63	$2,810.90	$552.27	24.5%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$666.38	$829.32	$162.94	24.5%	$723.02	$899.81	$176.79	24.5%
Parent/Child(ren)	$1,279.04	$1,591.78	$312.74	24.5%	$1,387.75	$1,727.08	$339.33	24.5%
Couple	$1,332.76	$1,658.64	$325.88	24.5%	$1,446.04	$1,799.62	$353.58	24.5%
Family	$2,081.68	$2,590.69	$509.00	24.5%	$2,258.63	$2,810.90	$552.27	24.5%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$666.38	$829.32	$162.94	24.5%	$723.02	$899.81	$176.79	24.5%
Parent/Child(ren)	$1,279.04	$1,591.78	$312.74	24.5%	$1,387.75	$1,727.08	$339.33	24.5%
Couple	$1,332.76	$1,658.64	$325.88	24.5%	$1,446.04	$1,799.62	$353.58	24.5%
Family	$2,081.68	$2,590.69	$509.00	24.5%	$2,258.63	$2,810.90	$552.27	24.5%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$666.38	$829.32	$162.94	24.5%	$723.02	$899.81	$176.79	24.5%
Parent/Child(ren)	$1,279.04	$1,591.78	$312.74	24.5%	$1,387.75	$1,727.08	$339.33	24.5%
Couple	$1,332.76	$1,658.64	$325.88	24.5%	$1,446.04	$1,799.62	$353.58	24.5%
Family	$2,081.68	$2,590.69	$509.00	24.5%	$2,258.63	$2,810.90	$552.27	24.5%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$666.38	$829.32	$162.94	24.5%	$723.02	$899.81	$176.79	24.5%
Parent/Child(ren)	$1,279.04	$1,591.78	$312.74	24.5%	$1,387.75	$1,727.08	$339.33	24.5%
Couple	$1,332.76	$1,658.64	$325.88	24.5%	$1,446.04	$1,799.62	$353.58	24.5%
Family	$2,081.68	$2,590.69	$509.00	24.5%	$2,258.63	$2,810.90	$552.27	24.5%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$666.38	$829.32	$162.94	24.5%	$723.02	$899.81	$176.79	24.5%
Parent/Child(ren)	$1,279.04	$1,591.78	$312.74	24.5%	$1,387.75	$1,727.08	$339.33	24.5%
Couple	$1,332.76	$1,658.64	$325.88	24.5%	$1,446.04	$1,799.62	$353.58	24.5%
Family	$2,081.68	$2,590.69	$509.00	24.5%	$2,258.63	$2,810.90	$552.27	24.5%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$593.08	$738.09	$145.02	24.5%	$643.49	$800.83	$157.34	24.5%
Parent/Child(ren)	$1,138.34	$1,416.68	$278.34	24.5%	$1,235.10	$1,537.10	$302.00	24.5%
Couple	$1,186.16	$1,476.19	$290.03	24.5%	$1,286.98	$1,601.67	$314.69	24.5%
Family	$1,852.70	$2,305.71	$453.01	24.5%	$2,010.18	$2,501.70	$491.52	24.5%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$593.08	$738.09	$145.02	24.5%	$643.49	$800.83	$157.34	24.5%
Parent/Child(ren)	$1,138.34	$1,416.68	$278.34	24.5%	$1,235.10	$1,537.10	$302.00	24.5%
Couple	$1,186.16	$1,476.19	$290.03	24.5%	$1,286.98	$1,601.67	$314.69	24.5%
Family	$1,852.70	$2,305.71	$453.01	24.5%	$2,010.18	$2,501.70	$491.52	24.5%

$25 OV, $2,000 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $500 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	October to December 2012				October to December 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$609.44	$758.44	$149.00	24.4%	$661.24	$822.91	$161.67	24.4%
Parent/Child(ren)	$1,169.74	$1,455.73	$285.99	24.4%	$1,269.17	$1,579.47	$310.30	24.4%
Couple	$1,218.87	$1,516.88	$298.01	24.4%	$1,322.48	$1,645.82	$323.34	24.4%
Family	$1,903.80	$2,369.27	$465.47	24.4%	$2,065.62	$2,570.66	$505.03	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$609.44	$758.44	$149.00	24.4%	$661.24	$822.91	$161.67	24.4%
Parent/Child(ren)	$1,169.74	$1,455.73	$285.99	24.4%	$1,269.17	$1,579.47	$310.30	24.4%
Couple	$1,218.87	$1,516.88	$298.01	24.4%	$1,322.48	$1,645.82	$323.34	24.4%
Family	$1,903.80	$2,369.27	$465.47	24.4%	$2,065.62	$2,570.66	$505.03	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$609.44	$758.44	$149.00	24.4%	$661.24	$822.91	$161.67	24.4%
Parent/Child(ren)	$1,169.74	$1,455.73	$285.99	24.4%	$1,269.17	$1,579.47	$310.30	24.4%
Couple	$1,218.87	$1,516.88	$298.01	24.4%	$1,322.48	$1,645.82	$323.34	24.4%
Family	$1,903.80	$2,369.27	$465.47	24.4%	$2,065.62	$2,570.66	$505.03	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$609.44	$758.44	$149.00	24.4%	$661.24	$822.91	$161.67	24.4%
Parent/Child(ren)	$1,169.74	$1,455.73	$285.99	24.4%	$1,269.17	$1,579.47	$310.30	24.4%
Couple	$1,218.87	$1,516.88	$298.01	24.4%	$1,322.48	$1,645.82	$323.34	24.4%
Family	$1,903.80	$2,369.27	$465.47	24.4%	$2,065.62	$2,570.66	$505.03	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$609.44	$758.44	$149.00	24.4%	$661.24	$822.91	$161.67	24.4%
Parent/Child(ren)	$1,169.74	$1,455.73	$285.99	24.4%	$1,269.17	$1,579.47	$310.30	24.4%
Couple	$1,218.87	$1,516.88	$298.01	24.4%	$1,322.48	$1,645.82	$323.34	24.4%
Family	$1,903.80	$2,369.27	$465.47	24.4%	$2,065.62	$2,570.66	$505.03	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$609.44	$758.44	$149.00	24.4%	$661.24	$822.91	$161.67	24.4%
Parent/Child(ren)	$1,169.74	$1,455.73	$285.99	24.4%	$1,269.17	$1,579.47	$310.30	24.4%
Couple	$1,218.87	$1,516.88	$298.01	24.4%	$1,322.48	$1,645.82	$323.34	24.4%
Family	$1,903.80	$2,369.27	$465.47	24.4%	$2,065.62	$2,570.66	$505.03	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$609.44	$758.44	$149.00	24.4%	$661.24	$822.91	$161.67	24.4%
Parent/Child(ren)	$1,169.74	$1,455.73	$285.99	24.4%	$1,269.17	$1,579.47	$310.30	24.4%
Couple	$1,218.87	$1,516.88	$298.01	24.4%	$1,322.48	$1,645.82	$323.34	24.4%
Family	$1,903.80	$2,369.27	$465.47	24.4%	$2,065.62	$2,570.66	$505.03	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$609.44	$758.44	$149.00	24.4%	$661.24	$822.91	$161.67	24.4%
Parent/Child(ren)	$1,169.74	$1,455.73	$285.99	24.4%	$1,269.17	$1,579.47	$310.30	24.4%
Couple	$1,218.87	$1,516.88	$298.01	24.4%	$1,322.48	$1,645.82	$323.34	24.4%
Family	$1,903.80	$2,369.27	$465.47	24.4%	$2,065.62	$2,570.66	$505.03	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$542.40	$675.01	$132.61	24.4%	$588.50	$732.39	$143.89	24.4%
Parent/Child(ren)	$1,041.07	$1,295.60	$254.54	24.4%	$1,129.56	$1,405.73	$276.17	24.4%
Couple	$1,084.80	$1,350.02	$265.23	24.4%	$1,177.00	$1,464.78	$287.77	24.4%
Family	$1,694.38	$2,108.65	$414.27	24.4%	$1,838.40	$2,287.88	$449.48	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$542.40	$675.01	$132.61	24.4%	$588.50	$732.39	$143.89	24.4%
Parent/Child(ren)	$1,041.07	$1,295.60	$254.54	24.4%	$1,129.56	$1,405.73	$276.17	24.4%
Couple	$1,084.80	$1,350.02	$265.23	24.4%	$1,177.00	$1,464.78	$287.77	24.4%
Family	$1,694.38	$2,108.65	$414.27	24.4%	$1,838.40	$2,287.88	$449.48	24.4%

$5 OV, $250 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	January to March 2012				January to March 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$793.77	$931.92	$138.15	17.4%	$861.24	$1,011.13	$149.89	17.4%
Parent/Child(ren)	$1,515.70	$1,788.71	$273.00	18.0%	$1,644.54	$1,940.75	$296.21	18.0%
Couple	$1,587.54	$1,863.84	$276.30	17.4%	$1,722.48	$2,022.27	$299.79	17.4%
Family	$2,468.07	$2,911.20	$443.13	18.0%	$2,677.85	$3,158.65	$480.79	18.0%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$793.77	$931.92	$138.15	17.4%	$861.24	$1,011.13	$149.89	17.4%
Parent/Child(ren)	$1,515.70	$1,788.71	$273.00	18.0%	$1,644.54	$1,940.75	$296.21	18.0%
Couple	$1,587.54	$1,863.84	$276.30	17.4%	$1,722.48	$2,022.27	$299.79	17.4%
Family	$2,468.07	$2,911.20	$443.13	18.0%	$2,677.85	$3,158.65	$480.79	18.0%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$793.77	$931.92	$138.15	17.4%	$861.24	$1,011.13	$149.89	17.4%
Parent/Child(ren)	$1,515.70	$1,788.71	$273.00	18.0%	$1,644.54	$1,940.75	$296.21	18.0%
Couple	$1,587.54	$1,863.84	$276.30	17.4%	$1,722.48	$2,022.27	$299.79	17.4%
Family	$2,468.07	$2,911.20	$443.13	18.0%	$2,677.85	$3,158.65	$480.79	18.0%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$793.77	$931.92	$138.15	17.4%	$861.24	$1,011.13	$149.89	17.4%
Parent/Child(ren)	$1,515.70	$1,788.71	$273.00	18.0%	$1,644.54	$1,940.75	$296.21	18.0%
Couple	$1,587.54	$1,863.84	$276.30	17.4%	$1,722.48	$2,022.27	$299.79	17.4%
Family	$2,468.07	$2,911.20	$443.13	18.0%	$2,677.85	$3,158.65	$480.79	18.0%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$793.77	$931.92	$138.15	17.4%	$861.24	$1,011.13	$149.89	17.4%
Parent/Child(ren)	$1,515.70	$1,788.71	$273.00	18.0%	$1,644.54	$1,940.75	$296.21	18.0%
Couple	$1,587.54	$1,863.84	$276.30	17.4%	$1,722.48	$2,022.27	$299.79	17.4%
Family	$2,468.07	$2,911.20	$443.13	18.0%	$2,677.85	$3,158.65	$480.79	18.0%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$793.77	$931.92	$138.15	17.4%	$861.24	$1,011.13	$149.89	17.4%
Parent/Child(ren)	$1,515.70	$1,788.71	$273.00	18.0%	$1,644.54	$1,940.75	$296.21	18.0%
Couple	$1,587.54	$1,863.84	$276.30	17.4%	$1,722.48	$2,022.27	$299.79	17.4%
Family	$2,468.07	$2,911.20	$443.13	18.0%	$2,677.85	$3,158.65	$480.79	18.0%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$793.77	$931.92	$138.15	17.4%	$861.24	$1,011.13	$149.89	17.4%
Parent/Child(ren)	$1,515.70	$1,788.71	$273.00	18.0%	$1,644.54	$1,940.75	$296.21	18.0%
Couple	$1,587.54	$1,863.84	$276.30	17.4%	$1,722.48	$2,022.27	$299.79	17.4%
Family	$2,468.07	$2,911.20	$443.13	18.0%	$2,677.85	$3,158.65	$480.79	18.0%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$793.77	$931.92	$138.15	17.4%	$861.24	$1,011.13	$149.89	17.4%
Parent/Child(ren)	$1,515.70	$1,788.71	$273.00	18.0%	$1,644.54	$1,940.75	$296.21	18.0%
Couple	$1,587.54	$1,863.84	$276.30	17.4%	$1,722.48	$2,022.27	$299.79	17.4%
Family	$2,468.07	$2,911.20	$443.13	18.0%	$2,677.85	$3,158.65	$480.79	18.0%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$706.46	$829.41	$122.95	17.4%	$766.50	$899.91	$133.40	17.4%
Parent/Child(ren)	$1,348.98	$1,591.95	$242.97	18.0%	$1,463.64	$1,727.27	$263.63	18.0%
Couple	$1,412.91	$1,658.82	$245.91	17.4%	$1,533.01	$1,799.82	$266.81	17.4%
Family	$2,196.58	$2,590.97	$394.38	18.0%	$2,383.29	$2,811.20	$427.91	18.0%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$706.46	$829.41	$122.95	17.4%	$766.50	$899.91	$133.40	17.4%
Parent/Child(ren)	$1,348.98	$1,591.95	$242.97	18.0%	$1,463.64	$1,727.27	$263.63	18.0%
Couple	$1,412.91	$1,658.82	$245.91	17.4%	$1,533.01	$1,799.82	$266.81	17.4%
Family	$2,196.58	$2,590.97	$394.38	18.0%	$2,383.29	$2,811.20	$427.91	18.0%

$5 OV, $250 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	January to March 2012				January to March 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$744.62	$874.21	$129.59	17.4%	$807.91	$948.52	$140.61	17.4%
Parent/Child(ren)	$1,421.85	$1,677.94	$256.09	18.0%	$1,542.71	$1,820.57	$277.86	18.0%
Couple	$1,489.24	$1,748.42	$259.19	17.4%	$1,615.82	$1,897.04	$281.22	17.4%
Family	$2,315.24	$2,730.92	$415.68	18.0%	$2,512.04	$2,963.05	$451.01	18.0%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$744.62	$874.21	$129.59	17.4%	$807.91	$948.52	$140.61	17.4%
Parent/Child(ren)	$1,421.85	$1,677.94	$256.09	18.0%	$1,542.71	$1,820.57	$277.86	18.0%
Couple	$1,489.24	$1,748.42	$259.19	17.4%	$1,615.82	$1,897.04	$281.22	17.4%
Family	$2,315.24	$2,730.92	$415.68	18.0%	$2,512.04	$2,963.05	$451.01	18.0%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$744.62	$874.21	$129.59	17.4%	$807.91	$948.52	$140.61	17.4%
Parent/Child(ren)	$1,421.85	$1,677.94	$256.09	18.0%	$1,542.71	$1,820.57	$277.86	18.0%
Couple	$1,489.24	$1,748.42	$259.19	17.4%	$1,615.82	$1,897.04	$281.22	17.4%
Family	$2,315.24	$2,730.92	$415.68	18.0%	$2,512.04	$2,963.05	$451.01	18.0%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$744.62	$874.21	$129.59	17.4%	$807.91	$948.52	$140.61	17.4%
Parent/Child(ren)	$1,421.85	$1,677.94	$256.09	18.0%	$1,542.71	$1,820.57	$277.86	18.0%
Couple	$1,489.24	$1,748.42	$259.19	17.4%	$1,615.82	$1,897.04	$281.22	17.4%
Family	$2,315.24	$2,730.92	$415.68	18.0%	$2,512.04	$2,963.05	$451.01	18.0%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$744.62	$874.21	$129.59	17.4%	$807.91	$948.52	$140.61	17.4%
Parent/Child(ren)	$1,421.85	$1,677.94	$256.09	18.0%	$1,542.71	$1,820.57	$277.86	18.0%
Couple	$1,489.24	$1,748.42	$259.19	17.4%	$1,615.82	$1,897.04	$281.22	17.4%
Family	$2,315.24	$2,730.92	$415.68	18.0%	$2,512.04	$2,963.05	$451.01	18.0%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$744.62	$874.21	$129.59	17.4%	$807.91	$948.52	$140.61	17.4%
Parent/Child(ren)	$1,421.85	$1,677.94	$256.09	18.0%	$1,542.71	$1,820.57	$277.86	18.0%
Couple	$1,489.24	$1,748.42	$259.19	17.4%	$1,615.82	$1,897.04	$281.22	17.4%
Family	$2,315.24	$2,730.92	$415.68	18.0%	$2,512.04	$2,963.05	$451.01	18.0%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$744.62	$874.21	$129.59	17.4%	$807.91	$948.52	$140.61	17.4%
Parent/Child(ren)	$1,421.85	$1,677.94	$256.09	18.0%	$1,542.71	$1,820.57	$277.86	18.0%
Couple	$1,489.24	$1,748.42	$259.19	17.4%	$1,615.82	$1,897.04	$281.22	17.4%
Family	$2,315.24	$2,730.92	$415.68	18.0%	$2,512.04	$2,963.05	$451.01	18.0%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$744.62	$874.21	$129.59	17.4%	$807.91	$948.52	$140.61	17.4%
Parent/Child(ren)	$1,421.85	$1,677.94	$256.09	18.0%	$1,542.71	$1,820.57	$277.86	18.0%
Couple	$1,489.24	$1,748.42	$259.19	17.4%	$1,615.82	$1,897.04	$281.22	17.4%
Family	$2,315.24	$2,730.92	$415.68	18.0%	$2,512.04	$2,963.05	$451.01	18.0%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$662.71	$778.05	$115.34	17.4%	$719.04	$844.18	$125.14	17.4%
Parent/Child(ren)	$1,265.45	$1,493.37	$227.92	18.0%	$1,373.01	$1,620.31	$247.30	18.0%
Couple	$1,325.42	$1,556.10	$230.68	17.4%	$1,438.08	$1,688.36	$250.28	17.4%
Family	$2,060.57	$2,430.52	$369.96	18.0%	$2,235.71	$2,637.12	$401.40	18.0%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$662.71	$778.05	$115.34	17.4%	$719.04	$844.18	$125.14	17.4%
Parent/Child(ren)	$1,265.45	$1,493.37	$227.92	18.0%	$1,373.01	$1,620.31	$247.30	18.0%
Couple	$1,325.42	$1,556.10	$230.68	17.4%	$1,438.08	$1,688.36	$250.28	17.4%
Family	$2,060.57	$2,430.52	$369.96	18.0%	$2,235.71	$2,637.12	$401.40	18.0%

$5 OV, $250 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	April to June 2012				April to June 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$825.52	$964.53	$139.01	16.8%	$895.69	$1,046.52	$150.83	16.8%
Parent/Child(ren)	$1,576.33	$1,851.30	$274.97	17.4%	$1,710.32	$2,008.66	$298.34	17.4%
Couple	$1,651.04	$1,929.06	$278.02	16.8%	$1,791.38	$2,093.03	$301.65	16.8%
Family	$2,566.79	$3,013.07	$446.28	17.4%	$2,784.97	$3,269.18	$484.21	17.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$825.52	$964.53	$139.01	16.8%	$895.69	$1,046.52	$150.83	16.8%
Parent/Child(ren)	$1,576.33	$1,851.30	$274.97	17.4%	$1,710.32	$2,008.66	$298.34	17.4%
Couple	$1,651.04	$1,929.06	$278.02	16.8%	$1,791.38	$2,093.03	$301.65	16.8%
Family	$2,566.79	$3,013.07	$446.28	17.4%	$2,784.97	$3,269.18	$484.21	17.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$825.52	$964.53	$139.01	16.8%	$895.69	$1,046.52	$150.83	16.8%
Parent/Child(ren)	$1,576.33	$1,851.30	$274.97	17.4%	$1,710.32	$2,008.66	$298.34	17.4%
Couple	$1,651.04	$1,929.06	$278.02	16.8%	$1,791.38	$2,093.03	$301.65	16.8%
Family	$2,566.79	$3,013.07	$446.28	17.4%	$2,784.97	$3,269.18	$484.21	17.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$825.52	$964.53	$139.01	16.8%	$895.69	$1,046.52	$150.83	16.8%
Parent/Child(ren)	$1,576.33	$1,851.30	$274.97	17.4%	$1,710.32	$2,008.66	$298.34	17.4%
Couple	$1,651.04	$1,929.06	$278.02	16.8%	$1,791.38	$2,093.03	$301.65	16.8%
Family	$2,566.79	$3,013.07	$446.28	17.4%	$2,784.97	$3,269.18	$484.21	17.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$825.52	$964.53	$139.01	16.8%	$895.69	$1,046.52	$150.83	16.8%
Parent/Child(ren)	$1,576.33	$1,851.30	$274.97	17.4%	$1,710.32	$2,008.66	$298.34	17.4%
Couple	$1,651.04	$1,929.06	$278.02	16.8%	$1,791.38	$2,093.03	$301.65	16.8%
Family	$2,566.79	$3,013.07	$446.28	17.4%	$2,784.97	$3,269.18	$484.21	17.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$825.52	$964.53	$139.01	16.8%	$895.69	$1,046.52	$150.83	16.8%
Parent/Child(ren)	$1,576.33	$1,851.30	$274.97	17.4%	$1,710.32	$2,008.66	$298.34	17.4%
Couple	$1,651.04	$1,929.06	$278.02	16.8%	$1,791.38	$2,093.03	$301.65	16.8%
Family	$2,566.79	$3,013.07	$446.28	17.4%	$2,784.97	$3,269.18	$484.21	17.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$825.52	$964.53	$139.01	16.8%	$895.69	$1,046.52	$150.83	16.8%
Parent/Child(ren)	$1,576.33	$1,851.30	$274.97	17.4%	$1,710.32	$2,008.66	$298.34	17.4%
Couple	$1,651.04	$1,929.06	$278.02	16.8%	$1,791.38	$2,093.03	$301.65	16.8%
Family	$2,566.79	$3,013.07	$446.28	17.4%	$2,784.97	$3,269.18	$484.21	17.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$825.52	$964.53	$139.01	16.8%	$895.69	$1,046.52	$150.83	16.8%
Parent/Child(ren)	$1,576.33	$1,851.30	$274.97	17.4%	$1,710.32	$2,008.66	$298.34	17.4%
Couple	$1,651.04	$1,929.06	$278.02	16.8%	$1,791.38	$2,093.03	$301.65	16.8%
Family	$2,566.79	$3,013.07	$446.28	17.4%	$2,784.97	$3,269.18	$484.21	17.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$734.71	$858.43	$123.72	16.8%	$797.16	$931.40	$134.24	16.8%
Parent/Child(ren)	$1,402.93	$1,647.66	$244.72	17.4%	$1,522.18	$1,787.71	$265.52	17.4%
Couple	$1,469.43	$1,716.86	$247.44	16.8%	$1,594.33	$1,862.80	$268.47	16.8%
Family	$2,284.44	$2,681.63	$397.19	17.4%	$2,478.62	$2,909.57	$430.95	17.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$734.71	$858.43	$123.72	16.8%	$797.16	$931.40	$134.24	16.8%
Parent/Child(ren)	$1,402.93	$1,647.66	$244.72	17.4%	$1,522.18	$1,787.71	$265.52	17.4%
Couple	$1,469.43	$1,716.86	$247.44	16.8%	$1,594.33	$1,862.80	$268.47	16.8%
Family	$2,284.44	$2,681.63	$397.19	17.4%	$2,478.62	$2,909.57	$430.95	17.4%

$5 OV, $250 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	April to June 2012				April to June 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$774.41	$904.81	$130.40	16.8%	$840.23	$981.72	$141.49	16.8%
Parent/Child(ren)	$1,478.73	$1,736.67	$257.94	17.4%	$1,604.42	$1,884.29	$279.87	17.4%
Couple	$1,548.81	$1,809.62	$260.81	16.8%	$1,680.46	$1,963.44	$282.97	16.8%
Family	$2,407.86	$2,826.51	$418.64	17.4%	$2,612.53	$3,066.76	$454.23	17.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$774.41	$904.81	$130.40	16.8%	$840.23	$981.72	$141.49	16.8%
Parent/Child(ren)	$1,478.73	$1,736.67	$257.94	17.4%	$1,604.42	$1,884.29	$279.87	17.4%
Couple	$1,548.81	$1,809.62	$260.81	16.8%	$1,680.46	$1,963.44	$282.97	16.8%
Family	$2,407.86	$2,826.51	$418.64	17.4%	$2,612.53	$3,066.76	$454.23	17.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$774.41	$904.81	$130.40	16.8%	$840.23	$981.72	$141.49	16.8%
Parent/Child(ren)	$1,478.73	$1,736.67	$257.94	17.4%	$1,604.42	$1,884.29	$279.87	17.4%
Couple	$1,548.81	$1,809.62	$260.81	16.8%	$1,680.46	$1,963.44	$282.97	16.8%
Family	$2,407.86	$2,826.51	$418.64	17.4%	$2,612.53	$3,066.76	$454.23	17.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$774.41	$904.81	$130.40	16.8%	$840.23	$981.72	$141.49	16.8%
Parent/Child(ren)	$1,478.73	$1,736.67	$257.94	17.4%	$1,604.42	$1,884.29	$279.87	17.4%
Couple	$1,548.81	$1,809.62	$260.81	16.8%	$1,680.46	$1,963.44	$282.97	16.8%
Family	$2,407.86	$2,826.51	$418.64	17.4%	$2,612.53	$3,066.76	$454.23	17.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$774.41	$904.81	$130.40	16.8%	$840.23	$981.72	$141.49	16.8%
Parent/Child(ren)	$1,478.73	$1,736.67	$257.94	17.4%	$1,604.42	$1,884.29	$279.87	17.4%
Couple	$1,548.81	$1,809.62	$260.81	16.8%	$1,680.46	$1,963.44	$282.97	16.8%
Family	$2,407.86	$2,826.51	$418.64	17.4%	$2,612.53	$3,066.76	$454.23	17.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$774.41	$904.81	$130.40	16.8%	$840.23	$981.72	$141.49	16.8%
Parent/Child(ren)	$1,478.73	$1,736.67	$257.94	17.4%	$1,604.42	$1,884.29	$279.87	17.4%
Couple	$1,548.81	$1,809.62	$260.81	16.8%	$1,680.46	$1,963.44	$282.97	16.8%
Family	$2,407.86	$2,826.51	$418.64	17.4%	$2,612.53	$3,066.76	$454.23	17.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$774.41	$904.81	$130.40	16.8%	$840.23	$981.72	$141.49	16.8%
Parent/Child(ren)	$1,478.73	$1,736.67	$257.94	17.4%	$1,604.42	$1,884.29	$279.87	17.4%
Couple	$1,548.81	$1,809.62	$260.81	16.8%	$1,680.46	$1,963.44	$282.97	16.8%
Family	$2,407.86	$2,826.51	$418.64	17.4%	$2,612.53	$3,066.76	$454.23	17.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$774.41	$904.81	$130.40	16.8%	$840.23	$981.72	$141.49	16.8%
Parent/Child(ren)	$1,478.73	$1,736.67	$257.94	17.4%	$1,604.42	$1,884.29	$279.87	17.4%
Couple	$1,548.81	$1,809.62	$260.81	16.8%	$1,680.46	$1,963.44	$282.97	16.8%
Family	$2,407.86	$2,826.51	$418.64	17.4%	$2,612.53	$3,066.76	$454.23	17.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$689.22	$805.28	$116.06	16.8%	$747.81	$873.73	$125.92	16.8%
Parent/Child(ren)	$1,316.07	$1,545.64	$229.57	17.4%	$1,427.94	$1,677.02	$249.08	17.4%
Couple	$1,378.44	$1,610.56	$232.12	16.8%	$1,495.61	$1,747.46	$251.85	16.8%
Family	$2,143.00	$2,515.59	$372.59	17.4%	$2,325.15	$2,729.42	$404.26	17.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$689.22	$805.28	$116.06	16.8%	$747.81	$873.73	$125.92	16.8%
Parent/Child(ren)	$1,316.07	$1,545.64	$229.57	17.4%	$1,427.94	$1,677.02	$249.08	17.4%
Couple	$1,378.44	$1,610.56	$232.12	16.8%	$1,495.61	$1,747.46	$251.85	16.8%
Family	$2,143.00	$2,515.59	$372.59	17.4%	$2,325.15	$2,729.42	$404.26	17.4%

$5 OV, $250 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	July to September 2012				July to September 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$825.52	$1,022.41	$196.89	23.9%	$895.69	$1,109.31	$213.63	23.9%
Parent/Child(ren)	$1,576.33	$1,962.39	$386.06	24.5%	$1,710.32	$2,129.20	$418.88	24.5%
Couple	$1,651.04	$2,044.82	$393.78	23.9%	$1,791.38	$2,218.63	$427.25	23.9%
Family	$2,566.79	$3,193.88	$627.09	24.4%	$2,784.97	$3,465.36	$680.39	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$825.52	$1,022.41	$196.89	23.9%	$895.69	$1,109.31	$213.63	23.9%
Parent/Child(ren)	$1,576.33	$1,962.39	$386.06	24.5%	$1,710.32	$2,129.20	$418.88	24.5%
Couple	$1,651.04	$2,044.82	$393.78	23.9%	$1,791.38	$2,218.63	$427.25	23.9%
Family	$2,566.79	$3,193.88	$627.09	24.4%	$2,784.97	$3,465.36	$680.39	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$825.52	$1,022.41	$196.89	23.9%	$895.69	$1,109.31	$213.63	23.9%
Parent/Child(ren)	$1,576.33	$1,962.39	$386.06	24.5%	$1,710.32	$2,129.20	$418.88	24.5%
Couple	$1,651.04	$2,044.82	$393.78	23.9%	$1,791.38	$2,218.63	$427.25	23.9%
Family	$2,566.79	$3,193.88	$627.09	24.4%	$2,784.97	$3,465.36	$680.39	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$825.52	$1,022.41	$196.89	23.9%	$895.69	$1,109.31	$213.63	23.9%
Parent/Child(ren)	$1,576.33	$1,962.39	$386.06	24.5%	$1,710.32	$2,129.20	$418.88	24.5%
Couple	$1,651.04	$2,044.82	$393.78	23.9%	$1,791.38	$2,218.63	$427.25	23.9%
Family	$2,566.79	$3,193.88	$627.09	24.4%	$2,784.97	$3,465.36	$680.39	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$825.52	$1,022.41	$196.89	23.9%	$895.69	$1,109.31	$213.63	23.9%
Parent/Child(ren)	$1,576.33	$1,962.39	$386.06	24.5%	$1,710.32	$2,129.20	$418.88	24.5%
Couple	$1,651.04	$2,044.82	$393.78	23.9%	$1,791.38	$2,218.63	$427.25	23.9%
Family	$2,566.79	$3,193.88	$627.09	24.4%	$2,784.97	$3,465.36	$680.39	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$825.52	$1,022.41	$196.89	23.9%	$895.69	$1,109.31	$213.63	23.9%
Parent/Child(ren)	$1,576.33	$1,962.39	$386.06	24.5%	$1,710.32	$2,129.20	$418.88	24.5%
Couple	$1,651.04	$2,044.82	$393.78	23.9%	$1,791.38	$2,218.63	$427.25	23.9%
Family	$2,566.79	$3,193.88	$627.09	24.4%	$2,784.97	$3,465.36	$680.39	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$825.52	$1,022.41	$196.89	23.9%	$895.69	$1,109.31	$213.63	23.9%
Parent/Child(ren)	$1,576.33	$1,962.39	$386.06	24.5%	$1,710.32	$2,129.20	$418.88	24.5%
Couple	$1,651.04	$2,044.82	$393.78	23.9%	$1,791.38	$2,218.63	$427.25	23.9%
Family	$2,566.79	$3,193.88	$627.09	24.4%	$2,784.97	$3,465.36	$680.39	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$825.52	$1,022.41	$196.89	23.9%	$895.69	$1,109.31	$213.63	23.9%
Parent/Child(ren)	$1,576.33	$1,962.39	$386.06	24.5%	$1,710.32	$2,129.20	$418.88	24.5%
Couple	$1,651.04	$2,044.82	$393.78	23.9%	$1,791.38	$2,218.63	$427.25	23.9%
Family	$2,566.79	$3,193.88	$627.09	24.4%	$2,784.97	$3,465.36	$680.39	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$734.71	$909.94	$175.23	23.9%	$797.16	$987.29	$190.13	23.9%
Parent/Child(ren)	$1,402.93	$1,746.53	$343.60	24.5%	$1,522.18	$1,894.99	$372.80	24.5%
Couple	$1,469.43	$1,819.89	$350.46	23.9%	$1,594.33	$1,974.58	$380.25	23.9%
Family	$2,284.44	$2,842.55	$558.11	24.4%	$2,478.62	$3,084.17	$605.55	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$734.71	$909.94	$175.23	23.9%	$797.16	$987.29	$190.13	23.9%
Parent/Child(ren)	$1,402.93	$1,746.53	$343.60	24.5%	$1,522.18	$1,894.99	$372.80	24.5%
Couple	$1,469.43	$1,819.89	$350.46	23.9%	$1,594.33	$1,974.58	$380.25	23.9%
Family	$2,284.44	$2,842.55	$558.11	24.4%	$2,478.62	$3,084.17	$605.55	24.4%

$5 OV, $250 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	July to September 2012				July to September 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$774.41	$959.10	$184.69	23.8%	$840.23	$1,040.62	$200.39	23.8%
Parent/Child(ren)	$1,478.73	$1,840.88	$362.15	24.5%	$1,604.42	$1,997.35	$392.93	24.5%
Couple	$1,548.81	$1,918.20	$369.39	23.8%	$1,680.46	$2,081.25	$400.78	23.8%
Family	$2,407.86	$2,996.10	$588.24	24.4%	$2,612.53	$3,250.77	$638.24	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$774.41	$959.10	$184.69	23.8%	$840.23	$1,040.62	$200.39	23.8%
Parent/Child(ren)	$1,478.73	$1,840.88	$362.15	24.5%	$1,604.42	$1,997.35	$392.93	24.5%
Couple	$1,548.81	$1,918.20	$369.39	23.8%	$1,680.46	$2,081.25	$400.78	23.8%
Family	$2,407.86	$2,996.10	$588.24	24.4%	$2,612.53	$3,250.77	$638.24	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$774.41	$959.10	$184.69	23.8%	$840.23	$1,040.62	$200.39	23.8%
Parent/Child(ren)	$1,478.73	$1,840.88	$362.15	24.5%	$1,604.42	$1,997.35	$392.93	24.5%
Couple	$1,548.81	$1,918.20	$369.39	23.8%	$1,680.46	$2,081.25	$400.78	23.8%
Family	$2,407.86	$2,996.10	$588.24	24.4%	$2,612.53	$3,250.77	$638.24	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$774.41	$959.10	$184.69	23.8%	$840.23	$1,040.62	$200.39	23.8%
Parent/Child(ren)	$1,478.73	$1,840.88	$362.15	24.5%	$1,604.42	$1,997.35	$392.93	24.5%
Couple	$1,548.81	$1,918.20	$369.39	23.8%	$1,680.46	$2,081.25	$400.78	23.8%
Family	$2,407.86	$2,996.10	$588.24	24.4%	$2,612.53	$3,250.77	$638.24	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$774.41	$959.10	$184.69	23.8%	$840.23	$1,040.62	$200.39	23.8%
Parent/Child(ren)	$1,478.73	$1,840.88	$362.15	24.5%	$1,604.42	$1,997.35	$392.93	24.5%
Couple	$1,548.81	$1,918.20	$369.39	23.8%	$1,680.46	$2,081.25	$400.78	23.8%
Family	$2,407.86	$2,996.10	$588.24	24.4%	$2,612.53	$3,250.77	$638.24	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$774.41	$959.10	$184.69	23.8%	$840.23	$1,040.62	$200.39	23.8%
Parent/Child(ren)	$1,478.73	$1,840.88	$362.15	24.5%	$1,604.42	$1,997.35	$392.93	24.5%
Couple	$1,548.81	$1,918.20	$369.39	23.8%	$1,680.46	$2,081.25	$400.78	23.8%
Family	$2,407.86	$2,996.10	$588.24	24.4%	$2,612.53	$3,250.77	$638.24	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$774.41	$959.10	$184.69	23.8%	$840.23	$1,040.62	$200.39	23.8%
Parent/Child(ren)	$1,478.73	$1,840.88	$362.15	24.5%	$1,604.42	$1,997.35	$392.93	24.5%
Couple	$1,548.81	$1,918.20	$369.39	23.8%	$1,680.46	$2,081.25	$400.78	23.8%
Family	$2,407.86	$2,996.10	$588.24	24.4%	$2,612.53	$3,250.77	$638.24	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$774.41	$959.10	$184.69	23.8%	$840.23	$1,040.62	$200.39	23.8%
Parent/Child(ren)	$1,478.73	$1,840.88	$362.15	24.5%	$1,604.42	$1,997.35	$392.93	24.5%
Couple	$1,548.81	$1,918.20	$369.39	23.8%	$1,680.46	$2,081.25	$400.78	23.8%
Family	$2,407.86	$2,996.10	$588.24	24.4%	$2,612.53	$3,250.77	$638.24	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$689.22	$853.60	$164.38	23.8%	$747.81	$926.15	$178.35	23.8%
Parent/Child(ren)	$1,316.07	$1,638.38	$322.31	24.5%	$1,427.94	$1,777.64	$349.71	24.5%
Couple	$1,378.44	$1,707.20	$328.75	23.8%	$1,495.61	$1,852.31	$356.70	23.8%
Family	$2,143.00	$2,666.53	$523.53	24.4%	$2,325.15	$2,893.19	$568.03	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$689.22	$853.60	$164.38	23.8%	$747.81	$926.15	$178.35	23.8%
Parent/Child(ren)	$1,316.07	$1,638.38	$322.31	24.5%	$1,427.94	$1,777.64	$349.71	24.5%
Couple	$1,378.44	$1,707.20	$328.75	23.8%	$1,495.61	$1,852.31	$356.70	23.8%
Family	$2,143.00	$2,666.53	$523.53	24.4%	$2,325.15	$2,893.19	$568.03	24.4%

$5 OV, $250 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	October to December 2012				October to December 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$850.29	$1,058.19	$207.90	24.5%	$922.56	$1,148.14	$225.57	24.5%
Parent/Child(ren)	$1,632.03	$2,031.07	$399.04	24.5%	$1,770.75	$2,203.71	$432.96	24.5%
Couple	$1,700.58	$2,116.38	$415.80	24.5%	$1,845.13	$2,296.27	$451.14	24.5%
Family	$2,656.20	$3,305.65	$649.45	24.5%	$2,881.97	$3,586.63	$704.66	24.5%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$850.29	$1,058.19	$207.90	24.5%	$922.56	$1,148.14	$225.57	24.5%
Parent/Child(ren)	$1,632.03	$2,031.07	$399.04	24.5%	$1,770.75	$2,203.71	$432.96	24.5%
Couple	$1,700.58	$2,116.38	$415.80	24.5%	$1,845.13	$2,296.27	$451.14	24.5%
Family	$2,656.20	$3,305.65	$649.45	24.5%	$2,881.97	$3,586.63	$704.66	24.5%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$850.29	$1,058.19	$207.90	24.5%	$922.56	$1,148.14	$225.57	24.5%
Parent/Child(ren)	$1,632.03	$2,031.07	$399.04	24.5%	$1,770.75	$2,203.71	$432.96	24.5%
Couple	$1,700.58	$2,116.38	$415.80	24.5%	$1,845.13	$2,296.27	$451.14	24.5%
Family	$2,656.20	$3,305.65	$649.45	24.5%	$2,881.97	$3,586.63	$704.66	24.5%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$850.29	$1,058.19	$207.90	24.5%	$922.56	$1,148.14	$225.57	24.5%
Parent/Child(ren)	$1,632.03	$2,031.07	$399.04	24.5%	$1,770.75	$2,203.71	$432.96	24.5%
Couple	$1,700.58	$2,116.38	$415.80	24.5%	$1,845.13	$2,296.27	$451.14	24.5%
Family	$2,656.20	$3,305.65	$649.45	24.5%	$2,881.97	$3,586.63	$704.66	24.5%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$850.29	$1,058.19	$207.90	24.5%	$922.56	$1,148.14	$225.57	24.5%
Parent/Child(ren)	$1,632.03	$2,031.07	$399.04	24.5%	$1,770.75	$2,203.71	$432.96	24.5%
Couple	$1,700.58	$2,116.38	$415.80	24.5%	$1,845.13	$2,296.27	$451.14	24.5%
Family	$2,656.20	$3,305.65	$649.45	24.5%	$2,881.97	$3,586.63	$704.66	24.5%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$850.29	$1,058.19	$207.90	24.5%	$922.56	$1,148.14	$225.57	24.5%
Parent/Child(ren)	$1,632.03	$2,031.07	$399.04	24.5%	$1,770.75	$2,203.71	$432.96	24.5%
Couple	$1,700.58	$2,116.38	$415.80	24.5%	$1,845.13	$2,296.27	$451.14	24.5%
Family	$2,656.20	$3,305.65	$649.45	24.5%	$2,881.97	$3,586.63	$704.66	24.5%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$850.29	$1,058.19	$207.90	24.5%	$922.56	$1,148.14	$225.57	24.5%
Parent/Child(ren)	$1,632.03	$2,031.07	$399.04	24.5%	$1,770.75	$2,203.71	$432.96	24.5%
Couple	$1,700.58	$2,116.38	$415.80	24.5%	$1,845.13	$2,296.27	$451.14	24.5%
Family	$2,656.20	$3,305.65	$649.45	24.5%	$2,881.97	$3,586.63	$704.66	24.5%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$850.29	$1,058.19	$207.90	24.5%	$922.56	$1,148.14	$225.57	24.5%
Parent/Child(ren)	$1,632.03	$2,031.07	$399.04	24.5%	$1,770.75	$2,203.71	$432.96	24.5%
Couple	$1,700.58	$2,116.38	$415.80	24.5%	$1,845.13	$2,296.27	$451.14	24.5%
Family	$2,656.20	$3,305.65	$649.45	24.5%	$2,881.97	$3,586.63	$704.66	24.5%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$756.76	$941.79	$185.03	24.5%	$821.08	$1,021.84	$200.76	24.5%
Parent/Child(ren)	$1,452.51	$1,807.65	$355.14	24.5%	$1,575.97	$1,961.30	$385.33	24.5%
Couple	$1,513.52	$1,883.58	$370.06	24.5%	$1,642.17	$2,043.68	$401.52	24.5%
Family	$2,364.01	$2,942.03	$578.01	24.5%	$2,564.96	$3,192.10	$627.14	24.5%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$756.76	$941.79	$185.03	24.5%	$821.08	$1,021.84	$200.76	24.5%
Parent/Child(ren)	$1,452.51	$1,807.65	$355.14	24.5%	$1,575.97	$1,961.30	$385.33	24.5%
Couple	$1,513.52	$1,883.58	$370.06	24.5%	$1,642.17	$2,043.68	$401.52	24.5%
Family	$2,364.01	$2,942.03	$578.01	24.5%	$2,564.96	$3,192.10	$627.14	24.5%

$5 OV, $250 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	October to December 2012				October to December 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$797.64	$992.67	$195.03	24.5%	$865.43	$1,077.05	$211.61	24.5%
Parent/Child(ren)	$1,530.97	$1,905.31	$374.35	24.5%	$1,661.10	$2,067.26	$406.16	24.5%
Couple	$1,595.27	$1,985.34	$390.07	24.5%	$1,730.87	$2,154.09	$423.23	24.5%
Family	$2,491.71	$3,100.97	$609.26	24.5%	$2,703.51	$3,364.56	$661.05	24.5%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$797.64	$992.67	$195.03	24.5%	$865.43	$1,077.05	$211.61	24.5%
Parent/Child(ren)	$1,530.97	$1,905.31	$374.35	24.5%	$1,661.10	$2,067.26	$406.16	24.5%
Couple	$1,595.27	$1,985.34	$390.07	24.5%	$1,730.87	$2,154.09	$423.23	24.5%
Family	$2,491.71	$3,100.97	$609.26	24.5%	$2,703.51	$3,364.56	$661.05	24.5%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$797.64	$992.67	$195.03	24.5%	$865.43	$1,077.05	$211.61	24.5%
Parent/Child(ren)	$1,530.97	$1,905.31	$374.35	24.5%	$1,661.10	$2,067.26	$406.16	24.5%
Couple	$1,595.27	$1,985.34	$390.07	24.5%	$1,730.87	$2,154.09	$423.23	24.5%
Family	$2,491.71	$3,100.97	$609.26	24.5%	$2,703.51	$3,364.56	$661.05	24.5%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$797.64	$992.67	$195.03	24.5%	$865.43	$1,077.05	$211.61	24.5%
Parent/Child(ren)	$1,530.97	$1,905.31	$374.35	24.5%	$1,661.10	$2,067.26	$406.16	24.5%
Couple	$1,595.27	$1,985.34	$390.07	24.5%	$1,730.87	$2,154.09	$423.23	24.5%
Family	$2,491.71	$3,100.97	$609.26	24.5%	$2,703.51	$3,364.56	$661.05	24.5%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$797.64	$992.67	$195.03	24.5%	$865.43	$1,077.05	$211.61	24.5%
Parent/Child(ren)	$1,530.97	$1,905.31	$374.35	24.5%	$1,661.10	$2,067.26	$406.16	24.5%
Couple	$1,595.27	$1,985.34	$390.07	24.5%	$1,730.87	$2,154.09	$423.23	24.5%
Family	$2,491.71	$3,100.97	$609.26	24.5%	$2,703.51	$3,364.56	$661.05	24.5%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$797.64	$992.67	$195.03	24.5%	$865.43	$1,077.05	$211.61	24.5%
Parent/Child(ren)	$1,530.97	$1,905.31	$374.35	24.5%	$1,661.10	$2,067.26	$406.16	24.5%
Couple	$1,595.27	$1,985.34	$390.07	24.5%	$1,730.87	$2,154.09	$423.23	24.5%
Family	$2,491.71	$3,100.97	$609.26	24.5%	$2,703.51	$3,364.56	$661.05	24.5%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$797.64	$992.67	$195.03	24.5%	$865.43	$1,077.05	$211.61	24.5%
Parent/Child(ren)	$1,530.97	$1,905.31	$374.35	24.5%	$1,661.10	$2,067.26	$406.16	24.5%
Couple	$1,595.27	$1,985.34	$390.07	24.5%	$1,730.87	$2,154.09	$423.23	24.5%
Family	$2,491.71	$3,100.97	$609.26	24.5%	$2,703.51	$3,364.56	$661.05	24.5%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$797.64	$992.67	$195.03	24.5%	$865.43	$1,077.05	$211.61	24.5%
Parent/Child(ren)	$1,530.97	$1,905.31	$374.35	24.5%	$1,661.10	$2,067.26	$406.16	24.5%
Couple	$1,595.27	$1,985.34	$390.07	24.5%	$1,730.87	$2,154.09	$423.23	24.5%
Family	$2,491.71	$3,100.97	$609.26	24.5%	$2,703.51	$3,364.56	$661.05	24.5%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$709.90	$883.48	$173.58	24.5%	$770.24	$958.57	$188.34	24.5%
Parent/Child(ren)	$1,362.56	$1,695.73	$333.17	24.5%	$1,478.38	$1,839.86	$361.49	24.5%
Couple	$1,419.79	$1,766.95	$347.16	24.5%	$1,540.47	$1,917.14	$376.67	24.5%
Family	$2,217.62	$2,759.87	$542.24	24.5%	$2,406.12	$2,994.45	$588.33	24.5%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$709.90	$883.48	$173.58	24.5%	$770.24	$958.57	$188.34	24.5%
Parent/Child(ren)	$1,362.56	$1,695.73	$333.17	24.5%	$1,478.38	$1,839.86	$361.49	24.5%
Couple	$1,419.79	$1,766.95	$347.16	24.5%	$1,540.47	$1,917.14	$376.67	24.5%
Family	$2,217.62	$2,759.87	$542.24	24.5%	$2,406.12	$2,994.45	$588.33	24.5%

$20 OV, $500 Deductible/70% Coinsurance/$10,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	January to March 2012				January to March 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$694.52	$815.39	$120.87	17.4%	$753.55	$884.70	$131.14	17.4%
Parent/Child(ren)	$1,326.19	$1,565.04	$238.86	18.0%	$1,438.91	$1,698.07	$259.16	18.0%
Couple	$1,389.04	$1,630.78	$241.74	17.4%	$1,507.11	$1,769.40	$262.29	17.4%
Family	$2,159.47	$2,547.17	$387.70	18.0%	$2,343.03	$2,763.68	$420.66	18.0%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$694.52	$815.39	$120.87	17.4%	$753.55	$884.70	$131.14	17.4%
Parent/Child(ren)	$1,326.19	$1,565.04	$238.86	18.0%	$1,438.91	$1,698.07	$259.16	18.0%
Couple	$1,389.04	$1,630.78	$241.74	17.4%	$1,507.11	$1,769.40	$262.29	17.4%
Family	$2,159.47	$2,547.17	$387.70	18.0%	$2,343.03	$2,763.68	$420.66	18.0%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$694.52	$815.39	$120.87	17.4%	$753.55	$884.70	$131.14	17.4%
Parent/Child(ren)	$1,326.19	$1,565.04	$238.86	18.0%	$1,438.91	$1,698.07	$259.16	18.0%
Couple	$1,389.04	$1,630.78	$241.74	17.4%	$1,507.11	$1,769.40	$262.29	17.4%
Family	$2,159.47	$2,547.17	$387.70	18.0%	$2,343.03	$2,763.68	$420.66	18.0%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$694.52	$815.39	$120.87	17.4%	$753.55	$884.70	$131.14	17.4%
Parent/Child(ren)	$1,326.19	$1,565.04	$238.86	18.0%	$1,438.91	$1,698.07	$259.16	18.0%
Couple	$1,389.04	$1,630.78	$241.74	17.4%	$1,507.11	$1,769.40	$262.29	17.4%
Family	$2,159.47	$2,547.17	$387.70	18.0%	$2,343.03	$2,763.68	$420.66	18.0%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$694.52	$815.39	$120.87	17.4%	$753.55	$884.70	$131.14	17.4%
Parent/Child(ren)	$1,326.19	$1,565.04	$238.86	18.0%	$1,438.91	$1,698.07	$259.16	18.0%
Couple	$1,389.04	$1,630.78	$241.74	17.4%	$1,507.11	$1,769.40	$262.29	17.4%
Family	$2,159.47	$2,547.17	$387.70	18.0%	$2,343.03	$2,763.68	$420.66	18.0%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$694.52	$815.39	$120.87	17.4%	$753.55	$884.70	$131.14	17.4%
Parent/Child(ren)	$1,326.19	$1,565.04	$238.86	18.0%	$1,438.91	$1,698.07	$259.16	18.0%
Couple	$1,389.04	$1,630.78	$241.74	17.4%	$1,507.11	$1,769.40	$262.29	17.4%
Family	$2,159.47	$2,547.17	$387.70	18.0%	$2,343.03	$2,763.68	$420.66	18.0%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$694.52	$815.39	$120.87	17.4%	$753.55	$884.70	$131.14	17.4%
Parent/Child(ren)	$1,326.19	$1,565.04	$238.86	18.0%	$1,438.91	$1,698.07	$259.16	18.0%
Couple	$1,389.04	$1,630.78	$241.74	17.4%	$1,507.11	$1,769.40	$262.29	17.4%
Family	$2,159.47	$2,547.17	$387.70	18.0%	$2,343.03	$2,763.68	$420.66	18.0%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$694.52	$815.39	$120.87	17.4%	$753.55	$884.70	$131.14	17.4%
Parent/Child(ren)	$1,326.19	$1,565.04	$238.86	18.0%	$1,438.91	$1,698.07	$259.16	18.0%
Couple	$1,389.04	$1,630.78	$241.74	17.4%	$1,507.11	$1,769.40	$262.29	17.4%
Family	$2,159.47	$2,547.17	$387.70	18.0%	$2,343.03	$2,763.68	$420.66	18.0%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$618.12	$725.70	$107.57	17.4%	$670.66	$787.38	$116.72	17.4%
Parent/Child(ren)	$1,180.31	$1,392.89	$212.58	18.0%	$1,280.63	$1,511.28	$230.65	18.0%
Couple	$1,236.25	$1,451.39	$215.15	17.4%	$1,341.33	$1,574.76	$233.44	17.4%
Family	$1,921.93	$2,266.98	$345.05	18.0%	$2,085.29	$2,459.68	$374.38	18.0%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$618.12	$725.70	$107.57	17.4%	$670.66	$787.38	$116.72	17.4%
Parent/Child(ren)	$1,180.31	$1,392.89	$212.58	18.0%	$1,280.63	$1,511.28	$230.65	18.0%
Couple	$1,236.25	$1,451.39	$215.15	17.4%	$1,341.33	$1,574.76	$233.44	17.4%
Family	$1,921.93	$2,266.98	$345.05	18.0%	$2,085.29	$2,459.68	$374.38	18.0%

$20 OV, $500 Deductible/70% Coinsurance/$10,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	January to March 2012				January to March 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$642.60	$754.44	$111.84	17.4%	$697.22	$818.56	$121.34	17.4%
Parent/Child(ren)	$1,227.04	$1,448.05	$221.01	18.0%	$1,331.34	$1,571.13	$239.79	18.0%
Couple	$1,285.20	$1,508.87	$223.67	17.4%	$1,394.44	$1,637.12	$242.69	17.4%
Family	$1,998.03	$2,356.76	$358.73	18.0%	$2,167.86	$2,557.08	$389.22	18.0%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$642.60	$754.44	$111.84	17.4%	$697.22	$818.56	$121.34	17.4%
Parent/Child(ren)	$1,227.04	$1,448.05	$221.01	18.0%	$1,331.34	$1,571.13	$239.79	18.0%
Couple	$1,285.20	$1,508.87	$223.67	17.4%	$1,394.44	$1,637.12	$242.69	17.4%
Family	$1,998.03	$2,356.76	$358.73	18.0%	$2,167.86	$2,557.08	$389.22	18.0%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$642.60	$754.44	$111.84	17.4%	$697.22	$818.56	$121.34	17.4%
Parent/Child(ren)	$1,227.04	$1,448.05	$221.01	18.0%	$1,331.34	$1,571.13	$239.79	18.0%
Couple	$1,285.20	$1,508.87	$223.67	17.4%	$1,394.44	$1,637.12	$242.69	17.4%
Family	$1,998.03	$2,356.76	$358.73	18.0%	$2,167.86	$2,557.08	$389.22	18.0%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$642.60	$754.44	$111.84	17.4%	$697.22	$818.56	$121.34	17.4%
Parent/Child(ren)	$1,227.04	$1,448.05	$221.01	18.0%	$1,331.34	$1,571.13	$239.79	18.0%
Couple	$1,285.20	$1,508.87	$223.67	17.4%	$1,394.44	$1,637.12	$242.69	17.4%
Family	$1,998.03	$2,356.76	$358.73	18.0%	$2,167.86	$2,557.08	$389.22	18.0%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$642.60	$754.44	$111.84	17.4%	$697.22	$818.56	$121.34	17.4%
Parent/Child(ren)	$1,227.04	$1,448.05	$221.01	18.0%	$1,331.34	$1,571.13	$239.79	18.0%
Couple	$1,285.20	$1,508.87	$223.67	17.4%	$1,394.44	$1,637.12	$242.69	17.4%
Family	$1,998.03	$2,356.76	$358.73	18.0%	$2,167.86	$2,557.08	$389.22	18.0%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$642.60	$754.44	$111.84	17.4%	$697.22	$818.56	$121.34	17.4%
Parent/Child(ren)	$1,227.04	$1,448.05	$221.01	18.0%	$1,331.34	$1,571.13	$239.79	18.0%
Couple	$1,285.20	$1,508.87	$223.67	17.4%	$1,394.44	$1,637.12	$242.69	17.4%
Family	$1,998.03	$2,356.76	$358.73	18.0%	$2,167.86	$2,557.08	$389.22	18.0%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$642.60	$754.44	$111.84	17.4%	$697.22	$818.56	$121.34	17.4%
Parent/Child(ren)	$1,227.04	$1,448.05	$221.01	18.0%	$1,331.34	$1,571.13	$239.79	18.0%
Couple	$1,285.20	$1,508.87	$223.67	17.4%	$1,394.44	$1,637.12	$242.69	17.4%
Family	$1,998.03	$2,356.76	$358.73	18.0%	$2,167.86	$2,557.08	$389.22	18.0%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$642.60	$754.44	$111.84	17.4%	$697.22	$818.56	$121.34	17.4%
Parent/Child(ren)	$1,227.04	$1,448.05	$221.01	18.0%	$1,331.34	$1,571.13	$239.79	18.0%
Couple	$1,285.20	$1,508.87	$223.67	17.4%	$1,394.44	$1,637.12	$242.69	17.4%
Family	$1,998.03	$2,356.76	$358.73	18.0%	$2,167.86	$2,557.08	$389.22	18.0%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$571.91	$671.45	$99.54	17.4%	$620.52	$728.52	$108.00	17.4%
Parent/Child(ren)	$1,092.07	$1,288.76	$196.70	18.0%	$1,184.89	$1,398.31	$213.42	18.0%
Couple	$1,143.82	$1,342.89	$199.07	17.4%	$1,241.05	$1,457.04	$215.99	17.4%
Family	$1,778.25	$2,097.51	$319.27	18.0%	$1,929.40	$2,275.80	$346.41	18.0%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$571.91	$671.45	$99.54	17.4%	$620.52	$728.52	$108.00	17.4%
Parent/Child(ren)	$1,092.07	$1,288.76	$196.70	18.0%	$1,184.89	$1,398.31	$213.42	18.0%
Couple	$1,143.82	$1,342.89	$199.07	17.4%	$1,241.05	$1,457.04	$215.99	17.4%
Family	$1,778.25	$2,097.51	$319.27	18.0%	$1,929.40	$2,275.80	$346.41	18.0%

$20 OV, $500 Deductible/70% Coinsurance/$10,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	April to June 2012				April to June 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$722.30	$843.92	$121.62	16.8%	$783.70	$915.65	$131.96	16.8%
Parent/Child(ren)	$1,379.23	$1,619.80	$240.57	17.4%	$1,496.47	$1,757.49	$261.02	17.4%
Couple	$1,444.60	$1,687.84	$243.24	16.8%	$1,567.39	$1,831.31	$263.92	16.8%
Family	$2,245.85	$2,636.30	$390.45	17.4%	$2,436.74	$2,860.38	$423.64	17.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$722.30	$843.92	$121.62	16.8%	$783.70	$915.65	$131.96	16.8%
Parent/Child(ren)	$1,379.23	$1,619.80	$240.57	17.4%	$1,496.47	$1,757.49	$261.02	17.4%
Couple	$1,444.60	$1,687.84	$243.24	16.8%	$1,567.39	$1,831.31	$263.92	16.8%
Family	$2,245.85	$2,636.30	$390.45	17.4%	$2,436.74	$2,860.38	$423.64	17.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$722.30	$843.92	$121.62	16.8%	$783.70	$915.65	$131.96	16.8%
Parent/Child(ren)	$1,379.23	$1,619.80	$240.57	17.4%	$1,496.47	$1,757.49	$261.02	17.4%
Couple	$1,444.60	$1,687.84	$243.24	16.8%	$1,567.39	$1,831.31	$263.92	16.8%
Family	$2,245.85	$2,636.30	$390.45	17.4%	$2,436.74	$2,860.38	$423.64	17.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$722.30	$843.92	$121.62	16.8%	$783.70	$915.65	$131.96	16.8%
Parent/Child(ren)	$1,379.23	$1,619.80	$240.57	17.4%	$1,496.47	$1,757.49	$261.02	17.4%
Couple	$1,444.60	$1,687.84	$243.24	16.8%	$1,567.39	$1,831.31	$263.92	16.8%
Family	$2,245.85	$2,636.30	$390.45	17.4%	$2,436.74	$2,860.38	$423.64	17.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$722.30	$843.92	$121.62	16.8%	$783.70	$915.65	$131.96	16.8%
Parent/Child(ren)	$1,379.23	$1,619.80	$240.57	17.4%	$1,496.47	$1,757.49	$261.02	17.4%
Couple	$1,444.60	$1,687.84	$243.24	16.8%	$1,567.39	$1,831.31	$263.92	16.8%
Family	$2,245.85	$2,636.30	$390.45	17.4%	$2,436.74	$2,860.38	$423.64	17.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$722.30	$843.92	$121.62	16.8%	$783.70	$915.65	$131.96	16.8%
Parent/Child(ren)	$1,379.23	$1,619.80	$240.57	17.4%	$1,496.47	$1,757.49	$261.02	17.4%
Couple	$1,444.60	$1,687.84	$243.24	16.8%	$1,567.39	$1,831.31	$263.92	16.8%
Family	$2,245.85	$2,636.30	$390.45	17.4%	$2,436.74	$2,860.38	$423.64	17.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$722.30	$843.92	$121.62	16.8%	$783.70	$915.65	$131.96	16.8%
Parent/Child(ren)	$1,379.23	$1,619.80	$240.57	17.4%	$1,496.47	$1,757.49	$261.02	17.4%
Couple	$1,444.60	$1,687.84	$243.24	16.8%	$1,567.39	$1,831.31	$263.92	16.8%
Family	$2,245.85	$2,636.30	$390.45	17.4%	$2,436.74	$2,860.38	$423.64	17.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$722.30	$843.92	$121.62	16.8%	$783.70	$915.65	$131.96	16.8%
Parent/Child(ren)	$1,379.23	$1,619.80	$240.57	17.4%	$1,496.47	$1,757.49	$261.02	17.4%
Couple	$1,444.60	$1,687.84	$243.24	16.8%	$1,567.39	$1,831.31	$263.92	16.8%
Family	$2,245.85	$2,636.30	$390.45	17.4%	$2,436.74	$2,860.38	$423.64	17.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$642.85	$751.09	$108.24	16.8%	$697.49	$814.93	$117.44	16.8%
Parent/Child(ren)	$1,227.52	$1,441.62	$214.11	17.4%	$1,331.86	$1,564.16	$232.31	17.4%
Couple	$1,285.69	$1,502.18	$216.48	16.8%	$1,394.98	$1,629.86	$234.88	16.8%
Family	$1,998.80	$2,346.30	$347.50	17.4%	$2,168.70	$2,545.74	$377.04	17.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$642.85	$751.09	$108.24	16.8%	$697.49	$814.93	$117.44	16.8%
Parent/Child(ren)	$1,227.52	$1,441.62	$214.11	17.4%	$1,331.86	$1,564.16	$232.31	17.4%
Couple	$1,285.69	$1,502.18	$216.48	16.8%	$1,394.98	$1,629.86	$234.88	16.8%
Family	$1,998.80	$2,346.30	$347.50	17.4%	$2,168.70	$2,545.74	$377.04	17.4%

$20 OV, $500 Deductible/70% Coinsurance/$10,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	April to June 2012				April to June 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$668.30	$780.84	$112.54	16.8%	$725.11	$847.21	$122.11	16.8%
Parent/Child(ren)	$1,276.12	$1,498.73	$222.61	17.4%	$1,384.59	$1,626.12	$241.53	17.4%
Couple	$1,336.60	$1,561.68	$225.08	16.8%	$1,450.21	$1,694.43	$244.21	16.8%
Family	$2,077.95	$2,439.25	$361.30	17.4%	$2,254.57	$2,646.58	$392.01	17.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$668.30	$780.84	$112.54	16.8%	$725.11	$847.21	$122.11	16.8%
Parent/Child(ren)	$1,276.12	$1,498.73	$222.61	17.4%	$1,384.59	$1,626.12	$241.53	17.4%
Couple	$1,336.60	$1,561.68	$225.08	16.8%	$1,450.21	$1,694.43	$244.21	16.8%
Family	$2,077.95	$2,439.25	$361.30	17.4%	$2,254.57	$2,646.58	$392.01	17.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$668.30	$780.84	$112.54	16.8%	$725.11	$847.21	$122.11	16.8%
Parent/Child(ren)	$1,276.12	$1,498.73	$222.61	17.4%	$1,384.59	$1,626.12	$241.53	17.4%
Couple	$1,336.60	$1,561.68	$225.08	16.8%	$1,450.21	$1,694.43	$244.21	16.8%
Family	$2,077.95	$2,439.25	$361.30	17.4%	$2,254.57	$2,646.58	$392.01	17.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$668.30	$780.84	$112.54	16.8%	$725.11	$847.21	$122.11	16.8%
Parent/Child(ren)	$1,276.12	$1,498.73	$222.61	17.4%	$1,384.59	$1,626.12	$241.53	17.4%
Couple	$1,336.60	$1,561.68	$225.08	16.8%	$1,450.21	$1,694.43	$244.21	16.8%
Family	$2,077.95	$2,439.25	$361.30	17.4%	$2,254.57	$2,646.58	$392.01	17.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$668.30	$780.84	$112.54	16.8%	$725.11	$847.21	$122.11	16.8%
Parent/Child(ren)	$1,276.12	$1,498.73	$222.61	17.4%	$1,384.59	$1,626.12	$241.53	17.4%
Couple	$1,336.60	$1,561.68	$225.08	16.8%	$1,450.21	$1,694.43	$244.21	16.8%
Family	$2,077.95	$2,439.25	$361.30	17.4%	$2,254.57	$2,646.58	$392.01	17.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$668.30	$780.84	$112.54	16.8%	$725.11	$847.21	$122.11	16.8%
Parent/Child(ren)	$1,276.12	$1,498.73	$222.61	17.4%	$1,384.59	$1,626.12	$241.53	17.4%
Couple	$1,336.60	$1,561.68	$225.08	16.8%	$1,450.21	$1,694.43	$244.21	16.8%
Family	$2,077.95	$2,439.25	$361.30	17.4%	$2,254.57	$2,646.58	$392.01	17.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$668.30	$780.84	$112.54	16.8%	$725.11	$847.21	$122.11	16.8%
Parent/Child(ren)	$1,276.12	$1,498.73	$222.61	17.4%	$1,384.59	$1,626.12	$241.53	17.4%
Couple	$1,336.60	$1,561.68	$225.08	16.8%	$1,450.21	$1,694.43	$244.21	16.8%
Family	$2,077.95	$2,439.25	$361.30	17.4%	$2,254.57	$2,646.58	$392.01	17.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$668.30	$780.84	$112.54	16.8%	$725.11	$847.21	$122.11	16.8%
Parent/Child(ren)	$1,276.12	$1,498.73	$222.61	17.4%	$1,384.59	$1,626.12	$241.53	17.4%
Couple	$1,336.60	$1,561.68	$225.08	16.8%	$1,450.21	$1,694.43	$244.21	16.8%
Family	$2,077.95	$2,439.25	$361.30	17.4%	$2,254.57	$2,646.58	$392.01	17.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$594.79	$694.95	$100.16	16.8%	$645.34	$754.02	$108.67	16.8%
Parent/Child(ren)	$1,135.75	$1,333.87	$198.12	17.4%	$1,232.29	$1,447.25	$214.96	17.4%
Couple	$1,189.58	$1,389.90	$200.32	16.8%	$1,290.69	$1,508.04	$217.35	16.8%
Family	$1,849.37	$2,170.93	$321.56	17.4%	$2,006.57	$2,355.46	$348.89	17.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$594.79	$694.95	$100.16	16.8%	$645.34	$754.02	$108.67	16.8%
Parent/Child(ren)	$1,135.75	$1,333.87	$198.12	17.4%	$1,232.29	$1,447.25	$214.96	17.4%
Couple	$1,189.58	$1,389.90	$200.32	16.8%	$1,290.69	$1,508.04	$217.35	16.8%
Family	$1,849.37	$2,170.93	$321.56	17.4%	$2,006.57	$2,355.46	$348.89	17.4%

$20 OV, $500 Deductible/70% Coinsurance/$10,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	July to September 2012				July to September 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$722.30	$894.56	$172.26	23.8%	$783.70	$970.60	$186.90	23.8%
Parent/Child(ren)	$1,379.23	$1,717.00	$337.77	24.5%	$1,496.47	$1,862.95	$366.48	24.5%
Couple	$1,444.60	$1,789.12	$344.52	23.8%	$1,567.39	$1,941.20	$373.80	23.8%
Family	$2,245.85	$2,794.49	$548.64	24.4%	$2,436.74	$3,032.02	$595.28	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$722.30	$894.56	$172.26	23.8%	$783.70	$970.60	$186.90	23.8%
Parent/Child(ren)	$1,379.23	$1,717.00	$337.77	24.5%	$1,496.47	$1,862.95	$366.48	24.5%
Couple	$1,444.60	$1,789.12	$344.52	23.8%	$1,567.39	$1,941.20	$373.80	23.8%
Family	$2,245.85	$2,794.49	$548.64	24.4%	$2,436.74	$3,032.02	$595.28	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$722.30	$894.56	$172.26	23.8%	$783.70	$970.60	$186.90	23.8%
Parent/Child(ren)	$1,379.23	$1,717.00	$337.77	24.5%	$1,496.47	$1,862.95	$366.48	24.5%
Couple	$1,444.60	$1,789.12	$344.52	23.8%	$1,567.39	$1,941.20	$373.80	23.8%
Family	$2,245.85	$2,794.49	$548.64	24.4%	$2,436.74	$3,032.02	$595.28	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$722.30	$894.56	$172.26	23.8%	$783.70	$970.60	$186.90	23.8%
Parent/Child(ren)	$1,379.23	$1,717.00	$337.77	24.5%	$1,496.47	$1,862.95	$366.48	24.5%
Couple	$1,444.60	$1,789.12	$344.52	23.8%	$1,567.39	$1,941.20	$373.80	23.8%
Family	$2,245.85	$2,794.49	$548.64	24.4%	$2,436.74	$3,032.02	$595.28	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$722.30	$894.56	$172.26	23.8%	$783.70	$970.60	$186.90	23.8%
Parent/Child(ren)	$1,379.23	$1,717.00	$337.77	24.5%	$1,496.47	$1,862.95	$366.48	24.5%
Couple	$1,444.60	$1,789.12	$344.52	23.8%	$1,567.39	$1,941.20	$373.80	23.8%
Family	$2,245.85	$2,794.49	$548.64	24.4%	$2,436.74	$3,032.02	$595.28	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$722.30	$894.56	$172.26	23.8%	$783.70	$970.60	$186.90	23.8%
Parent/Child(ren)	$1,379.23	$1,717.00	$337.77	24.5%	$1,496.47	$1,862.95	$366.48	24.5%
Couple	$1,444.60	$1,789.12	$344.52	23.8%	$1,567.39	$1,941.20	$373.80	23.8%
Family	$2,245.85	$2,794.49	$548.64	24.4%	$2,436.74	$3,032.02	$595.28	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$722.30	$894.56	$172.26	23.8%	$783.70	$970.60	$186.90	23.8%
Parent/Child(ren)	$1,379.23	$1,717.00	$337.77	24.5%	$1,496.47	$1,862.95	$366.48	24.5%
Couple	$1,444.60	$1,789.12	$344.52	23.8%	$1,567.39	$1,941.20	$373.80	23.8%
Family	$2,245.85	$2,794.49	$548.64	24.4%	$2,436.74	$3,032.02	$595.28	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$722.30	$894.56	$172.26	23.8%	$783.70	$970.60	$186.90	23.8%
Parent/Child(ren)	$1,379.23	$1,717.00	$337.77	24.5%	$1,496.47	$1,862.95	$366.48	24.5%
Couple	$1,444.60	$1,789.12	$344.52	23.8%	$1,567.39	$1,941.20	$373.80	23.8%
Family	$2,245.85	$2,794.49	$548.64	24.4%	$2,436.74	$3,032.02	$595.28	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$642.85	$796.16	$153.31	23.8%	$697.49	$863.83	$166.34	23.8%
Parent/Child(ren)	$1,227.52	$1,528.13	$300.61	24.5%	$1,331.86	$1,658.02	$326.17	24.5%
Couple	$1,285.69	$1,592.32	$306.62	23.8%	$1,394.98	$1,727.66	$332.69	23.8%
Family	$1,998.80	$2,487.10	$488.29	24.4%	$2,168.70	$2,698.50	$529.80	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$642.85	$796.16	$153.31	23.8%	$697.49	$863.83	$166.34	23.8%
Parent/Child(ren)	$1,227.52	$1,528.13	$300.61	24.5%	$1,331.86	$1,658.02	$326.17	24.5%
Couple	$1,285.69	$1,592.32	$306.62	23.8%	$1,394.98	$1,727.66	$332.69	23.8%
Family	$1,998.80	$2,487.10	$488.29	24.4%	$2,168.70	$2,698.50	$529.80	24.4%

$20 OV, $500 Deductible/70% Coinsurance/$10,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	July to September 2012				July to September 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$668.30	$827.69	$159.39	23.9%	$725.11	$898.04	$172.94	23.9%
Parent/Child(ren)	$1,276.12	$1,588.65	$312.53	24.5%	$1,384.59	$1,723.69	$339.10	24.5%
Couple	$1,336.60	$1,655.38	$318.78	23.9%	$1,450.21	$1,796.09	$345.88	23.9%
Family	$2,077.95	$2,585.60	$507.65	24.4%	$2,254.57	$2,805.38	$550.80	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$668.30	$827.69	$159.39	23.9%	$725.11	$898.04	$172.94	23.9%
Parent/Child(ren)	$1,276.12	$1,588.65	$312.53	24.5%	$1,384.59	$1,723.69	$339.10	24.5%
Couple	$1,336.60	$1,655.38	$318.78	23.9%	$1,450.21	$1,796.09	$345.88	23.9%
Family	$2,077.95	$2,585.60	$507.65	24.4%	$2,254.57	$2,805.38	$550.80	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$668.30	$827.69	$159.39	23.9%	$725.11	$898.04	$172.94	23.9%
Parent/Child(ren)	$1,276.12	$1,588.65	$312.53	24.5%	$1,384.59	$1,723.69	$339.10	24.5%
Couple	$1,336.60	$1,655.38	$318.78	23.9%	$1,450.21	$1,796.09	$345.88	23.9%
Family	$2,077.95	$2,585.60	$507.65	24.4%	$2,254.57	$2,805.38	$550.80	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$668.30	$827.69	$159.39	23.9%	$725.11	$898.04	$172.94	23.9%
Parent/Child(ren)	$1,276.12	$1,588.65	$312.53	24.5%	$1,384.59	$1,723.69	$339.10	24.5%
Couple	$1,336.60	$1,655.38	$318.78	23.9%	$1,450.21	$1,796.09	$345.88	23.9%
Family	$2,077.95	$2,585.60	$507.65	24.4%	$2,254.57	$2,805.38	$550.80	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$668.30	$827.69	$159.39	23.9%	$725.11	$898.04	$172.94	23.9%
Parent/Child(ren)	$1,276.12	$1,588.65	$312.53	24.5%	$1,384.59	$1,723.69	$339.10	24.5%
Couple	$1,336.60	$1,655.38	$318.78	23.9%	$1,450.21	$1,796.09	$345.88	23.9%
Family	$2,077.95	$2,585.60	$507.65	24.4%	$2,254.57	$2,805.38	$550.80	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$668.30	$827.69	$159.39	23.9%	$725.11	$898.04	$172.94	23.9%
Parent/Child(ren)	$1,276.12	$1,588.65	$312.53	24.5%	$1,384.59	$1,723.69	$339.10	24.5%
Couple	$1,336.60	$1,655.38	$318.78	23.9%	$1,450.21	$1,796.09	$345.88	23.9%
Family	$2,077.95	$2,585.60	$507.65	24.4%	$2,254.57	$2,805.38	$550.80	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$668.30	$827.69	$159.39	23.9%	$725.11	$898.04	$172.94	23.9%
Parent/Child(ren)	$1,276.12	$1,588.65	$312.53	24.5%	$1,384.59	$1,723.69	$339.10	24.5%
Couple	$1,336.60	$1,655.38	$318.78	23.9%	$1,450.21	$1,796.09	$345.88	23.9%
Family	$2,077.95	$2,585.60	$507.65	24.4%	$2,254.57	$2,805.38	$550.80	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$668.30	$827.69	$159.39	23.9%	$725.11	$898.04	$172.94	23.9%
Parent/Child(ren)	$1,276.12	$1,588.65	$312.53	24.5%	$1,384.59	$1,723.69	$339.10	24.5%
Couple	$1,336.60	$1,655.38	$318.78	23.9%	$1,450.21	$1,796.09	$345.88	23.9%
Family	$2,077.95	$2,585.60	$507.65	24.4%	$2,254.57	$2,805.38	$550.80	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$594.79	$736.65	$141.86	23.9%	$645.34	$799.26	$153.92	23.9%
Parent/Child(ren)	$1,135.75	$1,413.90	$278.15	24.5%	$1,232.29	$1,534.08	$301.80	24.5%
Couple	$1,189.58	$1,473.29	$283.71	23.9%	$1,290.69	$1,598.52	$307.83	23.9%
Family	$1,849.37	$2,301.18	$451.81	24.4%	$2,006.57	$2,496.78	$490.21	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$594.79	$736.65	$141.86	23.9%	$645.34	$799.26	$153.92	23.9%
Parent/Child(ren)	$1,135.75	$1,413.90	$278.15	24.5%	$1,232.29	$1,534.08	$301.80	24.5%
Couple	$1,189.58	$1,473.29	$283.71	23.9%	$1,290.69	$1,598.52	$307.83	23.9%
Family	$1,849.37	$2,301.18	$451.81	24.4%	$2,006.57	$2,496.78	$490.21	24.4%

$20 OV, $500 Deductible/70% Coinsurance/$10,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	October to December 2012				October to December 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$743.97	$925.87	$181.90	24.4%	$807.21	$1,004.57	$197.36	24.4%
Parent/Child(ren)	$1,427.96	$1,777.10	$349.14	24.4%	$1,549.34	$1,928.15	$378.81	24.4%
Couple	$1,487.94	$1,851.74	$363.80	24.4%	$1,614.41	$2,009.14	$394.72	24.4%
Family	$2,324.07	$2,892.30	$568.23	24.4%	$2,521.61	$3,138.14	$616.53	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$743.97	$925.87	$181.90	24.4%	$807.21	$1,004.57	$197.36	24.4%
Parent/Child(ren)	$1,427.96	$1,777.10	$349.14	24.4%	$1,549.34	$1,928.15	$378.81	24.4%
Couple	$1,487.94	$1,851.74	$363.80	24.4%	$1,614.41	$2,009.14	$394.72	24.4%
Family	$2,324.07	$2,892.30	$568.23	24.4%	$2,521.61	$3,138.14	$616.53	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$743.97	$925.87	$181.90	24.4%	$807.21	$1,004.57	$197.36	24.4%
Parent/Child(ren)	$1,427.96	$1,777.10	$349.14	24.4%	$1,549.34	$1,928.15	$378.81	24.4%
Couple	$1,487.94	$1,851.74	$363.80	24.4%	$1,614.41	$2,009.14	$394.72	24.4%
Family	$2,324.07	$2,892.30	$568.23	24.4%	$2,521.61	$3,138.14	$616.53	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$743.97	$925.87	$181.90	24.4%	$807.21	$1,004.57	$197.36	24.4%
Parent/Child(ren)	$1,427.96	$1,777.10	$349.14	24.4%	$1,549.34	$1,928.15	$378.81	24.4%
Couple	$1,487.94	$1,851.74	$363.80	24.4%	$1,614.41	$2,009.14	$394.72	24.4%
Family	$2,324.07	$2,892.30	$568.23	24.4%	$2,521.61	$3,138.14	$616.53	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$743.97	$925.87	$181.90	24.4%	$807.21	$1,004.57	$197.36	24.4%
Parent/Child(ren)	$1,427.96	$1,777.10	$349.14	24.4%	$1,549.34	$1,928.15	$378.81	24.4%
Couple	$1,487.94	$1,851.74	$363.80	24.4%	$1,614.41	$2,009.14	$394.72	24.4%
Family	$2,324.07	$2,892.30	$568.23	24.4%	$2,521.61	$3,138.14	$616.53	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$743.97	$925.87	$181.90	24.4%	$807.21	$1,004.57	$197.36	24.4%
Parent/Child(ren)	$1,427.96	$1,777.10	$349.14	24.4%	$1,549.34	$1,928.15	$378.81	24.4%
Couple	$1,487.94	$1,851.74	$363.80	24.4%	$1,614.41	$2,009.14	$394.72	24.4%
Family	$2,324.07	$2,892.30	$568.23	24.4%	$2,521.61	$3,138.14	$616.53	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$743.97	$925.87	$181.90	24.4%	$807.21	$1,004.57	$197.36	24.4%
Parent/Child(ren)	$1,427.96	$1,777.10	$349.14	24.4%	$1,549.34	$1,928.15	$378.81	24.4%
Couple	$1,487.94	$1,851.74	$363.80	24.4%	$1,614.41	$2,009.14	$394.72	24.4%
Family	$2,324.07	$2,892.30	$568.23	24.4%	$2,521.61	$3,138.14	$616.53	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$743.97	$925.87	$181.90	24.4%	$807.21	$1,004.57	$197.36	24.4%
Parent/Child(ren)	$1,427.96	$1,777.10	$349.14	24.4%	$1,549.34	$1,928.15	$378.81	24.4%
Couple	$1,487.94	$1,851.74	$363.80	24.4%	$1,614.41	$2,009.14	$394.72	24.4%
Family	$2,324.07	$2,892.30	$568.23	24.4%	$2,521.61	$3,138.14	$616.53	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$662.13	$824.02	$161.89	24.4%	$718.41	$894.07	$175.65	24.4%
Parent/Child(ren)	$1,270.89	$1,581.62	$310.73	24.4%	$1,378.91	$1,716.05	$337.14	24.4%
Couple	$1,324.27	$1,648.05	$323.78	24.4%	$1,436.83	$1,788.13	$351.30	24.4%
Family	$2,068.42	$2,574.14	$505.73	24.4%	$2,244.23	$2,792.95	$548.71	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$662.13	$824.02	$161.89	24.4%	$718.41	$894.07	$175.65	24.4%
Parent/Child(ren)	$1,270.89	$1,581.62	$310.73	24.4%	$1,378.91	$1,716.05	$337.14	24.4%
Couple	$1,324.27	$1,648.05	$323.78	24.4%	$1,436.83	$1,788.13	$351.30	24.4%
Family	$2,068.42	$2,574.14	$505.73	24.4%	$2,244.23	$2,792.95	$548.71	24.4%

$20 OV, $500 Deductible/70% Coinsurance/$10,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	October to December 2012				October to December 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$688.35	$856.66	$168.31	24.5%	$746.86	$929.48	$182.61	24.5%
Parent/Child(ren)	$1,321.21	$1,644.26	$323.05	24.5%	$1,433.51	$1,784.02	$350.51	24.5%
Couple	$1,376.71	$1,713.32	$336.62	24.5%	$1,493.73	$1,858.95	$365.23	24.5%
Family	$2,150.32	$2,676.10	$525.77	24.5%	$2,333.10	$2,903.56	$570.46	24.5%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$688.35	$856.66	$168.31	24.5%	$746.86	$929.48	$182.61	24.5%
Parent/Child(ren)	$1,321.21	$1,644.26	$323.05	24.5%	$1,433.51	$1,784.02	$350.51	24.5%
Couple	$1,376.71	$1,713.32	$336.62	24.5%	$1,493.73	$1,858.95	$365.23	24.5%
Family	$2,150.32	$2,676.10	$525.77	24.5%	$2,333.10	$2,903.56	$570.46	24.5%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$688.35	$856.66	$168.31	24.5%	$746.86	$929.48	$182.61	24.5%
Parent/Child(ren)	$1,321.21	$1,644.26	$323.05	24.5%	$1,433.51	$1,784.02	$350.51	24.5%
Couple	$1,376.71	$1,713.32	$336.62	24.5%	$1,493.73	$1,858.95	$365.23	24.5%
Family	$2,150.32	$2,676.10	$525.77	24.5%	$2,333.10	$2,903.56	$570.46	24.5%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$688.35	$856.66	$168.31	24.5%	$746.86	$929.48	$182.61	24.5%
Parent/Child(ren)	$1,321.21	$1,644.26	$323.05	24.5%	$1,433.51	$1,784.02	$350.51	24.5%
Couple	$1,376.71	$1,713.32	$336.62	24.5%	$1,493.73	$1,858.95	$365.23	24.5%
Family	$2,150.32	$2,676.10	$525.77	24.5%	$2,333.10	$2,903.56	$570.46	24.5%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$688.35	$856.66	$168.31	24.5%	$746.86	$929.48	$182.61	24.5%
Parent/Child(ren)	$1,321.21	$1,644.26	$323.05	24.5%	$1,433.51	$1,784.02	$350.51	24.5%
Couple	$1,376.71	$1,713.32	$336.62	24.5%	$1,493.73	$1,858.95	$365.23	24.5%
Family	$2,150.32	$2,676.10	$525.77	24.5%	$2,333.10	$2,903.56	$570.46	24.5%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$688.35	$856.66	$168.31	24.5%	$746.86	$929.48	$182.61	24.5%
Parent/Child(ren)	$1,321.21	$1,644.26	$323.05	24.5%	$1,433.51	$1,784.02	$350.51	24.5%
Couple	$1,376.71	$1,713.32	$336.62	24.5%	$1,493.73	$1,858.95	$365.23	24.5%
Family	$2,150.32	$2,676.10	$525.77	24.5%	$2,333.10	$2,903.56	$570.46	24.5%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$688.35	$856.66	$168.31	24.5%	$746.86	$929.48	$182.61	24.5%
Parent/Child(ren)	$1,321.21	$1,644.26	$323.05	24.5%	$1,433.51	$1,784.02	$350.51	24.5%
Couple	$1,376.71	$1,713.32	$336.62	24.5%	$1,493.73	$1,858.95	$365.23	24.5%
Family	$2,150.32	$2,676.10	$525.77	24.5%	$2,333.10	$2,903.56	$570.46	24.5%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$688.35	$856.66	$168.31	24.5%	$746.86	$929.48	$182.61	24.5%
Parent/Child(ren)	$1,321.21	$1,644.26	$323.05	24.5%	$1,433.51	$1,784.02	$350.51	24.5%
Couple	$1,376.71	$1,713.32	$336.62	24.5%	$1,493.73	$1,858.95	$365.23	24.5%
Family	$2,150.32	$2,676.10	$525.77	24.5%	$2,333.10	$2,903.56	$570.46	24.5%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$612.63	$762.43	$149.79	24.5%	$664.71	$827.23	$162.53	24.5%
Parent/Child(ren)	$1,175.88	$1,463.39	$287.51	24.5%	$1,275.83	$1,587.78	$311.95	24.5%
Couple	$1,225.27	$1,524.86	$299.59	24.5%	$1,329.42	$1,654.47	$325.05	24.5%
Family	$1,913.79	$2,381.73	$467.94	24.5%	$2,076.46	$2,584.17	$507.71	24.5%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$612.63	$762.43	$149.79	24.5%	$664.71	$827.23	$162.53	24.5%
Parent/Child(ren)	$1,175.88	$1,463.39	$287.51	24.5%	$1,275.83	$1,587.78	$311.95	24.5%
Couple	$1,225.27	$1,524.86	$299.59	24.5%	$1,329.42	$1,654.47	$325.05	24.5%
Family	$1,913.79	$2,381.73	$467.94	24.5%	$2,076.46	$2,584.17	$507.71	24.5%

$15 OV, $1,000 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	January to March 2012				January to March 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$706.54	$829.51	$122.97	17.4%	$766.60	$900.02	$133.42	17.4%
Parent/Child(ren)	$1,349.14	$1,592.14	$243.01	18.0%	$1,463.81	$1,727.48	$263.66	18.0%
Couple	$1,413.08	$1,659.02	$245.94	17.4%	$1,533.19	$1,800.04	$266.84	17.4%
Family	$2,196.84	$2,591.28	$394.44	18.0%	$2,383.58	$2,811.54	$427.96	18.0%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$706.54	$829.51	$122.97	17.4%	$766.60	$900.02	$133.42	17.4%
Parent/Child(ren)	$1,349.14	$1,592.14	$243.01	18.0%	$1,463.81	$1,727.48	$263.66	18.0%
Couple	$1,413.08	$1,659.02	$245.94	17.4%	$1,533.19	$1,800.04	$266.84	17.4%
Family	$2,196.84	$2,591.28	$394.44	18.0%	$2,383.58	$2,811.54	$427.96	18.0%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$706.54	$829.51	$122.97	17.4%	$766.60	$900.02	$133.42	17.4%
Parent/Child(ren)	$1,349.14	$1,592.14	$243.01	18.0%	$1,463.81	$1,727.48	$263.66	18.0%
Couple	$1,413.08	$1,659.02	$245.94	17.4%	$1,533.19	$1,800.04	$266.84	17.4%
Family	$2,196.84	$2,591.28	$394.44	18.0%	$2,383.58	$2,811.54	$427.96	18.0%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$706.54	$829.51	$122.97	17.4%	$766.60	$900.02	$133.42	17.4%
Parent/Child(ren)	$1,349.14	$1,592.14	$243.01	18.0%	$1,463.81	$1,727.48	$263.66	18.0%
Couple	$1,413.08	$1,659.02	$245.94	17.4%	$1,533.19	$1,800.04	$266.84	17.4%
Family	$2,196.84	$2,591.28	$394.44	18.0%	$2,383.58	$2,811.54	$427.96	18.0%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$706.54	$829.51	$122.97	17.4%	$766.60	$900.02	$133.42	17.4%
Parent/Child(ren)	$1,349.14	$1,592.14	$243.01	18.0%	$1,463.81	$1,727.48	$263.66	18.0%
Couple	$1,413.08	$1,659.02	$245.94	17.4%	$1,533.19	$1,800.04	$266.84	17.4%
Family	$2,196.84	$2,591.28	$394.44	18.0%	$2,383.58	$2,811.54	$427.96	18.0%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$706.54	$829.51	$122.97	17.4%	$766.60	$900.02	$133.42	17.4%
Parent/Child(ren)	$1,349.14	$1,592.14	$243.01	18.0%	$1,463.81	$1,727.48	$263.66	18.0%
Couple	$1,413.08	$1,659.02	$245.94	17.4%	$1,533.19	$1,800.04	$266.84	17.4%
Family	$2,196.84	$2,591.28	$394.44	18.0%	$2,383.58	$2,811.54	$427.96	18.0%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$706.54	$829.51	$122.97	17.4%	$766.60	$900.02	$133.42	17.4%
Parent/Child(ren)	$1,349.14	$1,592.14	$243.01	18.0%	$1,463.81	$1,727.48	$263.66	18.0%
Couple	$1,413.08	$1,659.02	$245.94	17.4%	$1,533.19	$1,800.04	$266.84	17.4%
Family	$2,196.84	$2,591.28	$394.44	18.0%	$2,383.58	$2,811.54	$427.96	18.0%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$706.54	$829.51	$122.97	17.4%	$766.60	$900.02	$133.42	17.4%
Parent/Child(ren)	$1,349.14	$1,592.14	$243.01	18.0%	$1,463.81	$1,727.48	$263.66	18.0%
Couple	$1,413.08	$1,659.02	$245.94	17.4%	$1,533.19	$1,800.04	$266.84	17.4%
Family	$2,196.84	$2,591.28	$394.44	18.0%	$2,383.58	$2,811.54	$427.96	18.0%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$628.82	$738.26	$109.44	17.4%	$682.27	$801.02	$118.75	17.4%
Parent/Child(ren)	$1,200.73	$1,417.01	$216.28	18.0%	$1,302.80	$1,537.45	$234.66	18.0%
Couple	$1,257.64	$1,476.53	$218.89	17.4%	$1,364.54	$1,602.03	$237.49	17.4%
Family	$1,955.19	$2,306.24	$351.05	18.0%	$2,121.38	$2,502.27	$380.89	18.0%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$628.82	$738.26	$109.44	17.4%	$682.27	$801.02	$118.75	17.4%
Parent/Child(ren)	$1,200.73	$1,417.01	$216.28	18.0%	$1,302.80	$1,537.45	$234.66	18.0%
Couple	$1,257.64	$1,476.53	$218.89	17.4%	$1,364.54	$1,602.03	$237.49	17.4%
Family	$1,955.19	$2,306.24	$351.05	18.0%	$2,121.38	$2,502.27	$380.89	18.0%

$15 OV, $1,000 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	January to March 2012				January to March 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$651.28	$764.63	$113.34	17.4%	$706.64	$829.62	$122.98	17.4%
Parent/Child(ren)	$1,243.63	$1,467.61	$223.98	18.0%	$1,349.34	$1,592.35	$243.02	18.0%
Couple	$1,302.57	$1,529.25	$226.68	17.4%	$1,413.29	$1,659.24	$245.95	17.4%
Family	$2,025.04	$2,388.59	$363.55	18.0%	$2,197.17	$2,591.62	$394.46	18.0%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$651.28	$764.63	$113.34	17.4%	$706.64	$829.62	$122.98	17.4%
Parent/Child(ren)	$1,243.63	$1,467.61	$223.98	18.0%	$1,349.34	$1,592.35	$243.02	18.0%
Couple	$1,302.57	$1,529.25	$226.68	17.4%	$1,413.29	$1,659.24	$245.95	17.4%
Family	$2,025.04	$2,388.59	$363.55	18.0%	$2,197.17	$2,591.62	$394.46	18.0%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$651.28	$764.63	$113.34	17.4%	$706.64	$829.62	$122.98	17.4%
Parent/Child(ren)	$1,243.63	$1,467.61	$223.98	18.0%	$1,349.34	$1,592.35	$243.02	18.0%
Couple	$1,302.57	$1,529.25	$226.68	17.4%	$1,413.29	$1,659.24	$245.95	17.4%
Family	$2,025.04	$2,388.59	$363.55	18.0%	$2,197.17	$2,591.62	$394.46	18.0%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$651.28	$764.63	$113.34	17.4%	$706.64	$829.62	$122.98	17.4%
Parent/Child(ren)	$1,243.63	$1,467.61	$223.98	18.0%	$1,349.34	$1,592.35	$243.02	18.0%
Couple	$1,302.57	$1,529.25	$226.68	17.4%	$1,413.29	$1,659.24	$245.95	17.4%
Family	$2,025.04	$2,388.59	$363.55	18.0%	$2,197.17	$2,591.62	$394.46	18.0%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$651.28	$764.63	$113.34	17.4%	$706.64	$829.62	$122.98	17.4%
Parent/Child(ren)	$1,243.63	$1,467.61	$223.98	18.0%	$1,349.34	$1,592.35	$243.02	18.0%
Couple	$1,302.57	$1,529.25	$226.68	17.4%	$1,413.29	$1,659.24	$245.95	17.4%
Family	$2,025.04	$2,388.59	$363.55	18.0%	$2,197.17	$2,591.62	$394.46	18.0%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$651.28	$764.63	$113.34	17.4%	$706.64	$829.62	$122.98	17.4%
Parent/Child(ren)	$1,243.63	$1,467.61	$223.98	18.0%	$1,349.34	$1,592.35	$243.02	18.0%
Couple	$1,302.57	$1,529.25	$226.68	17.4%	$1,413.29	$1,659.24	$245.95	17.4%
Family	$2,025.04	$2,388.59	$363.55	18.0%	$2,197.17	$2,591.62	$394.46	18.0%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$651.28	$764.63	$113.34	17.4%	$706.64	$829.62	$122.98	17.4%
Parent/Child(ren)	$1,243.63	$1,467.61	$223.98	18.0%	$1,349.34	$1,592.35	$243.02	18.0%
Couple	$1,302.57	$1,529.25	$226.68	17.4%	$1,413.29	$1,659.24	$245.95	17.4%
Family	$2,025.04	$2,388.59	$363.55	18.0%	$2,197.17	$2,591.62	$394.46	18.0%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$651.28	$764.63	$113.34	17.4%	$706.64	$829.62	$122.98	17.4%
Parent/Child(ren)	$1,243.63	$1,467.61	$223.98	18.0%	$1,349.34	$1,592.35	$243.02	18.0%
Couple	$1,302.57	$1,529.25	$226.68	17.4%	$1,413.29	$1,659.24	$245.95	17.4%
Family	$2,025.04	$2,388.59	$363.55	18.0%	$2,197.17	$2,591.62	$394.46	18.0%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$579.64	$680.52	$100.87	17.4%	$628.91	$738.36	$109.45	17.4%
Parent/Child(ren)	$1,106.83	$1,306.17	$199.34	18.0%	$1,200.91	$1,417.19	$216.29	18.0%
Couple	$1,159.29	$1,361.03	$201.75	17.4%	$1,257.83	$1,476.72	$218.90	17.4%
Family	$1,802.28	$2,125.85	$323.56	18.0%	$1,955.48	$2,306.54	$351.07	18.0%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$579.64	$680.52	$100.87	17.4%	$628.91	$738.36	$109.45	17.4%
Parent/Child(ren)	$1,106.83	$1,306.17	$199.34	18.0%	$1,200.91	$1,417.19	$216.29	18.0%
Couple	$1,159.29	$1,361.03	$201.75	17.4%	$1,257.83	$1,476.72	$218.90	17.4%
Family	$1,802.28	$2,125.85	$323.56	18.0%	$1,955.48	$2,306.54	$351.07	18.0%

$15 OV, $1,000 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	April to June 2012				April to June 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$734.80	$858.54	$123.74	16.8%	$797.26	$931.52	$134.26	16.8%
Parent/Child(ren)	$1,403.10	$1,647.86	$244.76	17.4%	$1,522.36	$1,787.93	$265.57	17.4%
Couple	$1,469.60	$1,717.08	$247.48	16.8%	$1,594.52	$1,863.03	$268.52	16.8%
Family	$2,284.71	$2,681.97	$397.25	17.4%	$2,478.91	$2,909.93	$431.02	17.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$734.80	$858.54	$123.74	16.8%	$797.26	$931.52	$134.26	16.8%
Parent/Child(ren)	$1,403.10	$1,647.86	$244.76	17.4%	$1,522.36	$1,787.93	$265.57	17.4%
Couple	$1,469.60	$1,717.08	$247.48	16.8%	$1,594.52	$1,863.03	$268.52	16.8%
Family	$2,284.71	$2,681.97	$397.25	17.4%	$2,478.91	$2,909.93	$431.02	17.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$734.80	$858.54	$123.74	16.8%	$797.26	$931.52	$134.26	16.8%
Parent/Child(ren)	$1,403.10	$1,647.86	$244.76	17.4%	$1,522.36	$1,787.93	$265.57	17.4%
Couple	$1,469.60	$1,717.08	$247.48	16.8%	$1,594.52	$1,863.03	$268.52	16.8%
Family	$2,284.71	$2,681.97	$397.25	17.4%	$2,478.91	$2,909.93	$431.02	17.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$734.80	$858.54	$123.74	16.8%	$797.26	$931.52	$134.26	16.8%
Parent/Child(ren)	$1,403.10	$1,647.86	$244.76	17.4%	$1,522.36	$1,787.93	$265.57	17.4%
Couple	$1,469.60	$1,717.08	$247.48	16.8%	$1,594.52	$1,863.03	$268.52	16.8%
Family	$2,284.71	$2,681.97	$397.25	17.4%	$2,478.91	$2,909.93	$431.02	17.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$734.80	$858.54	$123.74	16.8%	$797.26	$931.52	$134.26	16.8%
Parent/Child(ren)	$1,403.10	$1,647.86	$244.76	17.4%	$1,522.36	$1,787.93	$265.57	17.4%
Couple	$1,469.60	$1,717.08	$247.48	16.8%	$1,594.52	$1,863.03	$268.52	16.8%
Family	$2,284.71	$2,681.97	$397.25	17.4%	$2,478.91	$2,909.93	$431.02	17.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$734.80	$858.54	$123.74	16.8%	$797.26	$931.52	$134.26	16.8%
Parent/Child(ren)	$1,403.10	$1,647.86	$244.76	17.4%	$1,522.36	$1,787.93	$265.57	17.4%
Couple	$1,469.60	$1,717.08	$247.48	16.8%	$1,594.52	$1,863.03	$268.52	16.8%
Family	$2,284.71	$2,681.97	$397.25	17.4%	$2,478.91	$2,909.93	$431.02	17.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$734.80	$858.54	$123.74	16.8%	$797.26	$931.52	$134.26	16.8%
Parent/Child(ren)	$1,403.10	$1,647.86	$244.76	17.4%	$1,522.36	$1,787.93	$265.57	17.4%
Couple	$1,469.60	$1,717.08	$247.48	16.8%	$1,594.52	$1,863.03	$268.52	16.8%
Family	$2,284.71	$2,681.97	$397.25	17.4%	$2,478.91	$2,909.93	$431.02	17.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$734.80	$858.54	$123.74	16.8%	$797.26	$931.52	$134.26	16.8%
Parent/Child(ren)	$1,403.10	$1,647.86	$244.76	17.4%	$1,522.36	$1,787.93	$265.57	17.4%
Couple	$1,469.60	$1,717.08	$247.48	16.8%	$1,594.52	$1,863.03	$268.52	16.8%
Family	$2,284.71	$2,681.97	$397.25	17.4%	$2,478.91	$2,909.93	$431.02	17.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$653.97	$764.10	$110.13	16.8%	$709.56	$829.05	$119.49	16.8%
Parent/Child(ren)	$1,248.76	$1,466.60	$217.84	17.4%	$1,354.90	$1,591.26	$236.36	17.4%
Couple	$1,307.94	$1,528.20	$220.26	16.8%	$1,419.12	$1,658.10	$238.98	16.8%
Family	$2,033.40	$2,386.95	$353.56	17.4%	$2,206.23	$2,589.84	$383.61	17.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$653.97	$764.10	$110.13	16.8%	$709.56	$829.05	$119.49	16.8%
Parent/Child(ren)	$1,248.76	$1,466.60	$217.84	17.4%	$1,354.90	$1,591.26	$236.36	17.4%
Couple	$1,307.94	$1,528.20	$220.26	16.8%	$1,419.12	$1,658.10	$238.98	16.8%
Family	$2,033.40	$2,386.95	$353.56	17.4%	$2,206.23	$2,589.84	$383.61	17.4%

$15 OV, $1,000 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	April to June 2012				April to June 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$677.33	$791.39	$114.05	16.8%	$734.91	$858.66	$123.75	16.8%
Parent/Child(ren)	$1,293.37	$1,518.97	$225.60	17.4%	$1,403.31	$1,648.09	$244.78	17.4%
Couple	$1,354.67	$1,582.78	$228.11	16.8%	$1,469.82	$1,717.31	$247.50	16.8%
Family	$2,106.04	$2,472.19	$366.16	17.4%	$2,285.05	$2,682.33	$397.28	17.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$677.33	$791.39	$114.05	16.8%	$734.91	$858.66	$123.75	16.8%
Parent/Child(ren)	$1,293.37	$1,518.97	$225.60	17.4%	$1,403.31	$1,648.09	$244.78	17.4%
Couple	$1,354.67	$1,582.78	$228.11	16.8%	$1,469.82	$1,717.31	$247.50	16.8%
Family	$2,106.04	$2,472.19	$366.16	17.4%	$2,285.05	$2,682.33	$397.28	17.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$677.33	$791.39	$114.05	16.8%	$734.91	$858.66	$123.75	16.8%
Parent/Child(ren)	$1,293.37	$1,518.97	$225.60	17.4%	$1,403.31	$1,648.09	$244.78	17.4%
Couple	$1,354.67	$1,582.78	$228.11	16.8%	$1,469.82	$1,717.31	$247.50	16.8%
Family	$2,106.04	$2,472.19	$366.16	17.4%	$2,285.05	$2,682.33	$397.28	17.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$677.33	$791.39	$114.05	16.8%	$734.91	$858.66	$123.75	16.8%
Parent/Child(ren)	$1,293.37	$1,518.97	$225.60	17.4%	$1,403.31	$1,648.09	$244.78	17.4%
Couple	$1,354.67	$1,582.78	$228.11	16.8%	$1,469.82	$1,717.31	$247.50	16.8%
Family	$2,106.04	$2,472.19	$366.16	17.4%	$2,285.05	$2,682.33	$397.28	17.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$677.33	$791.39	$114.05	16.8%	$734.91	$858.66	$123.75	16.8%
Parent/Child(ren)	$1,293.37	$1,518.97	$225.60	17.4%	$1,403.31	$1,648.09	$244.78	17.4%
Couple	$1,354.67	$1,582.78	$228.11	16.8%	$1,469.82	$1,717.31	$247.50	16.8%
Family	$2,106.04	$2,472.19	$366.16	17.4%	$2,285.05	$2,682.33	$397.28	17.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$677.33	$791.39	$114.05	16.8%	$734.91	$858.66	$123.75	16.8%
Parent/Child(ren)	$1,293.37	$1,518.97	$225.60	17.4%	$1,403.31	$1,648.09	$244.78	17.4%
Couple	$1,354.67	$1,582.78	$228.11	16.8%	$1,469.82	$1,717.31	$247.50	16.8%
Family	$2,106.04	$2,472.19	$366.16	17.4%	$2,285.05	$2,682.33	$397.28	17.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$677.33	$791.39	$114.05	16.8%	$734.91	$858.66	$123.75	16.8%
Parent/Child(ren)	$1,293.37	$1,518.97	$225.60	17.4%	$1,403.31	$1,648.09	$244.78	17.4%
Couple	$1,354.67	$1,582.78	$228.11	16.8%	$1,469.82	$1,717.31	$247.50	16.8%
Family	$2,106.04	$2,472.19	$366.16	17.4%	$2,285.05	$2,682.33	$397.28	17.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$677.33	$791.39	$114.05	16.8%	$734.91	$858.66	$123.75	16.8%
Parent/Child(ren)	$1,293.37	$1,518.97	$225.60	17.4%	$1,403.31	$1,648.09	$244.78	17.4%
Couple	$1,354.67	$1,582.78	$228.11	16.8%	$1,469.82	$1,717.31	$247.50	16.8%
Family	$2,106.04	$2,472.19	$366.16	17.4%	$2,285.05	$2,682.33	$397.28	17.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$602.83	$704.34	$101.51	16.8%	$654.07	$764.20	$110.14	16.8%
Parent/Child(ren)	$1,151.10	$1,351.89	$200.79	17.4%	$1,248.94	$1,466.80	$217.85	17.4%
Couple	$1,205.66	$1,408.67	$203.02	16.8%	$1,308.14	$1,528.41	$220.27	16.8%
Family	$1,874.37	$2,200.25	$325.88	17.4%	$2,033.69	$2,387.27	$353.58	17.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$602.83	$704.34	$101.51	16.8%	$654.07	$764.20	$110.14	16.8%
Parent/Child(ren)	$1,151.10	$1,351.89	$200.79	17.4%	$1,248.94	$1,466.80	$217.85	17.4%
Couple	$1,205.66	$1,408.67	$203.02	16.8%	$1,308.14	$1,528.41	$220.27	16.8%
Family	$1,874.37	$2,200.25	$325.88	17.4%	$2,033.69	$2,387.27	$353.58	17.4%

$15 OV, $1,000 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	July to September 2012				July to September 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$734.80	$910.05	$175.25	23.9%	$797.26	$987.40	$190.15	23.9%
Parent/Child(ren)	$1,403.10	$1,746.73	$343.63	24.5%	$1,522.36	$1,895.20	$372.84	24.5%
Couple	$1,469.60	$1,820.10	$350.50	23.9%	$1,594.52	$1,974.81	$380.29	23.9%
Family	$2,284.71	$2,842.88	$558.16	24.4%	$2,478.91	$3,084.52	$605.61	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$734.80	$910.05	$175.25	23.9%	$797.26	$987.40	$190.15	23.9%
Parent/Child(ren)	$1,403.10	$1,746.73	$343.63	24.5%	$1,522.36	$1,895.20	$372.84	24.5%
Couple	$1,469.60	$1,820.10	$350.50	23.9%	$1,594.52	$1,974.81	$380.29	23.9%
Family	$2,284.71	$2,842.88	$558.16	24.4%	$2,478.91	$3,084.52	$605.61	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$734.80	$910.05	$175.25	23.9%	$797.26	$987.40	$190.15	23.9%
Parent/Child(ren)	$1,403.10	$1,746.73	$343.63	24.5%	$1,522.36	$1,895.20	$372.84	24.5%
Couple	$1,469.60	$1,820.10	$350.50	23.9%	$1,594.52	$1,974.81	$380.29	23.9%
Family	$2,284.71	$2,842.88	$558.16	24.4%	$2,478.91	$3,084.52	$605.61	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$734.80	$910.05	$175.25	23.9%	$797.26	$987.40	$190.15	23.9%
Parent/Child(ren)	$1,403.10	$1,746.73	$343.63	24.5%	$1,522.36	$1,895.20	$372.84	24.5%
Couple	$1,469.60	$1,820.10	$350.50	23.9%	$1,594.52	$1,974.81	$380.29	23.9%
Family	$2,284.71	$2,842.88	$558.16	24.4%	$2,478.91	$3,084.52	$605.61	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$734.80	$910.05	$175.25	23.9%	$797.26	$987.40	$190.15	23.9%
Parent/Child(ren)	$1,403.10	$1,746.73	$343.63	24.5%	$1,522.36	$1,895.20	$372.84	24.5%
Couple	$1,469.60	$1,820.10	$350.50	23.9%	$1,594.52	$1,974.81	$380.29	23.9%
Family	$2,284.71	$2,842.88	$558.16	24.4%	$2,478.91	$3,084.52	$605.61	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$734.80	$910.05	$175.25	23.9%	$797.26	$987.40	$190.15	23.9%
Parent/Child(ren)	$1,403.10	$1,746.73	$343.63	24.5%	$1,522.36	$1,895.20	$372.84	24.5%
Couple	$1,469.60	$1,820.10	$350.50	23.9%	$1,594.52	$1,974.81	$380.29	23.9%
Family	$2,284.71	$2,842.88	$558.16	24.4%	$2,478.91	$3,084.52	$605.61	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$734.80	$910.05	$175.25	23.9%	$797.26	$987.40	$190.15	23.9%
Parent/Child(ren)	$1,403.10	$1,746.73	$343.63	24.5%	$1,522.36	$1,895.20	$372.84	24.5%
Couple	$1,469.60	$1,820.10	$350.50	23.9%	$1,594.52	$1,974.81	$380.29	23.9%
Family	$2,284.71	$2,842.88	$558.16	24.4%	$2,478.91	$3,084.52	$605.61	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$734.80	$910.05	$175.25	23.9%	$797.26	$987.40	$190.15	23.9%
Parent/Child(ren)	$1,403.10	$1,746.73	$343.63	24.5%	$1,522.36	$1,895.20	$372.84	24.5%
Couple	$1,469.60	$1,820.10	$350.50	23.9%	$1,594.52	$1,974.81	$380.29	23.9%
Family	$2,284.71	$2,842.88	$558.16	24.4%	$2,478.91	$3,084.52	$605.61	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$653.97	$809.94	$155.97	23.9%	$709.56	$878.79	$169.23	23.9%
Parent/Child(ren)	$1,248.76	$1,554.59	$305.83	24.5%	$1,354.90	$1,686.73	$331.83	24.5%
Couple	$1,307.94	$1,619.89	$311.95	23.9%	$1,419.12	$1,757.58	$338.46	23.9%
Family	$2,033.40	$2,530.16	$496.77	24.4%	$2,206.23	$2,745.23	$538.99	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$653.97	$809.94	$155.97	23.9%	$709.56	$878.79	$169.23	23.9%
Parent/Child(ren)	$1,248.76	$1,554.59	$305.83	24.5%	$1,354.90	$1,686.73	$331.83	24.5%
Couple	$1,307.94	$1,619.89	$311.95	23.9%	$1,419.12	$1,757.58	$338.46	23.9%
Family	$2,033.40	$2,530.16	$496.77	24.4%	$2,206.23	$2,745.23	$538.99	24.4%

$15 OV, $1,000 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	July to September 2012				July to September 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$677.33	$838.88	$161.54	23.8%	$734.91	$910.18	$175.28	23.8%
Parent/Child(ren)	$1,293.37	$1,610.13	$316.76	24.5%	$1,403.31	$1,746.99	$343.68	24.5%
Couple	$1,354.67	$1,677.76	$323.09	23.8%	$1,469.82	$1,820.37	$350.55	23.8%
Family	$2,106.04	$2,620.55	$514.51	24.4%	$2,285.05	$2,843.29	$558.24	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$677.33	$838.88	$161.54	23.8%	$734.91	$910.18	$175.28	23.8%
Parent/Child(ren)	$1,293.37	$1,610.13	$316.76	24.5%	$1,403.31	$1,746.99	$343.68	24.5%
Couple	$1,354.67	$1,677.76	$323.09	23.8%	$1,469.82	$1,820.37	$350.55	23.8%
Family	$2,106.04	$2,620.55	$514.51	24.4%	$2,285.05	$2,843.29	$558.24	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$677.33	$838.88	$161.54	23.8%	$734.91	$910.18	$175.28	23.8%
Parent/Child(ren)	$1,293.37	$1,610.13	$316.76	24.5%	$1,403.31	$1,746.99	$343.68	24.5%
Couple	$1,354.67	$1,677.76	$323.09	23.8%	$1,469.82	$1,820.37	$350.55	23.8%
Family	$2,106.04	$2,620.55	$514.51	24.4%	$2,285.05	$2,843.29	$558.24	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$677.33	$838.88	$161.54	23.8%	$734.91	$910.18	$175.28	23.8%
Parent/Child(ren)	$1,293.37	$1,610.13	$316.76	24.5%	$1,403.31	$1,746.99	$343.68	24.5%
Couple	$1,354.67	$1,677.76	$323.09	23.8%	$1,469.82	$1,820.37	$350.55	23.8%
Family	$2,106.04	$2,620.55	$514.51	24.4%	$2,285.05	$2,843.29	$558.24	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$677.33	$838.88	$161.54	23.8%	$734.91	$910.18	$175.28	23.8%
Parent/Child(ren)	$1,293.37	$1,610.13	$316.76	24.5%	$1,403.31	$1,746.99	$343.68	24.5%
Couple	$1,354.67	$1,677.76	$323.09	23.8%	$1,469.82	$1,820.37	$350.55	23.8%
Family	$2,106.04	$2,620.55	$514.51	24.4%	$2,285.05	$2,843.29	$558.24	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$677.33	$838.88	$161.54	23.8%	$734.91	$910.18	$175.28	23.8%
Parent/Child(ren)	$1,293.37	$1,610.13	$316.76	24.5%	$1,403.31	$1,746.99	$343.68	24.5%
Couple	$1,354.67	$1,677.76	$323.09	23.8%	$1,469.82	$1,820.37	$350.55	23.8%
Family	$2,106.04	$2,620.55	$514.51	24.4%	$2,285.05	$2,843.29	$558.24	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$677.33	$838.88	$161.54	23.8%	$734.91	$910.18	$175.28	23.8%
Parent/Child(ren)	$1,293.37	$1,610.13	$316.76	24.5%	$1,403.31	$1,746.99	$343.68	24.5%
Couple	$1,354.67	$1,677.76	$323.09	23.8%	$1,469.82	$1,820.37	$350.55	23.8%
Family	$2,106.04	$2,620.55	$514.51	24.4%	$2,285.05	$2,843.29	$558.24	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$677.33	$838.88	$161.54	23.8%	$734.91	$910.18	$175.28	23.8%
Parent/Child(ren)	$1,293.37	$1,610.13	$316.76	24.5%	$1,403.31	$1,746.99	$343.68	24.5%
Couple	$1,354.67	$1,677.76	$323.09	23.8%	$1,469.82	$1,820.37	$350.55	23.8%
Family	$2,106.04	$2,620.55	$514.51	24.4%	$2,285.05	$2,843.29	$558.24	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$602.83	$746.60	$143.77	23.8%	$654.07	$810.06	$155.99	23.8%
Parent/Child(ren)	$1,151.10	$1,433.01	$281.91	24.5%	$1,248.94	$1,554.82	$305.88	24.5%
Couple	$1,205.66	$1,493.20	$287.55	23.8%	$1,308.14	$1,620.13	$311.99	23.8%
Family	$1,874.37	$2,332.29	$457.91	24.4%	$2,033.69	$2,530.53	$496.84	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$602.83	$746.60	$143.77	23.8%	$654.07	$810.06	$155.99	23.8%
Parent/Child(ren)	$1,151.10	$1,433.01	$281.91	24.5%	$1,248.94	$1,554.82	$305.88	24.5%
Couple	$1,205.66	$1,493.20	$287.55	23.8%	$1,308.14	$1,620.13	$311.99	23.8%
Family	$1,874.37	$2,332.29	$457.91	24.4%	$2,033.69	$2,530.53	$496.84	24.4%

$15 OV, $1,000 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	October to December 2012				October to December 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$756.85	$941.90	$185.05	24.5%	$821.18	$1,021.96	$200.78	24.5%
Parent/Child(ren)	$1,452.68	$1,807.86	$355.18	24.5%	$1,576.16	$1,961.53	$385.37	24.5%
Couple	$1,513.70	$1,883.80	$370.10	24.5%	$1,642.36	$2,043.92	$401.56	24.5%
Family	$2,364.30	$2,942.37	$578.07	24.5%	$2,565.27	$3,192.47	$627.21	24.5%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$756.85	$941.90	$185.05	24.5%	$821.18	$1,021.96	$200.78	24.5%
Parent/Child(ren)	$1,452.68	$1,807.86	$355.18	24.5%	$1,576.16	$1,961.53	$385.37	24.5%
Couple	$1,513.70	$1,883.80	$370.10	24.5%	$1,642.36	$2,043.92	$401.56	24.5%
Family	$2,364.30	$2,942.37	$578.07	24.5%	$2,565.27	$3,192.47	$627.21	24.5%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$756.85	$941.90	$185.05	24.5%	$821.18	$1,021.96	$200.78	24.5%
Parent/Child(ren)	$1,452.68	$1,807.86	$355.18	24.5%	$1,576.16	$1,961.53	$385.37	24.5%
Couple	$1,513.70	$1,883.80	$370.10	24.5%	$1,642.36	$2,043.92	$401.56	24.5%
Family	$2,364.30	$2,942.37	$578.07	24.5%	$2,565.27	$3,192.47	$627.21	24.5%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$756.85	$941.90	$185.05	24.5%	$821.18	$1,021.96	$200.78	24.5%
Parent/Child(ren)	$1,452.68	$1,807.86	$355.18	24.5%	$1,576.16	$1,961.53	$385.37	24.5%
Couple	$1,513.70	$1,883.80	$370.10	24.5%	$1,642.36	$2,043.92	$401.56	24.5%
Family	$2,364.30	$2,942.37	$578.07	24.5%	$2,565.27	$3,192.47	$627.21	24.5%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$756.85	$941.90	$185.05	24.5%	$821.18	$1,021.96	$200.78	24.5%
Parent/Child(ren)	$1,452.68	$1,807.86	$355.18	24.5%	$1,576.16	$1,961.53	$385.37	24.5%
Couple	$1,513.70	$1,883.80	$370.10	24.5%	$1,642.36	$2,043.92	$401.56	24.5%
Family	$2,364.30	$2,942.37	$578.07	24.5%	$2,565.27	$3,192.47	$627.21	24.5%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$756.85	$941.90	$185.05	24.5%	$821.18	$1,021.96	$200.78	24.5%
Parent/Child(ren)	$1,452.68	$1,807.86	$355.18	24.5%	$1,576.16	$1,961.53	$385.37	24.5%
Couple	$1,513.70	$1,883.80	$370.10	24.5%	$1,642.36	$2,043.92	$401.56	24.5%
Family	$2,364.30	$2,942.37	$578.07	24.5%	$2,565.27	$3,192.47	$627.21	24.5%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$756.85	$941.90	$185.05	24.5%	$821.18	$1,021.96	$200.78	24.5%
Parent/Child(ren)	$1,452.68	$1,807.86	$355.18	24.5%	$1,576.16	$1,961.53	$385.37	24.5%
Couple	$1,513.70	$1,883.80	$370.10	24.5%	$1,642.36	$2,043.92	$401.56	24.5%
Family	$2,364.30	$2,942.37	$578.07	24.5%	$2,565.27	$3,192.47	$627.21	24.5%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$756.85	$941.90	$185.05	24.5%	$821.18	$1,021.96	$200.78	24.5%
Parent/Child(ren)	$1,452.68	$1,807.86	$355.18	24.5%	$1,576.16	$1,961.53	$385.37	24.5%
Couple	$1,513.70	$1,883.80	$370.10	24.5%	$1,642.36	$2,043.92	$401.56	24.5%
Family	$2,364.30	$2,942.37	$578.07	24.5%	$2,565.27	$3,192.47	$627.21	24.5%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$673.60	$838.29	$164.69	24.5%	$730.85	$909.55	$178.69	24.5%
Parent/Child(ren)	$1,292.89	$1,609.00	$316.11	24.5%	$1,402.78	$1,745.76	$342.98	24.5%
Couple	$1,347.19	$1,676.58	$329.39	24.5%	$1,461.70	$1,819.09	$357.39	24.5%
Family	$2,104.23	$2,618.71	$514.48	24.5%	$2,283.09	$2,841.30	$558.22	24.5%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$673.60	$838.29	$164.69	24.5%	$730.85	$909.55	$178.69	24.5%
Parent/Child(ren)	$1,292.89	$1,609.00	$316.11	24.5%	$1,402.78	$1,745.76	$342.98	24.5%
Couple	$1,347.19	$1,676.58	$329.39	24.5%	$1,461.70	$1,819.09	$357.39	24.5%
Family	$2,104.23	$2,618.71	$514.48	24.5%	$2,283.09	$2,841.30	$558.22	24.5%

$15 OV, $1,000 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	October to December 2012				October to December 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$697.65	$868.24	$170.59	24.5%	$756.95	$942.04	$185.09	24.5%
Parent/Child(ren)	$1,339.06	$1,666.48	$327.42	24.5%	$1,452.88	$1,808.13	$355.25	24.5%
Couple	$1,395.31	$1,736.48	$341.17	24.5%	$1,513.91	$1,884.08	$370.17	24.5%
Family	$2,179.38	$2,712.27	$532.89	24.5%	$2,364.63	$2,942.81	$578.19	24.5%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$697.65	$868.24	$170.59	24.5%	$756.95	$942.04	$185.09	24.5%
Parent/Child(ren)	$1,339.06	$1,666.48	$327.42	24.5%	$1,452.88	$1,808.13	$355.25	24.5%
Couple	$1,395.31	$1,736.48	$341.17	24.5%	$1,513.91	$1,884.08	$370.17	24.5%
Family	$2,179.38	$2,712.27	$532.89	24.5%	$2,364.63	$2,942.81	$578.19	24.5%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$697.65	$868.24	$170.59	24.5%	$756.95	$942.04	$185.09	24.5%
Parent/Child(ren)	$1,339.06	$1,666.48	$327.42	24.5%	$1,452.88	$1,808.13	$355.25	24.5%
Couple	$1,395.31	$1,736.48	$341.17	24.5%	$1,513.91	$1,884.08	$370.17	24.5%
Family	$2,179.38	$2,712.27	$532.89	24.5%	$2,364.63	$2,942.81	$578.19	24.5%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$697.65	$868.24	$170.59	24.5%	$756.95	$942.04	$185.09	24.5%
Parent/Child(ren)	$1,339.06	$1,666.48	$327.42	24.5%	$1,452.88	$1,808.13	$355.25	24.5%
Couple	$1,395.31	$1,736.48	$341.17	24.5%	$1,513.91	$1,884.08	$370.17	24.5%
Family	$2,179.38	$2,712.27	$532.89	24.5%	$2,364.63	$2,942.81	$578.19	24.5%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$697.65	$868.24	$170.59	24.5%	$756.95	$942.04	$185.09	24.5%
Parent/Child(ren)	$1,339.06	$1,666.48	$327.42	24.5%	$1,452.88	$1,808.13	$355.25	24.5%
Couple	$1,395.31	$1,736.48	$341.17	24.5%	$1,513.91	$1,884.08	$370.17	24.5%
Family	$2,179.38	$2,712.27	$532.89	24.5%	$2,364.63	$2,942.81	$578.19	24.5%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$697.65	$868.24	$170.59	24.5%	$756.95	$942.04	$185.09	24.5%
Parent/Child(ren)	$1,339.06	$1,666.48	$327.42	24.5%	$1,452.88	$1,808.13	$355.25	24.5%
Couple	$1,395.31	$1,736.48	$341.17	24.5%	$1,513.91	$1,884.08	$370.17	24.5%
Family	$2,179.38	$2,712.27	$532.89	24.5%	$2,364.63	$2,942.81	$578.19	24.5%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$697.65	$868.24	$170.59	24.5%	$756.95	$942.04	$185.09	24.5%
Parent/Child(ren)	$1,339.06	$1,666.48	$327.42	24.5%	$1,452.88	$1,808.13	$355.25	24.5%
Couple	$1,395.31	$1,736.48	$341.17	24.5%	$1,513.91	$1,884.08	$370.17	24.5%
Family	$2,179.38	$2,712.27	$532.89	24.5%	$2,364.63	$2,942.81	$578.19	24.5%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$697.65	$868.24	$170.59	24.5%	$756.95	$942.04	$185.09	24.5%
Parent/Child(ren)	$1,339.06	$1,666.48	$327.42	24.5%	$1,452.88	$1,808.13	$355.25	24.5%
Couple	$1,395.31	$1,736.48	$341.17	24.5%	$1,513.91	$1,884.08	$370.17	24.5%
Family	$2,179.38	$2,712.27	$532.89	24.5%	$2,364.63	$2,942.81	$578.19	24.5%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$620.91	$772.73	$151.82	24.5%	$673.69	$838.42	$164.73	24.5%
Parent/Child(ren)	$1,191.76	$1,483.17	$291.40	24.5%	$1,293.06	$1,609.24	$316.17	24.5%
Couple	$1,241.82	$1,545.47	$303.64	24.5%	$1,347.38	$1,676.83	$329.45	24.5%
Family	$1,939.65	$2,413.92	$474.27	24.5%	$2,104.52	$2,619.10	$514.58	24.5%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$620.91	$772.73	$151.82	24.5%	$673.69	$838.42	$164.73	24.5%
Parent/Child(ren)	$1,191.76	$1,483.17	$291.40	24.5%	$1,293.06	$1,609.24	$316.17	24.5%
Couple	$1,241.82	$1,545.47	$303.64	24.5%	$1,347.38	$1,676.83	$329.45	24.5%
Family	$1,939.65	$2,413.92	$474.27	24.5%	$2,104.52	$2,619.10	$514.58	24.5%

$15 OV, $500 Deductible/70% Coinsurance/$10,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	January to March 2012				January to March 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$713.00	$837.09	$124.09	17.4%	$773.61	$908.24	$134.64	17.4%
Parent/Child(ren)	$1,361.47	$1,606.69	$245.22	18.0%	$1,477.20	$1,743.26	$266.06	18.0%
Couple	$1,426.00	$1,674.18	$248.18	17.4%	$1,547.21	$1,816.49	$269.28	17.4%
Family	$2,216.93	$2,614.96	$398.03	18.0%	$2,405.37	$2,837.23	$431.86	18.0%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$713.00	$837.09	$124.09	17.4%	$773.61	$908.24	$134.64	17.4%
Parent/Child(ren)	$1,361.47	$1,606.69	$245.22	18.0%	$1,477.20	$1,743.26	$266.06	18.0%
Couple	$1,426.00	$1,674.18	$248.18	17.4%	$1,547.21	$1,816.49	$269.28	17.4%
Family	$2,216.93	$2,614.96	$398.03	18.0%	$2,405.37	$2,837.23	$431.86	18.0%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$713.00	$837.09	$124.09	17.4%	$773.61	$908.24	$134.64	17.4%
Parent/Child(ren)	$1,361.47	$1,606.69	$245.22	18.0%	$1,477.20	$1,743.26	$266.06	18.0%
Couple	$1,426.00	$1,674.18	$248.18	17.4%	$1,547.21	$1,816.49	$269.28	17.4%
Family	$2,216.93	$2,614.96	$398.03	18.0%	$2,405.37	$2,837.23	$431.86	18.0%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$713.00	$837.09	$124.09	17.4%	$773.61	$908.24	$134.64	17.4%
Parent/Child(ren)	$1,361.47	$1,606.69	$245.22	18.0%	$1,477.20	$1,743.26	$266.06	18.0%
Couple	$1,426.00	$1,674.18	$248.18	17.4%	$1,547.21	$1,816.49	$269.28	17.4%
Family	$2,216.93	$2,614.96	$398.03	18.0%	$2,405.37	$2,837.23	$431.86	18.0%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$713.00	$837.09	$124.09	17.4%	$773.61	$908.24	$134.64	17.4%
Parent/Child(ren)	$1,361.47	$1,606.69	$245.22	18.0%	$1,477.20	$1,743.26	$266.06	18.0%
Couple	$1,426.00	$1,674.18	$248.18	17.4%	$1,547.21	$1,816.49	$269.28	17.4%
Family	$2,216.93	$2,614.96	$398.03	18.0%	$2,405.37	$2,837.23	$431.86	18.0%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$713.00	$837.09	$124.09	17.4%	$773.61	$908.24	$134.64	17.4%
Parent/Child(ren)	$1,361.47	$1,606.69	$245.22	18.0%	$1,477.20	$1,743.26	$266.06	18.0%
Couple	$1,426.00	$1,674.18	$248.18	17.4%	$1,547.21	$1,816.49	$269.28	17.4%
Family	$2,216.93	$2,614.96	$398.03	18.0%	$2,405.37	$2,837.23	$431.86	18.0%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$713.00	$837.09	$124.09	17.4%	$773.61	$908.24	$134.64	17.4%
Parent/Child(ren)	$1,361.47	$1,606.69	$245.22	18.0%	$1,477.20	$1,743.26	$266.06	18.0%
Couple	$1,426.00	$1,674.18	$248.18	17.4%	$1,547.21	$1,816.49	$269.28	17.4%
Family	$2,216.93	$2,614.96	$398.03	18.0%	$2,405.37	$2,837.23	$431.86	18.0%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$713.00	$837.09	$124.09	17.4%	$773.61	$908.24	$134.64	17.4%
Parent/Child(ren)	$1,361.47	$1,606.69	$245.22	18.0%	$1,477.20	$1,743.26	$266.06	18.0%
Couple	$1,426.00	$1,674.18	$248.18	17.4%	$1,547.21	$1,816.49	$269.28	17.4%
Family	$2,216.93	$2,614.96	$398.03	18.0%	$2,405.37	$2,837.23	$431.86	18.0%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$634.57	$745.01	$110.44	17.4%	$688.51	$808.34	$119.83	17.4%
Parent/Child(ren)	$1,211.71	$1,429.96	$218.25	18.0%	$1,314.71	$1,551.50	$236.80	18.0%
Couple	$1,269.14	$1,490.02	$220.88	17.4%	$1,377.02	$1,616.67	$239.66	17.4%
Family	$1,973.07	$2,327.31	$354.25	18.0%	$2,140.78	$2,525.14	$384.36	18.0%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$634.57	$745.01	$110.44	17.4%	$688.51	$808.34	$119.83	17.4%
Parent/Child(ren)	$1,211.71	$1,429.96	$218.25	18.0%	$1,314.71	$1,551.50	$236.80	18.0%
Couple	$1,269.14	$1,490.02	$220.88	17.4%	$1,377.02	$1,616.67	$239.66	17.4%
Family	$1,973.07	$2,327.31	$354.25	18.0%	$2,140.78	$2,525.14	$384.36	18.0%

$15 OV, $500 Deductible/70% Coinsurance/$10,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	January to March 2012				January to March 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$659.05	$773.76	$114.70	17.4%	$715.07	$839.53	$124.45	17.4%
Parent/Child(ren)	$1,258.46	$1,485.13	$226.67	18.0%	$1,365.43	$1,611.37	$245.94	18.0%
Couple	$1,318.11	$1,547.51	$229.41	17.4%	$1,430.15	$1,679.05	$248.91	17.4%
Family	$2,049.20	$2,417.12	$367.92	18.0%	$2,223.38	$2,622.57	$399.19	18.0%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$659.05	$773.76	$114.70	17.4%	$715.07	$839.53	$124.45	17.4%
Parent/Child(ren)	$1,258.46	$1,485.13	$226.67	18.0%	$1,365.43	$1,611.37	$245.94	18.0%
Couple	$1,318.11	$1,547.51	$229.41	17.4%	$1,430.15	$1,679.05	$248.91	17.4%
Family	$2,049.20	$2,417.12	$367.92	18.0%	$2,223.38	$2,622.57	$399.19	18.0%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$659.05	$773.76	$114.70	17.4%	$715.07	$839.53	$124.45	17.4%
Parent/Child(ren)	$1,258.46	$1,485.13	$226.67	18.0%	$1,365.43	$1,611.37	$245.94	18.0%
Couple	$1,318.11	$1,547.51	$229.41	17.4%	$1,430.15	$1,679.05	$248.91	17.4%
Family	$2,049.20	$2,417.12	$367.92	18.0%	$2,223.38	$2,622.57	$399.19	18.0%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$659.05	$773.76	$114.70	17.4%	$715.07	$839.53	$124.45	17.4%
Parent/Child(ren)	$1,258.46	$1,485.13	$226.67	18.0%	$1,365.43	$1,611.37	$245.94	18.0%
Couple	$1,318.11	$1,547.51	$229.41	17.4%	$1,430.15	$1,679.05	$248.91	17.4%
Family	$2,049.20	$2,417.12	$367.92	18.0%	$2,223.38	$2,622.57	$399.19	18.0%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$659.05	$773.76	$114.70	17.4%	$715.07	$839.53	$124.45	17.4%
Parent/Child(ren)	$1,258.46	$1,485.13	$226.67	18.0%	$1,365.43	$1,611.37	$245.94	18.0%
Couple	$1,318.11	$1,547.51	$229.41	17.4%	$1,430.15	$1,679.05	$248.91	17.4%
Family	$2,049.20	$2,417.12	$367.92	18.0%	$2,223.38	$2,622.57	$399.19	18.0%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$659.05	$773.76	$114.70	17.4%	$715.07	$839.53	$124.45	17.4%
Parent/Child(ren)	$1,258.46	$1,485.13	$226.67	18.0%	$1,365.43	$1,611.37	$245.94	18.0%
Couple	$1,318.11	$1,547.51	$229.41	17.4%	$1,430.15	$1,679.05	$248.91	17.4%
Family	$2,049.20	$2,417.12	$367.92	18.0%	$2,223.38	$2,622.57	$399.19	18.0%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$659.05	$773.76	$114.70	17.4%	$715.07	$839.53	$124.45	17.4%
Parent/Child(ren)	$1,258.46	$1,485.13	$226.67	18.0%	$1,365.43	$1,611.37	$245.94	18.0%
Couple	$1,318.11	$1,547.51	$229.41	17.4%	$1,430.15	$1,679.05	$248.91	17.4%
Family	$2,049.20	$2,417.12	$367.92	18.0%	$2,223.38	$2,622.57	$399.19	18.0%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$659.05	$773.76	$114.70	17.4%	$715.07	$839.53	$124.45	17.4%
Parent/Child(ren)	$1,258.46	$1,485.13	$226.67	18.0%	$1,365.43	$1,611.37	$245.94	18.0%
Couple	$1,318.11	$1,547.51	$229.41	17.4%	$1,430.15	$1,679.05	$248.91	17.4%
Family	$2,049.20	$2,417.12	$367.92	18.0%	$2,223.38	$2,622.57	$399.19	18.0%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$586.56	$688.64	$102.09	17.4%	$636.42	$747.18	$110.76	17.4%
Parent/Child(ren)	$1,120.03	$1,321.77	$201.74	18.0%	$1,215.24	$1,434.12	$218.88	18.0%
Couple	$1,173.12	$1,377.29	$204.17	17.4%	$1,272.83	$1,494.36	$221.53	17.4%
Family	$1,823.78	$2,151.23	$327.45	18.0%	$1,978.81	$2,334.09	$355.28	18.0%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$586.56	$688.64	$102.09	17.4%	$636.42	$747.18	$110.76	17.4%
Parent/Child(ren)	$1,120.03	$1,321.77	$201.74	18.0%	$1,215.24	$1,434.12	$218.88	18.0%
Couple	$1,173.12	$1,377.29	$204.17	17.4%	$1,272.83	$1,494.36	$221.53	17.4%
Family	$1,823.78	$2,151.23	$327.45	18.0%	$1,978.81	$2,334.09	$355.28	18.0%

$15 OV, $500 Deductible/70% Coinsurance/$10,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	April to June 2012				April to June 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$741.52	$866.39	$124.87	16.8%	$804.55	$940.03	$135.48	16.8%
Parent/Child(ren)	$1,415.93	$1,662.93	$247.00	17.4%	$1,536.29	$1,804.28	$267.99	17.4%
Couple	$1,483.04	$1,732.78	$249.74	16.8%	$1,609.10	$1,880.07	$270.97	16.8%
Family	$2,305.61	$2,706.49	$400.88	17.4%	$2,501.58	$2,936.54	$434.96	17.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$741.52	$866.39	$124.87	16.8%	$804.55	$940.03	$135.48	16.8%
Parent/Child(ren)	$1,415.93	$1,662.93	$247.00	17.4%	$1,536.29	$1,804.28	$267.99	17.4%
Couple	$1,483.04	$1,732.78	$249.74	16.8%	$1,609.10	$1,880.07	$270.97	16.8%
Family	$2,305.61	$2,706.49	$400.88	17.4%	$2,501.58	$2,936.54	$434.96	17.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$741.52	$866.39	$124.87	16.8%	$804.55	$940.03	$135.48	16.8%
Parent/Child(ren)	$1,415.93	$1,662.93	$247.00	17.4%	$1,536.29	$1,804.28	$267.99	17.4%
Couple	$1,483.04	$1,732.78	$249.74	16.8%	$1,609.10	$1,880.07	$270.97	16.8%
Family	$2,305.61	$2,706.49	$400.88	17.4%	$2,501.58	$2,936.54	$434.96	17.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$741.52	$866.39	$124.87	16.8%	$804.55	$940.03	$135.48	16.8%
Parent/Child(ren)	$1,415.93	$1,662.93	$247.00	17.4%	$1,536.29	$1,804.28	$267.99	17.4%
Couple	$1,483.04	$1,732.78	$249.74	16.8%	$1,609.10	$1,880.07	$270.97	16.8%
Family	$2,305.61	$2,706.49	$400.88	17.4%	$2,501.58	$2,936.54	$434.96	17.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$741.52	$866.39	$124.87	16.8%	$804.55	$940.03	$135.48	16.8%
Parent/Child(ren)	$1,415.93	$1,662.93	$247.00	17.4%	$1,536.29	$1,804.28	$267.99	17.4%
Couple	$1,483.04	$1,732.78	$249.74	16.8%	$1,609.10	$1,880.07	$270.97	16.8%
Family	$2,305.61	$2,706.49	$400.88	17.4%	$2,501.58	$2,936.54	$434.96	17.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$741.52	$866.39	$124.87	16.8%	$804.55	$940.03	$135.48	16.8%
Parent/Child(ren)	$1,415.93	$1,662.93	$247.00	17.4%	$1,536.29	$1,804.28	$267.99	17.4%
Couple	$1,483.04	$1,732.78	$249.74	16.8%	$1,609.10	$1,880.07	$270.97	16.8%
Family	$2,305.61	$2,706.49	$400.88	17.4%	$2,501.58	$2,936.54	$434.96	17.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$741.52	$866.39	$124.87	16.8%	$804.55	$940.03	$135.48	16.8%
Parent/Child(ren)	$1,415.93	$1,662.93	$247.00	17.4%	$1,536.29	$1,804.28	$267.99	17.4%
Couple	$1,483.04	$1,732.78	$249.74	16.8%	$1,609.10	$1,880.07	$270.97	16.8%
Family	$2,305.61	$2,706.49	$400.88	17.4%	$2,501.58	$2,936.54	$434.96	17.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$741.52	$866.39	$124.87	16.8%	$804.55	$940.03	$135.48	16.8%
Parent/Child(ren)	$1,415.93	$1,662.93	$247.00	17.4%	$1,536.29	$1,804.28	$267.99	17.4%
Couple	$1,483.04	$1,732.78	$249.74	16.8%	$1,609.10	$1,880.07	$270.97	16.8%
Family	$2,305.61	$2,706.49	$400.88	17.4%	$2,501.58	$2,936.54	$434.96	17.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$659.95	$771.09	$111.13	16.8%	$716.05	$836.63	$120.58	16.8%
Parent/Child(ren)	$1,260.18	$1,480.01	$219.83	17.4%	$1,367.30	$1,605.81	$238.51	17.4%
Couple	$1,319.91	$1,542.17	$222.27	16.8%	$1,432.10	$1,673.26	$241.16	16.8%
Family	$2,051.99	$2,408.78	$356.78	17.4%	$2,226.41	$2,613.52	$387.11	17.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$659.95	$771.09	$111.13	16.8%	$716.05	$836.63	$120.58	16.8%
Parent/Child(ren)	$1,260.18	$1,480.01	$219.83	17.4%	$1,367.30	$1,605.81	$238.51	17.4%
Couple	$1,319.91	$1,542.17	$222.27	16.8%	$1,432.10	$1,673.26	$241.16	16.8%
Family	$2,051.99	$2,408.78	$356.78	17.4%	$2,226.41	$2,613.52	$387.11	17.4%

$15 OV, $500 Deductible/70% Coinsurance/$10,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	April to June 2012				April to June 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$685.42	$800.83	$115.42	16.8%	$743.68	$868.90	$125.23	16.8%
Parent/Child(ren)	$1,308.80	$1,537.10	$228.30	17.4%	$1,420.05	$1,667.75	$247.70	17.4%
Couple	$1,370.83	$1,601.66	$230.83	16.8%	$1,487.35	$1,737.80	$250.45	16.8%
Family	$2,131.16	$2,501.69	$370.53	17.4%	$2,312.31	$2,714.34	$402.02	17.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$685.42	$800.83	$115.42	16.8%	$743.68	$868.90	$125.23	16.8%
Parent/Child(ren)	$1,308.80	$1,537.10	$228.30	17.4%	$1,420.05	$1,667.75	$247.70	17.4%
Couple	$1,370.83	$1,601.66	$230.83	16.8%	$1,487.35	$1,737.80	$250.45	16.8%
Family	$2,131.16	$2,501.69	$370.53	17.4%	$2,312.31	$2,714.34	$402.02	17.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$685.42	$800.83	$115.42	16.8%	$743.68	$868.90	$125.23	16.8%
Parent/Child(ren)	$1,308.80	$1,537.10	$228.30	17.4%	$1,420.05	$1,667.75	$247.70	17.4%
Couple	$1,370.83	$1,601.66	$230.83	16.8%	$1,487.35	$1,737.80	$250.45	16.8%
Family	$2,131.16	$2,501.69	$370.53	17.4%	$2,312.31	$2,714.34	$402.02	17.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$685.42	$800.83	$115.42	16.8%	$743.68	$868.90	$125.23	16.8%
Parent/Child(ren)	$1,308.80	$1,537.10	$228.30	17.4%	$1,420.05	$1,667.75	$247.70	17.4%
Couple	$1,370.83	$1,601.66	$230.83	16.8%	$1,487.35	$1,737.80	$250.45	16.8%
Family	$2,131.16	$2,501.69	$370.53	17.4%	$2,312.31	$2,714.34	$402.02	17.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$685.42	$800.83	$115.42	16.8%	$743.68	$868.90	$125.23	16.8%
Parent/Child(ren)	$1,308.80	$1,537.10	$228.30	17.4%	$1,420.05	$1,667.75	$247.70	17.4%
Couple	$1,370.83	$1,601.66	$230.83	16.8%	$1,487.35	$1,737.80	$250.45	16.8%
Family	$2,131.16	$2,501.69	$370.53	17.4%	$2,312.31	$2,714.34	$402.02	17.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$685.42	$800.83	$115.42	16.8%	$743.68	$868.90	$125.23	16.8%
Parent/Child(ren)	$1,308.80	$1,537.10	$228.30	17.4%	$1,420.05	$1,667.75	$247.70	17.4%
Couple	$1,370.83	$1,601.66	$230.83	16.8%	$1,487.35	$1,737.80	$250.45	16.8%
Family	$2,131.16	$2,501.69	$370.53	17.4%	$2,312.31	$2,714.34	$402.02	17.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$685.42	$800.83	$115.42	16.8%	$743.68	$868.90	$125.23	16.8%
Parent/Child(ren)	$1,308.80	$1,537.10	$228.30	17.4%	$1,420.05	$1,667.75	$247.70	17.4%
Couple	$1,370.83	$1,601.66	$230.83	16.8%	$1,487.35	$1,737.80	$250.45	16.8%
Family	$2,131.16	$2,501.69	$370.53	17.4%	$2,312.31	$2,714.34	$402.02	17.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$685.42	$800.83	$115.42	16.8%	$743.68	$868.90	$125.23	16.8%
Parent/Child(ren)	$1,308.80	$1,537.10	$228.30	17.4%	$1,420.05	$1,667.75	$247.70	17.4%
Couple	$1,370.83	$1,601.66	$230.83	16.8%	$1,487.35	$1,737.80	$250.45	16.8%
Family	$2,131.16	$2,501.69	$370.53	17.4%	$2,312.31	$2,714.34	$402.02	17.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$610.02	$712.74	$102.72	16.8%	$661.87	$773.32	$111.45	16.8%
Parent/Child(ren)	$1,164.83	$1,368.02	$203.18	17.4%	$1,263.84	$1,484.30	$220.46	17.4%
Couple	$1,220.04	$1,425.48	$205.44	16.8%	$1,323.74	$1,546.64	$222.90	16.8%
Family	$1,896.74	$2,226.51	$329.77	17.4%	$2,057.96	$2,415.76	$357.80	17.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$610.02	$712.74	$102.72	16.8%	$661.87	$773.32	$111.45	16.8%
Parent/Child(ren)	$1,164.83	$1,368.02	$203.18	17.4%	$1,263.84	$1,484.30	$220.46	17.4%
Couple	$1,220.04	$1,425.48	$205.44	16.8%	$1,323.74	$1,546.64	$222.90	16.8%
Family	$1,896.74	$2,226.51	$329.77	17.4%	$2,057.96	$2,415.76	$357.80	17.4%

$15 OV, $500 Deductible/70% Coinsurance/$10,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	July to September 2012				July to September 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$741.52	$918.37	$176.85	23.8%	$804.55	$996.43	$191.88	23.8%
Parent/Child(ren)	$1,415.93	$1,762.70	$346.77	24.5%	$1,536.29	$1,912.53	$376.24	24.5%
Couple	$1,483.04	$1,836.74	$353.70	23.8%	$1,609.10	$1,992.86	$383.76	23.8%
Family	$2,305.61	$2,868.87	$563.26	24.4%	$2,501.58	$3,112.72	$611.14	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$741.52	$918.37	$176.85	23.8%	$804.55	$996.43	$191.88	23.8%
Parent/Child(ren)	$1,415.93	$1,762.70	$346.77	24.5%	$1,536.29	$1,912.53	$376.24	24.5%
Couple	$1,483.04	$1,836.74	$353.70	23.8%	$1,609.10	$1,992.86	$383.76	23.8%
Family	$2,305.61	$2,868.87	$563.26	24.4%	$2,501.58	$3,112.72	$611.14	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$741.52	$918.37	$176.85	23.8%	$804.55	$996.43	$191.88	23.8%
Parent/Child(ren)	$1,415.93	$1,762.70	$346.77	24.5%	$1,536.29	$1,912.53	$376.24	24.5%
Couple	$1,483.04	$1,836.74	$353.70	23.8%	$1,609.10	$1,992.86	$383.76	23.8%
Family	$2,305.61	$2,868.87	$563.26	24.4%	$2,501.58	$3,112.72	$611.14	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$741.52	$918.37	$176.85	23.8%	$804.55	$996.43	$191.88	23.8%
Parent/Child(ren)	$1,415.93	$1,762.70	$346.77	24.5%	$1,536.29	$1,912.53	$376.24	24.5%
Couple	$1,483.04	$1,836.74	$353.70	23.8%	$1,609.10	$1,992.86	$383.76	23.8%
Family	$2,305.61	$2,868.87	$563.26	24.4%	$2,501.58	$3,112.72	$611.14	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$741.52	$918.37	$176.85	23.8%	$804.55	$996.43	$191.88	23.8%
Parent/Child(ren)	$1,415.93	$1,762.70	$346.77	24.5%	$1,536.29	$1,912.53	$376.24	24.5%
Couple	$1,483.04	$1,836.74	$353.70	23.8%	$1,609.10	$1,992.86	$383.76	23.8%
Family	$2,305.61	$2,868.87	$563.26	24.4%	$2,501.58	$3,112.72	$611.14	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$741.52	$918.37	$176.85	23.8%	$804.55	$996.43	$191.88	23.8%
Parent/Child(ren)	$1,415.93	$1,762.70	$346.77	24.5%	$1,536.29	$1,912.53	$376.24	24.5%
Couple	$1,483.04	$1,836.74	$353.70	23.8%	$1,609.10	$1,992.86	$383.76	23.8%
Family	$2,305.61	$2,868.87	$563.26	24.4%	$2,501.58	$3,112.72	$611.14	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$741.52	$918.37	$176.85	23.8%	$804.55	$996.43	$191.88	23.8%
Parent/Child(ren)	$1,415.93	$1,762.70	$346.77	24.5%	$1,536.29	$1,912.53	$376.24	24.5%
Couple	$1,483.04	$1,836.74	$353.70	23.8%	$1,609.10	$1,992.86	$383.76	23.8%
Family	$2,305.61	$2,868.87	$563.26	24.4%	$2,501.58	$3,112.72	$611.14	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$741.52	$918.37	$176.85	23.8%	$804.55	$996.43	$191.88	23.8%
Parent/Child(ren)	$1,415.93	$1,762.70	$346.77	24.5%	$1,536.29	$1,912.53	$376.24	24.5%
Couple	$1,483.04	$1,836.74	$353.70	23.8%	$1,609.10	$1,992.86	$383.76	23.8%
Family	$2,305.61	$2,868.87	$563.26	24.4%	$2,501.58	$3,112.72	$611.14	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$659.95	$817.35	$157.40	23.8%	$716.05	$886.82	$170.78	23.8%
Parent/Child(ren)	$1,260.18	$1,568.80	$308.62	24.5%	$1,367.30	$1,702.15	$334.86	24.5%
Couple	$1,319.91	$1,634.70	$314.79	23.8%	$1,432.10	$1,773.65	$341.55	23.8%
Family	$2,051.99	$2,553.29	$501.30	24.4%	$2,226.41	$2,770.32	$543.91	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$659.95	$817.35	$157.40	23.8%	$716.05	$886.82	$170.78	23.8%
Parent/Child(ren)	$1,260.18	$1,568.80	$308.62	24.5%	$1,367.30	$1,702.15	$334.86	24.5%
Couple	$1,319.91	$1,634.70	$314.79	23.8%	$1,432.10	$1,773.65	$341.55	23.8%
Family	$2,051.99	$2,553.29	$501.30	24.4%	$2,226.41	$2,770.32	$543.91	24.4%

$15 OV, $500 Deductible/70% Coinsurance/$10,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	July to September 2012				July to September 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$685.42	$848.88	$163.47	23.8%	$743.68	$921.04	$177.36	23.8%
Parent/Child(ren)	$1,308.80	$1,629.33	$320.53	24.5%	$1,420.05	$1,767.82	$347.77	24.5%
Couple	$1,370.83	$1,697.76	$326.93	23.8%	$1,487.35	$1,842.07	$354.72	23.8%
Family	$2,131.16	$2,651.80	$520.63	24.4%	$2,312.31	$2,877.20	$564.89	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$685.42	$848.88	$163.47	23.8%	$743.68	$921.04	$177.36	23.8%
Parent/Child(ren)	$1,308.80	$1,629.33	$320.53	24.5%	$1,420.05	$1,767.82	$347.77	24.5%
Couple	$1,370.83	$1,697.76	$326.93	23.8%	$1,487.35	$1,842.07	$354.72	23.8%
Family	$2,131.16	$2,651.80	$520.63	24.4%	$2,312.31	$2,877.20	$564.89	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$685.42	$848.88	$163.47	23.8%	$743.68	$921.04	$177.36	23.8%
Parent/Child(ren)	$1,308.80	$1,629.33	$320.53	24.5%	$1,420.05	$1,767.82	$347.77	24.5%
Couple	$1,370.83	$1,697.76	$326.93	23.8%	$1,487.35	$1,842.07	$354.72	23.8%
Family	$2,131.16	$2,651.80	$520.63	24.4%	$2,312.31	$2,877.20	$564.89	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$685.42	$848.88	$163.47	23.8%	$743.68	$921.04	$177.36	23.8%
Parent/Child(ren)	$1,308.80	$1,629.33	$320.53	24.5%	$1,420.05	$1,767.82	$347.77	24.5%
Couple	$1,370.83	$1,697.76	$326.93	23.8%	$1,487.35	$1,842.07	$354.72	23.8%
Family	$2,131.16	$2,651.80	$520.63	24.4%	$2,312.31	$2,877.20	$564.89	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$685.42	$848.88	$163.47	23.8%	$743.68	$921.04	$177.36	23.8%
Parent/Child(ren)	$1,308.80	$1,629.33	$320.53	24.5%	$1,420.05	$1,767.82	$347.77	24.5%
Couple	$1,370.83	$1,697.76	$326.93	23.8%	$1,487.35	$1,842.07	$354.72	23.8%
Family	$2,131.16	$2,651.80	$520.63	24.4%	$2,312.31	$2,877.20	$564.89	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$685.42	$848.88	$163.47	23.8%	$743.68	$921.04	$177.36	23.8%
Parent/Child(ren)	$1,308.80	$1,629.33	$320.53	24.5%	$1,420.05	$1,767.82	$347.77	24.5%
Couple	$1,370.83	$1,697.76	$326.93	23.8%	$1,487.35	$1,842.07	$354.72	23.8%
Family	$2,131.16	$2,651.80	$520.63	24.4%	$2,312.31	$2,877.20	$564.89	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$685.42	$848.88	$163.47	23.8%	$743.68	$921.04	$177.36	23.8%
Parent/Child(ren)	$1,308.80	$1,629.33	$320.53	24.5%	$1,420.05	$1,767.82	$347.77	24.5%
Couple	$1,370.83	$1,697.76	$326.93	23.8%	$1,487.35	$1,842.07	$354.72	23.8%
Family	$2,131.16	$2,651.80	$520.63	24.4%	$2,312.31	$2,877.20	$564.89	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$685.42	$848.88	$163.47	23.8%	$743.68	$921.04	$177.36	23.8%
Parent/Child(ren)	$1,308.80	$1,629.33	$320.53	24.5%	$1,420.05	$1,767.82	$347.77	24.5%
Couple	$1,370.83	$1,697.76	$326.93	23.8%	$1,487.35	$1,842.07	$354.72	23.8%
Family	$2,131.16	$2,651.80	$520.63	24.4%	$2,312.31	$2,877.20	$564.89	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$610.02	$755.50	$145.49	23.8%	$661.87	$819.72	$157.85	23.8%
Parent/Child(ren)	$1,164.83	$1,450.10	$285.27	24.5%	$1,263.84	$1,573.36	$309.52	24.5%
Couple	$1,220.04	$1,511.01	$290.97	23.8%	$1,323.74	$1,639.45	$315.70	23.8%
Family	$1,896.74	$2,360.10	$463.36	24.4%	$2,057.96	$2,560.71	$502.75	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$610.02	$755.50	$145.49	23.8%	$661.87	$819.72	$157.85	23.8%
Parent/Child(ren)	$1,164.83	$1,450.10	$285.27	24.5%	$1,263.84	$1,573.36	$309.52	24.5%
Couple	$1,220.04	$1,511.01	$290.97	23.8%	$1,323.74	$1,639.45	$315.70	23.8%
Family	$1,896.74	$2,360.10	$463.36	24.4%	$2,057.96	$2,560.71	$502.75	24.4%

$15 OV, $500 Deductible/70% Coinsurance/$10,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	October to December 2012				October to December 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$763.77	$950.52	$186.75	24.5%	$828.69	$1,031.31	$202.62	24.5%
Parent/Child(ren)	$1,465.96	$1,824.41	$358.44	24.5%	$1,590.57	$1,979.48	$388.91	24.5%
Couple	$1,527.54	$1,901.04	$373.50	24.5%	$1,657.38	$2,062.63	$405.25	24.5%
Family	$2,385.92	$2,969.30	$583.38	24.5%	$2,588.72	$3,221.69	$632.97	24.5%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$763.77	$950.52	$186.75	24.5%	$828.69	$1,031.31	$202.62	24.5%
Parent/Child(ren)	$1,465.96	$1,824.41	$358.44	24.5%	$1,590.57	$1,979.48	$388.91	24.5%
Couple	$1,527.54	$1,901.04	$373.50	24.5%	$1,657.38	$2,062.63	$405.25	24.5%
Family	$2,385.92	$2,969.30	$583.38	24.5%	$2,588.72	$3,221.69	$632.97	24.5%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$763.77	$950.52	$186.75	24.5%	$828.69	$1,031.31	$202.62	24.5%
Parent/Child(ren)	$1,465.96	$1,824.41	$358.44	24.5%	$1,590.57	$1,979.48	$388.91	24.5%
Couple	$1,527.54	$1,901.04	$373.50	24.5%	$1,657.38	$2,062.63	$405.25	24.5%
Family	$2,385.92	$2,969.30	$583.38	24.5%	$2,588.72	$3,221.69	$632.97	24.5%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$763.77	$950.52	$186.75	24.5%	$828.69	$1,031.31	$202.62	24.5%
Parent/Child(ren)	$1,465.96	$1,824.41	$358.44	24.5%	$1,590.57	$1,979.48	$388.91	24.5%
Couple	$1,527.54	$1,901.04	$373.50	24.5%	$1,657.38	$2,062.63	$405.25	24.5%
Family	$2,385.92	$2,969.30	$583.38	24.5%	$2,588.72	$3,221.69	$632.97	24.5%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$763.77	$950.52	$186.75	24.5%	$828.69	$1,031.31	$202.62	24.5%
Parent/Child(ren)	$1,465.96	$1,824.41	$358.44	24.5%	$1,590.57	$1,979.48	$388.91	24.5%
Couple	$1,527.54	$1,901.04	$373.50	24.5%	$1,657.38	$2,062.63	$405.25	24.5%
Family	$2,385.92	$2,969.30	$583.38	24.5%	$2,588.72	$3,221.69	$632.97	24.5%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$763.77	$950.52	$186.75	24.5%	$828.69	$1,031.31	$202.62	24.5%
Parent/Child(ren)	$1,465.96	$1,824.41	$358.44	24.5%	$1,590.57	$1,979.48	$388.91	24.5%
Couple	$1,527.54	$1,901.04	$373.50	24.5%	$1,657.38	$2,062.63	$405.25	24.5%
Family	$2,385.92	$2,969.30	$583.38	24.5%	$2,588.72	$3,221.69	$632.97	24.5%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$763.77	$950.52	$186.75	24.5%	$828.69	$1,031.31	$202.62	24.5%
Parent/Child(ren)	$1,465.96	$1,824.41	$358.44	24.5%	$1,590.57	$1,979.48	$388.91	24.5%
Couple	$1,527.54	$1,901.04	$373.50	24.5%	$1,657.38	$2,062.63	$405.25	24.5%
Family	$2,385.92	$2,969.30	$583.38	24.5%	$2,588.72	$3,221.69	$632.97	24.5%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$763.77	$950.52	$186.75	24.5%	$828.69	$1,031.31	$202.62	24.5%
Parent/Child(ren)	$1,465.96	$1,824.41	$358.44	24.5%	$1,590.57	$1,979.48	$388.91	24.5%
Couple	$1,527.54	$1,901.04	$373.50	24.5%	$1,657.38	$2,062.63	$405.25	24.5%
Family	$2,385.92	$2,969.30	$583.38	24.5%	$2,588.72	$3,221.69	$632.97	24.5%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$679.76	$845.96	$166.21	24.5%	$737.53	$917.87	$180.34	24.5%
Parent/Child(ren)	$1,304.71	$1,623.72	$319.02	24.5%	$1,415.61	$1,761.74	$346.13	24.5%
Couple	$1,359.51	$1,691.93	$332.42	24.5%	$1,475.07	$1,835.74	$360.67	24.5%
Family	$2,123.47	$2,642.68	$519.21	24.5%	$2,303.96	$2,867.31	$563.34	24.5%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$679.76	$845.96	$166.21	24.5%	$737.53	$917.87	$180.34	24.5%
Parent/Child(ren)	$1,304.71	$1,623.72	$319.02	24.5%	$1,415.61	$1,761.74	$346.13	24.5%
Couple	$1,359.51	$1,691.93	$332.42	24.5%	$1,475.07	$1,835.74	$360.67	24.5%
Family	$2,123.47	$2,642.68	$519.21	24.5%	$2,303.96	$2,867.31	$563.34	24.5%

$15 OV, $500 Deductible/70% Coinsurance/$10,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	October to December 2012				October to December 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$705.98	$878.60	$172.62	24.5%	$765.99	$953.28	$187.29	24.5%
Parent/Child(ren)	$1,355.05	$1,686.37	$331.31	24.5%	$1,470.23	$1,829.71	$359.48	24.5%
Couple	$1,411.97	$1,757.20	$345.23	24.5%	$1,531.98	$1,906.56	$374.58	24.5%
Family	$2,205.40	$2,744.63	$539.23	24.5%	$2,392.86	$2,977.92	$585.06	24.5%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$705.98	$878.60	$172.62	24.5%	$765.99	$953.28	$187.29	24.5%
Parent/Child(ren)	$1,355.05	$1,686.37	$331.31	24.5%	$1,470.23	$1,829.71	$359.48	24.5%
Couple	$1,411.97	$1,757.20	$345.23	24.5%	$1,531.98	$1,906.56	$374.58	24.5%
Family	$2,205.40	$2,744.63	$539.23	24.5%	$2,392.86	$2,977.92	$585.06	24.5%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$705.98	$878.60	$172.62	24.5%	$765.99	$953.28	$187.29	24.5%
Parent/Child(ren)	$1,355.05	$1,686.37	$331.31	24.5%	$1,470.23	$1,829.71	$359.48	24.5%
Couple	$1,411.97	$1,757.20	$345.23	24.5%	$1,531.98	$1,906.56	$374.58	24.5%
Family	$2,205.40	$2,744.63	$539.23	24.5%	$2,392.86	$2,977.92	$585.06	24.5%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$705.98	$878.60	$172.62	24.5%	$765.99	$953.28	$187.29	24.5%
Parent/Child(ren)	$1,355.05	$1,686.37	$331.31	24.5%	$1,470.23	$1,829.71	$359.48	24.5%
Couple	$1,411.97	$1,757.20	$345.23	24.5%	$1,531.98	$1,906.56	$374.58	24.5%
Family	$2,205.40	$2,744.63	$539.23	24.5%	$2,392.86	$2,977.92	$585.06	24.5%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$705.98	$878.60	$172.62	24.5%	$765.99	$953.28	$187.29	24.5%
Parent/Child(ren)	$1,355.05	$1,686.37	$331.31	24.5%	$1,470.23	$1,829.71	$359.48	24.5%
Couple	$1,411.97	$1,757.20	$345.23	24.5%	$1,531.98	$1,906.56	$374.58	24.5%
Family	$2,205.40	$2,744.63	$539.23	24.5%	$2,392.86	$2,977.92	$585.06	24.5%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$705.98	$878.60	$172.62	24.5%	$765.99	$953.28	$187.29	24.5%
Parent/Child(ren)	$1,355.05	$1,686.37	$331.31	24.5%	$1,470.23	$1,829.71	$359.48	24.5%
Couple	$1,411.97	$1,757.20	$345.23	24.5%	$1,531.98	$1,906.56	$374.58	24.5%
Family	$2,205.40	$2,744.63	$539.23	24.5%	$2,392.86	$2,977.92	$585.06	24.5%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$705.98	$878.60	$172.62	24.5%	$765.99	$953.28	$187.29	24.5%
Parent/Child(ren)	$1,355.05	$1,686.37	$331.31	24.5%	$1,470.23	$1,829.71	$359.48	24.5%
Couple	$1,411.97	$1,757.20	$345.23	24.5%	$1,531.98	$1,906.56	$374.58	24.5%
Family	$2,205.40	$2,744.63	$539.23	24.5%	$2,392.86	$2,977.92	$585.06	24.5%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$705.98	$878.60	$172.62	24.5%	$765.99	$953.28	$187.29	24.5%
Parent/Child(ren)	$1,355.05	$1,686.37	$331.31	24.5%	$1,470.23	$1,829.71	$359.48	24.5%
Couple	$1,411.97	$1,757.20	$345.23	24.5%	$1,531.98	$1,906.56	$374.58	24.5%
Family	$2,205.40	$2,744.63	$539.23	24.5%	$2,392.86	$2,977.92	$585.06	24.5%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$628.33	$781.95	$153.63	24.5%	$681.73	$848.42	$166.69	24.5%
Parent/Child(ren)	$1,206.00	$1,500.87	$294.87	24.5%	$1,308.50	$1,628.44	$319.93	24.5%
Couple	$1,256.65	$1,563.91	$307.26	24.5%	$1,363.47	$1,696.84	$333.37	24.5%
Family	$1,962.81	$2,442.72	$479.91	24.5%	$2,129.65	$2,650.35	$520.71	24.5%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$628.33	$781.95	$153.63	24.5%	$681.73	$848.42	$166.69	24.5%
Parent/Child(ren)	$1,206.00	$1,500.87	$294.87	24.5%	$1,308.50	$1,628.44	$319.93	24.5%
Couple	$1,256.65	$1,563.91	$307.26	24.5%	$1,363.47	$1,696.84	$333.37	24.5%
Family	$1,962.81	$2,442.72	$479.91	24.5%	$2,129.65	$2,650.35	$520.71	24.5%

$15 OV, $500 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	January to March 2012				January to March 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$726.64	$853.10	$126.46	17.4%	$788.40	$925.61	$137.21	17.4%
Parent/Child(ren)	$1,387.52	$1,637.42	$249.90	18.0%	$1,505.46	$1,776.60	$271.15	18.0%
Couple	$1,453.28	$1,706.20	$252.92	17.4%	$1,576.81	$1,851.23	$274.42	17.4%
Family	$2,259.34	$2,664.97	$405.63	18.0%	$2,451.39	$2,891.50	$440.11	18.0%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$726.64	$853.10	$126.46	17.4%	$788.40	$925.61	$137.21	17.4%
Parent/Child(ren)	$1,387.52	$1,637.42	$249.90	18.0%	$1,505.46	$1,776.60	$271.15	18.0%
Couple	$1,453.28	$1,706.20	$252.92	17.4%	$1,576.81	$1,851.23	$274.42	17.4%
Family	$2,259.34	$2,664.97	$405.63	18.0%	$2,451.39	$2,891.50	$440.11	18.0%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$726.64	$853.10	$126.46	17.4%	$788.40	$925.61	$137.21	17.4%
Parent/Child(ren)	$1,387.52	$1,637.42	$249.90	18.0%	$1,505.46	$1,776.60	$271.15	18.0%
Couple	$1,453.28	$1,706.20	$252.92	17.4%	$1,576.81	$1,851.23	$274.42	17.4%
Family	$2,259.34	$2,664.97	$405.63	18.0%	$2,451.39	$2,891.50	$440.11	18.0%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$726.64	$853.10	$126.46	17.4%	$788.40	$925.61	$137.21	17.4%
Parent/Child(ren)	$1,387.52	$1,637.42	$249.90	18.0%	$1,505.46	$1,776.60	$271.15	18.0%
Couple	$1,453.28	$1,706.20	$252.92	17.4%	$1,576.81	$1,851.23	$274.42	17.4%
Family	$2,259.34	$2,664.97	$405.63	18.0%	$2,451.39	$2,891.50	$440.11	18.0%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$726.64	$853.10	$126.46	17.4%	$788.40	$925.61	$137.21	17.4%
Parent/Child(ren)	$1,387.52	$1,637.42	$249.90	18.0%	$1,505.46	$1,776.60	$271.15	18.0%
Couple	$1,453.28	$1,706.20	$252.92	17.4%	$1,576.81	$1,851.23	$274.42	17.4%
Family	$2,259.34	$2,664.97	$405.63	18.0%	$2,451.39	$2,891.50	$440.11	18.0%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$726.64	$853.10	$126.46	17.4%	$788.40	$925.61	$137.21	17.4%
Parent/Child(ren)	$1,387.52	$1,637.42	$249.90	18.0%	$1,505.46	$1,776.60	$271.15	18.0%
Couple	$1,453.28	$1,706.20	$252.92	17.4%	$1,576.81	$1,851.23	$274.42	17.4%
Family	$2,259.34	$2,664.97	$405.63	18.0%	$2,451.39	$2,891.50	$440.11	18.0%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$726.64	$853.10	$126.46	17.4%	$788.40	$925.61	$137.21	17.4%
Parent/Child(ren)	$1,387.52	$1,637.42	$249.90	18.0%	$1,505.46	$1,776.60	$271.15	18.0%
Couple	$1,453.28	$1,706.20	$252.92	17.4%	$1,576.81	$1,851.23	$274.42	17.4%
Family	$2,259.34	$2,664.97	$405.63	18.0%	$2,451.39	$2,891.50	$440.11	18.0%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$726.64	$853.10	$126.46	17.4%	$788.40	$925.61	$137.21	17.4%
Parent/Child(ren)	$1,387.52	$1,637.42	$249.90	18.0%	$1,505.46	$1,776.60	$271.15	18.0%
Couple	$1,453.28	$1,706.20	$252.92	17.4%	$1,576.81	$1,851.23	$274.42	17.4%
Family	$2,259.34	$2,664.97	$405.63	18.0%	$2,451.39	$2,891.50	$440.11	18.0%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$646.71	$759.26	$112.55	17.4%	$701.68	$823.80	$122.12	17.4%
Parent/Child(ren)	$1,234.89	$1,457.31	$222.41	18.0%	$1,339.86	$1,581.18	$241.32	18.0%
Couple	$1,293.42	$1,518.52	$225.10	17.4%	$1,403.36	$1,647.59	$244.23	17.4%
Family	$2,010.81	$2,371.83	$361.01	18.0%	$2,181.73	$2,573.43	$391.70	18.0%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$646.71	$759.26	$112.55	17.4%	$701.68	$823.80	$122.12	17.4%
Parent/Child(ren)	$1,234.89	$1,457.31	$222.41	18.0%	$1,339.86	$1,581.18	$241.32	18.0%
Couple	$1,293.42	$1,518.52	$225.10	17.4%	$1,403.36	$1,647.59	$244.23	17.4%
Family	$2,010.81	$2,371.83	$361.01	18.0%	$2,181.73	$2,573.43	$391.70	18.0%

$15 OV, $500 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	January to March 2012				January to March 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$675.46	$793.01	$117.55	17.4%	$732.87	$860.41	$127.54	17.4%
Parent/Child(ren)	$1,289.78	$1,522.08	$232.30	18.0%	$1,399.42	$1,651.46	$252.04	18.0%
Couple	$1,350.91	$1,586.02	$235.10	17.4%	$1,465.74	$1,720.83	$255.09	17.4%
Family	$2,100.20	$2,477.25	$377.06	18.0%	$2,278.71	$2,687.82	$409.11	18.0%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$675.46	$793.01	$117.55	17.4%	$732.87	$860.41	$127.54	17.4%
Parent/Child(ren)	$1,289.78	$1,522.08	$232.30	18.0%	$1,399.42	$1,651.46	$252.04	18.0%
Couple	$1,350.91	$1,586.02	$235.10	17.4%	$1,465.74	$1,720.83	$255.09	17.4%
Family	$2,100.20	$2,477.25	$377.06	18.0%	$2,278.71	$2,687.82	$409.11	18.0%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$675.46	$793.01	$117.55	17.4%	$732.87	$860.41	$127.54	17.4%
Parent/Child(ren)	$1,289.78	$1,522.08	$232.30	18.0%	$1,399.42	$1,651.46	$252.04	18.0%
Couple	$1,350.91	$1,586.02	$235.10	17.4%	$1,465.74	$1,720.83	$255.09	17.4%
Family	$2,100.20	$2,477.25	$377.06	18.0%	$2,278.71	$2,687.82	$409.11	18.0%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$675.46	$793.01	$117.55	17.4%	$732.87	$860.41	$127.54	17.4%
Parent/Child(ren)	$1,289.78	$1,522.08	$232.30	18.0%	$1,399.42	$1,651.46	$252.04	18.0%
Couple	$1,350.91	$1,586.02	$235.10	17.4%	$1,465.74	$1,720.83	$255.09	17.4%
Family	$2,100.20	$2,477.25	$377.06	18.0%	$2,278.71	$2,687.82	$409.11	18.0%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$675.46	$793.01	$117.55	17.4%	$732.87	$860.41	$127.54	17.4%
Parent/Child(ren)	$1,289.78	$1,522.08	$232.30	18.0%	$1,399.42	$1,651.46	$252.04	18.0%
Couple	$1,350.91	$1,586.02	$235.10	17.4%	$1,465.74	$1,720.83	$255.09	17.4%
Family	$2,100.20	$2,477.25	$377.06	18.0%	$2,278.71	$2,687.82	$409.11	18.0%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$675.46	$793.01	$117.55	17.4%	$732.87	$860.41	$127.54	17.4%
Parent/Child(ren)	$1,289.78	$1,522.08	$232.30	18.0%	$1,399.42	$1,651.46	$252.04	18.0%
Couple	$1,350.91	$1,586.02	$235.10	17.4%	$1,465.74	$1,720.83	$255.09	17.4%
Family	$2,100.20	$2,477.25	$377.06	18.0%	$2,278.71	$2,687.82	$409.11	18.0%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$675.46	$793.01	$117.55	17.4%	$732.87	$860.41	$127.54	17.4%
Parent/Child(ren)	$1,289.78	$1,522.08	$232.30	18.0%	$1,399.42	$1,651.46	$252.04	18.0%
Couple	$1,350.91	$1,586.02	$235.10	17.4%	$1,465.74	$1,720.83	$255.09	17.4%
Family	$2,100.20	$2,477.25	$377.06	18.0%	$2,278.71	$2,687.82	$409.11	18.0%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$675.46	$793.01	$117.55	17.4%	$732.87	$860.41	$127.54	17.4%
Parent/Child(ren)	$1,289.78	$1,522.08	$232.30	18.0%	$1,399.42	$1,651.46	$252.04	18.0%
Couple	$1,350.91	$1,586.02	$235.10	17.4%	$1,465.74	$1,720.83	$255.09	17.4%
Family	$2,100.20	$2,477.25	$377.06	18.0%	$2,278.71	$2,687.82	$409.11	18.0%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$601.16	$705.78	$104.62	17.4%	$652.25	$765.77	$113.51	17.4%
Parent/Child(ren)	$1,147.91	$1,354.65	$206.75	18.0%	$1,245.48	$1,469.80	$224.32	18.0%
Couple	$1,202.31	$1,411.55	$209.24	17.4%	$1,304.51	$1,531.54	$227.03	17.4%
Family	$1,869.18	$2,204.76	$335.58	18.0%	$2,028.06	$2,392.16	$364.10	18.0%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$601.16	$705.78	$104.62	17.4%	$652.25	$765.77	$113.51	17.4%
Parent/Child(ren)	$1,147.91	$1,354.65	$206.75	18.0%	$1,245.48	$1,469.80	$224.32	18.0%
Couple	$1,202.31	$1,411.55	$209.24	17.4%	$1,304.51	$1,531.54	$227.03	17.4%
Family	$1,869.18	$2,204.76	$335.58	18.0%	$2,028.06	$2,392.16	$364.10	18.0%

$15 OV, $500 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	April to June 2012				April to June 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$755.71	$882.96	$127.25	16.8%	$819.95	$958.01	$138.07	16.8%
Parent/Child(ren)	$1,443.03	$1,694.74	$251.71	17.4%	$1,565.69	$1,838.79	$273.10	17.4%
Couple	$1,511.42	$1,765.92	$254.50	16.8%	$1,639.89	$1,916.02	$276.13	16.8%
Family	$2,349.73	$2,758.25	$408.52	17.4%	$2,549.46	$2,992.70	$443.25	17.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$755.71	$882.96	$127.25	16.8%	$819.95	$958.01	$138.07	16.8%
Parent/Child(ren)	$1,443.03	$1,694.74	$251.71	17.4%	$1,565.69	$1,838.79	$273.10	17.4%
Couple	$1,511.42	$1,765.92	$254.50	16.8%	$1,639.89	$1,916.02	$276.13	16.8%
Family	$2,349.73	$2,758.25	$408.52	17.4%	$2,549.46	$2,992.70	$443.25	17.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$755.71	$882.96	$127.25	16.8%	$819.95	$958.01	$138.07	16.8%
Parent/Child(ren)	$1,443.03	$1,694.74	$251.71	17.4%	$1,565.69	$1,838.79	$273.10	17.4%
Couple	$1,511.42	$1,765.92	$254.50	16.8%	$1,639.89	$1,916.02	$276.13	16.8%
Family	$2,349.73	$2,758.25	$408.52	17.4%	$2,549.46	$2,992.70	$443.25	17.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$755.71	$882.96	$127.25	16.8%	$819.95	$958.01	$138.07	16.8%
Parent/Child(ren)	$1,443.03	$1,694.74	$251.71	17.4%	$1,565.69	$1,838.79	$273.10	17.4%
Couple	$1,511.42	$1,765.92	$254.50	16.8%	$1,639.89	$1,916.02	$276.13	16.8%
Family	$2,349.73	$2,758.25	$408.52	17.4%	$2,549.46	$2,992.70	$443.25	17.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$755.71	$882.96	$127.25	16.8%	$819.95	$958.01	$138.07	16.8%
Parent/Child(ren)	$1,443.03	$1,694.74	$251.71	17.4%	$1,565.69	$1,838.79	$273.10	17.4%
Couple	$1,511.42	$1,765.92	$254.50	16.8%	$1,639.89	$1,916.02	$276.13	16.8%
Family	$2,349.73	$2,758.25	$408.52	17.4%	$2,549.46	$2,992.70	$443.25	17.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$755.71	$882.96	$127.25	16.8%	$819.95	$958.01	$138.07	16.8%
Parent/Child(ren)	$1,443.03	$1,694.74	$251.71	17.4%	$1,565.69	$1,838.79	$273.10	17.4%
Couple	$1,511.42	$1,765.92	$254.50	16.8%	$1,639.89	$1,916.02	$276.13	16.8%
Family	$2,349.73	$2,758.25	$408.52	17.4%	$2,549.46	$2,992.70	$443.25	17.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$755.71	$882.96	$127.25	16.8%	$819.95	$958.01	$138.07	16.8%
Parent/Child(ren)	$1,443.03	$1,694.74	$251.71	17.4%	$1,565.69	$1,838.79	$273.10	17.4%
Couple	$1,511.42	$1,765.92	$254.50	16.8%	$1,639.89	$1,916.02	$276.13	16.8%
Family	$2,349.73	$2,758.25	$408.52	17.4%	$2,549.46	$2,992.70	$443.25	17.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$755.71	$882.96	$127.25	16.8%	$819.95	$958.01	$138.07	16.8%
Parent/Child(ren)	$1,443.03	$1,694.74	$251.71	17.4%	$1,565.69	$1,838.79	$273.10	17.4%
Couple	$1,511.42	$1,765.92	$254.50	16.8%	$1,639.89	$1,916.02	$276.13	16.8%
Family	$2,349.73	$2,758.25	$408.52	17.4%	$2,549.46	$2,992.70	$443.25	17.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$672.58	$785.83	$113.25	16.8%	$729.75	$852.63	$122.88	16.8%
Parent/Child(ren)	$1,284.30	$1,508.31	$224.02	17.4%	$1,393.46	$1,636.52	$243.06	17.4%
Couple	$1,345.16	$1,571.67	$226.51	16.8%	$1,459.50	$1,705.26	$245.76	16.8%
Family	$2,091.26	$2,454.84	$363.59	17.4%	$2,269.02	$2,663.51	$394.49	17.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$672.58	$785.83	$113.25	16.8%	$729.75	$852.63	$122.88	16.8%
Parent/Child(ren)	$1,284.30	$1,508.31	$224.02	17.4%	$1,393.46	$1,636.52	$243.06	17.4%
Couple	$1,345.16	$1,571.67	$226.51	16.8%	$1,459.50	$1,705.26	$245.76	16.8%
Family	$2,091.26	$2,454.84	$363.59	17.4%	$2,269.02	$2,663.51	$394.49	17.4%

$15 OV, $500 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	April to June 2012				April to June 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$702.47	$820.76	$118.29	16.8%	$762.18	$890.52	$128.34	16.8%
Parent/Child(ren)	$1,341.36	$1,575.35	$233.98	17.4%	$1,455.38	$1,709.25	$253.87	17.4%
Couple	$1,404.94	$1,641.52	$236.58	16.8%	$1,524.36	$1,781.04	$256.69	16.8%
Family	$2,184.18	$2,563.94	$379.76	17.4%	$2,369.84	$2,781.88	$412.04	17.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$702.47	$820.76	$118.29	16.8%	$762.18	$890.52	$128.34	16.8%
Parent/Child(ren)	$1,341.36	$1,575.35	$233.98	17.4%	$1,455.38	$1,709.25	$253.87	17.4%
Couple	$1,404.94	$1,641.52	$236.58	16.8%	$1,524.36	$1,781.04	$256.69	16.8%
Family	$2,184.18	$2,563.94	$379.76	17.4%	$2,369.84	$2,781.88	$412.04	17.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$702.47	$820.76	$118.29	16.8%	$762.18	$890.52	$128.34	16.8%
Parent/Child(ren)	$1,341.36	$1,575.35	$233.98	17.4%	$1,455.38	$1,709.25	$253.87	17.4%
Couple	$1,404.94	$1,641.52	$236.58	16.8%	$1,524.36	$1,781.04	$256.69	16.8%
Family	$2,184.18	$2,563.94	$379.76	17.4%	$2,369.84	$2,781.88	$412.04	17.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$702.47	$820.76	$118.29	16.8%	$762.18	$890.52	$128.34	16.8%
Parent/Child(ren)	$1,341.36	$1,575.35	$233.98	17.4%	$1,455.38	$1,709.25	$253.87	17.4%
Couple	$1,404.94	$1,641.52	$236.58	16.8%	$1,524.36	$1,781.04	$256.69	16.8%
Family	$2,184.18	$2,563.94	$379.76	17.4%	$2,369.84	$2,781.88	$412.04	17.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$702.47	$820.76	$118.29	16.8%	$762.18	$890.52	$128.34	16.8%
Parent/Child(ren)	$1,341.36	$1,575.35	$233.98	17.4%	$1,455.38	$1,709.25	$253.87	17.4%
Couple	$1,404.94	$1,641.52	$236.58	16.8%	$1,524.36	$1,781.04	$256.69	16.8%
Family	$2,184.18	$2,563.94	$379.76	17.4%	$2,369.84	$2,781.88	$412.04	17.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$702.47	$820.76	$118.29	16.8%	$762.18	$890.52	$128.34	16.8%
Parent/Child(ren)	$1,341.36	$1,575.35	$233.98	17.4%	$1,455.38	$1,709.25	$253.87	17.4%
Couple	$1,404.94	$1,641.52	$236.58	16.8%	$1,524.36	$1,781.04	$256.69	16.8%
Family	$2,184.18	$2,563.94	$379.76	17.4%	$2,369.84	$2,781.88	$412.04	17.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$702.47	$820.76	$118.29	16.8%	$762.18	$890.52	$128.34	16.8%
Parent/Child(ren)	$1,341.36	$1,575.35	$233.98	17.4%	$1,455.38	$1,709.25	$253.87	17.4%
Couple	$1,404.94	$1,641.52	$236.58	16.8%	$1,524.36	$1,781.04	$256.69	16.8%
Family	$2,184.18	$2,563.94	$379.76	17.4%	$2,369.84	$2,781.88	$412.04	17.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$702.47	$820.76	$118.29	16.8%	$762.18	$890.52	$128.34	16.8%
Parent/Child(ren)	$1,341.36	$1,575.35	$233.98	17.4%	$1,455.38	$1,709.25	$253.87	17.4%
Couple	$1,404.94	$1,641.52	$236.58	16.8%	$1,524.36	$1,781.04	$256.69	16.8%
Family	$2,184.18	$2,563.94	$379.76	17.4%	$2,369.84	$2,781.88	$412.04	17.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$625.20	$730.47	$105.28	16.8%	$678.34	$792.56	$114.23	16.8%
Parent/Child(ren)	$1,193.81	$1,402.06	$208.25	17.4%	$1,295.29	$1,521.23	$225.95	17.4%
Couple	$1,250.39	$1,460.95	$210.56	16.8%	$1,356.68	$1,585.13	$228.45	16.8%
Family	$1,943.92	$2,281.91	$337.98	17.4%	$2,109.16	$2,475.87	$366.71	17.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$625.20	$730.47	$105.28	16.8%	$678.34	$792.56	$114.23	16.8%
Parent/Child(ren)	$1,193.81	$1,402.06	$208.25	17.4%	$1,295.29	$1,521.23	$225.95	17.4%
Couple	$1,250.39	$1,460.95	$210.56	16.8%	$1,356.68	$1,585.13	$228.45	16.8%
Family	$1,943.92	$2,281.91	$337.98	17.4%	$2,109.16	$2,475.87	$366.71	17.4%

$15 OV, $500 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	July to September 2012				July to September 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$755.71	$935.94	$180.23	23.8%	$819.95	$1,015.49	$195.55	23.8%
Parent/Child(ren)	$1,443.03	$1,796.42	$353.40	24.5%	$1,565.69	$1,949.12	$383.43	24.5%
Couple	$1,511.42	$1,871.88	$360.46	23.8%	$1,639.89	$2,030.99	$391.10	23.8%
Family	$2,349.73	$2,923.75	$574.03	24.4%	$2,549.46	$3,172.27	$622.82	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$755.71	$935.94	$180.23	23.8%	$819.95	$1,015.49	$195.55	23.8%
Parent/Child(ren)	$1,443.03	$1,796.42	$353.40	24.5%	$1,565.69	$1,949.12	$383.43	24.5%
Couple	$1,511.42	$1,871.88	$360.46	23.8%	$1,639.89	$2,030.99	$391.10	23.8%
Family	$2,349.73	$2,923.75	$574.03	24.4%	$2,549.46	$3,172.27	$622.82	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$755.71	$935.94	$180.23	23.8%	$819.95	$1,015.49	$195.55	23.8%
Parent/Child(ren)	$1,443.03	$1,796.42	$353.40	24.5%	$1,565.69	$1,949.12	$383.43	24.5%
Couple	$1,511.42	$1,871.88	$360.46	23.8%	$1,639.89	$2,030.99	$391.10	23.8%
Family	$2,349.73	$2,923.75	$574.03	24.4%	$2,549.46	$3,172.27	$622.82	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$755.71	$935.94	$180.23	23.8%	$819.95	$1,015.49	$195.55	23.8%
Parent/Child(ren)	$1,443.03	$1,796.42	$353.40	24.5%	$1,565.69	$1,949.12	$383.43	24.5%
Couple	$1,511.42	$1,871.88	$360.46	23.8%	$1,639.89	$2,030.99	$391.10	23.8%
Family	$2,349.73	$2,923.75	$574.03	24.4%	$2,549.46	$3,172.27	$622.82	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$755.71	$935.94	$180.23	23.8%	$819.95	$1,015.49	$195.55	23.8%
Parent/Child(ren)	$1,443.03	$1,796.42	$353.40	24.5%	$1,565.69	$1,949.12	$383.43	24.5%
Couple	$1,511.42	$1,871.88	$360.46	23.8%	$1,639.89	$2,030.99	$391.10	23.8%
Family	$2,349.73	$2,923.75	$574.03	24.4%	$2,549.46	$3,172.27	$622.82	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$755.71	$935.94	$180.23	23.8%	$819.95	$1,015.49	$195.55	23.8%
Parent/Child(ren)	$1,443.03	$1,796.42	$353.40	24.5%	$1,565.69	$1,949.12	$383.43	24.5%
Couple	$1,511.42	$1,871.88	$360.46	23.8%	$1,639.89	$2,030.99	$391.10	23.8%
Family	$2,349.73	$2,923.75	$574.03	24.4%	$2,549.46	$3,172.27	$622.82	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$755.71	$935.94	$180.23	23.8%	$819.95	$1,015.49	$195.55	23.8%
Parent/Child(ren)	$1,443.03	$1,796.42	$353.40	24.5%	$1,565.69	$1,949.12	$383.43	24.5%
Couple	$1,511.42	$1,871.88	$360.46	23.8%	$1,639.89	$2,030.99	$391.10	23.8%
Family	$2,349.73	$2,923.75	$574.03	24.4%	$2,549.46	$3,172.27	$622.82	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$755.71	$935.94	$180.23	23.8%	$819.95	$1,015.49	$195.55	23.8%
Parent/Child(ren)	$1,443.03	$1,796.42	$353.40	24.5%	$1,565.69	$1,949.12	$383.43	24.5%
Couple	$1,511.42	$1,871.88	$360.46	23.8%	$1,639.89	$2,030.99	$391.10	23.8%
Family	$2,349.73	$2,923.75	$574.03	24.4%	$2,549.46	$3,172.27	$622.82	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$672.58	$832.99	$160.40	23.8%	$729.75	$903.79	$174.04	23.8%
Parent/Child(ren)	$1,284.30	$1,598.82	$314.52	24.5%	$1,393.46	$1,734.72	$341.26	24.5%
Couple	$1,345.16	$1,665.97	$320.81	23.8%	$1,459.50	$1,807.58	$348.08	23.8%
Family	$2,091.26	$2,602.14	$510.88	24.4%	$2,269.02	$2,823.32	$554.31	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$672.58	$832.99	$160.40	23.8%	$729.75	$903.79	$174.04	23.8%
Parent/Child(ren)	$1,284.30	$1,598.82	$314.52	24.5%	$1,393.46	$1,734.72	$341.26	24.5%
Couple	$1,345.16	$1,665.97	$320.81	23.8%	$1,459.50	$1,807.58	$348.08	23.8%
Family	$2,091.26	$2,602.14	$510.88	24.4%	$2,269.02	$2,823.32	$554.31	24.4%

$15 OV, $500 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	July to September 2012				July to September 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$702.47	$870.00	$167.53	23.8%	$762.18	$943.95	$181.77	23.8%
Parent/Child(ren)	$1,341.36	$1,669.86	$328.50	24.5%	$1,455.38	$1,811.80	$356.42	24.5%
Couple	$1,404.94	$1,740.00	$335.07	23.8%	$1,524.36	$1,887.90	$363.55	23.8%
Family	$2,184.18	$2,717.77	$533.59	24.4%	$2,369.84	$2,948.78	$578.94	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$702.47	$870.00	$167.53	23.8%	$762.18	$943.95	$181.77	23.8%
Parent/Child(ren)	$1,341.36	$1,669.86	$328.50	24.5%	$1,455.38	$1,811.80	$356.42	24.5%
Couple	$1,404.94	$1,740.00	$335.07	23.8%	$1,524.36	$1,887.90	$363.55	23.8%
Family	$2,184.18	$2,717.77	$533.59	24.4%	$2,369.84	$2,948.78	$578.94	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$702.47	$870.00	$167.53	23.8%	$762.18	$943.95	$181.77	23.8%
Parent/Child(ren)	$1,341.36	$1,669.86	$328.50	24.5%	$1,455.38	$1,811.80	$356.42	24.5%
Couple	$1,404.94	$1,740.00	$335.07	23.8%	$1,524.36	$1,887.90	$363.55	23.8%
Family	$2,184.18	$2,717.77	$533.59	24.4%	$2,369.84	$2,948.78	$578.94	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$702.47	$870.00	$167.53	23.8%	$762.18	$943.95	$181.77	23.8%
Parent/Child(ren)	$1,341.36	$1,669.86	$328.50	24.5%	$1,455.38	$1,811.80	$356.42	24.5%
Couple	$1,404.94	$1,740.00	$335.07	23.8%	$1,524.36	$1,887.90	$363.55	23.8%
Family	$2,184.18	$2,717.77	$533.59	24.4%	$2,369.84	$2,948.78	$578.94	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$702.47	$870.00	$167.53	23.8%	$762.18	$943.95	$181.77	23.8%
Parent/Child(ren)	$1,341.36	$1,669.86	$328.50	24.5%	$1,455.38	$1,811.80	$356.42	24.5%
Couple	$1,404.94	$1,740.00	$335.07	23.8%	$1,524.36	$1,887.90	$363.55	23.8%
Family	$2,184.18	$2,717.77	$533.59	24.4%	$2,369.84	$2,948.78	$578.94	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$702.47	$870.00	$167.53	23.8%	$762.18	$943.95	$181.77	23.8%
Parent/Child(ren)	$1,341.36	$1,669.86	$328.50	24.5%	$1,455.38	$1,811.80	$356.42	24.5%
Couple	$1,404.94	$1,740.00	$335.07	23.8%	$1,524.36	$1,887.90	$363.55	23.8%
Family	$2,184.18	$2,717.77	$533.59	24.4%	$2,369.84	$2,948.78	$578.94	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$702.47	$870.00	$167.53	23.8%	$762.18	$943.95	$181.77	23.8%
Parent/Child(ren)	$1,341.36	$1,669.86	$328.50	24.5%	$1,455.38	$1,811.80	$356.42	24.5%
Couple	$1,404.94	$1,740.00	$335.07	23.8%	$1,524.36	$1,887.90	$363.55	23.8%
Family	$2,184.18	$2,717.77	$533.59	24.4%	$2,369.84	$2,948.78	$578.94	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$702.47	$870.00	$167.53	23.8%	$762.18	$943.95	$181.77	23.8%
Parent/Child(ren)	$1,341.36	$1,669.86	$328.50	24.5%	$1,455.38	$1,811.80	$356.42	24.5%
Couple	$1,404.94	$1,740.00	$335.07	23.8%	$1,524.36	$1,887.90	$363.55	23.8%
Family	$2,184.18	$2,717.77	$533.59	24.4%	$2,369.84	$2,948.78	$578.94	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$625.20	$774.30	$149.10	23.8%	$678.34	$840.12	$161.78	23.8%
Parent/Child(ren)	$1,193.81	$1,486.18	$292.37	24.5%	$1,295.29	$1,612.50	$317.22	24.5%
Couple	$1,250.39	$1,548.60	$298.21	23.8%	$1,356.68	$1,680.23	$323.56	23.8%
Family	$1,943.92	$2,418.82	$474.89	24.4%	$2,109.16	$2,624.42	$515.26	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$625.20	$774.30	$149.10	23.8%	$678.34	$840.12	$161.78	23.8%
Parent/Child(ren)	$1,193.81	$1,486.18	$292.37	24.5%	$1,295.29	$1,612.50	$317.22	24.5%
Couple	$1,250.39	$1,548.60	$298.21	23.8%	$1,356.68	$1,680.23	$323.56	23.8%
Family	$1,943.92	$2,418.82	$474.89	24.4%	$2,109.16	$2,624.42	$515.26	24.4%

$15 OV, $500 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	October to December 2012				October to December 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$778.38	$968.70	$190.32	24.5%	$844.54	$1,051.04	$206.50	24.5%
Parent/Child(ren)	$1,494.01	$1,859.30	$365.30	24.5%	$1,621.00	$2,017.34	$396.35	24.5%
Couple	$1,556.76	$1,937.40	$380.64	24.5%	$1,689.08	$2,102.08	$412.99	24.5%
Family	$2,431.56	$3,026.09	$594.53	24.5%	$2,638.24	$3,283.31	$645.07	24.5%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$778.38	$968.70	$190.32	24.5%	$844.54	$1,051.04	$206.50	24.5%
Parent/Child(ren)	$1,494.01	$1,859.30	$365.30	24.5%	$1,621.00	$2,017.34	$396.35	24.5%
Couple	$1,556.76	$1,937.40	$380.64	24.5%	$1,689.08	$2,102.08	$412.99	24.5%
Family	$2,431.56	$3,026.09	$594.53	24.5%	$2,638.24	$3,283.31	$645.07	24.5%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$778.38	$968.70	$190.32	24.5%	$844.54	$1,051.04	$206.50	24.5%
Parent/Child(ren)	$1,494.01	$1,859.30	$365.30	24.5%	$1,621.00	$2,017.34	$396.35	24.5%
Couple	$1,556.76	$1,937.40	$380.64	24.5%	$1,689.08	$2,102.08	$412.99	24.5%
Family	$2,431.56	$3,026.09	$594.53	24.5%	$2,638.24	$3,283.31	$645.07	24.5%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$778.38	$968.70	$190.32	24.5%	$844.54	$1,051.04	$206.50	24.5%
Parent/Child(ren)	$1,494.01	$1,859.30	$365.30	24.5%	$1,621.00	$2,017.34	$396.35	24.5%
Couple	$1,556.76	$1,937.40	$380.64	24.5%	$1,689.08	$2,102.08	$412.99	24.5%
Family	$2,431.56	$3,026.09	$594.53	24.5%	$2,638.24	$3,283.31	$645.07	24.5%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$778.38	$968.70	$190.32	24.5%	$844.54	$1,051.04	$206.50	24.5%
Parent/Child(ren)	$1,494.01	$1,859.30	$365.30	24.5%	$1,621.00	$2,017.34	$396.35	24.5%
Couple	$1,556.76	$1,937.40	$380.64	24.5%	$1,689.08	$2,102.08	$412.99	24.5%
Family	$2,431.56	$3,026.09	$594.53	24.5%	$2,638.24	$3,283.31	$645.07	24.5%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$778.38	$968.70	$190.32	24.5%	$844.54	$1,051.04	$206.50	24.5%
Parent/Child(ren)	$1,494.01	$1,859.30	$365.30	24.5%	$1,621.00	$2,017.34	$396.35	24.5%
Couple	$1,556.76	$1,937.40	$380.64	24.5%	$1,689.08	$2,102.08	$412.99	24.5%
Family	$2,431.56	$3,026.09	$594.53	24.5%	$2,638.24	$3,283.31	$645.07	24.5%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$778.38	$968.70	$190.32	24.5%	$844.54	$1,051.04	$206.50	24.5%
Parent/Child(ren)	$1,494.01	$1,859.30	$365.30	24.5%	$1,621.00	$2,017.34	$396.35	24.5%
Couple	$1,556.76	$1,937.40	$380.64	24.5%	$1,689.08	$2,102.08	$412.99	24.5%
Family	$2,431.56	$3,026.09	$594.53	24.5%	$2,638.24	$3,283.31	$645.07	24.5%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$778.38	$968.70	$190.32	24.5%	$844.54	$1,051.04	$206.50	24.5%
Parent/Child(ren)	$1,494.01	$1,859.30	$365.30	24.5%	$1,621.00	$2,017.34	$396.35	24.5%
Couple	$1,556.76	$1,937.40	$380.64	24.5%	$1,689.08	$2,102.08	$412.99	24.5%
Family	$2,431.56	$3,026.09	$594.53	24.5%	$2,638.24	$3,283.31	$645.07	24.5%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$692.76	$862.14	$169.38	24.5%	$751.64	$935.43	$183.78	24.5%
Parent/Child(ren)	$1,329.67	$1,654.78	$325.11	24.5%	$1,442.69	$1,795.44	$352.75	24.5%
Couple	$1,385.52	$1,724.29	$338.77	24.5%	$1,503.29	$1,870.85	$367.57	24.5%
Family	$2,164.09	$2,693.22	$529.14	24.5%	$2,348.03	$2,922.15	$574.11	24.5%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$692.76	$862.14	$169.38	24.5%	$751.64	$935.43	$183.78	24.5%
Parent/Child(ren)	$1,329.67	$1,654.78	$325.11	24.5%	$1,442.69	$1,795.44	$352.75	24.5%
Couple	$1,385.52	$1,724.29	$338.77	24.5%	$1,503.29	$1,870.85	$367.57	24.5%
Family	$2,164.09	$2,693.22	$529.14	24.5%	$2,348.03	$2,922.15	$574.11	24.5%

$15 OV, $500 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	October to December 2012				October to December 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$723.54	$900.46	$176.91	24.5%	$785.04	$977.00	$191.95	24.5%
Parent/Child(ren)	$1,388.75	$1,728.32	$339.57	24.5%	$1,506.80	$1,875.23	$368.43	24.5%
Couple	$1,447.09	$1,800.92	$353.83	24.5%	$1,570.09	$1,953.99	$383.90	24.5%
Family	$2,260.26	$2,812.91	$552.66	24.5%	$2,452.38	$3,052.01	$599.63	24.5%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$723.54	$900.46	$176.91	24.5%	$785.04	$977.00	$191.95	24.5%
Parent/Child(ren)	$1,388.75	$1,728.32	$339.57	24.5%	$1,506.80	$1,875.23	$368.43	24.5%
Couple	$1,447.09	$1,800.92	$353.83	24.5%	$1,570.09	$1,953.99	$383.90	24.5%
Family	$2,260.26	$2,812.91	$552.66	24.5%	$2,452.38	$3,052.01	$599.63	24.5%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$723.54	$900.46	$176.91	24.5%	$785.04	$977.00	$191.95	24.5%
Parent/Child(ren)	$1,388.75	$1,728.32	$339.57	24.5%	$1,506.80	$1,875.23	$368.43	24.5%
Couple	$1,447.09	$1,800.92	$353.83	24.5%	$1,570.09	$1,953.99	$383.90	24.5%
Family	$2,260.26	$2,812.91	$552.66	24.5%	$2,452.38	$3,052.01	$599.63	24.5%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$723.54	$900.46	$176.91	24.5%	$785.04	$977.00	$191.95	24.5%
Parent/Child(ren)	$1,388.75	$1,728.32	$339.57	24.5%	$1,506.80	$1,875.23	$368.43	24.5%
Couple	$1,447.09	$1,800.92	$353.83	24.5%	$1,570.09	$1,953.99	$383.90	24.5%
Family	$2,260.26	$2,812.91	$552.66	24.5%	$2,452.38	$3,052.01	$599.63	24.5%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$723.54	$900.46	$176.91	24.5%	$785.04	$977.00	$191.95	24.5%
Parent/Child(ren)	$1,388.75	$1,728.32	$339.57	24.5%	$1,506.80	$1,875.23	$368.43	24.5%
Couple	$1,447.09	$1,800.92	$353.83	24.5%	$1,570.09	$1,953.99	$383.90	24.5%
Family	$2,260.26	$2,812.91	$552.66	24.5%	$2,452.38	$3,052.01	$599.63	24.5%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$723.54	$900.46	$176.91	24.5%	$785.04	$977.00	$191.95	24.5%
Parent/Child(ren)	$1,388.75	$1,728.32	$339.57	24.5%	$1,506.80	$1,875.23	$368.43	24.5%
Couple	$1,447.09	$1,800.92	$353.83	24.5%	$1,570.09	$1,953.99	$383.90	24.5%
Family	$2,260.26	$2,812.91	$552.66	24.5%	$2,452.38	$3,052.01	$599.63	24.5%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$723.54	$900.46	$176.91	24.5%	$785.04	$977.00	$191.95	24.5%
Parent/Child(ren)	$1,388.75	$1,728.32	$339.57	24.5%	$1,506.80	$1,875.23	$368.43	24.5%
Couple	$1,447.09	$1,800.92	$353.83	24.5%	$1,570.09	$1,953.99	$383.90	24.5%
Family	$2,260.26	$2,812.91	$552.66	24.5%	$2,452.38	$3,052.01	$599.63	24.5%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$723.54	$900.46	$176.91	24.5%	$785.04	$977.00	$191.95	24.5%
Parent/Child(ren)	$1,388.75	$1,728.32	$339.57	24.5%	$1,506.80	$1,875.23	$368.43	24.5%
Couple	$1,447.09	$1,800.92	$353.83	24.5%	$1,570.09	$1,953.99	$383.90	24.5%
Family	$2,260.26	$2,812.91	$552.66	24.5%	$2,452.38	$3,052.01	$599.63	24.5%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$643.95	$801.41	$157.45	24.5%	$698.69	$869.53	$170.84	24.5%
Parent/Child(ren)	$1,235.99	$1,538.20	$302.21	24.5%	$1,341.05	$1,668.95	$327.90	24.5%
Couple	$1,287.91	$1,602.81	$314.91	24.5%	$1,397.38	$1,739.05	$341.67	24.5%
Family	$2,011.63	$2,503.49	$491.86	24.5%	$2,182.62	$2,716.29	$533.67	24.5%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$643.95	$801.41	$157.45	24.5%	$698.69	$869.53	$170.84	24.5%
Parent/Child(ren)	$1,235.99	$1,538.20	$302.21	24.5%	$1,341.05	$1,668.95	$327.90	24.5%
Couple	$1,287.91	$1,602.81	$314.91	24.5%	$1,397.38	$1,739.05	$341.67	24.5%
Family	$2,011.63	$2,503.49	$491.86	24.5%	$2,182.62	$2,716.29	$533.67	24.5%

$20 OV, $750 Deductible/70% Coinsurance/$10,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	January to March 2012				January to March 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$685.19	$804.43	$119.24	17.4%	$743.43	$872.81	$129.38	17.4%
Parent/Child(ren)	$1,308.37	$1,544.01	$235.64	18.0%	$1,419.58	$1,675.25	$255.67	18.0%
Couple	$1,370.38	$1,608.86	$238.48	17.4%	$1,486.86	$1,745.61	$258.75	17.4%
Family	$2,130.46	$2,512.93	$382.47	18.0%	$2,311.55	$2,726.53	$414.98	18.0%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$685.19	$804.43	$119.24	17.4%	$743.43	$872.81	$129.38	17.4%
Parent/Child(ren)	$1,308.37	$1,544.01	$235.64	18.0%	$1,419.58	$1,675.25	$255.67	18.0%
Couple	$1,370.38	$1,608.86	$238.48	17.4%	$1,486.86	$1,745.61	$258.75	17.4%
Family	$2,130.46	$2,512.93	$382.47	18.0%	$2,311.55	$2,726.53	$414.98	18.0%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$685.19	$804.43	$119.24	17.4%	$743.43	$872.81	$129.38	17.4%
Parent/Child(ren)	$1,308.37	$1,544.01	$235.64	18.0%	$1,419.58	$1,675.25	$255.67	18.0%
Couple	$1,370.38	$1,608.86	$238.48	17.4%	$1,486.86	$1,745.61	$258.75	17.4%
Family	$2,130.46	$2,512.93	$382.47	18.0%	$2,311.55	$2,726.53	$414.98	18.0%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$685.19	$804.43	$119.24	17.4%	$743.43	$872.81	$129.38	17.4%
Parent/Child(ren)	$1,308.37	$1,544.01	$235.64	18.0%	$1,419.58	$1,675.25	$255.67	18.0%
Couple	$1,370.38	$1,608.86	$238.48	17.4%	$1,486.86	$1,745.61	$258.75	17.4%
Family	$2,130.46	$2,512.93	$382.47	18.0%	$2,311.55	$2,726.53	$414.98	18.0%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$685.19	$804.43	$119.24	17.4%	$743.43	$872.81	$129.38	17.4%
Parent/Child(ren)	$1,308.37	$1,544.01	$235.64	18.0%	$1,419.58	$1,675.25	$255.67	18.0%
Couple	$1,370.38	$1,608.86	$238.48	17.4%	$1,486.86	$1,745.61	$258.75	17.4%
Family	$2,130.46	$2,512.93	$382.47	18.0%	$2,311.55	$2,726.53	$414.98	18.0%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$685.19	$804.43	$119.24	17.4%	$743.43	$872.81	$129.38	17.4%
Parent/Child(ren)	$1,308.37	$1,544.01	$235.64	18.0%	$1,419.58	$1,675.25	$255.67	18.0%
Couple	$1,370.38	$1,608.86	$238.48	17.4%	$1,486.86	$1,745.61	$258.75	17.4%
Family	$2,130.46	$2,512.93	$382.47	18.0%	$2,311.55	$2,726.53	$414.98	18.0%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$685.19	$804.43	$119.24	17.4%	$743.43	$872.81	$129.38	17.4%
Parent/Child(ren)	$1,308.37	$1,544.01	$235.64	18.0%	$1,419.58	$1,675.25	$255.67	18.0%
Couple	$1,370.38	$1,608.86	$238.48	17.4%	$1,486.86	$1,745.61	$258.75	17.4%
Family	$2,130.46	$2,512.93	$382.47	18.0%	$2,311.55	$2,726.53	$414.98	18.0%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$685.19	$804.43	$119.24	17.4%	$743.43	$872.81	$129.38	17.4%
Parent/Child(ren)	$1,308.37	$1,544.01	$235.64	18.0%	$1,419.58	$1,675.25	$255.67	18.0%
Couple	$1,370.38	$1,608.86	$238.48	17.4%	$1,486.86	$1,745.61	$258.75	17.4%
Family	$2,130.46	$2,512.93	$382.47	18.0%	$2,311.55	$2,726.53	$414.98	18.0%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$609.82	$715.94	$106.12	17.4%	$661.65	$776.80	$115.14	17.4%
Parent/Child(ren)	$1,164.45	$1,374.17	$209.72	18.0%	$1,263.43	$1,490.97	$227.54	18.0%
Couple	$1,219.64	$1,431.89	$212.25	17.4%	$1,323.31	$1,553.60	$230.29	17.4%
Family	$1,896.11	$2,236.51	$340.40	18.0%	$2,057.28	$2,426.62	$369.34	18.0%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$609.82	$715.94	$106.12	17.4%	$661.65	$776.80	$115.14	17.4%
Parent/Child(ren)	$1,164.45	$1,374.17	$209.72	18.0%	$1,263.43	$1,490.97	$227.54	18.0%
Couple	$1,219.64	$1,431.89	$212.25	17.4%	$1,323.31	$1,553.60	$230.29	17.4%
Family	$1,896.11	$2,236.51	$340.40	18.0%	$2,057.28	$2,426.62	$369.34	18.0%

$20 OV, $750 Deductible/70% Coinsurance/$10,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	January to March 2012				January to March 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$631.37	$741.25	$109.88	17.4%	$685.04	$804.26	$119.22	17.4%
Parent/Child(ren)	$1,205.61	$1,422.75	$217.14	18.0%	$1,308.09	$1,543.68	$235.60	18.0%
Couple	$1,262.75	$1,482.51	$219.76	17.4%	$1,370.08	$1,608.52	$238.44	17.4%
Family	$1,963.13	$2,315.58	$352.45	18.0%	$2,130.00	$2,512.41	$382.41	18.0%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$631.37	$741.25	$109.88	17.4%	$685.04	$804.26	$119.22	17.4%
Parent/Child(ren)	$1,205.61	$1,422.75	$217.14	18.0%	$1,308.09	$1,543.68	$235.60	18.0%
Couple	$1,262.75	$1,482.51	$219.76	17.4%	$1,370.08	$1,608.52	$238.44	17.4%
Family	$1,963.13	$2,315.58	$352.45	18.0%	$2,130.00	$2,512.41	$382.41	18.0%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$631.37	$741.25	$109.88	17.4%	$685.04	$804.26	$119.22	17.4%
Parent/Child(ren)	$1,205.61	$1,422.75	$217.14	18.0%	$1,308.09	$1,543.68	$235.60	18.0%
Couple	$1,262.75	$1,482.51	$219.76	17.4%	$1,370.08	$1,608.52	$238.44	17.4%
Family	$1,963.13	$2,315.58	$352.45	18.0%	$2,130.00	$2,512.41	$382.41	18.0%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$631.37	$741.25	$109.88	17.4%	$685.04	$804.26	$119.22	17.4%
Parent/Child(ren)	$1,205.61	$1,422.75	$217.14	18.0%	$1,308.09	$1,543.68	$235.60	18.0%
Couple	$1,262.75	$1,482.51	$219.76	17.4%	$1,370.08	$1,608.52	$238.44	17.4%
Family	$1,963.13	$2,315.58	$352.45	18.0%	$2,130.00	$2,512.41	$382.41	18.0%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$631.37	$741.25	$109.88	17.4%	$685.04	$804.26	$119.22	17.4%
Parent/Child(ren)	$1,205.61	$1,422.75	$217.14	18.0%	$1,308.09	$1,543.68	$235.60	18.0%
Couple	$1,262.75	$1,482.51	$219.76	17.4%	$1,370.08	$1,608.52	$238.44	17.4%
Family	$1,963.13	$2,315.58	$352.45	18.0%	$2,130.00	$2,512.41	$382.41	18.0%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$631.37	$741.25	$109.88	17.4%	$685.04	$804.26	$119.22	17.4%
Parent/Child(ren)	$1,205.61	$1,422.75	$217.14	18.0%	$1,308.09	$1,543.68	$235.60	18.0%
Couple	$1,262.75	$1,482.51	$219.76	17.4%	$1,370.08	$1,608.52	$238.44	17.4%
Family	$1,963.13	$2,315.58	$352.45	18.0%	$2,130.00	$2,512.41	$382.41	18.0%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$631.37	$741.25	$109.88	17.4%	$685.04	$804.26	$119.22	17.4%
Parent/Child(ren)	$1,205.61	$1,422.75	$217.14	18.0%	$1,308.09	$1,543.68	$235.60	18.0%
Couple	$1,262.75	$1,482.51	$219.76	17.4%	$1,370.08	$1,608.52	$238.44	17.4%
Family	$1,963.13	$2,315.58	$352.45	18.0%	$2,130.00	$2,512.41	$382.41	18.0%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$631.37	$741.25	$109.88	17.4%	$685.04	$804.26	$119.22	17.4%
Parent/Child(ren)	$1,205.61	$1,422.75	$217.14	18.0%	$1,308.09	$1,543.68	$235.60	18.0%
Couple	$1,262.75	$1,482.51	$219.76	17.4%	$1,370.08	$1,608.52	$238.44	17.4%
Family	$1,963.13	$2,315.58	$352.45	18.0%	$2,130.00	$2,512.41	$382.41	18.0%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$561.92	$659.72	$97.79	17.4%	$609.69	$715.79	$106.11	17.4%
Parent/Child(ren)	$1,072.99	$1,266.25	$193.25	18.0%	$1,164.20	$1,373.88	$209.68	18.0%
Couple	$1,123.85	$1,319.43	$195.59	17.4%	$1,219.37	$1,431.58	$212.21	17.4%
Family	$1,747.19	$2,060.87	$313.68	18.0%	$1,895.70	$2,236.04	$340.34	18.0%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$561.92	$659.72	$97.79	17.4%	$609.69	$715.79	$106.11	17.4%
Parent/Child(ren)	$1,072.99	$1,266.25	$193.25	18.0%	$1,164.20	$1,373.88	$209.68	18.0%
Couple	$1,123.85	$1,319.43	$195.59	17.4%	$1,219.37	$1,431.58	$212.21	17.4%
Family	$1,747.19	$2,060.87	$313.68	18.0%	$1,895.70	$2,236.04	$340.34	18.0%

$20 OV, $750 Deductible/70% Coinsurance/$10,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	April to June 2012				April to June 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$712.59	$832.59	$120.00	16.8%	$773.16	$903.36	$130.20	16.8%
Parent/Child(ren)	$1,360.69	$1,598.06	$237.37	17.4%	$1,476.35	$1,733.89	$257.54	17.4%
Couple	$1,425.18	$1,665.18	$240.00	16.8%	$1,546.32	$1,806.72	$260.40	16.8%
Family	$2,215.66	$2,600.90	$385.25	17.4%	$2,403.99	$2,821.98	$417.99	17.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$712.59	$832.59	$120.00	16.8%	$773.16	$903.36	$130.20	16.8%
Parent/Child(ren)	$1,360.69	$1,598.06	$237.37	17.4%	$1,476.35	$1,733.89	$257.54	17.4%
Couple	$1,425.18	$1,665.18	$240.00	16.8%	$1,546.32	$1,806.72	$260.40	16.8%
Family	$2,215.66	$2,600.90	$385.25	17.4%	$2,403.99	$2,821.98	$417.99	17.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$712.59	$832.59	$120.00	16.8%	$773.16	$903.36	$130.20	16.8%
Parent/Child(ren)	$1,360.69	$1,598.06	$237.37	17.4%	$1,476.35	$1,733.89	$257.54	17.4%
Couple	$1,425.18	$1,665.18	$240.00	16.8%	$1,546.32	$1,806.72	$260.40	16.8%
Family	$2,215.66	$2,600.90	$385.25	17.4%	$2,403.99	$2,821.98	$417.99	17.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$712.59	$832.59	$120.00	16.8%	$773.16	$903.36	$130.20	16.8%
Parent/Child(ren)	$1,360.69	$1,598.06	$237.37	17.4%	$1,476.35	$1,733.89	$257.54	17.4%
Couple	$1,425.18	$1,665.18	$240.00	16.8%	$1,546.32	$1,806.72	$260.40	16.8%
Family	$2,215.66	$2,600.90	$385.25	17.4%	$2,403.99	$2,821.98	$417.99	17.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$712.59	$832.59	$120.00	16.8%	$773.16	$903.36	$130.20	16.8%
Parent/Child(ren)	$1,360.69	$1,598.06	$237.37	17.4%	$1,476.35	$1,733.89	$257.54	17.4%
Couple	$1,425.18	$1,665.18	$240.00	16.8%	$1,546.32	$1,806.72	$260.40	16.8%
Family	$2,215.66	$2,600.90	$385.25	17.4%	$2,403.99	$2,821.98	$417.99	17.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$712.59	$832.59	$120.00	16.8%	$773.16	$903.36	$130.20	16.8%
Parent/Child(ren)	$1,360.69	$1,598.06	$237.37	17.4%	$1,476.35	$1,733.89	$257.54	17.4%
Couple	$1,425.18	$1,665.18	$240.00	16.8%	$1,546.32	$1,806.72	$260.40	16.8%
Family	$2,215.66	$2,600.90	$385.25	17.4%	$2,403.99	$2,821.98	$417.99	17.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$712.59	$832.59	$120.00	16.8%	$773.16	$903.36	$130.20	16.8%
Parent/Child(ren)	$1,360.69	$1,598.06	$237.37	17.4%	$1,476.35	$1,733.89	$257.54	17.4%
Couple	$1,425.18	$1,665.18	$240.00	16.8%	$1,546.32	$1,806.72	$260.40	16.8%
Family	$2,215.66	$2,600.90	$385.25	17.4%	$2,403.99	$2,821.98	$417.99	17.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$712.59	$832.59	$120.00	16.8%	$773.16	$903.36	$130.20	16.8%
Parent/Child(ren)	$1,360.69	$1,598.06	$237.37	17.4%	$1,476.35	$1,733.89	$257.54	17.4%
Couple	$1,425.18	$1,665.18	$240.00	16.8%	$1,546.32	$1,806.72	$260.40	16.8%
Family	$2,215.66	$2,600.90	$385.25	17.4%	$2,403.99	$2,821.98	$417.99	17.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$634.21	$741.01	$106.80	16.8%	$688.11	$803.99	$115.88	16.8%
Parent/Child(ren)	$1,211.01	$1,422.27	$211.26	17.4%	$1,313.95	$1,543.16	$229.21	17.4%
Couple	$1,268.41	$1,482.01	$213.60	16.8%	$1,376.23	$1,607.98	$231.76	16.8%
Family	$1,971.93	$2,314.80	$342.87	17.4%	$2,139.55	$2,511.56	$372.01	17.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$634.21	$741.01	$106.80	16.8%	$688.11	$803.99	$115.88	16.8%
Parent/Child(ren)	$1,211.01	$1,422.27	$211.26	17.4%	$1,313.95	$1,543.16	$229.21	17.4%
Couple	$1,268.41	$1,482.01	$213.60	16.8%	$1,376.23	$1,607.98	$231.76	16.8%
Family	$1,971.93	$2,314.80	$342.87	17.4%	$2,139.55	$2,511.56	$372.01	17.4%

$20 OV, $750 Deductible/70% Coinsurance/$10,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	April to June 2012				April to June 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$656.63	$767.20	$110.56	16.8%	$712.45	$832.41	$119.96	16.8%
Parent/Child(ren)	$1,253.84	$1,472.54	$218.70	17.4%	$1,360.42	$1,597.71	$237.29	17.4%
Couple	$1,313.27	$1,534.40	$221.13	16.8%	$1,424.89	$1,664.82	$239.93	16.8%
Family	$2,041.67	$2,396.63	$354.96	17.4%	$2,215.21	$2,600.34	$385.13	17.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$656.63	$767.20	$110.56	16.8%	$712.45	$832.41	$119.96	16.8%
Parent/Child(ren)	$1,253.84	$1,472.54	$218.70	17.4%	$1,360.42	$1,597.71	$237.29	17.4%
Couple	$1,313.27	$1,534.40	$221.13	16.8%	$1,424.89	$1,664.82	$239.93	16.8%
Family	$2,041.67	$2,396.63	$354.96	17.4%	$2,215.21	$2,600.34	$385.13	17.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$656.63	$767.20	$110.56	16.8%	$712.45	$832.41	$119.96	16.8%
Parent/Child(ren)	$1,253.84	$1,472.54	$218.70	17.4%	$1,360.42	$1,597.71	$237.29	17.4%
Couple	$1,313.27	$1,534.40	$221.13	16.8%	$1,424.89	$1,664.82	$239.93	16.8%
Family	$2,041.67	$2,396.63	$354.96	17.4%	$2,215.21	$2,600.34	$385.13	17.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$656.63	$767.20	$110.56	16.8%	$712.45	$832.41	$119.96	16.8%
Parent/Child(ren)	$1,253.84	$1,472.54	$218.70	17.4%	$1,360.42	$1,597.71	$237.29	17.4%
Couple	$1,313.27	$1,534.40	$221.13	16.8%	$1,424.89	$1,664.82	$239.93	16.8%
Family	$2,041.67	$2,396.63	$354.96	17.4%	$2,215.21	$2,600.34	$385.13	17.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$656.63	$767.20	$110.56	16.8%	$712.45	$832.41	$119.96	16.8%
Parent/Child(ren)	$1,253.84	$1,472.54	$218.70	17.4%	$1,360.42	$1,597.71	$237.29	17.4%
Couple	$1,313.27	$1,534.40	$221.13	16.8%	$1,424.89	$1,664.82	$239.93	16.8%
Family	$2,041.67	$2,396.63	$354.96	17.4%	$2,215.21	$2,600.34	$385.13	17.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$656.63	$767.20	$110.56	16.8%	$712.45	$832.41	$119.96	16.8%
Parent/Child(ren)	$1,253.84	$1,472.54	$218.70	17.4%	$1,360.42	$1,597.71	$237.29	17.4%
Couple	$1,313.27	$1,534.40	$221.13	16.8%	$1,424.89	$1,664.82	$239.93	16.8%
Family	$2,041.67	$2,396.63	$354.96	17.4%	$2,215.21	$2,600.34	$385.13	17.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$656.63	$767.20	$110.56	16.8%	$712.45	$832.41	$119.96	16.8%
Parent/Child(ren)	$1,253.84	$1,472.54	$218.70	17.4%	$1,360.42	$1,597.71	$237.29	17.4%
Couple	$1,313.27	$1,534.40	$221.13	16.8%	$1,424.89	$1,664.82	$239.93	16.8%
Family	$2,041.67	$2,396.63	$354.96	17.4%	$2,215.21	$2,600.34	$385.13	17.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$656.63	$767.20	$110.56	16.8%	$712.45	$832.41	$119.96	16.8%
Parent/Child(ren)	$1,253.84	$1,472.54	$218.70	17.4%	$1,360.42	$1,597.71	$237.29	17.4%
Couple	$1,313.27	$1,534.40	$221.13	16.8%	$1,424.89	$1,664.82	$239.93	16.8%
Family	$2,041.67	$2,396.63	$354.96	17.4%	$2,215.21	$2,600.34	$385.13	17.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$584.40	$682.81	$98.40	16.8%	$634.08	$740.84	$106.77	16.8%
Parent/Child(ren)	$1,115.92	$1,310.56	$194.65	17.4%	$1,210.77	$1,421.96	$211.19	17.4%
Couple	$1,168.81	$1,365.61	$196.81	16.8%	$1,268.16	$1,481.69	$213.53	16.8%
Family	$1,817.09	$2,133.00	$315.91	17.4%	$1,971.54	$2,314.30	$342.76	17.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$584.40	$682.81	$98.40	16.8%	$634.08	$740.84	$106.77	16.8%
Parent/Child(ren)	$1,115.92	$1,310.56	$194.65	17.4%	$1,210.77	$1,421.96	$211.19	17.4%
Couple	$1,168.81	$1,365.61	$196.81	16.8%	$1,268.16	$1,481.69	$213.53	16.8%
Family	$1,817.09	$2,133.00	$315.91	17.4%	$1,971.54	$2,314.30	$342.76	17.4%

$20 OV, $750 Deductible/70% Coinsurance/$10,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	July to September 2012				July to September 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$712.59	$882.54	$169.95	23.8%	$773.16	$957.56	$184.40	23.8%
Parent/Child(ren)	$1,360.69	$1,693.93	$333.24	24.5%	$1,476.35	$1,837.91	$361.56	24.5%
Couple	$1,425.18	$1,765.08	$339.90	23.8%	$1,546.32	$1,915.11	$368.79	23.8%
Family	$2,215.66	$2,756.94	$541.28	24.4%	$2,403.99	$2,991.28	$587.29	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$712.59	$882.54	$169.95	23.8%	$773.16	$957.56	$184.40	23.8%
Parent/Child(ren)	$1,360.69	$1,693.93	$333.24	24.5%	$1,476.35	$1,837.91	$361.56	24.5%
Couple	$1,425.18	$1,765.08	$339.90	23.8%	$1,546.32	$1,915.11	$368.79	23.8%
Family	$2,215.66	$2,756.94	$541.28	24.4%	$2,403.99	$2,991.28	$587.29	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$712.59	$882.54	$169.95	23.8%	$773.16	$957.56	$184.40	23.8%
Parent/Child(ren)	$1,360.69	$1,693.93	$333.24	24.5%	$1,476.35	$1,837.91	$361.56	24.5%
Couple	$1,425.18	$1,765.08	$339.90	23.8%	$1,546.32	$1,915.11	$368.79	23.8%
Family	$2,215.66	$2,756.94	$541.28	24.4%	$2,403.99	$2,991.28	$587.29	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$712.59	$882.54	$169.95	23.8%	$773.16	$957.56	$184.40	23.8%
Parent/Child(ren)	$1,360.69	$1,693.93	$333.24	24.5%	$1,476.35	$1,837.91	$361.56	24.5%
Couple	$1,425.18	$1,765.08	$339.90	23.8%	$1,546.32	$1,915.11	$368.79	23.8%
Family	$2,215.66	$2,756.94	$541.28	24.4%	$2,403.99	$2,991.28	$587.29	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$712.59	$882.54	$169.95	23.8%	$773.16	$957.56	$184.40	23.8%
Parent/Child(ren)	$1,360.69	$1,693.93	$333.24	24.5%	$1,476.35	$1,837.91	$361.56	24.5%
Couple	$1,425.18	$1,765.08	$339.90	23.8%	$1,546.32	$1,915.11	$368.79	23.8%
Family	$2,215.66	$2,756.94	$541.28	24.4%	$2,403.99	$2,991.28	$587.29	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$712.59	$882.54	$169.95	23.8%	$773.16	$957.56	$184.40	23.8%
Parent/Child(ren)	$1,360.69	$1,693.93	$333.24	24.5%	$1,476.35	$1,837.91	$361.56	24.5%
Couple	$1,425.18	$1,765.08	$339.90	23.8%	$1,546.32	$1,915.11	$368.79	23.8%
Family	$2,215.66	$2,756.94	$541.28	24.4%	$2,403.99	$2,991.28	$587.29	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$712.59	$882.54	$169.95	23.8%	$773.16	$957.56	$184.40	23.8%
Parent/Child(ren)	$1,360.69	$1,693.93	$333.24	24.5%	$1,476.35	$1,837.91	$361.56	24.5%
Couple	$1,425.18	$1,765.08	$339.90	23.8%	$1,546.32	$1,915.11	$368.79	23.8%
Family	$2,215.66	$2,756.94	$541.28	24.4%	$2,403.99	$2,991.28	$587.29	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$712.59	$882.54	$169.95	23.8%	$773.16	$957.56	$184.40	23.8%
Parent/Child(ren)	$1,360.69	$1,693.93	$333.24	24.5%	$1,476.35	$1,837.91	$361.56	24.5%
Couple	$1,425.18	$1,765.08	$339.90	23.8%	$1,546.32	$1,915.11	$368.79	23.8%
Family	$2,215.66	$2,756.94	$541.28	24.4%	$2,403.99	$2,991.28	$587.29	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$634.21	$785.46	$151.26	23.8%	$688.11	$852.22	$164.11	23.8%
Parent/Child(ren)	$1,211.01	$1,507.60	$296.58	24.5%	$1,313.95	$1,635.74	$321.79	24.5%
Couple	$1,268.41	$1,570.92	$302.51	23.8%	$1,376.23	$1,704.45	$328.22	23.8%
Family	$1,971.93	$2,453.68	$481.74	24.4%	$2,139.55	$2,662.24	$522.69	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$634.21	$785.46	$151.26	23.8%	$688.11	$852.22	$164.11	23.8%
Parent/Child(ren)	$1,211.01	$1,507.60	$296.58	24.5%	$1,313.95	$1,635.74	$321.79	24.5%
Couple	$1,268.41	$1,570.92	$302.51	23.8%	$1,376.23	$1,704.45	$328.22	23.8%
Family	$1,971.93	$2,453.68	$481.74	24.4%	$2,139.55	$2,662.24	$522.69	24.4%

$20 OV, $750 Deductible/70% Coinsurance/$10,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	July to September 2012				July to September 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$656.63	$813.23	$156.60	23.8%	$712.45	$882.35	$169.91	23.8%
Parent/Child(ren)	$1,253.84	$1,560.89	$307.05	24.5%	$1,360.42	$1,693.57	$333.15	24.5%
Couple	$1,313.27	$1,626.46	$313.19	23.8%	$1,424.89	$1,764.71	$339.81	23.8%
Family	$2,041.67	$2,540.42	$498.75	24.4%	$2,215.21	$2,756.36	$541.14	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$656.63	$813.23	$156.60	23.8%	$712.45	$882.35	$169.91	23.8%
Parent/Child(ren)	$1,253.84	$1,560.89	$307.05	24.5%	$1,360.42	$1,693.57	$333.15	24.5%
Couple	$1,313.27	$1,626.46	$313.19	23.8%	$1,424.89	$1,764.71	$339.81	23.8%
Family	$2,041.67	$2,540.42	$498.75	24.4%	$2,215.21	$2,756.36	$541.14	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$656.63	$813.23	$156.60	23.8%	$712.45	$882.35	$169.91	23.8%
Parent/Child(ren)	$1,253.84	$1,560.89	$307.05	24.5%	$1,360.42	$1,693.57	$333.15	24.5%
Couple	$1,313.27	$1,626.46	$313.19	23.8%	$1,424.89	$1,764.71	$339.81	23.8%
Family	$2,041.67	$2,540.42	$498.75	24.4%	$2,215.21	$2,756.36	$541.14	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$656.63	$813.23	$156.60	23.8%	$712.45	$882.35	$169.91	23.8%
Parent/Child(ren)	$1,253.84	$1,560.89	$307.05	24.5%	$1,360.42	$1,693.57	$333.15	24.5%
Couple	$1,313.27	$1,626.46	$313.19	23.8%	$1,424.89	$1,764.71	$339.81	23.8%
Family	$2,041.67	$2,540.42	$498.75	24.4%	$2,215.21	$2,756.36	$541.14	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$656.63	$813.23	$156.60	23.8%	$712.45	$882.35	$169.91	23.8%
Parent/Child(ren)	$1,253.84	$1,560.89	$307.05	24.5%	$1,360.42	$1,693.57	$333.15	24.5%
Couple	$1,313.27	$1,626.46	$313.19	23.8%	$1,424.89	$1,764.71	$339.81	23.8%
Family	$2,041.67	$2,540.42	$498.75	24.4%	$2,215.21	$2,756.36	$541.14	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$656.63	$813.23	$156.60	23.8%	$712.45	$882.35	$169.91	23.8%
Parent/Child(ren)	$1,253.84	$1,560.89	$307.05	24.5%	$1,360.42	$1,693.57	$333.15	24.5%
Couple	$1,313.27	$1,626.46	$313.19	23.8%	$1,424.89	$1,764.71	$339.81	23.8%
Family	$2,041.67	$2,540.42	$498.75	24.4%	$2,215.21	$2,756.36	$541.14	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$656.63	$813.23	$156.60	23.8%	$712.45	$882.35	$169.91	23.8%
Parent/Child(ren)	$1,253.84	$1,560.89	$307.05	24.5%	$1,360.42	$1,693.57	$333.15	24.5%
Couple	$1,313.27	$1,626.46	$313.19	23.8%	$1,424.89	$1,764.71	$339.81	23.8%
Family	$2,041.67	$2,540.42	$498.75	24.4%	$2,215.21	$2,756.36	$541.14	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$656.63	$813.23	$156.60	23.8%	$712.45	$882.35	$169.91	23.8%
Parent/Child(ren)	$1,253.84	$1,560.89	$307.05	24.5%	$1,360.42	$1,693.57	$333.15	24.5%
Couple	$1,313.27	$1,626.46	$313.19	23.8%	$1,424.89	$1,764.71	$339.81	23.8%
Family	$2,041.67	$2,540.42	$498.75	24.4%	$2,215.21	$2,756.36	$541.14	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$584.40	$723.77	$139.37	23.8%	$634.08	$785.29	$151.22	23.8%
Parent/Child(ren)	$1,115.92	$1,389.20	$273.28	24.5%	$1,210.77	$1,507.28	$296.51	24.5%
Couple	$1,168.81	$1,447.55	$278.74	23.8%	$1,268.16	$1,570.59	$302.43	23.8%
Family	$1,817.09	$2,260.97	$443.89	24.4%	$1,971.54	$2,453.16	$481.62	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$584.40	$723.77	$139.37	23.8%	$634.08	$785.29	$151.22	23.8%
Parent/Child(ren)	$1,115.92	$1,389.20	$273.28	24.5%	$1,210.77	$1,507.28	$296.51	24.5%
Couple	$1,168.81	$1,447.55	$278.74	23.8%	$1,268.16	$1,570.59	$302.43	23.8%
Family	$1,817.09	$2,260.97	$443.89	24.4%	$1,971.54	$2,453.16	$481.62	24.4%

$20 OV, $750 Deductible/70% Coinsurance/$10,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	October to December 2012				October to December 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$733.97	$913.43	$179.46	24.5%	$796.36	$991.07	$194.71	24.5%
Parent/Child(ren)	$1,408.77	$1,753.22	$344.45	24.5%	$1,528.51	$1,902.24	$373.73	24.5%
Couple	$1,467.94	$1,826.86	$358.92	24.5%	$1,592.71	$1,982.14	$389.43	24.5%
Family	$2,292.83	$2,853.44	$560.61	24.5%	$2,487.72	$3,095.98	$608.26	24.5%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$733.97	$913.43	$179.46	24.5%	$796.36	$991.07	$194.71	24.5%
Parent/Child(ren)	$1,408.77	$1,753.22	$344.45	24.5%	$1,528.51	$1,902.24	$373.73	24.5%
Couple	$1,467.94	$1,826.86	$358.92	24.5%	$1,592.71	$1,982.14	$389.43	24.5%
Family	$2,292.83	$2,853.44	$560.61	24.5%	$2,487.72	$3,095.98	$608.26	24.5%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$733.97	$913.43	$179.46	24.5%	$796.36	$991.07	$194.71	24.5%
Parent/Child(ren)	$1,408.77	$1,753.22	$344.45	24.5%	$1,528.51	$1,902.24	$373.73	24.5%
Couple	$1,467.94	$1,826.86	$358.92	24.5%	$1,592.71	$1,982.14	$389.43	24.5%
Family	$2,292.83	$2,853.44	$560.61	24.5%	$2,487.72	$3,095.98	$608.26	24.5%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$733.97	$913.43	$179.46	24.5%	$796.36	$991.07	$194.71	24.5%
Parent/Child(ren)	$1,408.77	$1,753.22	$344.45	24.5%	$1,528.51	$1,902.24	$373.73	24.5%
Couple	$1,467.94	$1,826.86	$358.92	24.5%	$1,592.71	$1,982.14	$389.43	24.5%
Family	$2,292.83	$2,853.44	$560.61	24.5%	$2,487.72	$3,095.98	$608.26	24.5%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$733.97	$913.43	$179.46	24.5%	$796.36	$991.07	$194.71	24.5%
Parent/Child(ren)	$1,408.77	$1,753.22	$344.45	24.5%	$1,528.51	$1,902.24	$373.73	24.5%
Couple	$1,467.94	$1,826.86	$358.92	24.5%	$1,592.71	$1,982.14	$389.43	24.5%
Family	$2,292.83	$2,853.44	$560.61	24.5%	$2,487.72	$3,095.98	$608.26	24.5%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$733.97	$913.43	$179.46	24.5%	$796.36	$991.07	$194.71	24.5%
Parent/Child(ren)	$1,408.77	$1,753.22	$344.45	24.5%	$1,528.51	$1,902.24	$373.73	24.5%
Couple	$1,467.94	$1,826.86	$358.92	24.5%	$1,592.71	$1,982.14	$389.43	24.5%
Family	$2,292.83	$2,853.44	$560.61	24.5%	$2,487.72	$3,095.98	$608.26	24.5%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$733.97	$913.43	$179.46	24.5%	$796.36	$991.07	$194.71	24.5%
Parent/Child(ren)	$1,408.77	$1,753.22	$344.45	24.5%	$1,528.51	$1,902.24	$373.73	24.5%
Couple	$1,467.94	$1,826.86	$358.92	24.5%	$1,592.71	$1,982.14	$389.43	24.5%
Family	$2,292.83	$2,853.44	$560.61	24.5%	$2,487.72	$3,095.98	$608.26	24.5%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$733.97	$913.43	$179.46	24.5%	$796.36	$991.07	$194.71	24.5%
Parent/Child(ren)	$1,408.77	$1,753.22	$344.45	24.5%	$1,528.51	$1,902.24	$373.73	24.5%
Couple	$1,467.94	$1,826.86	$358.92	24.5%	$1,592.71	$1,982.14	$389.43	24.5%
Family	$2,292.83	$2,853.44	$560.61	24.5%	$2,487.72	$3,095.98	$608.26	24.5%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$653.23	$812.95	$159.72	24.5%	$708.76	$882.05	$173.30	24.5%
Parent/Child(ren)	$1,253.80	$1,560.37	$306.56	24.5%	$1,360.38	$1,693.00	$332.62	24.5%
Couple	$1,306.47	$1,625.91	$319.44	24.5%	$1,417.52	$1,764.11	$346.59	24.5%
Family	$2,040.62	$2,539.56	$498.94	24.5%	$2,214.07	$2,755.42	$541.35	24.5%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$653.23	$812.95	$159.72	24.5%	$708.76	$882.05	$173.30	24.5%
Parent/Child(ren)	$1,253.80	$1,560.37	$306.56	24.5%	$1,360.38	$1,693.00	$332.62	24.5%
Couple	$1,306.47	$1,625.91	$319.44	24.5%	$1,417.52	$1,764.11	$346.59	24.5%
Family	$2,040.62	$2,539.56	$498.94	24.5%	$2,214.07	$2,755.42	$541.35	24.5%

$20 OV, $750 Deductible/70% Coinsurance/$10,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	October to December 2012				October to December 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$676.33	$841.70	$165.37	24.5%	$733.82	$913.24	$179.43	24.5%
Parent/Child(ren)	$1,298.13	$1,615.54	$317.41	24.5%	$1,408.47	$1,752.86	$344.39	24.5%
Couple	$1,352.66	$1,683.40	$330.74	24.5%	$1,467.63	$1,826.49	$358.85	24.5%
Family	$2,112.76	$2,629.36	$516.60	24.5%	$2,292.35	$2,852.86	$560.51	24.5%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$676.33	$841.70	$165.37	24.5%	$733.82	$913.24	$179.43	24.5%
Parent/Child(ren)	$1,298.13	$1,615.54	$317.41	24.5%	$1,408.47	$1,752.86	$344.39	24.5%
Couple	$1,352.66	$1,683.40	$330.74	24.5%	$1,467.63	$1,826.49	$358.85	24.5%
Family	$2,112.76	$2,629.36	$516.60	24.5%	$2,292.35	$2,852.86	$560.51	24.5%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$676.33	$841.70	$165.37	24.5%	$733.82	$913.24	$179.43	24.5%
Parent/Child(ren)	$1,298.13	$1,615.54	$317.41	24.5%	$1,408.47	$1,752.86	$344.39	24.5%
Couple	$1,352.66	$1,683.40	$330.74	24.5%	$1,467.63	$1,826.49	$358.85	24.5%
Family	$2,112.76	$2,629.36	$516.60	24.5%	$2,292.35	$2,852.86	$560.51	24.5%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$676.33	$841.70	$165.37	24.5%	$733.82	$913.24	$179.43	24.5%
Parent/Child(ren)	$1,298.13	$1,615.54	$317.41	24.5%	$1,408.47	$1,752.86	$344.39	24.5%
Couple	$1,352.66	$1,683.40	$330.74	24.5%	$1,467.63	$1,826.49	$358.85	24.5%
Family	$2,112.76	$2,629.36	$516.60	24.5%	$2,292.35	$2,852.86	$560.51	24.5%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$676.33	$841.70	$165.37	24.5%	$733.82	$913.24	$179.43	24.5%
Parent/Child(ren)	$1,298.13	$1,615.54	$317.41	24.5%	$1,408.47	$1,752.86	$344.39	24.5%
Couple	$1,352.66	$1,683.40	$330.74	24.5%	$1,467.63	$1,826.49	$358.85	24.5%
Family	$2,112.76	$2,629.36	$516.60	24.5%	$2,292.35	$2,852.86	$560.51	24.5%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$676.33	$841.70	$165.37	24.5%	$733.82	$913.24	$179.43	24.5%
Parent/Child(ren)	$1,298.13	$1,615.54	$317.41	24.5%	$1,408.47	$1,752.86	$344.39	24.5%
Couple	$1,352.66	$1,683.40	$330.74	24.5%	$1,467.63	$1,826.49	$358.85	24.5%
Family	$2,112.76	$2,629.36	$516.60	24.5%	$2,292.35	$2,852.86	$560.51	24.5%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$676.33	$841.70	$165.37	24.5%	$733.82	$913.24	$179.43	24.5%
Parent/Child(ren)	$1,298.13	$1,615.54	$317.41	24.5%	$1,408.47	$1,752.86	$344.39	24.5%
Couple	$1,352.66	$1,683.40	$330.74	24.5%	$1,467.63	$1,826.49	$358.85	24.5%
Family	$2,112.76	$2,629.36	$516.60	24.5%	$2,292.35	$2,852.86	$560.51	24.5%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$676.33	$841.70	$165.37	24.5%	$733.82	$913.24	$179.43	24.5%
Parent/Child(ren)	$1,298.13	$1,615.54	$317.41	24.5%	$1,408.47	$1,752.86	$344.39	24.5%
Couple	$1,352.66	$1,683.40	$330.74	24.5%	$1,467.63	$1,826.49	$358.85	24.5%
Family	$2,112.76	$2,629.36	$516.60	24.5%	$2,292.35	$2,852.86	$560.51	24.5%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$601.93	$749.11	$147.18	24.5%	$653.10	$812.79	$159.69	24.5%
Parent/Child(ren)	$1,155.34	$1,437.83	$282.49	24.5%	$1,253.54	$1,560.05	$306.51	24.5%
Couple	$1,203.87	$1,498.23	$294.36	24.5%	$1,306.19	$1,625.57	$319.38	24.5%
Family	$1,880.36	$2,340.13	$459.77	24.5%	$2,040.19	$2,539.04	$498.85	24.5%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$601.93	$749.11	$147.18	24.5%	$653.10	$812.79	$159.69	24.5%
Parent/Child(ren)	$1,155.34	$1,437.83	$282.49	24.5%	$1,253.54	$1,560.05	$306.51	24.5%
Couple	$1,203.87	$1,498.23	$294.36	24.5%	$1,306.19	$1,625.57	$319.38	24.5%
Family	$1,880.36	$2,340.13	$459.77	24.5%	$2,040.19	$2,539.04	$498.85	24.5%

$20 OV, $300 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	January to March 2012				January to March 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$734.71	$862.58	$127.87	17.4%	$797.16	$935.90	$138.74	17.4%
Parent/Child(ren)	$1,402.93	$1,655.62	$252.69	18.0%	$1,522.18	$1,796.35	$274.17	18.0%
Couple	$1,469.42	$1,725.16	$255.74	17.4%	$1,594.32	$1,871.80	$277.48	17.4%
Family	$2,284.43	$2,694.59	$410.15	18.0%	$2,478.61	$2,923.63	$445.02	18.0%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$734.71	$862.58	$127.87	17.4%	$797.16	$935.90	$138.74	17.4%
Parent/Child(ren)	$1,402.93	$1,655.62	$252.69	18.0%	$1,522.18	$1,796.35	$274.17	18.0%
Couple	$1,469.42	$1,725.16	$255.74	17.4%	$1,594.32	$1,871.80	$277.48	17.4%
Family	$2,284.43	$2,694.59	$410.15	18.0%	$2,478.61	$2,923.63	$445.02	18.0%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$734.71	$862.58	$127.87	17.4%	$797.16	$935.90	$138.74	17.4%
Parent/Child(ren)	$1,402.93	$1,655.62	$252.69	18.0%	$1,522.18	$1,796.35	$274.17	18.0%
Couple	$1,469.42	$1,725.16	$255.74	17.4%	$1,594.32	$1,871.80	$277.48	17.4%
Family	$2,284.43	$2,694.59	$410.15	18.0%	$2,478.61	$2,923.63	$445.02	18.0%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$734.71	$862.58	$127.87	17.4%	$797.16	$935.90	$138.74	17.4%
Parent/Child(ren)	$1,402.93	$1,655.62	$252.69	18.0%	$1,522.18	$1,796.35	$274.17	18.0%
Couple	$1,469.42	$1,725.16	$255.74	17.4%	$1,594.32	$1,871.80	$277.48	17.4%
Family	$2,284.43	$2,694.59	$410.15	18.0%	$2,478.61	$2,923.63	$445.02	18.0%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$734.71	$862.58	$127.87	17.4%	$797.16	$935.90	$138.74	17.4%
Parent/Child(ren)	$1,402.93	$1,655.62	$252.69	18.0%	$1,522.18	$1,796.35	$274.17	18.0%
Couple	$1,469.42	$1,725.16	$255.74	17.4%	$1,594.32	$1,871.80	$277.48	17.4%
Family	$2,284.43	$2,694.59	$410.15	18.0%	$2,478.61	$2,923.63	$445.02	18.0%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$734.71	$862.58	$127.87	17.4%	$797.16	$935.90	$138.74	17.4%
Parent/Child(ren)	$1,402.93	$1,655.62	$252.69	18.0%	$1,522.18	$1,796.35	$274.17	18.0%
Couple	$1,469.42	$1,725.16	$255.74	17.4%	$1,594.32	$1,871.80	$277.48	17.4%
Family	$2,284.43	$2,694.59	$410.15	18.0%	$2,478.61	$2,923.63	$445.02	18.0%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$734.71	$862.58	$127.87	17.4%	$797.16	$935.90	$138.74	17.4%
Parent/Child(ren)	$1,402.93	$1,655.62	$252.69	18.0%	$1,522.18	$1,796.35	$274.17	18.0%
Couple	$1,469.42	$1,725.16	$255.74	17.4%	$1,594.32	$1,871.80	$277.48	17.4%
Family	$2,284.43	$2,694.59	$410.15	18.0%	$2,478.61	$2,923.63	$445.02	18.0%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$734.71	$862.58	$127.87	17.4%	$797.16	$935.90	$138.74	17.4%
Parent/Child(ren)	$1,402.93	$1,655.62	$252.69	18.0%	$1,522.18	$1,796.35	$274.17	18.0%
Couple	$1,469.42	$1,725.16	$255.74	17.4%	$1,594.32	$1,871.80	$277.48	17.4%
Family	$2,284.43	$2,694.59	$410.15	18.0%	$2,478.61	$2,923.63	$445.02	18.0%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$653.89	$767.70	$113.80	17.4%	$709.47	$832.95	$123.48	17.4%
Parent/Child(ren)	$1,248.61	$1,473.50	$224.89	18.0%	$1,354.74	$1,598.75	$244.01	18.0%
Couple	$1,307.78	$1,535.39	$227.61	17.4%	$1,418.95	$1,665.90	$246.96	17.4%
Family	$2,033.15	$2,398.18	$365.04	18.0%	$2,205.96	$2,602.03	$396.07	18.0%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$653.89	$767.70	$113.80	17.4%	$709.47	$832.95	$123.48	17.4%
Parent/Child(ren)	$1,248.61	$1,473.50	$224.89	18.0%	$1,354.74	$1,598.75	$244.01	18.0%
Couple	$1,307.78	$1,535.39	$227.61	17.4%	$1,418.95	$1,665.90	$246.96	17.4%
Family	$2,033.15	$2,398.18	$365.04	18.0%	$2,205.96	$2,602.03	$396.07	18.0%

$20 OV, $300 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	January to March 2012				January to March 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$690.95	$811.20	$120.25	17.4%	$749.68	$880.15	$130.47	17.4%
Parent/Child(ren)	$1,319.37	$1,557.00	$237.63	18.0%	$1,431.52	$1,689.34	$257.83	18.0%
Couple	$1,381.90	$1,622.40	$240.50	17.4%	$1,499.36	$1,760.30	$260.94	17.4%
Family	$2,148.38	$2,534.08	$385.71	18.0%	$2,330.99	$2,749.48	$418.49	18.0%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$690.95	$811.20	$120.25	17.4%	$749.68	$880.15	$130.47	17.4%
Parent/Child(ren)	$1,319.37	$1,557.00	$237.63	18.0%	$1,431.52	$1,689.34	$257.83	18.0%
Couple	$1,381.90	$1,622.40	$240.50	17.4%	$1,499.36	$1,760.30	$260.94	17.4%
Family	$2,148.38	$2,534.08	$385.71	18.0%	$2,330.99	$2,749.48	$418.49	18.0%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$690.95	$811.20	$120.25	17.4%	$749.68	$880.15	$130.47	17.4%
Parent/Child(ren)	$1,319.37	$1,557.00	$237.63	18.0%	$1,431.52	$1,689.34	$257.83	18.0%
Couple	$1,381.90	$1,622.40	$240.50	17.4%	$1,499.36	$1,760.30	$260.94	17.4%
Family	$2,148.38	$2,534.08	$385.71	18.0%	$2,330.99	$2,749.48	$418.49	18.0%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$690.95	$811.20	$120.25	17.4%	$749.68	$880.15	$130.47	17.4%
Parent/Child(ren)	$1,319.37	$1,557.00	$237.63	18.0%	$1,431.52	$1,689.34	$257.83	18.0%
Couple	$1,381.90	$1,622.40	$240.50	17.4%	$1,499.36	$1,760.30	$260.94	17.4%
Family	$2,148.38	$2,534.08	$385.71	18.0%	$2,330.99	$2,749.48	$418.49	18.0%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$690.95	$811.20	$120.25	17.4%	$749.68	$880.15	$130.47	17.4%
Parent/Child(ren)	$1,319.37	$1,557.00	$237.63	18.0%	$1,431.52	$1,689.34	$257.83	18.0%
Couple	$1,381.90	$1,622.40	$240.50	17.4%	$1,499.36	$1,760.30	$260.94	17.4%
Family	$2,148.38	$2,534.08	$385.71	18.0%	$2,330.99	$2,749.48	$418.49	18.0%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$690.95	$811.20	$120.25	17.4%	$749.68	$880.15	$130.47	17.4%
Parent/Child(ren)	$1,319.37	$1,557.00	$237.63	18.0%	$1,431.52	$1,689.34	$257.83	18.0%
Couple	$1,381.90	$1,622.40	$240.50	17.4%	$1,499.36	$1,760.30	$260.94	17.4%
Family	$2,148.38	$2,534.08	$385.71	18.0%	$2,330.99	$2,749.48	$418.49	18.0%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$690.95	$811.20	$120.25	17.4%	$749.68	$880.15	$130.47	17.4%
Parent/Child(ren)	$1,319.37	$1,557.00	$237.63	18.0%	$1,431.52	$1,689.34	$257.83	18.0%
Couple	$1,381.90	$1,622.40	$240.50	17.4%	$1,499.36	$1,760.30	$260.94	17.4%
Family	$2,148.38	$2,534.08	$385.71	18.0%	$2,330.99	$2,749.48	$418.49	18.0%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$690.95	$811.20	$120.25	17.4%	$749.68	$880.15	$130.47	17.4%
Parent/Child(ren)	$1,319.37	$1,557.00	$237.63	18.0%	$1,431.52	$1,689.34	$257.83	18.0%
Couple	$1,381.90	$1,622.40	$240.50	17.4%	$1,499.36	$1,760.30	$260.94	17.4%
Family	$2,148.38	$2,534.08	$385.71	18.0%	$2,330.99	$2,749.48	$418.49	18.0%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$614.95	$721.97	$107.02	17.4%	$667.22	$783.33	$116.12	17.4%
Parent/Child(ren)	$1,174.24	$1,385.73	$211.49	18.0%	$1,274.05	$1,503.52	$229.47	18.0%
Couple	$1,229.89	$1,443.93	$214.04	17.4%	$1,334.43	$1,566.67	$232.23	17.4%
Family	$1,912.05	$2,255.33	$343.28	18.0%	$2,074.58	$2,447.04	$372.46	18.0%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$614.95	$721.97	$107.02	17.4%	$667.22	$783.33	$116.12	17.4%
Parent/Child(ren)	$1,174.24	$1,385.73	$211.49	18.0%	$1,274.05	$1,503.52	$229.47	18.0%
Couple	$1,229.89	$1,443.93	$214.04	17.4%	$1,334.43	$1,566.67	$232.23	17.4%
Family	$1,912.05	$2,255.33	$343.28	18.0%	$2,074.58	$2,447.04	$372.46	18.0%

$20 OV, $300 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	April to June 2012				April to June 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$764.10	$892.77	$128.67	16.8%	$829.05	$968.66	$139.61	16.8%
Parent/Child(ren)	$1,459.05	$1,713.56	$254.52	17.4%	$1,583.07	$1,859.22	$276.15	17.4%
Couple	$1,528.20	$1,785.54	$257.34	16.8%	$1,658.10	$1,937.31	$279.21	16.8%
Family	$2,375.82	$2,788.90	$413.08	17.4%	$2,577.76	$3,025.95	$448.19	17.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$764.10	$892.77	$128.67	16.8%	$829.05	$968.66	$139.61	16.8%
Parent/Child(ren)	$1,459.05	$1,713.56	$254.52	17.4%	$1,583.07	$1,859.22	$276.15	17.4%
Couple	$1,528.20	$1,785.54	$257.34	16.8%	$1,658.10	$1,937.31	$279.21	16.8%
Family	$2,375.82	$2,788.90	$413.08	17.4%	$2,577.76	$3,025.95	$448.19	17.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$764.10	$892.77	$128.67	16.8%	$829.05	$968.66	$139.61	16.8%
Parent/Child(ren)	$1,459.05	$1,713.56	$254.52	17.4%	$1,583.07	$1,859.22	$276.15	17.4%
Couple	$1,528.20	$1,785.54	$257.34	16.8%	$1,658.10	$1,937.31	$279.21	16.8%
Family	$2,375.82	$2,788.90	$413.08	17.4%	$2,577.76	$3,025.95	$448.19	17.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$764.10	$892.77	$128.67	16.8%	$829.05	$968.66	$139.61	16.8%
Parent/Child(ren)	$1,459.05	$1,713.56	$254.52	17.4%	$1,583.07	$1,859.22	$276.15	17.4%
Couple	$1,528.20	$1,785.54	$257.34	16.8%	$1,658.10	$1,937.31	$279.21	16.8%
Family	$2,375.82	$2,788.90	$413.08	17.4%	$2,577.76	$3,025.95	$448.19	17.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$764.10	$892.77	$128.67	16.8%	$829.05	$968.66	$139.61	16.8%
Parent/Child(ren)	$1,459.05	$1,713.56	$254.52	17.4%	$1,583.07	$1,859.22	$276.15	17.4%
Couple	$1,528.20	$1,785.54	$257.34	16.8%	$1,658.10	$1,937.31	$279.21	16.8%
Family	$2,375.82	$2,788.90	$413.08	17.4%	$2,577.76	$3,025.95	$448.19	17.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$764.10	$892.77	$128.67	16.8%	$829.05	$968.66	$139.61	16.8%
Parent/Child(ren)	$1,459.05	$1,713.56	$254.52	17.4%	$1,583.07	$1,859.22	$276.15	17.4%
Couple	$1,528.20	$1,785.54	$257.34	16.8%	$1,658.10	$1,937.31	$279.21	16.8%
Family	$2,375.82	$2,788.90	$413.08	17.4%	$2,577.76	$3,025.95	$448.19	17.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$764.10	$892.77	$128.67	16.8%	$829.05	$968.66	$139.61	16.8%
Parent/Child(ren)	$1,459.05	$1,713.56	$254.52	17.4%	$1,583.07	$1,859.22	$276.15	17.4%
Couple	$1,528.20	$1,785.54	$257.34	16.8%	$1,658.10	$1,937.31	$279.21	16.8%
Family	$2,375.82	$2,788.90	$413.08	17.4%	$2,577.76	$3,025.95	$448.19	17.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$764.10	$892.77	$128.67	16.8%	$829.05	$968.66	$139.61	16.8%
Parent/Child(ren)	$1,459.05	$1,713.56	$254.52	17.4%	$1,583.07	$1,859.22	$276.15	17.4%
Couple	$1,528.20	$1,785.54	$257.34	16.8%	$1,658.10	$1,937.31	$279.21	16.8%
Family	$2,375.82	$2,788.90	$413.08	17.4%	$2,577.76	$3,025.95	$448.19	17.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$680.05	$794.57	$114.52	16.8%	$737.85	$862.10	$124.25	16.8%
Parent/Child(ren)	$1,298.55	$1,525.07	$226.52	17.4%	$1,408.93	$1,654.70	$245.77	17.4%
Couple	$1,360.10	$1,589.13	$229.03	16.8%	$1,475.71	$1,724.21	$248.50	16.8%
Family	$2,114.48	$2,482.12	$367.64	17.4%	$2,294.21	$2,693.10	$398.89	17.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$680.05	$794.57	$114.52	16.8%	$737.85	$862.10	$124.25	16.8%
Parent/Child(ren)	$1,298.55	$1,525.07	$226.52	17.4%	$1,408.93	$1,654.70	$245.77	17.4%
Couple	$1,360.10	$1,589.13	$229.03	16.8%	$1,475.71	$1,724.21	$248.50	16.8%
Family	$2,114.48	$2,482.12	$367.64	17.4%	$2,294.21	$2,693.10	$398.89	17.4%

$20 OV, $300 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	April to June 2012				April to June 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$718.59	$839.59	$121.00	16.8%	$779.67	$910.96	$131.29	16.8%
Parent/Child(ren)	$1,372.14	$1,611.49	$239.35	17.4%	$1,488.77	$1,748.47	$259.70	17.4%
Couple	$1,437.17	$1,679.18	$242.01	16.8%	$1,559.33	$1,821.91	$262.58	16.8%
Family	$2,234.30	$2,622.77	$388.47	17.4%	$2,424.21	$2,845.71	$421.49	17.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$718.59	$839.59	$121.00	16.8%	$779.67	$910.96	$131.29	16.8%
Parent/Child(ren)	$1,372.14	$1,611.49	$239.35	17.4%	$1,488.77	$1,748.47	$259.70	17.4%
Couple	$1,437.17	$1,679.18	$242.01	16.8%	$1,559.33	$1,821.91	$262.58	16.8%
Family	$2,234.30	$2,622.77	$388.47	17.4%	$2,424.21	$2,845.71	$421.49	17.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$718.59	$839.59	$121.00	16.8%	$779.67	$910.96	$131.29	16.8%
Parent/Child(ren)	$1,372.14	$1,611.49	$239.35	17.4%	$1,488.77	$1,748.47	$259.70	17.4%
Couple	$1,437.17	$1,679.18	$242.01	16.8%	$1,559.33	$1,821.91	$262.58	16.8%
Family	$2,234.30	$2,622.77	$388.47	17.4%	$2,424.21	$2,845.71	$421.49	17.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$718.59	$839.59	$121.00	16.8%	$779.67	$910.96	$131.29	16.8%
Parent/Child(ren)	$1,372.14	$1,611.49	$239.35	17.4%	$1,488.77	$1,748.47	$259.70	17.4%
Couple	$1,437.17	$1,679.18	$242.01	16.8%	$1,559.33	$1,821.91	$262.58	16.8%
Family	$2,234.30	$2,622.77	$388.47	17.4%	$2,424.21	$2,845.71	$421.49	17.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$718.59	$839.59	$121.00	16.8%	$779.67	$910.96	$131.29	16.8%
Parent/Child(ren)	$1,372.14	$1,611.49	$239.35	17.4%	$1,488.77	$1,748.47	$259.70	17.4%
Couple	$1,437.17	$1,679.18	$242.01	16.8%	$1,559.33	$1,821.91	$262.58	16.8%
Family	$2,234.30	$2,622.77	$388.47	17.4%	$2,424.21	$2,845.71	$421.49	17.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$718.59	$839.59	$121.00	16.8%	$779.67	$910.96	$131.29	16.8%
Parent/Child(ren)	$1,372.14	$1,611.49	$239.35	17.4%	$1,488.77	$1,748.47	$259.70	17.4%
Couple	$1,437.17	$1,679.18	$242.01	16.8%	$1,559.33	$1,821.91	$262.58	16.8%
Family	$2,234.30	$2,622.77	$388.47	17.4%	$2,424.21	$2,845.71	$421.49	17.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$718.59	$839.59	$121.00	16.8%	$779.67	$910.96	$131.29	16.8%
Parent/Child(ren)	$1,372.14	$1,611.49	$239.35	17.4%	$1,488.77	$1,748.47	$259.70	17.4%
Couple	$1,437.17	$1,679.18	$242.01	16.8%	$1,559.33	$1,821.91	$262.58	16.8%
Family	$2,234.30	$2,622.77	$388.47	17.4%	$2,424.21	$2,845.71	$421.49	17.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$718.59	$839.59	$121.00	16.8%	$779.67	$910.96	$131.29	16.8%
Parent/Child(ren)	$1,372.14	$1,611.49	$239.35	17.4%	$1,488.77	$1,748.47	$259.70	17.4%
Couple	$1,437.17	$1,679.18	$242.01	16.8%	$1,559.33	$1,821.91	$262.58	16.8%
Family	$2,234.30	$2,622.77	$388.47	17.4%	$2,424.21	$2,845.71	$421.49	17.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$639.54	$747.24	$107.69	16.8%	$693.90	$810.75	$116.85	16.8%
Parent/Child(ren)	$1,221.20	$1,434.23	$213.02	17.4%	$1,325.01	$1,556.14	$231.13	17.4%
Couple	$1,279.08	$1,494.47	$215.39	16.8%	$1,387.81	$1,621.50	$233.70	16.8%
Family	$1,988.53	$2,334.27	$345.74	17.4%	$2,157.55	$2,532.68	$375.13	17.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$639.54	$747.24	$107.69	16.8%	$693.90	$810.75	$116.85	16.8%
Parent/Child(ren)	$1,221.20	$1,434.23	$213.02	17.4%	$1,325.01	$1,556.14	$231.13	17.4%
Couple	$1,279.08	$1,494.47	$215.39	16.8%	$1,387.81	$1,621.50	$233.70	16.8%
Family	$1,988.53	$2,334.27	$345.74	17.4%	$2,157.55	$2,532.68	$375.13	17.4%

$20 OV, $300 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	July to September 2012				July to September 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$764.10	$946.33	$182.23	23.8%	$829.05	$1,026.77	$197.72	23.8%
Parent/Child(ren)	$1,459.05	$1,816.37	$357.32	24.5%	$1,583.07	$1,970.76	$387.69	24.5%
Couple	$1,528.20	$1,892.66	$364.46	23.8%	$1,658.10	$2,053.54	$395.44	23.8%
Family	$2,375.82	$2,956.21	$580.40	24.4%	$2,577.76	$3,207.49	$629.73	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$764.10	$946.33	$182.23	23.8%	$829.05	$1,026.77	$197.72	23.8%
Parent/Child(ren)	$1,459.05	$1,816.37	$357.32	24.5%	$1,583.07	$1,970.76	$387.69	24.5%
Couple	$1,528.20	$1,892.66	$364.46	23.8%	$1,658.10	$2,053.54	$395.44	23.8%
Family	$2,375.82	$2,956.21	$580.40	24.4%	$2,577.76	$3,207.49	$629.73	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$764.10	$946.33	$182.23	23.8%	$829.05	$1,026.77	$197.72	23.8%
Parent/Child(ren)	$1,459.05	$1,816.37	$357.32	24.5%	$1,583.07	$1,970.76	$387.69	24.5%
Couple	$1,528.20	$1,892.66	$364.46	23.8%	$1,658.10	$2,053.54	$395.44	23.8%
Family	$2,375.82	$2,956.21	$580.40	24.4%	$2,577.76	$3,207.49	$629.73	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$764.10	$946.33	$182.23	23.8%	$829.05	$1,026.77	$197.72	23.8%
Parent/Child(ren)	$1,459.05	$1,816.37	$357.32	24.5%	$1,583.07	$1,970.76	$387.69	24.5%
Couple	$1,528.20	$1,892.66	$364.46	23.8%	$1,658.10	$2,053.54	$395.44	23.8%
Family	$2,375.82	$2,956.21	$580.40	24.4%	$2,577.76	$3,207.49	$629.73	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$764.10	$946.33	$182.23	23.8%	$829.05	$1,026.77	$197.72	23.8%
Parent/Child(ren)	$1,459.05	$1,816.37	$357.32	24.5%	$1,583.07	$1,970.76	$387.69	24.5%
Couple	$1,528.20	$1,892.66	$364.46	23.8%	$1,658.10	$2,053.54	$395.44	23.8%
Family	$2,375.82	$2,956.21	$580.40	24.4%	$2,577.76	$3,207.49	$629.73	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$764.10	$946.33	$182.23	23.8%	$829.05	$1,026.77	$197.72	23.8%
Parent/Child(ren)	$1,459.05	$1,816.37	$357.32	24.5%	$1,583.07	$1,970.76	$387.69	24.5%
Couple	$1,528.20	$1,892.66	$364.46	23.8%	$1,658.10	$2,053.54	$395.44	23.8%
Family	$2,375.82	$2,956.21	$580.40	24.4%	$2,577.76	$3,207.49	$629.73	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$764.10	$946.33	$182.23	23.8%	$829.05	$1,026.77	$197.72	23.8%
Parent/Child(ren)	$1,459.05	$1,816.37	$357.32	24.5%	$1,583.07	$1,970.76	$387.69	24.5%
Couple	$1,528.20	$1,892.66	$364.46	23.8%	$1,658.10	$2,053.54	$395.44	23.8%
Family	$2,375.82	$2,956.21	$580.40	24.4%	$2,577.76	$3,207.49	$629.73	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$764.10	$946.33	$182.23	23.8%	$829.05	$1,026.77	$197.72	23.8%
Parent/Child(ren)	$1,459.05	$1,816.37	$357.32	24.5%	$1,583.07	$1,970.76	$387.69	24.5%
Couple	$1,528.20	$1,892.66	$364.46	23.8%	$1,658.10	$2,053.54	$395.44	23.8%
Family	$2,375.82	$2,956.21	$580.40	24.4%	$2,577.76	$3,207.49	$629.73	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$680.05	$842.23	$162.18	23.8%	$737.85	$913.82	$175.97	23.8%
Parent/Child(ren)	$1,298.55	$1,616.57	$318.01	24.5%	$1,408.93	$1,753.97	$345.04	24.5%
Couple	$1,360.10	$1,684.47	$324.37	23.8%	$1,475.71	$1,827.65	$351.94	23.8%
Family	$2,114.48	$2,631.03	$516.55	24.4%	$2,294.21	$2,854.67	$560.46	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$680.05	$842.23	$162.18	23.8%	$737.85	$913.82	$175.97	23.8%
Parent/Child(ren)	$1,298.55	$1,616.57	$318.01	24.5%	$1,408.93	$1,753.97	$345.04	24.5%
Couple	$1,360.10	$1,684.47	$324.37	23.8%	$1,475.71	$1,827.65	$351.94	23.8%
Family	$2,114.48	$2,631.03	$516.55	24.4%	$2,294.21	$2,854.67	$560.46	24.4%

$20 OV, $300 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	July to September 2012				July to September 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$718.59	$889.96	$171.38	23.8%	$779.67	$965.61	$185.95	23.8%
Parent/Child(ren)	$1,372.14	$1,708.18	$336.04	24.5%	$1,488.77	$1,853.38	$364.60	24.5%
Couple	$1,437.17	$1,779.93	$342.76	23.8%	$1,559.33	$1,931.22	$371.89	23.8%
Family	$2,234.30	$2,780.13	$545.83	24.4%	$2,424.21	$3,016.44	$592.23	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$718.59	$889.96	$171.38	23.8%	$779.67	$965.61	$185.95	23.8%
Parent/Child(ren)	$1,372.14	$1,708.18	$336.04	24.5%	$1,488.77	$1,853.38	$364.60	24.5%
Couple	$1,437.17	$1,779.93	$342.76	23.8%	$1,559.33	$1,931.22	$371.89	23.8%
Family	$2,234.30	$2,780.13	$545.83	24.4%	$2,424.21	$3,016.44	$592.23	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$718.59	$889.96	$171.38	23.8%	$779.67	$965.61	$185.95	23.8%
Parent/Child(ren)	$1,372.14	$1,708.18	$336.04	24.5%	$1,488.77	$1,853.38	$364.60	24.5%
Couple	$1,437.17	$1,779.93	$342.76	23.8%	$1,559.33	$1,931.22	$371.89	23.8%
Family	$2,234.30	$2,780.13	$545.83	24.4%	$2,424.21	$3,016.44	$592.23	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$718.59	$889.96	$171.38	23.8%	$779.67	$965.61	$185.95	23.8%
Parent/Child(ren)	$1,372.14	$1,708.18	$336.04	24.5%	$1,488.77	$1,853.38	$364.60	24.5%
Couple	$1,437.17	$1,779.93	$342.76	23.8%	$1,559.33	$1,931.22	$371.89	23.8%
Family	$2,234.30	$2,780.13	$545.83	24.4%	$2,424.21	$3,016.44	$592.23	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$718.59	$889.96	$171.38	23.8%	$779.67	$965.61	$185.95	23.8%
Parent/Child(ren)	$1,372.14	$1,708.18	$336.04	24.5%	$1,488.77	$1,853.38	$364.60	24.5%
Couple	$1,437.17	$1,779.93	$342.76	23.8%	$1,559.33	$1,931.22	$371.89	23.8%
Family	$2,234.30	$2,780.13	$545.83	24.4%	$2,424.21	$3,016.44	$592.23	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$718.59	$889.96	$171.38	23.8%	$779.67	$965.61	$185.95	23.8%
Parent/Child(ren)	$1,372.14	$1,708.18	$336.04	24.5%	$1,488.77	$1,853.38	$364.60	24.5%
Couple	$1,437.17	$1,779.93	$342.76	23.8%	$1,559.33	$1,931.22	$371.89	23.8%
Family	$2,234.30	$2,780.13	$545.83	24.4%	$2,424.21	$3,016.44	$592.23	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$718.59	$889.96	$171.38	23.8%	$779.67	$965.61	$185.95	23.8%
Parent/Child(ren)	$1,372.14	$1,708.18	$336.04	24.5%	$1,488.77	$1,853.38	$364.60	24.5%
Couple	$1,437.17	$1,779.93	$342.76	23.8%	$1,559.33	$1,931.22	$371.89	23.8%
Family	$2,234.30	$2,780.13	$545.83	24.4%	$2,424.21	$3,016.44	$592.23	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$718.59	$889.96	$171.38	23.8%	$779.67	$965.61	$185.95	23.8%
Parent/Child(ren)	$1,372.14	$1,708.18	$336.04	24.5%	$1,488.77	$1,853.38	$364.60	24.5%
Couple	$1,437.17	$1,779.93	$342.76	23.8%	$1,559.33	$1,931.22	$371.89	23.8%
Family	$2,234.30	$2,780.13	$545.83	24.4%	$2,424.21	$3,016.44	$592.23	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$639.54	$792.07	$152.53	23.8%	$693.90	$859.39	$165.49	23.8%
Parent/Child(ren)	$1,221.20	$1,520.28	$299.08	24.5%	$1,325.01	$1,649.50	$324.50	24.5%
Couple	$1,279.08	$1,584.14	$305.05	23.8%	$1,387.81	$1,718.79	$330.98	23.8%
Family	$1,988.53	$2,474.32	$485.79	24.4%	$2,157.55	$2,684.64	$527.08	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$639.54	$792.07	$152.53	23.8%	$693.90	$859.39	$165.49	23.8%
Parent/Child(ren)	$1,221.20	$1,520.28	$299.08	24.5%	$1,325.01	$1,649.50	$324.50	24.5%
Couple	$1,279.08	$1,584.14	$305.05	23.8%	$1,387.81	$1,718.79	$330.98	23.8%
Family	$1,988.53	$2,474.32	$485.79	24.4%	$2,157.55	$2,684.64	$527.08	24.4%

$20 OV, $300 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	October to December 2012				October to December 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$787.02	$979.46	$192.44	24.5%	$853.92	$1,062.71	$208.80	24.5%
Parent/Child(ren)	$1,510.59	$1,879.96	$369.37	24.5%	$1,638.99	$2,039.75	$400.76	24.5%
Couple	$1,574.04	$1,958.92	$384.88	24.5%	$1,707.83	$2,125.43	$417.59	24.5%
Family	$2,458.55	$3,059.71	$601.16	24.5%	$2,667.52	$3,319.78	$652.26	24.5%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$787.02	$979.46	$192.44	24.5%	$853.92	$1,062.71	$208.80	24.5%
Parent/Child(ren)	$1,510.59	$1,879.96	$369.37	24.5%	$1,638.99	$2,039.75	$400.76	24.5%
Couple	$1,574.04	$1,958.92	$384.88	24.5%	$1,707.83	$2,125.43	$417.59	24.5%
Family	$2,458.55	$3,059.71	$601.16	24.5%	$2,667.52	$3,319.78	$652.26	24.5%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$787.02	$979.46	$192.44	24.5%	$853.92	$1,062.71	$208.80	24.5%
Parent/Child(ren)	$1,510.59	$1,879.96	$369.37	24.5%	$1,638.99	$2,039.75	$400.76	24.5%
Couple	$1,574.04	$1,958.92	$384.88	24.5%	$1,707.83	$2,125.43	$417.59	24.5%
Family	$2,458.55	$3,059.71	$601.16	24.5%	$2,667.52	$3,319.78	$652.26	24.5%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$787.02	$979.46	$192.44	24.5%	$853.92	$1,062.71	$208.80	24.5%
Parent/Child(ren)	$1,510.59	$1,879.96	$369.37	24.5%	$1,638.99	$2,039.75	$400.76	24.5%
Couple	$1,574.04	$1,958.92	$384.88	24.5%	$1,707.83	$2,125.43	$417.59	24.5%
Family	$2,458.55	$3,059.71	$601.16	24.5%	$2,667.52	$3,319.78	$652.26	24.5%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$787.02	$979.46	$192.44	24.5%	$853.92	$1,062.71	$208.80	24.5%
Parent/Child(ren)	$1,510.59	$1,879.96	$369.37	24.5%	$1,638.99	$2,039.75	$400.76	24.5%
Couple	$1,574.04	$1,958.92	$384.88	24.5%	$1,707.83	$2,125.43	$417.59	24.5%
Family	$2,458.55	$3,059.71	$601.16	24.5%	$2,667.52	$3,319.78	$652.26	24.5%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$787.02	$979.46	$192.44	24.5%	$853.92	$1,062.71	$208.80	24.5%
Parent/Child(ren)	$1,510.59	$1,879.96	$369.37	24.5%	$1,638.99	$2,039.75	$400.76	24.5%
Couple	$1,574.04	$1,958.92	$384.88	24.5%	$1,707.83	$2,125.43	$417.59	24.5%
Family	$2,458.55	$3,059.71	$601.16	24.5%	$2,667.52	$3,319.78	$652.26	24.5%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$787.02	$979.46	$192.44	24.5%	$853.92	$1,062.71	$208.80	24.5%
Parent/Child(ren)	$1,510.59	$1,879.96	$369.37	24.5%	$1,638.99	$2,039.75	$400.76	24.5%
Couple	$1,574.04	$1,958.92	$384.88	24.5%	$1,707.83	$2,125.43	$417.59	24.5%
Family	$2,458.55	$3,059.71	$601.16	24.5%	$2,667.52	$3,319.78	$652.26	24.5%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$787.02	$979.46	$192.44	24.5%	$853.92	$1,062.71	$208.80	24.5%
Parent/Child(ren)	$1,510.59	$1,879.96	$369.37	24.5%	$1,638.99	$2,039.75	$400.76	24.5%
Couple	$1,574.04	$1,958.92	$384.88	24.5%	$1,707.83	$2,125.43	$417.59	24.5%
Family	$2,458.55	$3,059.71	$601.16	24.5%	$2,667.52	$3,319.78	$652.26	24.5%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$700.45	$871.72	$171.27	24.5%	$759.99	$945.82	$185.83	24.5%
Parent/Child(ren)	$1,344.43	$1,673.16	$328.74	24.5%	$1,458.70	$1,815.38	$356.68	24.5%
Couple	$1,400.90	$1,743.44	$342.54	24.5%	$1,519.97	$1,891.63	$371.66	24.5%
Family	$2,188.11	$2,723.14	$535.03	24.5%	$2,374.10	$2,954.60	$580.51	24.5%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$700.45	$871.72	$171.27	24.5%	$759.99	$945.82	$185.83	24.5%
Parent/Child(ren)	$1,344.43	$1,673.16	$328.74	24.5%	$1,458.70	$1,815.38	$356.68	24.5%
Couple	$1,400.90	$1,743.44	$342.54	24.5%	$1,519.97	$1,891.63	$371.66	24.5%
Family	$2,188.11	$2,723.14	$535.03	24.5%	$2,374.10	$2,954.60	$580.51	24.5%

$20 OV, $300 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	October to December 2012				October to December 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$740.14	$921.11	$180.97	24.5%	$803.05	$999.41	$196.36	24.5%
Parent/Child(ren)	$1,420.61	$1,767.97	$347.36	24.5%	$1,541.37	$1,918.25	$376.88	24.5%
Couple	$1,480.28	$1,842.23	$361.95	24.5%	$1,606.11	$1,998.82	$392.71	24.5%
Family	$2,312.11	$2,877.44	$565.33	24.5%	$2,508.64	$3,122.02	$613.39	24.5%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$740.14	$921.11	$180.97	24.5%	$803.05	$999.41	$196.36	24.5%
Parent/Child(ren)	$1,420.61	$1,767.97	$347.36	24.5%	$1,541.37	$1,918.25	$376.88	24.5%
Couple	$1,480.28	$1,842.23	$361.95	24.5%	$1,606.11	$1,998.82	$392.71	24.5%
Family	$2,312.11	$2,877.44	$565.33	24.5%	$2,508.64	$3,122.02	$613.39	24.5%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$740.14	$921.11	$180.97	24.5%	$803.05	$999.41	$196.36	24.5%
Parent/Child(ren)	$1,420.61	$1,767.97	$347.36	24.5%	$1,541.37	$1,918.25	$376.88	24.5%
Couple	$1,480.28	$1,842.23	$361.95	24.5%	$1,606.11	$1,998.82	$392.71	24.5%
Family	$2,312.11	$2,877.44	$565.33	24.5%	$2,508.64	$3,122.02	$613.39	24.5%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$740.14	$921.11	$180.97	24.5%	$803.05	$999.41	$196.36	24.5%
Parent/Child(ren)	$1,420.61	$1,767.97	$347.36	24.5%	$1,541.37	$1,918.25	$376.88	24.5%
Couple	$1,480.28	$1,842.23	$361.95	24.5%	$1,606.11	$1,998.82	$392.71	24.5%
Family	$2,312.11	$2,877.44	$565.33	24.5%	$2,508.64	$3,122.02	$613.39	24.5%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$740.14	$921.11	$180.97	24.5%	$803.05	$999.41	$196.36	24.5%
Parent/Child(ren)	$1,420.61	$1,767.97	$347.36	24.5%	$1,541.37	$1,918.25	$376.88	24.5%
Couple	$1,480.28	$1,842.23	$361.95	24.5%	$1,606.11	$1,998.82	$392.71	24.5%
Family	$2,312.11	$2,877.44	$565.33	24.5%	$2,508.64	$3,122.02	$613.39	24.5%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$740.14	$921.11	$180.97	24.5%	$803.05	$999.41	$196.36	24.5%
Parent/Child(ren)	$1,420.61	$1,767.97	$347.36	24.5%	$1,541.37	$1,918.25	$376.88	24.5%
Couple	$1,480.28	$1,842.23	$361.95	24.5%	$1,606.11	$1,998.82	$392.71	24.5%
Family	$2,312.11	$2,877.44	$565.33	24.5%	$2,508.64	$3,122.02	$613.39	24.5%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$740.14	$921.11	$180.97	24.5%	$803.05	$999.41	$196.36	24.5%
Parent/Child(ren)	$1,420.61	$1,767.97	$347.36	24.5%	$1,541.37	$1,918.25	$376.88	24.5%
Couple	$1,480.28	$1,842.23	$361.95	24.5%	$1,606.11	$1,998.82	$392.71	24.5%
Family	$2,312.11	$2,877.44	$565.33	24.5%	$2,508.64	$3,122.02	$613.39	24.5%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$740.14	$921.11	$180.97	24.5%	$803.05	$999.41	$196.36	24.5%
Parent/Child(ren)	$1,420.61	$1,767.97	$347.36	24.5%	$1,541.37	$1,918.25	$376.88	24.5%
Couple	$1,480.28	$1,842.23	$361.95	24.5%	$1,606.11	$1,998.82	$392.71	24.5%
Family	$2,312.11	$2,877.44	$565.33	24.5%	$2,508.64	$3,122.02	$613.39	24.5%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$658.73	$819.79	$161.07	24.5%	$714.72	$889.47	$174.76	24.5%
Parent/Child(ren)	$1,264.35	$1,573.49	$309.15	24.5%	$1,371.82	$1,707.24	$335.42	24.5%
Couple	$1,317.45	$1,639.58	$322.13	24.5%	$1,429.44	$1,778.95	$349.51	24.5%
Family	$2,057.78	$2,560.92	$503.15	24.5%	$2,232.69	$2,778.60	$545.92	24.5%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$658.73	$819.79	$161.07	24.5%	$714.72	$889.47	$174.76	24.5%
Parent/Child(ren)	$1,264.35	$1,573.49	$309.15	24.5%	$1,371.82	$1,707.24	$335.42	24.5%
Couple	$1,317.45	$1,639.58	$322.13	24.5%	$1,429.44	$1,778.95	$349.51	24.5%
Family	$2,057.78	$2,560.92	$503.15	24.5%	$2,232.69	$2,778.60	$545.92	24.5%

$10 OV, $250 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	January to March 2012				January to March 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$775.28	$910.21	$134.93	17.4%	$841.18	$987.58	$146.40	17.4%
Parent/Child(ren)	$1,480.40	$1,747.04	$266.64	18.0%	$1,606.23	$1,895.54	$289.31	18.0%
Couple	$1,550.56	$1,820.42	$269.86	17.4%	$1,682.36	$1,975.16	$292.80	17.4%
Family	$2,410.58	$2,843.38	$432.80	18.0%	$2,615.48	$3,085.06	$469.59	18.0%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$775.28	$910.21	$134.93	17.4%	$841.18	$987.58	$146.40	17.4%
Parent/Child(ren)	$1,480.40	$1,747.04	$266.64	18.0%	$1,606.23	$1,895.54	$289.31	18.0%
Couple	$1,550.56	$1,820.42	$269.86	17.4%	$1,682.36	$1,975.16	$292.80	17.4%
Family	$2,410.58	$2,843.38	$432.80	18.0%	$2,615.48	$3,085.06	$469.59	18.0%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$775.28	$910.21	$134.93	17.4%	$841.18	$987.58	$146.40	17.4%
Parent/Child(ren)	$1,480.40	$1,747.04	$266.64	18.0%	$1,606.23	$1,895.54	$289.31	18.0%
Couple	$1,550.56	$1,820.42	$269.86	17.4%	$1,682.36	$1,975.16	$292.80	17.4%
Family	$2,410.58	$2,843.38	$432.80	18.0%	$2,615.48	$3,085.06	$469.59	18.0%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$775.28	$910.21	$134.93	17.4%	$841.18	$987.58	$146.40	17.4%
Parent/Child(ren)	$1,480.40	$1,747.04	$266.64	18.0%	$1,606.23	$1,895.54	$289.31	18.0%
Couple	$1,550.56	$1,820.42	$269.86	17.4%	$1,682.36	$1,975.16	$292.80	17.4%
Family	$2,410.58	$2,843.38	$432.80	18.0%	$2,615.48	$3,085.06	$469.59	18.0%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$775.28	$910.21	$134.93	17.4%	$841.18	$987.58	$146.40	17.4%
Parent/Child(ren)	$1,480.40	$1,747.04	$266.64	18.0%	$1,606.23	$1,895.54	$289.31	18.0%
Couple	$1,550.56	$1,820.42	$269.86	17.4%	$1,682.36	$1,975.16	$292.80	17.4%
Family	$2,410.58	$2,843.38	$432.80	18.0%	$2,615.48	$3,085.06	$469.59	18.0%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$775.28	$910.21	$134.93	17.4%	$841.18	$987.58	$146.40	17.4%
Parent/Child(ren)	$1,480.40	$1,747.04	$266.64	18.0%	$1,606.23	$1,895.54	$289.31	18.0%
Couple	$1,550.56	$1,820.42	$269.86	17.4%	$1,682.36	$1,975.16	$292.80	17.4%
Family	$2,410.58	$2,843.38	$432.80	18.0%	$2,615.48	$3,085.06	$469.59	18.0%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$775.28	$910.21	$134.93	17.4%	$841.18	$987.58	$146.40	17.4%
Parent/Child(ren)	$1,480.40	$1,747.04	$266.64	18.0%	$1,606.23	$1,895.54	$289.31	18.0%
Couple	$1,550.56	$1,820.42	$269.86	17.4%	$1,682.36	$1,975.16	$292.80	17.4%
Family	$2,410.58	$2,843.38	$432.80	18.0%	$2,615.48	$3,085.06	$469.59	18.0%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$775.28	$910.21	$134.93	17.4%	$841.18	$987.58	$146.40	17.4%
Parent/Child(ren)	$1,480.40	$1,747.04	$266.64	18.0%	$1,606.23	$1,895.54	$289.31	18.0%
Couple	$1,550.56	$1,820.42	$269.86	17.4%	$1,682.36	$1,975.16	$292.80	17.4%
Family	$2,410.58	$2,843.38	$432.80	18.0%	$2,615.48	$3,085.06	$469.59	18.0%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$690.00	$810.09	$120.09	17.4%	$748.65	$878.94	$130.30	17.4%
Parent/Child(ren)	$1,317.55	$1,554.86	$237.31	18.0%	$1,429.55	$1,687.03	$257.48	18.0%
Couple	$1,380.00	$1,620.17	$240.18	17.4%	$1,497.30	$1,757.89	$260.59	17.4%
Family	$2,145.41	$2,530.61	$385.19	18.0%	$2,327.77	$2,745.71	$417.93	18.0%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$690.00	$810.09	$120.09	17.4%	$748.65	$878.94	$130.30	17.4%
Parent/Child(ren)	$1,317.55	$1,554.86	$237.31	18.0%	$1,429.55	$1,687.03	$257.48	18.0%
Couple	$1,380.00	$1,620.17	$240.18	17.4%	$1,497.30	$1,757.89	$260.59	17.4%
Family	$2,145.41	$2,530.61	$385.19	18.0%	$2,327.77	$2,745.71	$417.93	18.0%

$10 OV, $250 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	January to March 2012				January to March 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$728.17	$854.90	$126.73	17.4%	$790.07	$927.56	$137.50	17.4%
Parent/Child(ren)	$1,390.44	$1,640.87	$250.43	18.0%	$1,508.63	$1,780.35	$271.72	18.0%
Couple	$1,456.34	$1,709.80	$253.45	17.4%	$1,580.13	$1,855.13	$275.00	17.4%
Family	$2,264.10	$2,670.59	$406.49	18.0%	$2,456.55	$2,897.59	$441.04	18.0%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$728.17	$854.90	$126.73	17.4%	$790.07	$927.56	$137.50	17.4%
Parent/Child(ren)	$1,390.44	$1,640.87	$250.43	18.0%	$1,508.63	$1,780.35	$271.72	18.0%
Couple	$1,456.34	$1,709.80	$253.45	17.4%	$1,580.13	$1,855.13	$275.00	17.4%
Family	$2,264.10	$2,670.59	$406.49	18.0%	$2,456.55	$2,897.59	$441.04	18.0%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$728.17	$854.90	$126.73	17.4%	$790.07	$927.56	$137.50	17.4%
Parent/Child(ren)	$1,390.44	$1,640.87	$250.43	18.0%	$1,508.63	$1,780.35	$271.72	18.0%
Couple	$1,456.34	$1,709.80	$253.45	17.4%	$1,580.13	$1,855.13	$275.00	17.4%
Family	$2,264.10	$2,670.59	$406.49	18.0%	$2,456.55	$2,897.59	$441.04	18.0%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$728.17	$854.90	$126.73	17.4%	$790.07	$927.56	$137.50	17.4%
Parent/Child(ren)	$1,390.44	$1,640.87	$250.43	18.0%	$1,508.63	$1,780.35	$271.72	18.0%
Couple	$1,456.34	$1,709.80	$253.45	17.4%	$1,580.13	$1,855.13	$275.00	17.4%
Family	$2,264.10	$2,670.59	$406.49	18.0%	$2,456.55	$2,897.59	$441.04	18.0%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$728.17	$854.90	$126.73	17.4%	$790.07	$927.56	$137.50	17.4%
Parent/Child(ren)	$1,390.44	$1,640.87	$250.43	18.0%	$1,508.63	$1,780.35	$271.72	18.0%
Couple	$1,456.34	$1,709.80	$253.45	17.4%	$1,580.13	$1,855.13	$275.00	17.4%
Family	$2,264.10	$2,670.59	$406.49	18.0%	$2,456.55	$2,897.59	$441.04	18.0%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$728.17	$854.90	$126.73	17.4%	$790.07	$927.56	$137.50	17.4%
Parent/Child(ren)	$1,390.44	$1,640.87	$250.43	18.0%	$1,508.63	$1,780.35	$271.72	18.0%
Couple	$1,456.34	$1,709.80	$253.45	17.4%	$1,580.13	$1,855.13	$275.00	17.4%
Family	$2,264.10	$2,670.59	$406.49	18.0%	$2,456.55	$2,897.59	$441.04	18.0%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$728.17	$854.90	$126.73	17.4%	$790.07	$927.56	$137.50	17.4%
Parent/Child(ren)	$1,390.44	$1,640.87	$250.43	18.0%	$1,508.63	$1,780.35	$271.72	18.0%
Couple	$1,456.34	$1,709.80	$253.45	17.4%	$1,580.13	$1,855.13	$275.00	17.4%
Family	$2,264.10	$2,670.59	$406.49	18.0%	$2,456.55	$2,897.59	$441.04	18.0%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$728.17	$854.90	$126.73	17.4%	$790.07	$927.56	$137.50	17.4%
Parent/Child(ren)	$1,390.44	$1,640.87	$250.43	18.0%	$1,508.63	$1,780.35	$271.72	18.0%
Couple	$1,456.34	$1,709.80	$253.45	17.4%	$1,580.13	$1,855.13	$275.00	17.4%
Family	$2,264.10	$2,670.59	$406.49	18.0%	$2,456.55	$2,897.59	$441.04	18.0%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$648.07	$760.86	$112.79	17.4%	$703.16	$825.53	$122.37	17.4%
Parent/Child(ren)	$1,237.49	$1,460.38	$222.88	18.0%	$1,342.68	$1,584.51	$241.83	18.0%
Couple	$1,296.14	$1,521.72	$225.57	17.4%	$1,406.32	$1,651.07	$244.75	17.4%
Family	$2,015.05	$2,376.83	$361.77	18.0%	$2,186.33	$2,578.86	$392.53	18.0%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$648.07	$760.86	$112.79	17.4%	$703.16	$825.53	$122.37	17.4%
Parent/Child(ren)	$1,237.49	$1,460.38	$222.88	18.0%	$1,342.68	$1,584.51	$241.83	18.0%
Couple	$1,296.14	$1,521.72	$225.57	17.4%	$1,406.32	$1,651.07	$244.75	17.4%
Family	$2,015.05	$2,376.83	$361.77	18.0%	$2,186.33	$2,578.86	$392.53	18.0%

$10 OV, $250 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	April to June 2012				April to June 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$806.30	$942.07	$135.77	16.8%	$874.84	$1,022.15	$147.31	16.8%
Parent/Child(ren)	$1,539.63	$1,808.19	$268.56	17.4%	$1,670.50	$1,961.89	$291.39	17.4%
Couple	$1,612.60	$1,884.14	$271.54	16.8%	$1,749.67	$2,044.29	$294.62	16.8%
Family	$2,507.03	$2,942.90	$435.88	17.4%	$2,720.13	$3,193.05	$472.93	17.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$806.30	$942.07	$135.77	16.8%	$874.84	$1,022.15	$147.31	16.8%
Parent/Child(ren)	$1,539.63	$1,808.19	$268.56	17.4%	$1,670.50	$1,961.89	$291.39	17.4%
Couple	$1,612.60	$1,884.14	$271.54	16.8%	$1,749.67	$2,044.29	$294.62	16.8%
Family	$2,507.03	$2,942.90	$435.88	17.4%	$2,720.13	$3,193.05	$472.93	17.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$806.30	$942.07	$135.77	16.8%	$874.84	$1,022.15	$147.31	16.8%
Parent/Child(ren)	$1,539.63	$1,808.19	$268.56	17.4%	$1,670.50	$1,961.89	$291.39	17.4%
Couple	$1,612.60	$1,884.14	$271.54	16.8%	$1,749.67	$2,044.29	$294.62	16.8%
Family	$2,507.03	$2,942.90	$435.88	17.4%	$2,720.13	$3,193.05	$472.93	17.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$806.30	$942.07	$135.77	16.8%	$874.84	$1,022.15	$147.31	16.8%
Parent/Child(ren)	$1,539.63	$1,808.19	$268.56	17.4%	$1,670.50	$1,961.89	$291.39	17.4%
Couple	$1,612.60	$1,884.14	$271.54	16.8%	$1,749.67	$2,044.29	$294.62	16.8%
Family	$2,507.03	$2,942.90	$435.88	17.4%	$2,720.13	$3,193.05	$472.93	17.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$806.30	$942.07	$135.77	16.8%	$874.84	$1,022.15	$147.31	16.8%
Parent/Child(ren)	$1,539.63	$1,808.19	$268.56	17.4%	$1,670.50	$1,961.89	$291.39	17.4%
Couple	$1,612.60	$1,884.14	$271.54	16.8%	$1,749.67	$2,044.29	$294.62	16.8%
Family	$2,507.03	$2,942.90	$435.88	17.4%	$2,720.13	$3,193.05	$472.93	17.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$806.30	$942.07	$135.77	16.8%	$874.84	$1,022.15	$147.31	16.8%
Parent/Child(ren)	$1,539.63	$1,808.19	$268.56	17.4%	$1,670.50	$1,961.89	$291.39	17.4%
Couple	$1,612.60	$1,884.14	$271.54	16.8%	$1,749.67	$2,044.29	$294.62	16.8%
Family	$2,507.03	$2,942.90	$435.88	17.4%	$2,720.13	$3,193.05	$472.93	17.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$806.30	$942.07	$135.77	16.8%	$874.84	$1,022.15	$147.31	16.8%
Parent/Child(ren)	$1,539.63	$1,808.19	$268.56	17.4%	$1,670.50	$1,961.89	$291.39	17.4%
Couple	$1,612.60	$1,884.14	$271.54	16.8%	$1,749.67	$2,044.29	$294.62	16.8%
Family	$2,507.03	$2,942.90	$435.88	17.4%	$2,720.13	$3,193.05	$472.93	17.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$806.30	$942.07	$135.77	16.8%	$874.84	$1,022.15	$147.31	16.8%
Parent/Child(ren)	$1,539.63	$1,808.19	$268.56	17.4%	$1,670.50	$1,961.89	$291.39	17.4%
Couple	$1,612.60	$1,884.14	$271.54	16.8%	$1,749.67	$2,044.29	$294.62	16.8%
Family	$2,507.03	$2,942.90	$435.88	17.4%	$2,720.13	$3,193.05	$472.93	17.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$717.61	$838.44	$120.84	16.8%	$778.60	$909.71	$131.11	16.8%
Parent/Child(ren)	$1,370.27	$1,609.29	$239.02	17.4%	$1,486.74	$1,746.08	$259.34	17.4%
Couple	$1,435.21	$1,676.88	$241.67	16.8%	$1,557.21	$1,819.42	$262.21	16.8%
Family	$2,231.26	$2,619.18	$387.93	17.4%	$2,420.91	$2,841.82	$420.90	17.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$717.61	$838.44	$120.84	16.8%	$778.60	$909.71	$131.11	16.8%
Parent/Child(ren)	$1,370.27	$1,609.29	$239.02	17.4%	$1,486.74	$1,746.08	$259.34	17.4%
Couple	$1,435.21	$1,676.88	$241.67	16.8%	$1,557.21	$1,819.42	$262.21	16.8%
Family	$2,231.26	$2,619.18	$387.93	17.4%	$2,420.91	$2,841.82	$420.90	17.4%

$10 OV, $250 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	April to June 2012				April to June 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$757.29	$884.81	$127.52	16.8%	$821.66	$960.02	$138.36	16.8%
Parent/Child(ren)	$1,446.05	$1,698.29	$252.24	17.4%	$1,568.96	$1,842.64	$273.68	17.4%
Couple	$1,514.58	$1,769.62	$255.04	16.8%	$1,643.32	$1,920.04	$276.72	16.8%
Family	$2,354.65	$2,764.04	$409.39	17.4%	$2,554.79	$2,998.98	$444.19	17.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$757.29	$884.81	$127.52	16.8%	$821.66	$960.02	$138.36	16.8%
Parent/Child(ren)	$1,446.05	$1,698.29	$252.24	17.4%	$1,568.96	$1,842.64	$273.68	17.4%
Couple	$1,514.58	$1,769.62	$255.04	16.8%	$1,643.32	$1,920.04	$276.72	16.8%
Family	$2,354.65	$2,764.04	$409.39	17.4%	$2,554.79	$2,998.98	$444.19	17.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$757.29	$884.81	$127.52	16.8%	$821.66	$960.02	$138.36	16.8%
Parent/Child(ren)	$1,446.05	$1,698.29	$252.24	17.4%	$1,568.96	$1,842.64	$273.68	17.4%
Couple	$1,514.58	$1,769.62	$255.04	16.8%	$1,643.32	$1,920.04	$276.72	16.8%
Family	$2,354.65	$2,764.04	$409.39	17.4%	$2,554.79	$2,998.98	$444.19	17.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$757.29	$884.81	$127.52	16.8%	$821.66	$960.02	$138.36	16.8%
Parent/Child(ren)	$1,446.05	$1,698.29	$252.24	17.4%	$1,568.96	$1,842.64	$273.68	17.4%
Couple	$1,514.58	$1,769.62	$255.04	16.8%	$1,643.32	$1,920.04	$276.72	16.8%
Family	$2,354.65	$2,764.04	$409.39	17.4%	$2,554.79	$2,998.98	$444.19	17.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$757.29	$884.81	$127.52	16.8%	$821.66	$960.02	$138.36	16.8%
Parent/Child(ren)	$1,446.05	$1,698.29	$252.24	17.4%	$1,568.96	$1,842.64	$273.68	17.4%
Couple	$1,514.58	$1,769.62	$255.04	16.8%	$1,643.32	$1,920.04	$276.72	16.8%
Family	$2,354.65	$2,764.04	$409.39	17.4%	$2,554.79	$2,998.98	$444.19	17.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$757.29	$884.81	$127.52	16.8%	$821.66	$960.02	$138.36	16.8%
Parent/Child(ren)	$1,446.05	$1,698.29	$252.24	17.4%	$1,568.96	$1,842.64	$273.68	17.4%
Couple	$1,514.58	$1,769.62	$255.04	16.8%	$1,643.32	$1,920.04	$276.72	16.8%
Family	$2,354.65	$2,764.04	$409.39	17.4%	$2,554.79	$2,998.98	$444.19	17.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$757.29	$884.81	$127.52	16.8%	$821.66	$960.02	$138.36	16.8%
Parent/Child(ren)	$1,446.05	$1,698.29	$252.24	17.4%	$1,568.96	$1,842.64	$273.68	17.4%
Couple	$1,514.58	$1,769.62	$255.04	16.8%	$1,643.32	$1,920.04	$276.72	16.8%
Family	$2,354.65	$2,764.04	$409.39	17.4%	$2,554.79	$2,998.98	$444.19	17.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$757.29	$884.81	$127.52	16.8%	$821.66	$960.02	$138.36	16.8%
Parent/Child(ren)	$1,446.05	$1,698.29	$252.24	17.4%	$1,568.96	$1,842.64	$273.68	17.4%
Couple	$1,514.58	$1,769.62	$255.04	16.8%	$1,643.32	$1,920.04	$276.72	16.8%
Family	$2,354.65	$2,764.04	$409.39	17.4%	$2,554.79	$2,998.98	$444.19	17.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$673.99	$787.48	$113.49	16.8%	$731.28	$854.42	$123.14	16.8%
Parent/Child(ren)	$1,286.98	$1,511.48	$224.49	17.4%	$1,396.38	$1,639.95	$243.58	17.4%
Couple	$1,347.98	$1,574.96	$226.98	16.8%	$1,462.56	$1,708.84	$246.28	16.8%
Family	$2,095.64	$2,459.99	$364.35	17.4%	$2,273.77	$2,669.09	$395.32	17.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$673.99	$787.48	$113.49	16.8%	$731.28	$854.42	$123.14	16.8%
Parent/Child(ren)	$1,286.98	$1,511.48	$224.49	17.4%	$1,396.38	$1,639.95	$243.58	17.4%
Couple	$1,347.98	$1,574.96	$226.98	16.8%	$1,462.56	$1,708.84	$246.28	16.8%
Family	$2,095.64	$2,459.99	$364.35	17.4%	$2,273.77	$2,669.09	$395.32	17.4%

$10 OV, $250 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	July to September 2012				July to September 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$806.30	$998.59	$192.29	23.8%	$874.84	$1,083.47	$208.63	23.8%
Parent/Child(ren)	$1,539.63	$1,916.67	$377.04	24.5%	$1,670.50	$2,079.59	$409.09	24.5%
Couple	$1,612.60	$1,997.18	$384.58	23.8%	$1,749.67	$2,166.94	$417.27	23.8%
Family	$2,507.03	$3,119.47	$612.44	24.4%	$2,720.13	$3,384.62	$664.49	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$806.30	$998.59	$192.29	23.8%	$874.84	$1,083.47	$208.63	23.8%
Parent/Child(ren)	$1,539.63	$1,916.67	$377.04	24.5%	$1,670.50	$2,079.59	$409.09	24.5%
Couple	$1,612.60	$1,997.18	$384.58	23.8%	$1,749.67	$2,166.94	$417.27	23.8%
Family	$2,507.03	$3,119.47	$612.44	24.4%	$2,720.13	$3,384.62	$664.49	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$806.30	$998.59	$192.29	23.8%	$874.84	$1,083.47	$208.63	23.8%
Parent/Child(ren)	$1,539.63	$1,916.67	$377.04	24.5%	$1,670.50	$2,079.59	$409.09	24.5%
Couple	$1,612.60	$1,997.18	$384.58	23.8%	$1,749.67	$2,166.94	$417.27	23.8%
Family	$2,507.03	$3,119.47	$612.44	24.4%	$2,720.13	$3,384.62	$664.49	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$806.30	$998.59	$192.29	23.8%	$874.84	$1,083.47	$208.63	23.8%
Parent/Child(ren)	$1,539.63	$1,916.67	$377.04	24.5%	$1,670.50	$2,079.59	$409.09	24.5%
Couple	$1,612.60	$1,997.18	$384.58	23.8%	$1,749.67	$2,166.94	$417.27	23.8%
Family	$2,507.03	$3,119.47	$612.44	24.4%	$2,720.13	$3,384.62	$664.49	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$806.30	$998.59	$192.29	23.8%	$874.84	$1,083.47	$208.63	23.8%
Parent/Child(ren)	$1,539.63	$1,916.67	$377.04	24.5%	$1,670.50	$2,079.59	$409.09	24.5%
Couple	$1,612.60	$1,997.18	$384.58	23.8%	$1,749.67	$2,166.94	$417.27	23.8%
Family	$2,507.03	$3,119.47	$612.44	24.4%	$2,720.13	$3,384.62	$664.49	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$806.30	$998.59	$192.29	23.8%	$874.84	$1,083.47	$208.63	23.8%
Parent/Child(ren)	$1,539.63	$1,916.67	$377.04	24.5%	$1,670.50	$2,079.59	$409.09	24.5%
Couple	$1,612.60	$1,997.18	$384.58	23.8%	$1,749.67	$2,166.94	$417.27	23.8%
Family	$2,507.03	$3,119.47	$612.44	24.4%	$2,720.13	$3,384.62	$664.49	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$806.30	$998.59	$192.29	23.8%	$874.84	$1,083.47	$208.63	23.8%
Parent/Child(ren)	$1,539.63	$1,916.67	$377.04	24.5%	$1,670.50	$2,079.59	$409.09	24.5%
Couple	$1,612.60	$1,997.18	$384.58	23.8%	$1,749.67	$2,166.94	$417.27	23.8%
Family	$2,507.03	$3,119.47	$612.44	24.4%	$2,720.13	$3,384.62	$664.49	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$806.30	$998.59	$192.29	23.8%	$874.84	$1,083.47	$208.63	23.8%
Parent/Child(ren)	$1,539.63	$1,916.67	$377.04	24.5%	$1,670.50	$2,079.59	$409.09	24.5%
Couple	$1,612.60	$1,997.18	$384.58	23.8%	$1,749.67	$2,166.94	$417.27	23.8%
Family	$2,507.03	$3,119.47	$612.44	24.4%	$2,720.13	$3,384.62	$664.49	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$717.61	$888.75	$171.14	23.8%	$778.60	$964.29	$185.68	23.8%
Parent/Child(ren)	$1,370.27	$1,705.84	$335.57	24.5%	$1,486.74	$1,850.84	$364.09	24.5%
Couple	$1,435.21	$1,777.49	$342.28	23.8%	$1,557.21	$1,928.58	$371.37	23.8%
Family	$2,231.26	$2,776.32	$545.07	24.4%	$2,420.91	$3,012.31	$591.40	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$717.61	$888.75	$171.14	23.8%	$778.60	$964.29	$185.68	23.8%
Parent/Child(ren)	$1,370.27	$1,705.84	$335.57	24.5%	$1,486.74	$1,850.84	$364.09	24.5%
Couple	$1,435.21	$1,777.49	$342.28	23.8%	$1,557.21	$1,928.58	$371.37	23.8%
Family	$2,231.26	$2,776.32	$545.07	24.4%	$2,420.91	$3,012.31	$591.40	24.4%

$10 OV, $250 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	July to September 2012				July to September 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$757.29	$937.90	$180.61	23.8%	$821.66	$1,017.62	$195.96	23.8%
Parent/Child(ren)	$1,446.05	$1,800.19	$354.14	24.5%	$1,568.96	$1,953.20	$384.24	24.5%
Couple	$1,514.58	$1,875.80	$361.22	23.8%	$1,643.32	$2,035.24	$391.92	23.8%
Family	$2,354.65	$2,929.88	$575.23	24.4%	$2,554.79	$3,178.92	$624.12	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$757.29	$937.90	$180.61	23.8%	$821.66	$1,017.62	$195.96	23.8%
Parent/Child(ren)	$1,446.05	$1,800.19	$354.14	24.5%	$1,568.96	$1,953.20	$384.24	24.5%
Couple	$1,514.58	$1,875.80	$361.22	23.8%	$1,643.32	$2,035.24	$391.92	23.8%
Family	$2,354.65	$2,929.88	$575.23	24.4%	$2,554.79	$3,178.92	$624.12	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$757.29	$937.90	$180.61	23.8%	$821.66	$1,017.62	$195.96	23.8%
Parent/Child(ren)	$1,446.05	$1,800.19	$354.14	24.5%	$1,568.96	$1,953.20	$384.24	24.5%
Couple	$1,514.58	$1,875.80	$361.22	23.8%	$1,643.32	$2,035.24	$391.92	23.8%
Family	$2,354.65	$2,929.88	$575.23	24.4%	$2,554.79	$3,178.92	$624.12	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$757.29	$937.90	$180.61	23.8%	$821.66	$1,017.62	$195.96	23.8%
Parent/Child(ren)	$1,446.05	$1,800.19	$354.14	24.5%	$1,568.96	$1,953.20	$384.24	24.5%
Couple	$1,514.58	$1,875.80	$361.22	23.8%	$1,643.32	$2,035.24	$391.92	23.8%
Family	$2,354.65	$2,929.88	$575.23	24.4%	$2,554.79	$3,178.92	$624.12	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$757.29	$937.90	$180.61	23.8%	$821.66	$1,017.62	$195.96	23.8%
Parent/Child(ren)	$1,446.05	$1,800.19	$354.14	24.5%	$1,568.96	$1,953.20	$384.24	24.5%
Couple	$1,514.58	$1,875.80	$361.22	23.8%	$1,643.32	$2,035.24	$391.92	23.8%
Family	$2,354.65	$2,929.88	$575.23	24.4%	$2,554.79	$3,178.92	$624.12	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$757.29	$937.90	$180.61	23.8%	$821.66	$1,017.62	$195.96	23.8%
Parent/Child(ren)	$1,446.05	$1,800.19	$354.14	24.5%	$1,568.96	$1,953.20	$384.24	24.5%
Couple	$1,514.58	$1,875.80	$361.22	23.8%	$1,643.32	$2,035.24	$391.92	23.8%
Family	$2,354.65	$2,929.88	$575.23	24.4%	$2,554.79	$3,178.92	$624.12	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$757.29	$937.90	$180.61	23.8%	$821.66	$1,017.62	$195.96	23.8%
Parent/Child(ren)	$1,446.05	$1,800.19	$354.14	24.5%	$1,568.96	$1,953.20	$384.24	24.5%
Couple	$1,514.58	$1,875.80	$361.22	23.8%	$1,643.32	$2,035.24	$391.92	23.8%
Family	$2,354.65	$2,929.88	$575.23	24.4%	$2,554.79	$3,178.92	$624.12	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$757.29	$937.90	$180.61	23.8%	$821.66	$1,017.62	$195.96	23.8%
Parent/Child(ren)	$1,446.05	$1,800.19	$354.14	24.5%	$1,568.96	$1,953.20	$384.24	24.5%
Couple	$1,514.58	$1,875.80	$361.22	23.8%	$1,643.32	$2,035.24	$391.92	23.8%
Family	$2,354.65	$2,929.88	$575.23	24.4%	$2,554.79	$3,178.92	$624.12	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$673.99	$834.73	$160.74	23.8%	$731.28	$905.68	$174.40	23.8%
Parent/Child(ren)	$1,286.98	$1,602.17	$315.18	24.5%	$1,396.38	$1,738.35	$341.97	24.5%
Couple	$1,347.98	$1,669.46	$321.48	23.8%	$1,462.56	$1,811.37	$348.81	23.8%
Family	$2,095.64	$2,607.59	$511.95	24.4%	$2,273.77	$2,829.24	$555.47	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$673.99	$834.73	$160.74	23.8%	$731.28	$905.68	$174.40	23.8%
Parent/Child(ren)	$1,286.98	$1,602.17	$315.18	24.5%	$1,396.38	$1,738.35	$341.97	24.5%
Couple	$1,347.98	$1,669.46	$321.48	23.8%	$1,462.56	$1,811.37	$348.81	23.8%
Family	$2,095.64	$2,607.59	$511.95	24.4%	$2,273.77	$2,829.24	$555.47	24.4%

$10 OV, $250 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	October to December 2012				October to December 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$830.48	$1,033.54	$203.06	24.5%	$901.07	$1,121.39	$220.32	24.5%
Parent/Child(ren)	$1,594.01	$1,983.76	$389.75	24.5%	$1,729.50	$2,152.38	$422.88	24.5%
Couple	$1,660.96	$2,067.08	$406.12	24.5%	$1,802.14	$2,242.78	$440.64	24.5%
Family	$2,594.31	$3,228.64	$634.33	24.5%	$2,814.83	$3,503.08	$688.25	24.5%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$830.48	$1,033.54	$203.06	24.5%	$901.07	$1,121.39	$220.32	24.5%
Parent/Child(ren)	$1,594.01	$1,983.76	$389.75	24.5%	$1,729.50	$2,152.38	$422.88	24.5%
Couple	$1,660.96	$2,067.08	$406.12	24.5%	$1,802.14	$2,242.78	$440.64	24.5%
Family	$2,594.31	$3,228.64	$634.33	24.5%	$2,814.83	$3,503.08	$688.25	24.5%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$830.48	$1,033.54	$203.06	24.5%	$901.07	$1,121.39	$220.32	24.5%
Parent/Child(ren)	$1,594.01	$1,983.76	$389.75	24.5%	$1,729.50	$2,152.38	$422.88	24.5%
Couple	$1,660.96	$2,067.08	$406.12	24.5%	$1,802.14	$2,242.78	$440.64	24.5%
Family	$2,594.31	$3,228.64	$634.33	24.5%	$2,814.83	$3,503.08	$688.25	24.5%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$830.48	$1,033.54	$203.06	24.5%	$901.07	$1,121.39	$220.32	24.5%
Parent/Child(ren)	$1,594.01	$1,983.76	$389.75	24.5%	$1,729.50	$2,152.38	$422.88	24.5%
Couple	$1,660.96	$2,067.08	$406.12	24.5%	$1,802.14	$2,242.78	$440.64	24.5%
Family	$2,594.31	$3,228.64	$634.33	24.5%	$2,814.83	$3,503.08	$688.25	24.5%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$830.48	$1,033.54	$203.06	24.5%	$901.07	$1,121.39	$220.32	24.5%
Parent/Child(ren)	$1,594.01	$1,983.76	$389.75	24.5%	$1,729.50	$2,152.38	$422.88	24.5%
Couple	$1,660.96	$2,067.08	$406.12	24.5%	$1,802.14	$2,242.78	$440.64	24.5%
Family	$2,594.31	$3,228.64	$634.33	24.5%	$2,814.83	$3,503.08	$688.25	24.5%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$830.48	$1,033.54	$203.06	24.5%	$901.07	$1,121.39	$220.32	24.5%
Parent/Child(ren)	$1,594.01	$1,983.76	$389.75	24.5%	$1,729.50	$2,152.38	$422.88	24.5%
Couple	$1,660.96	$2,067.08	$406.12	24.5%	$1,802.14	$2,242.78	$440.64	24.5%
Family	$2,594.31	$3,228.64	$634.33	24.5%	$2,814.83	$3,503.08	$688.25	24.5%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$830.48	$1,033.54	$203.06	24.5%	$901.07	$1,121.39	$220.32	24.5%
Parent/Child(ren)	$1,594.01	$1,983.76	$389.75	24.5%	$1,729.50	$2,152.38	$422.88	24.5%
Couple	$1,660.96	$2,067.08	$406.12	24.5%	$1,802.14	$2,242.78	$440.64	24.5%
Family	$2,594.31	$3,228.64	$634.33	24.5%	$2,814.83	$3,503.08	$688.25	24.5%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$830.48	$1,033.54	$203.06	24.5%	$901.07	$1,121.39	$220.32	24.5%
Parent/Child(ren)	$1,594.01	$1,983.76	$389.75	24.5%	$1,729.50	$2,152.38	$422.88	24.5%
Couple	$1,660.96	$2,067.08	$406.12	24.5%	$1,802.14	$2,242.78	$440.64	24.5%
Family	$2,594.31	$3,228.64	$634.33	24.5%	$2,814.83	$3,503.08	$688.25	24.5%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$739.13	$919.85	$180.72	24.5%	$801.95	$998.04	$196.08	24.5%
Parent/Child(ren)	$1,418.67	$1,765.54	$346.88	24.5%	$1,539.25	$1,915.61	$376.36	24.5%
Couple	$1,478.25	$1,839.70	$361.45	24.5%	$1,603.91	$1,996.08	$392.17	24.5%
Family	$2,308.94	$2,873.49	$564.56	24.5%	$2,505.20	$3,117.74	$612.54	24.5%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$739.13	$919.85	$180.72	24.5%	$801.95	$998.04	$196.08	24.5%
Parent/Child(ren)	$1,418.67	$1,765.54	$346.88	24.5%	$1,539.25	$1,915.61	$376.36	24.5%
Couple	$1,478.25	$1,839.70	$361.45	24.5%	$1,603.91	$1,996.08	$392.17	24.5%
Family	$2,308.94	$2,873.49	$564.56	24.5%	$2,505.20	$3,117.74	$612.54	24.5%

$10 OV, $250 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	October to December 2012				October to December 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$780.01	$970.73	$190.72	24.5%	$846.31	$1,053.24	$206.93	24.5%
Parent/Child(ren)	$1,497.14	$1,863.20	$366.06	24.5%	$1,624.40	$2,021.58	$397.18	24.5%
Couple	$1,560.03	$1,941.46	$381.44	24.5%	$1,692.63	$2,106.49	$413.86	24.5%
Family	$2,436.66	$3,032.44	$595.78	24.5%	$2,643.78	$3,290.20	$646.42	24.5%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$780.01	$970.73	$190.72	24.5%	$846.31	$1,053.24	$206.93	24.5%
Parent/Child(ren)	$1,497.14	$1,863.20	$366.06	24.5%	$1,624.40	$2,021.58	$397.18	24.5%
Couple	$1,560.03	$1,941.46	$381.44	24.5%	$1,692.63	$2,106.49	$413.86	24.5%
Family	$2,436.66	$3,032.44	$595.78	24.5%	$2,643.78	$3,290.20	$646.42	24.5%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$780.01	$970.73	$190.72	24.5%	$846.31	$1,053.24	$206.93	24.5%
Parent/Child(ren)	$1,497.14	$1,863.20	$366.06	24.5%	$1,624.40	$2,021.58	$397.18	24.5%
Couple	$1,560.03	$1,941.46	$381.44	24.5%	$1,692.63	$2,106.49	$413.86	24.5%
Family	$2,436.66	$3,032.44	$595.78	24.5%	$2,643.78	$3,290.20	$646.42	24.5%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$780.01	$970.73	$190.72	24.5%	$846.31	$1,053.24	$206.93	24.5%
Parent/Child(ren)	$1,497.14	$1,863.20	$366.06	24.5%	$1,624.40	$2,021.58	$397.18	24.5%
Couple	$1,560.03	$1,941.46	$381.44	24.5%	$1,692.63	$2,106.49	$413.86	24.5%
Family	$2,436.66	$3,032.44	$595.78	24.5%	$2,643.78	$3,290.20	$646.42	24.5%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$780.01	$970.73	$190.72	24.5%	$846.31	$1,053.24	$206.93	24.5%
Parent/Child(ren)	$1,497.14	$1,863.20	$366.06	24.5%	$1,624.40	$2,021.58	$397.18	24.5%
Couple	$1,560.03	$1,941.46	$381.44	24.5%	$1,692.63	$2,106.49	$413.86	24.5%
Family	$2,436.66	$3,032.44	$595.78	24.5%	$2,643.78	$3,290.20	$646.42	24.5%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$780.01	$970.73	$190.72	24.5%	$846.31	$1,053.24	$206.93	24.5%
Parent/Child(ren)	$1,497.14	$1,863.20	$366.06	24.5%	$1,624.40	$2,021.58	$397.18	24.5%
Couple	$1,560.03	$1,941.46	$381.44	24.5%	$1,692.63	$2,106.49	$413.86	24.5%
Family	$2,436.66	$3,032.44	$595.78	24.5%	$2,643.78	$3,290.20	$646.42	24.5%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$780.01	$970.73	$190.72	24.5%	$846.31	$1,053.24	$206.93	24.5%
Parent/Child(ren)	$1,497.14	$1,863.20	$366.06	24.5%	$1,624.40	$2,021.58	$397.18	24.5%
Couple	$1,560.03	$1,941.46	$381.44	24.5%	$1,692.63	$2,106.49	$413.86	24.5%
Family	$2,436.66	$3,032.44	$595.78	24.5%	$2,643.78	$3,290.20	$646.42	24.5%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$780.01	$970.73	$190.72	24.5%	$846.31	$1,053.24	$206.93	24.5%
Parent/Child(ren)	$1,497.14	$1,863.20	$366.06	24.5%	$1,624.40	$2,021.58	$397.18	24.5%
Couple	$1,560.03	$1,941.46	$381.44	24.5%	$1,692.63	$2,106.49	$413.86	24.5%
Family	$2,436.66	$3,032.44	$595.78	24.5%	$2,643.78	$3,290.20	$646.42	24.5%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$694.21	$863.95	$169.74	24.5%	$753.22	$937.39	$184.17	24.5%
Parent/Child(ren)	$1,332.46	$1,658.25	$325.79	24.5%	$1,445.72	$1,799.20	$353.49	24.5%
Couple	$1,388.42	$1,727.90	$339.48	24.5%	$1,506.44	$1,874.77	$368.33	24.5%
Family	$2,168.63	$2,698.87	$530.24	24.5%	$2,352.96	$2,928.28	$575.31	24.5%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$694.21	$863.95	$169.74	24.5%	$753.22	$937.39	$184.17	24.5%
Parent/Child(ren)	$1,332.46	$1,658.25	$325.79	24.5%	$1,445.72	$1,799.20	$353.49	24.5%
Couple	$1,388.42	$1,727.90	$339.48	24.5%	$1,506.44	$1,874.77	$368.33	24.5%
Family	$2,168.63	$2,698.87	$530.24	24.5%	$2,352.96	$2,928.28	$575.31	24.5%

$20 OV, $2,000 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	January to March 2012				January to March 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$665.09	$780.84	$115.75	17.4%	$721.62	$847.21	$125.59	17.4%
Parent/Child(ren)	$1,269.99	$1,498.73	$228.74	18.0%	$1,377.94	$1,626.12	$248.18	18.0%
Couple	$1,330.18	$1,561.68	$231.50	17.4%	$1,443.25	$1,694.42	$251.18	17.4%
Family	$2,067.96	$2,439.24	$371.28	18.0%	$2,243.74	$2,646.58	$402.84	18.0%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$665.09	$780.84	$115.75	17.4%	$721.62	$847.21	$125.59	17.4%
Parent/Child(ren)	$1,269.99	$1,498.73	$228.74	18.0%	$1,377.94	$1,626.12	$248.18	18.0%
Couple	$1,330.18	$1,561.68	$231.50	17.4%	$1,443.25	$1,694.42	$251.18	17.4%
Family	$2,067.96	$2,439.24	$371.28	18.0%	$2,243.74	$2,646.58	$402.84	18.0%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$665.09	$780.84	$115.75	17.4%	$721.62	$847.21	$125.59	17.4%
Parent/Child(ren)	$1,269.99	$1,498.73	$228.74	18.0%	$1,377.94	$1,626.12	$248.18	18.0%
Couple	$1,330.18	$1,561.68	$231.50	17.4%	$1,443.25	$1,694.42	$251.18	17.4%
Family	$2,067.96	$2,439.24	$371.28	18.0%	$2,243.74	$2,646.58	$402.84	18.0%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$665.09	$780.84	$115.75	17.4%	$721.62	$847.21	$125.59	17.4%
Parent/Child(ren)	$1,269.99	$1,498.73	$228.74	18.0%	$1,377.94	$1,626.12	$248.18	18.0%
Couple	$1,330.18	$1,561.68	$231.50	17.4%	$1,443.25	$1,694.42	$251.18	17.4%
Family	$2,067.96	$2,439.24	$371.28	18.0%	$2,243.74	$2,646.58	$402.84	18.0%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$665.09	$780.84	$115.75	17.4%	$721.62	$847.21	$125.59	17.4%
Parent/Child(ren)	$1,269.99	$1,498.73	$228.74	18.0%	$1,377.94	$1,626.12	$248.18	18.0%
Couple	$1,330.18	$1,561.68	$231.50	17.4%	$1,443.25	$1,694.42	$251.18	17.4%
Family	$2,067.96	$2,439.24	$371.28	18.0%	$2,243.74	$2,646.58	$402.84	18.0%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$665.09	$780.84	$115.75	17.4%	$721.62	$847.21	$125.59	17.4%
Parent/Child(ren)	$1,269.99	$1,498.73	$228.74	18.0%	$1,377.94	$1,626.12	$248.18	18.0%
Couple	$1,330.18	$1,561.68	$231.50	17.4%	$1,443.25	$1,694.42	$251.18	17.4%
Family	$2,067.96	$2,439.24	$371.28	18.0%	$2,243.74	$2,646.58	$402.84	18.0%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$665.09	$780.84	$115.75	17.4%	$721.62	$847.21	$125.59	17.4%
Parent/Child(ren)	$1,269.99	$1,498.73	$228.74	18.0%	$1,377.94	$1,626.12	$248.18	18.0%
Couple	$1,330.18	$1,561.68	$231.50	17.4%	$1,443.25	$1,694.42	$251.18	17.4%
Family	$2,067.96	$2,439.24	$371.28	18.0%	$2,243.74	$2,646.58	$402.84	18.0%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$665.09	$780.84	$115.75	17.4%	$721.62	$847.21	$125.59	17.4%
Parent/Child(ren)	$1,269.99	$1,498.73	$228.74	18.0%	$1,377.94	$1,626.12	$248.18	18.0%
Couple	$1,330.18	$1,561.68	$231.50	17.4%	$1,443.25	$1,694.42	$251.18	17.4%
Family	$2,067.96	$2,439.24	$371.28	18.0%	$2,243.74	$2,646.58	$402.84	18.0%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$591.93	$694.95	$103.02	17.4%	$642.24	$754.02	$111.77	17.4%
Parent/Child(ren)	$1,130.29	$1,333.87	$203.58	18.0%	$1,226.37	$1,447.25	$220.88	18.0%
Couple	$1,183.86	$1,389.90	$206.04	17.4%	$1,284.49	$1,508.04	$223.55	17.4%
Family	$1,840.49	$2,170.93	$330.44	18.0%	$1,996.93	$2,355.45	$358.52	18.0%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$591.93	$694.95	$103.02	17.4%	$642.24	$754.02	$111.77	17.4%
Parent/Child(ren)	$1,130.29	$1,333.87	$203.58	18.0%	$1,226.37	$1,447.25	$220.88	18.0%
Couple	$1,183.86	$1,389.90	$206.04	17.4%	$1,284.49	$1,508.04	$223.55	17.4%
Family	$1,840.49	$2,170.93	$330.44	18.0%	$1,996.93	$2,355.45	$358.52	18.0%

$20 OV, $2,000 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	January to March 2012				January to March 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$607.19	$712.87	$105.68	17.4%	$658.81	$773.47	$114.66	17.4%
Parent/Child(ren)	$1,159.44	$1,368.27	$208.84	18.0%	$1,257.99	$1,484.58	$226.59	18.0%
Couple	$1,214.39	$1,425.74	$211.36	17.4%	$1,317.61	$1,546.93	$229.32	17.4%
Family	$1,887.95	$2,226.92	$338.97	18.0%	$2,048.42	$2,416.21	$367.79	18.0%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$607.19	$712.87	$105.68	17.4%	$658.81	$773.47	$114.66	17.4%
Parent/Child(ren)	$1,159.44	$1,368.27	$208.84	18.0%	$1,257.99	$1,484.58	$226.59	18.0%
Couple	$1,214.39	$1,425.74	$211.36	17.4%	$1,317.61	$1,546.93	$229.32	17.4%
Family	$1,887.95	$2,226.92	$338.97	18.0%	$2,048.42	$2,416.21	$367.79	18.0%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$607.19	$712.87	$105.68	17.4%	$658.81	$773.47	$114.66	17.4%
Parent/Child(ren)	$1,159.44	$1,368.27	$208.84	18.0%	$1,257.99	$1,484.58	$226.59	18.0%
Couple	$1,214.39	$1,425.74	$211.36	17.4%	$1,317.61	$1,546.93	$229.32	17.4%
Family	$1,887.95	$2,226.92	$338.97	18.0%	$2,048.42	$2,416.21	$367.79	18.0%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$607.19	$712.87	$105.68	17.4%	$658.81	$773.47	$114.66	17.4%
Parent/Child(ren)	$1,159.44	$1,368.27	$208.84	18.0%	$1,257.99	$1,484.58	$226.59	18.0%
Couple	$1,214.39	$1,425.74	$211.36	17.4%	$1,317.61	$1,546.93	$229.32	17.4%
Family	$1,887.95	$2,226.92	$338.97	18.0%	$2,048.42	$2,416.21	$367.79	18.0%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$607.19	$712.87	$105.68	17.4%	$658.81	$773.47	$114.66	17.4%
Parent/Child(ren)	$1,159.44	$1,368.27	$208.84	18.0%	$1,257.99	$1,484.58	$226.59	18.0%
Couple	$1,214.39	$1,425.74	$211.36	17.4%	$1,317.61	$1,546.93	$229.32	17.4%
Family	$1,887.95	$2,226.92	$338.97	18.0%	$2,048.42	$2,416.21	$367.79	18.0%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$607.19	$712.87	$105.68	17.4%	$658.81	$773.47	$114.66	17.4%
Parent/Child(ren)	$1,159.44	$1,368.27	$208.84	18.0%	$1,257.99	$1,484.58	$226.59	18.0%
Couple	$1,214.39	$1,425.74	$211.36	17.4%	$1,317.61	$1,546.93	$229.32	17.4%
Family	$1,887.95	$2,226.92	$338.97	18.0%	$2,048.42	$2,416.21	$367.79	18.0%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$607.19	$712.87	$105.68	17.4%	$658.81	$773.47	$114.66	17.4%
Parent/Child(ren)	$1,159.44	$1,368.27	$208.84	18.0%	$1,257.99	$1,484.58	$226.59	18.0%
Couple	$1,214.39	$1,425.74	$211.36	17.4%	$1,317.61	$1,546.93	$229.32	17.4%
Family	$1,887.95	$2,226.92	$338.97	18.0%	$2,048.42	$2,416.21	$367.79	18.0%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$607.19	$712.87	$105.68	17.4%	$658.81	$773.47	$114.66	17.4%
Parent/Child(ren)	$1,159.44	$1,368.27	$208.84	18.0%	$1,257.99	$1,484.58	$226.59	18.0%
Couple	$1,214.39	$1,425.74	$211.36	17.4%	$1,317.61	$1,546.93	$229.32	17.4%
Family	$1,887.95	$2,226.92	$338.97	18.0%	$2,048.42	$2,416.21	$367.79	18.0%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$540.40	$634.46	$94.05	17.4%	$586.34	$688.39	$102.05	17.4%
Parent/Child(ren)	$1,031.90	$1,217.76	$185.86	18.0%	$1,119.61	$1,321.27	$201.66	18.0%
Couple	$1,080.80	$1,268.91	$188.11	17.4%	$1,172.67	$1,376.77	$204.10	17.4%
Family	$1,680.27	$1,981.96	$301.69	18.0%	$1,823.10	$2,150.43	$327.33	18.0%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$540.40	$634.46	$94.05	17.4%	$586.34	$688.39	$102.05	17.4%
Parent/Child(ren)	$1,031.90	$1,217.76	$185.86	18.0%	$1,119.61	$1,321.27	$201.66	18.0%
Couple	$1,080.80	$1,268.91	$188.11	17.4%	$1,172.67	$1,376.77	$204.10	17.4%
Family	$1,680.27	$1,981.96	$301.69	18.0%	$1,823.10	$2,150.43	$327.33	18.0%

$20 OV, $2,000 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	April to June 2012				April to June 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$691.69	$808.17	$116.48	16.8%	$750.48	$876.86	$126.38	16.8%
Parent/Child(ren)	$1,320.78	$1,551.19	$230.40	17.4%	$1,433.05	$1,683.04	$249.99	17.4%
Couple	$1,383.38	$1,616.34	$232.96	16.8%	$1,500.97	$1,753.73	$252.76	16.8%
Family	$2,150.67	$2,524.62	$373.95	17.4%	$2,333.48	$2,739.21	$405.73	17.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$691.69	$808.17	$116.48	16.8%	$750.48	$876.86	$126.38	16.8%
Parent/Child(ren)	$1,320.78	$1,551.19	$230.40	17.4%	$1,433.05	$1,683.04	$249.99	17.4%
Couple	$1,383.38	$1,616.34	$232.96	16.8%	$1,500.97	$1,753.73	$252.76	16.8%
Family	$2,150.67	$2,524.62	$373.95	17.4%	$2,333.48	$2,739.21	$405.73	17.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$691.69	$808.17	$116.48	16.8%	$750.48	$876.86	$126.38	16.8%
Parent/Child(ren)	$1,320.78	$1,551.19	$230.40	17.4%	$1,433.05	$1,683.04	$249.99	17.4%
Couple	$1,383.38	$1,616.34	$232.96	16.8%	$1,500.97	$1,753.73	$252.76	16.8%
Family	$2,150.67	$2,524.62	$373.95	17.4%	$2,333.48	$2,739.21	$405.73	17.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$691.69	$808.17	$116.48	16.8%	$750.48	$876.86	$126.38	16.8%
Parent/Child(ren)	$1,320.78	$1,551.19	$230.40	17.4%	$1,433.05	$1,683.04	$249.99	17.4%
Couple	$1,383.38	$1,616.34	$232.96	16.8%	$1,500.97	$1,753.73	$252.76	16.8%
Family	$2,150.67	$2,524.62	$373.95	17.4%	$2,333.48	$2,739.21	$405.73	17.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$691.69	$808.17	$116.48	16.8%	$750.48	$876.86	$126.38	16.8%
Parent/Child(ren)	$1,320.78	$1,551.19	$230.40	17.4%	$1,433.05	$1,683.04	$249.99	17.4%
Couple	$1,383.38	$1,616.34	$232.96	16.8%	$1,500.97	$1,753.73	$252.76	16.8%
Family	$2,150.67	$2,524.62	$373.95	17.4%	$2,333.48	$2,739.21	$405.73	17.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$691.69	$808.17	$116.48	16.8%	$750.48	$876.86	$126.38	16.8%
Parent/Child(ren)	$1,320.78	$1,551.19	$230.40	17.4%	$1,433.05	$1,683.04	$249.99	17.4%
Couple	$1,383.38	$1,616.34	$232.96	16.8%	$1,500.97	$1,753.73	$252.76	16.8%
Family	$2,150.67	$2,524.62	$373.95	17.4%	$2,333.48	$2,739.21	$405.73	17.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$691.69	$808.17	$116.48	16.8%	$750.48	$876.86	$126.38	16.8%
Parent/Child(ren)	$1,320.78	$1,551.19	$230.40	17.4%	$1,433.05	$1,683.04	$249.99	17.4%
Couple	$1,383.38	$1,616.34	$232.96	16.8%	$1,500.97	$1,753.73	$252.76	16.8%
Family	$2,150.67	$2,524.62	$373.95	17.4%	$2,333.48	$2,739.21	$405.73	17.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$691.69	$808.17	$116.48	16.8%	$750.48	$876.86	$126.38	16.8%
Parent/Child(ren)	$1,320.78	$1,551.19	$230.40	17.4%	$1,433.05	$1,683.04	$249.99	17.4%
Couple	$1,383.38	$1,616.34	$232.96	16.8%	$1,500.97	$1,753.73	$252.76	16.8%
Family	$2,150.67	$2,524.62	$373.95	17.4%	$2,333.48	$2,739.21	$405.73	17.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$615.60	$719.27	$103.67	16.8%	$667.93	$780.41	$112.48	16.8%
Parent/Child(ren)	$1,175.50	$1,380.55	$205.06	17.4%	$1,275.41	$1,497.90	$222.49	17.4%
Couple	$1,231.21	$1,438.54	$207.33	16.8%	$1,335.86	$1,560.82	$224.96	16.8%
Family	$1,914.10	$2,246.91	$332.81	17.4%	$2,076.80	$2,437.90	$361.10	17.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$615.60	$719.27	$103.67	16.8%	$667.93	$780.41	$112.48	16.8%
Parent/Child(ren)	$1,175.50	$1,380.55	$205.06	17.4%	$1,275.41	$1,497.90	$222.49	17.4%
Couple	$1,231.21	$1,438.54	$207.33	16.8%	$1,335.86	$1,560.82	$224.96	16.8%
Family	$1,914.10	$2,246.91	$332.81	17.4%	$2,076.80	$2,437.90	$361.10	17.4%

$20 OV, $2,000 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	April to June 2012				April to June 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$631.48	$737.82	$106.34	16.8%	$685.16	$800.53	$115.38	16.8%
Parent/Child(ren)	$1,205.81	$1,416.15	$210.34	17.4%	$1,308.31	$1,536.53	$228.22	17.4%
Couple	$1,262.96	$1,475.64	$212.67	16.8%	$1,370.32	$1,601.07	$230.75	16.8%
Family	$1,963.47	$2,304.85	$341.38	17.4%	$2,130.36	$2,500.76	$370.40	17.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$631.48	$737.82	$106.34	16.8%	$685.16	$800.53	$115.38	16.8%
Parent/Child(ren)	$1,205.81	$1,416.15	$210.34	17.4%	$1,308.31	$1,536.53	$228.22	17.4%
Couple	$1,262.96	$1,475.64	$212.67	16.8%	$1,370.32	$1,601.07	$230.75	16.8%
Family	$1,963.47	$2,304.85	$341.38	17.4%	$2,130.36	$2,500.76	$370.40	17.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$631.48	$737.82	$106.34	16.8%	$685.16	$800.53	$115.38	16.8%
Parent/Child(ren)	$1,205.81	$1,416.15	$210.34	17.4%	$1,308.31	$1,536.53	$228.22	17.4%
Couple	$1,262.96	$1,475.64	$212.67	16.8%	$1,370.32	$1,601.07	$230.75	16.8%
Family	$1,963.47	$2,304.85	$341.38	17.4%	$2,130.36	$2,500.76	$370.40	17.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$631.48	$737.82	$106.34	16.8%	$685.16	$800.53	$115.38	16.8%
Parent/Child(ren)	$1,205.81	$1,416.15	$210.34	17.4%	$1,308.31	$1,536.53	$228.22	17.4%
Couple	$1,262.96	$1,475.64	$212.67	16.8%	$1,370.32	$1,601.07	$230.75	16.8%
Family	$1,963.47	$2,304.85	$341.38	17.4%	$2,130.36	$2,500.76	$370.40	17.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$631.48	$737.82	$106.34	16.8%	$685.16	$800.53	$115.38	16.8%
Parent/Child(ren)	$1,205.81	$1,416.15	$210.34	17.4%	$1,308.31	$1,536.53	$228.22	17.4%
Couple	$1,262.96	$1,475.64	$212.67	16.8%	$1,370.32	$1,601.07	$230.75	16.8%
Family	$1,963.47	$2,304.85	$341.38	17.4%	$2,130.36	$2,500.76	$370.40	17.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$631.48	$737.82	$106.34	16.8%	$685.16	$800.53	$115.38	16.8%
Parent/Child(ren)	$1,205.81	$1,416.15	$210.34	17.4%	$1,308.31	$1,536.53	$228.22	17.4%
Couple	$1,262.96	$1,475.64	$212.67	16.8%	$1,370.32	$1,601.07	$230.75	16.8%
Family	$1,963.47	$2,304.85	$341.38	17.4%	$2,130.36	$2,500.76	$370.40	17.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$631.48	$737.82	$106.34	16.8%	$685.16	$800.53	$115.38	16.8%
Parent/Child(ren)	$1,205.81	$1,416.15	$210.34	17.4%	$1,308.31	$1,536.53	$228.22	17.4%
Couple	$1,262.96	$1,475.64	$212.67	16.8%	$1,370.32	$1,601.07	$230.75	16.8%
Family	$1,963.47	$2,304.85	$341.38	17.4%	$2,130.36	$2,500.76	$370.40	17.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$631.48	$737.82	$106.34	16.8%	$685.16	$800.53	$115.38	16.8%
Parent/Child(ren)	$1,205.81	$1,416.15	$210.34	17.4%	$1,308.31	$1,536.53	$228.22	17.4%
Couple	$1,262.96	$1,475.64	$212.67	16.8%	$1,370.32	$1,601.07	$230.75	16.8%
Family	$1,963.47	$2,304.85	$341.38	17.4%	$2,130.36	$2,500.76	$370.40	17.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$562.02	$656.66	$94.64	16.8%	$609.79	$712.47	$102.68	16.8%
Parent/Child(ren)	$1,073.17	$1,260.38	$187.20	17.4%	$1,164.39	$1,367.51	$203.12	17.4%
Couple	$1,124.04	$1,313.32	$189.28	16.8%	$1,219.58	$1,424.95	$205.37	16.8%
Family	$1,747.48	$2,051.32	$303.83	17.4%	$1,896.02	$2,225.68	$329.66	17.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$562.02	$656.66	$94.64	16.8%	$609.79	$712.47	$102.68	16.8%
Parent/Child(ren)	$1,073.17	$1,260.38	$187.20	17.4%	$1,164.39	$1,367.51	$203.12	17.4%
Couple	$1,124.04	$1,313.32	$189.28	16.8%	$1,219.58	$1,424.95	$205.37	16.8%
Family	$1,747.48	$2,051.32	$303.83	17.4%	$1,896.02	$2,225.68	$329.66	17.4%

$20 OV, $2,000 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	July to September 2012				July to September 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$691.69	$856.66	$164.97	23.9%	$750.48	$929.48	$178.99	23.9%
Parent/Child(ren)	$1,320.78	$1,644.26	$323.47	24.5%	$1,433.05	$1,784.02	$350.97	24.5%
Couple	$1,383.38	$1,713.32	$329.94	23.9%	$1,500.97	$1,858.95	$357.98	23.9%
Family	$2,150.67	$2,676.09	$525.42	24.4%	$2,333.48	$2,903.56	$570.08	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$691.69	$856.66	$164.97	23.9%	$750.48	$929.48	$178.99	23.9%
Parent/Child(ren)	$1,320.78	$1,644.26	$323.47	24.5%	$1,433.05	$1,784.02	$350.97	24.5%
Couple	$1,383.38	$1,713.32	$329.94	23.9%	$1,500.97	$1,858.95	$357.98	23.9%
Family	$2,150.67	$2,676.09	$525.42	24.4%	$2,333.48	$2,903.56	$570.08	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$691.69	$856.66	$164.97	23.9%	$750.48	$929.48	$178.99	23.9%
Parent/Child(ren)	$1,320.78	$1,644.26	$323.47	24.5%	$1,433.05	$1,784.02	$350.97	24.5%
Couple	$1,383.38	$1,713.32	$329.94	23.9%	$1,500.97	$1,858.95	$357.98	23.9%
Family	$2,150.67	$2,676.09	$525.42	24.4%	$2,333.48	$2,903.56	$570.08	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$691.69	$856.66	$164.97	23.9%	$750.48	$929.48	$178.99	23.9%
Parent/Child(ren)	$1,320.78	$1,644.26	$323.47	24.5%	$1,433.05	$1,784.02	$350.97	24.5%
Couple	$1,383.38	$1,713.32	$329.94	23.9%	$1,500.97	$1,858.95	$357.98	23.9%
Family	$2,150.67	$2,676.09	$525.42	24.4%	$2,333.48	$2,903.56	$570.08	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$691.69	$856.66	$164.97	23.9%	$750.48	$929.48	$178.99	23.9%
Parent/Child(ren)	$1,320.78	$1,644.26	$323.47	24.5%	$1,433.05	$1,784.02	$350.97	24.5%
Couple	$1,383.38	$1,713.32	$329.94	23.9%	$1,500.97	$1,858.95	$357.98	23.9%
Family	$2,150.67	$2,676.09	$525.42	24.4%	$2,333.48	$2,903.56	$570.08	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$691.69	$856.66	$164.97	23.9%	$750.48	$929.48	$178.99	23.9%
Parent/Child(ren)	$1,320.78	$1,644.26	$323.47	24.5%	$1,433.05	$1,784.02	$350.97	24.5%
Couple	$1,383.38	$1,713.32	$329.94	23.9%	$1,500.97	$1,858.95	$357.98	23.9%
Family	$2,150.67	$2,676.09	$525.42	24.4%	$2,333.48	$2,903.56	$570.08	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$691.69	$856.66	$164.97	23.9%	$750.48	$929.48	$178.99	23.9%
Parent/Child(ren)	$1,320.78	$1,644.26	$323.47	24.5%	$1,433.05	$1,784.02	$350.97	24.5%
Couple	$1,383.38	$1,713.32	$329.94	23.9%	$1,500.97	$1,858.95	$357.98	23.9%
Family	$2,150.67	$2,676.09	$525.42	24.4%	$2,333.48	$2,903.56	$570.08	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$691.69	$856.66	$164.97	23.9%	$750.48	$929.48	$178.99	23.9%
Parent/Child(ren)	$1,320.78	$1,644.26	$323.47	24.5%	$1,433.05	$1,784.02	$350.97	24.5%
Couple	$1,383.38	$1,713.32	$329.94	23.9%	$1,500.97	$1,858.95	$357.98	23.9%
Family	$2,150.67	$2,676.09	$525.42	24.4%	$2,333.48	$2,903.56	$570.08	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$615.60	$762.43	$146.82	23.9%	$667.93	$827.23	$159.30	23.9%
Parent/Child(ren)	$1,175.50	$1,463.39	$287.89	24.5%	$1,275.41	$1,587.78	$312.36	24.5%
Couple	$1,231.21	$1,524.85	$293.65	23.9%	$1,335.86	$1,654.47	$318.61	23.9%
Family	$1,914.10	$2,381.72	$467.63	24.4%	$2,076.80	$2,584.17	$507.37	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$615.60	$762.43	$146.82	23.9%	$667.93	$827.23	$159.30	23.9%
Parent/Child(ren)	$1,175.50	$1,463.39	$287.89	24.5%	$1,275.41	$1,587.78	$312.36	24.5%
Couple	$1,231.21	$1,524.85	$293.65	23.9%	$1,335.86	$1,654.47	$318.61	23.9%
Family	$1,914.10	$2,381.72	$467.63	24.4%	$2,076.80	$2,584.17	$507.37	24.4%

$20 OV, $2,000 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	July to September 2012				July to September 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$631.48	$782.09	$150.61	23.8%	$685.16	$848.56	$163.41	23.8%
Parent/Child(ren)	$1,205.81	$1,501.12	$295.31	24.5%	$1,308.31	$1,628.72	$320.41	24.5%
Couple	$1,262.96	$1,564.18	$301.21	23.8%	$1,370.32	$1,697.13	$326.81	23.8%
Family	$1,963.47	$2,443.14	$479.67	24.4%	$2,130.36	$2,650.81	$520.45	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$631.48	$782.09	$150.61	23.8%	$685.16	$848.56	$163.41	23.8%
Parent/Child(ren)	$1,205.81	$1,501.12	$295.31	24.5%	$1,308.31	$1,628.72	$320.41	24.5%
Couple	$1,262.96	$1,564.18	$301.21	23.8%	$1,370.32	$1,697.13	$326.81	23.8%
Family	$1,963.47	$2,443.14	$479.67	24.4%	$2,130.36	$2,650.81	$520.45	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$631.48	$782.09	$150.61	23.8%	$685.16	$848.56	$163.41	23.8%
Parent/Child(ren)	$1,205.81	$1,501.12	$295.31	24.5%	$1,308.31	$1,628.72	$320.41	24.5%
Couple	$1,262.96	$1,564.18	$301.21	23.8%	$1,370.32	$1,697.13	$326.81	23.8%
Family	$1,963.47	$2,443.14	$479.67	24.4%	$2,130.36	$2,650.81	$520.45	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$631.48	$782.09	$150.61	23.8%	$685.16	$848.56	$163.41	23.8%
Parent/Child(ren)	$1,205.81	$1,501.12	$295.31	24.5%	$1,308.31	$1,628.72	$320.41	24.5%
Couple	$1,262.96	$1,564.18	$301.21	23.8%	$1,370.32	$1,697.13	$326.81	23.8%
Family	$1,963.47	$2,443.14	$479.67	24.4%	$2,130.36	$2,650.81	$520.45	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$631.48	$782.09	$150.61	23.8%	$685.16	$848.56	$163.41	23.8%
Parent/Child(ren)	$1,205.81	$1,501.12	$295.31	24.5%	$1,308.31	$1,628.72	$320.41	24.5%
Couple	$1,262.96	$1,564.18	$301.21	23.8%	$1,370.32	$1,697.13	$326.81	23.8%
Family	$1,963.47	$2,443.14	$479.67	24.4%	$2,130.36	$2,650.81	$520.45	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$631.48	$782.09	$150.61	23.8%	$685.16	$848.56	$163.41	23.8%
Parent/Child(ren)	$1,205.81	$1,501.12	$295.31	24.5%	$1,308.31	$1,628.72	$320.41	24.5%
Couple	$1,262.96	$1,564.18	$301.21	23.8%	$1,370.32	$1,697.13	$326.81	23.8%
Family	$1,963.47	$2,443.14	$479.67	24.4%	$2,130.36	$2,650.81	$520.45	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$631.48	$782.09	$150.61	23.8%	$685.16	$848.56	$163.41	23.8%
Parent/Child(ren)	$1,205.81	$1,501.12	$295.31	24.5%	$1,308.31	$1,628.72	$320.41	24.5%
Couple	$1,262.96	$1,564.18	$301.21	23.8%	$1,370.32	$1,697.13	$326.81	23.8%
Family	$1,963.47	$2,443.14	$479.67	24.4%	$2,130.36	$2,650.81	$520.45	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$631.48	$782.09	$150.61	23.8%	$685.16	$848.56	$163.41	23.8%
Parent/Child(ren)	$1,205.81	$1,501.12	$295.31	24.5%	$1,308.31	$1,628.72	$320.41	24.5%
Couple	$1,262.96	$1,564.18	$301.21	23.8%	$1,370.32	$1,697.13	$326.81	23.8%
Family	$1,963.47	$2,443.14	$479.67	24.4%	$2,130.36	$2,650.81	$520.45	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$562.02	$696.06	$134.04	23.8%	$609.79	$755.22	$145.43	23.8%
Parent/Child(ren)	$1,073.17	$1,336.00	$262.82	24.5%	$1,164.39	$1,449.56	$285.16	24.5%
Couple	$1,124.04	$1,392.12	$268.08	23.8%	$1,219.58	$1,510.45	$290.86	23.8%
Family	$1,747.48	$2,174.39	$426.91	24.4%	$1,896.02	$2,359.22	$463.20	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$562.02	$696.06	$134.04	23.8%	$609.79	$755.22	$145.43	23.8%
Parent/Child(ren)	$1,073.17	$1,336.00	$262.82	24.5%	$1,164.39	$1,449.56	$285.16	24.5%
Couple	$1,124.04	$1,392.12	$268.08	23.8%	$1,219.58	$1,510.45	$290.86	23.8%
Family	$1,747.48	$2,174.39	$426.91	24.4%	$1,896.02	$2,359.22	$463.20	24.4%

$20 OV, $2,000 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	October to December 2012				October to December 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$712.44	$886.64	$174.20	24.5%	$773.00	$962.00	$189.01	24.5%
Parent/Child(ren)	$1,367.44	$1,701.80	$334.36	24.5%	$1,483.68	$1,846.45	$362.78	24.5%
Couple	$1,424.88	$1,773.28	$348.40	24.5%	$1,545.99	$1,924.01	$378.01	24.5%
Family	$2,225.57	$2,769.75	$544.18	24.5%	$2,414.74	$3,005.18	$590.43	24.5%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$712.44	$886.64	$174.20	24.5%	$773.00	$962.00	$189.01	24.5%
Parent/Child(ren)	$1,367.44	$1,701.80	$334.36	24.5%	$1,483.68	$1,846.45	$362.78	24.5%
Couple	$1,424.88	$1,773.28	$348.40	24.5%	$1,545.99	$1,924.01	$378.01	24.5%
Family	$2,225.57	$2,769.75	$544.18	24.5%	$2,414.74	$3,005.18	$590.43	24.5%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$712.44	$886.64	$174.20	24.5%	$773.00	$962.00	$189.01	24.5%
Parent/Child(ren)	$1,367.44	$1,701.80	$334.36	24.5%	$1,483.68	$1,846.45	$362.78	24.5%
Couple	$1,424.88	$1,773.28	$348.40	24.5%	$1,545.99	$1,924.01	$378.01	24.5%
Family	$2,225.57	$2,769.75	$544.18	24.5%	$2,414.74	$3,005.18	$590.43	24.5%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$712.44	$886.64	$174.20	24.5%	$773.00	$962.00	$189.01	24.5%
Parent/Child(ren)	$1,367.44	$1,701.80	$334.36	24.5%	$1,483.68	$1,846.45	$362.78	24.5%
Couple	$1,424.88	$1,773.28	$348.40	24.5%	$1,545.99	$1,924.01	$378.01	24.5%
Family	$2,225.57	$2,769.75	$544.18	24.5%	$2,414.74	$3,005.18	$590.43	24.5%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$712.44	$886.64	$174.20	24.5%	$773.00	$962.00	$189.01	24.5%
Parent/Child(ren)	$1,367.44	$1,701.80	$334.36	24.5%	$1,483.68	$1,846.45	$362.78	24.5%
Couple	$1,424.88	$1,773.28	$348.40	24.5%	$1,545.99	$1,924.01	$378.01	24.5%
Family	$2,225.57	$2,769.75	$544.18	24.5%	$2,414.74	$3,005.18	$590.43	24.5%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$712.44	$886.64	$174.20	24.5%	$773.00	$962.00	$189.01	24.5%
Parent/Child(ren)	$1,367.44	$1,701.80	$334.36	24.5%	$1,483.68	$1,846.45	$362.78	24.5%
Couple	$1,424.88	$1,773.28	$348.40	24.5%	$1,545.99	$1,924.01	$378.01	24.5%
Family	$2,225.57	$2,769.75	$544.18	24.5%	$2,414.74	$3,005.18	$590.43	24.5%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$712.44	$886.64	$174.20	24.5%	$773.00	$962.00	$189.01	24.5%
Parent/Child(ren)	$1,367.44	$1,701.80	$334.36	24.5%	$1,483.68	$1,846.45	$362.78	24.5%
Couple	$1,424.88	$1,773.28	$348.40	24.5%	$1,545.99	$1,924.01	$378.01	24.5%
Family	$2,225.57	$2,769.75	$544.18	24.5%	$2,414.74	$3,005.18	$590.43	24.5%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$712.44	$886.64	$174.20	24.5%	$773.00	$962.00	$189.01	24.5%
Parent/Child(ren)	$1,367.44	$1,701.80	$334.36	24.5%	$1,483.68	$1,846.45	$362.78	24.5%
Couple	$1,424.88	$1,773.28	$348.40	24.5%	$1,545.99	$1,924.01	$378.01	24.5%
Family	$2,225.57	$2,769.75	$544.18	24.5%	$2,414.74	$3,005.18	$590.43	24.5%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$634.07	$789.11	$155.04	24.5%	$687.97	$856.18	$168.22	24.5%
Parent/Child(ren)	$1,217.02	$1,514.60	$297.58	24.5%	$1,320.47	$1,643.34	$322.87	24.5%
Couple	$1,268.14	$1,578.22	$310.08	24.5%	$1,375.94	$1,712.37	$336.43	24.5%
Family	$1,980.76	$2,465.08	$484.32	24.5%	$2,149.12	$2,674.61	$525.49	24.5%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$634.07	$789.11	$155.04	24.5%	$687.97	$856.18	$168.22	24.5%
Parent/Child(ren)	$1,217.02	$1,514.60	$297.58	24.5%	$1,320.47	$1,643.34	$322.87	24.5%
Couple	$1,268.14	$1,578.22	$310.08	24.5%	$1,375.94	$1,712.37	$336.43	24.5%
Family	$1,980.76	$2,465.08	$484.32	24.5%	$2,149.12	$2,674.61	$525.49	24.5%

$20 OV, $2,000 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	October to December 2012				October to December 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$650.43	$809.46	$159.03	24.5%	$705.72	$878.27	$172.55	24.5%
Parent/Child(ren)	$1,248.42	$1,553.67	$305.25	24.5%	$1,354.54	$1,685.73	$331.19	24.5%
Couple	$1,300.86	$1,618.93	$318.07	24.5%	$1,411.43	$1,756.54	$345.10	24.5%
Family	$2,031.86	$2,528.66	$496.80	24.5%	$2,204.57	$2,743.60	$539.03	24.5%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$650.43	$809.46	$159.03	24.5%	$705.72	$878.27	$172.55	24.5%
Parent/Child(ren)	$1,248.42	$1,553.67	$305.25	24.5%	$1,354.54	$1,685.73	$331.19	24.5%
Couple	$1,300.86	$1,618.93	$318.07	24.5%	$1,411.43	$1,756.54	$345.10	24.5%
Family	$2,031.86	$2,528.66	$496.80	24.5%	$2,204.57	$2,743.60	$539.03	24.5%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$650.43	$809.46	$159.03	24.5%	$705.72	$878.27	$172.55	24.5%
Parent/Child(ren)	$1,248.42	$1,553.67	$305.25	24.5%	$1,354.54	$1,685.73	$331.19	24.5%
Couple	$1,300.86	$1,618.93	$318.07	24.5%	$1,411.43	$1,756.54	$345.10	24.5%
Family	$2,031.86	$2,528.66	$496.80	24.5%	$2,204.57	$2,743.60	$539.03	24.5%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$650.43	$809.46	$159.03	24.5%	$705.72	$878.27	$172.55	24.5%
Parent/Child(ren)	$1,248.42	$1,553.67	$305.25	24.5%	$1,354.54	$1,685.73	$331.19	24.5%
Couple	$1,300.86	$1,618.93	$318.07	24.5%	$1,411.43	$1,756.54	$345.10	24.5%
Family	$2,031.86	$2,528.66	$496.80	24.5%	$2,204.57	$2,743.60	$539.03	24.5%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$650.43	$809.46	$159.03	24.5%	$705.72	$878.27	$172.55	24.5%
Parent/Child(ren)	$1,248.42	$1,553.67	$305.25	24.5%	$1,354.54	$1,685.73	$331.19	24.5%
Couple	$1,300.86	$1,618.93	$318.07	24.5%	$1,411.43	$1,756.54	$345.10	24.5%
Family	$2,031.86	$2,528.66	$496.80	24.5%	$2,204.57	$2,743.60	$539.03	24.5%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$650.43	$809.46	$159.03	24.5%	$705.72	$878.27	$172.55	24.5%
Parent/Child(ren)	$1,248.42	$1,553.67	$305.25	24.5%	$1,354.54	$1,685.73	$331.19	24.5%
Couple	$1,300.86	$1,618.93	$318.07	24.5%	$1,411.43	$1,756.54	$345.10	24.5%
Family	$2,031.86	$2,528.66	$496.80	24.5%	$2,204.57	$2,743.60	$539.03	24.5%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$650.43	$809.46	$159.03	24.5%	$705.72	$878.27	$172.55	24.5%
Parent/Child(ren)	$1,248.42	$1,553.67	$305.25	24.5%	$1,354.54	$1,685.73	$331.19	24.5%
Couple	$1,300.86	$1,618.93	$318.07	24.5%	$1,411.43	$1,756.54	$345.10	24.5%
Family	$2,031.86	$2,528.66	$496.80	24.5%	$2,204.57	$2,743.60	$539.03	24.5%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$650.43	$809.46	$159.03	24.5%	$705.72	$878.27	$172.55	24.5%
Parent/Child(ren)	$1,248.42	$1,553.67	$305.25	24.5%	$1,354.54	$1,685.73	$331.19	24.5%
Couple	$1,300.86	$1,618.93	$318.07	24.5%	$1,411.43	$1,756.54	$345.10	24.5%
Family	$2,031.86	$2,528.66	$496.80	24.5%	$2,204.57	$2,743.60	$539.03	24.5%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$578.88	$720.42	$141.54	24.5%	$628.09	$781.66	$153.57	24.5%
Parent/Child(ren)	$1,111.10	$1,382.77	$271.67	24.5%	$1,205.54	$1,500.30	$294.76	24.5%
Couple	$1,157.77	$1,440.85	$283.08	24.5%	$1,256.18	$1,563.32	$307.14	24.5%
Family	$1,808.35	$2,250.51	$442.15	24.5%	$1,962.06	$2,441.80	$479.74	24.5%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$578.88	$720.42	$141.54	24.5%	$628.09	$781.66	$153.57	24.5%
Parent/Child(ren)	$1,111.10	$1,382.77	$271.67	24.5%	$1,205.54	$1,500.30	$294.76	24.5%
Couple	$1,157.77	$1,440.85	$283.08	24.5%	$1,256.18	$1,563.32	$307.14	24.5%
Family	$1,808.35	$2,250.51	$442.15	24.5%	$1,962.06	$2,441.80	$479.74	24.5%

$20 OV, $500 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	January to March 2012				January to March 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$722.52	$848.26	$125.74	17.4%	$783.93	$920.36	$136.43	17.4%
Parent/Child(ren)	$1,379.65	$1,628.13	$248.48	18.0%	$1,496.92	$1,766.52	$269.60	18.0%
Couple	$1,445.04	$1,696.52	$251.48	17.4%	$1,567.87	$1,840.72	$272.86	17.4%
Family	$2,246.53	$2,649.85	$403.32	18.0%	$2,437.49	$2,875.09	$437.60	18.0%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$722.52	$848.26	$125.74	17.4%	$783.93	$920.36	$136.43	17.4%
Parent/Child(ren)	$1,379.65	$1,628.13	$248.48	18.0%	$1,496.92	$1,766.52	$269.60	18.0%
Couple	$1,445.04	$1,696.52	$251.48	17.4%	$1,567.87	$1,840.72	$272.86	17.4%
Family	$2,246.53	$2,649.85	$403.32	18.0%	$2,437.49	$2,875.09	$437.60	18.0%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$722.52	$848.26	$125.74	17.4%	$783.93	$920.36	$136.43	17.4%
Parent/Child(ren)	$1,379.65	$1,628.13	$248.48	18.0%	$1,496.92	$1,766.52	$269.60	18.0%
Couple	$1,445.04	$1,696.52	$251.48	17.4%	$1,567.87	$1,840.72	$272.86	17.4%
Family	$2,246.53	$2,649.85	$403.32	18.0%	$2,437.49	$2,875.09	$437.60	18.0%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$722.52	$848.26	$125.74	17.4%	$783.93	$920.36	$136.43	17.4%
Parent/Child(ren)	$1,379.65	$1,628.13	$248.48	18.0%	$1,496.92	$1,766.52	$269.60	18.0%
Couple	$1,445.04	$1,696.52	$251.48	17.4%	$1,567.87	$1,840.72	$272.86	17.4%
Family	$2,246.53	$2,649.85	$403.32	18.0%	$2,437.49	$2,875.09	$437.60	18.0%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$722.52	$848.26	$125.74	17.4%	$783.93	$920.36	$136.43	17.4%
Parent/Child(ren)	$1,379.65	$1,628.13	$248.48	18.0%	$1,496.92	$1,766.52	$269.60	18.0%
Couple	$1,445.04	$1,696.52	$251.48	17.4%	$1,567.87	$1,840.72	$272.86	17.4%
Family	$2,246.53	$2,649.85	$403.32	18.0%	$2,437.49	$2,875.09	$437.60	18.0%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$722.52	$848.26	$125.74	17.4%	$783.93	$920.36	$136.43	17.4%
Parent/Child(ren)	$1,379.65	$1,628.13	$248.48	18.0%	$1,496.92	$1,766.52	$269.60	18.0%
Couple	$1,445.04	$1,696.52	$251.48	17.4%	$1,567.87	$1,840.72	$272.86	17.4%
Family	$2,246.53	$2,649.85	$403.32	18.0%	$2,437.49	$2,875.09	$437.60	18.0%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$722.52	$848.26	$125.74	17.4%	$783.93	$920.36	$136.43	17.4%
Parent/Child(ren)	$1,379.65	$1,628.13	$248.48	18.0%	$1,496.92	$1,766.52	$269.60	18.0%
Couple	$1,445.04	$1,696.52	$251.48	17.4%	$1,567.87	$1,840.72	$272.86	17.4%
Family	$2,246.53	$2,649.85	$403.32	18.0%	$2,437.49	$2,875.09	$437.60	18.0%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$722.52	$848.26	$125.74	17.4%	$783.93	$920.36	$136.43	17.4%
Parent/Child(ren)	$1,379.65	$1,628.13	$248.48	18.0%	$1,496.92	$1,766.52	$269.60	18.0%
Couple	$1,445.04	$1,696.52	$251.48	17.4%	$1,567.87	$1,840.72	$272.86	17.4%
Family	$2,246.53	$2,649.85	$403.32	18.0%	$2,437.49	$2,875.09	$437.60	18.0%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$643.04	$754.95	$111.91	17.4%	$697.70	$819.12	$121.42	17.4%
Parent/Child(ren)	$1,227.89	$1,449.04	$221.15	18.0%	$1,332.26	$1,572.21	$239.95	18.0%
Couple	$1,286.09	$1,509.90	$223.82	17.4%	$1,395.40	$1,638.24	$242.84	17.4%
Family	$1,999.41	$2,358.37	$358.96	18.0%	$2,169.36	$2,558.83	$389.47	18.0%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$643.04	$754.95	$111.91	17.4%	$697.70	$819.12	$121.42	17.4%
Parent/Child(ren)	$1,227.89	$1,449.04	$221.15	18.0%	$1,332.26	$1,572.21	$239.95	18.0%
Couple	$1,286.09	$1,509.90	$223.82	17.4%	$1,395.40	$1,638.24	$242.84	17.4%
Family	$1,999.41	$2,358.37	$358.96	18.0%	$2,169.36	$2,558.83	$389.47	18.0%

$20 OV, $500 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	January to March 2012				January to March 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$676.28	$793.97	$117.69	17.4%	$733.76	$861.46	$127.70	17.4%
Parent/Child(ren)	$1,291.35	$1,523.93	$232.58	18.0%	$1,401.11	$1,653.46	$252.35	18.0%
Couple	$1,352.55	$1,587.94	$235.39	17.4%	$1,467.52	$1,722.91	$255.40	17.4%
Family	$2,102.74	$2,480.26	$377.51	18.0%	$2,281.48	$2,691.08	$409.60	18.0%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$676.28	$793.97	$117.69	17.4%	$733.76	$861.46	$127.70	17.4%
Parent/Child(ren)	$1,291.35	$1,523.93	$232.58	18.0%	$1,401.11	$1,653.46	$252.35	18.0%
Couple	$1,352.55	$1,587.94	$235.39	17.4%	$1,467.52	$1,722.91	$255.40	17.4%
Family	$2,102.74	$2,480.26	$377.51	18.0%	$2,281.48	$2,691.08	$409.60	18.0%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$676.28	$793.97	$117.69	17.4%	$733.76	$861.46	$127.70	17.4%
Parent/Child(ren)	$1,291.35	$1,523.93	$232.58	18.0%	$1,401.11	$1,653.46	$252.35	18.0%
Couple	$1,352.55	$1,587.94	$235.39	17.4%	$1,467.52	$1,722.91	$255.40	17.4%
Family	$2,102.74	$2,480.26	$377.51	18.0%	$2,281.48	$2,691.08	$409.60	18.0%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$676.28	$793.97	$117.69	17.4%	$733.76	$861.46	$127.70	17.4%
Parent/Child(ren)	$1,291.35	$1,523.93	$232.58	18.0%	$1,401.11	$1,653.46	$252.35	18.0%
Couple	$1,352.55	$1,587.94	$235.39	17.4%	$1,467.52	$1,722.91	$255.40	17.4%
Family	$2,102.74	$2,480.26	$377.51	18.0%	$2,281.48	$2,691.08	$409.60	18.0%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$676.28	$793.97	$117.69	17.4%	$733.76	$861.46	$127.70	17.4%
Parent/Child(ren)	$1,291.35	$1,523.93	$232.58	18.0%	$1,401.11	$1,653.46	$252.35	18.0%
Couple	$1,352.55	$1,587.94	$235.39	17.4%	$1,467.52	$1,722.91	$255.40	17.4%
Family	$2,102.74	$2,480.26	$377.51	18.0%	$2,281.48	$2,691.08	$409.60	18.0%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$676.28	$793.97	$117.69	17.4%	$733.76	$861.46	$127.70	17.4%
Parent/Child(ren)	$1,291.35	$1,523.93	$232.58	18.0%	$1,401.11	$1,653.46	$252.35	18.0%
Couple	$1,352.55	$1,587.94	$235.39	17.4%	$1,467.52	$1,722.91	$255.40	17.4%
Family	$2,102.74	$2,480.26	$377.51	18.0%	$2,281.48	$2,691.08	$409.60	18.0%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$676.28	$793.97	$117.69	17.4%	$733.76	$861.46	$127.70	17.4%
Parent/Child(ren)	$1,291.35	$1,523.93	$232.58	18.0%	$1,401.11	$1,653.46	$252.35	18.0%
Couple	$1,352.55	$1,587.94	$235.39	17.4%	$1,467.52	$1,722.91	$255.40	17.4%
Family	$2,102.74	$2,480.26	$377.51	18.0%	$2,281.48	$2,691.08	$409.60	18.0%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$676.28	$793.97	$117.69	17.4%	$733.76	$861.46	$127.70	17.4%
Parent/Child(ren)	$1,291.35	$1,523.93	$232.58	18.0%	$1,401.11	$1,653.46	$252.35	18.0%
Couple	$1,352.55	$1,587.94	$235.39	17.4%	$1,467.52	$1,722.91	$255.40	17.4%
Family	$2,102.74	$2,480.26	$377.51	18.0%	$2,281.48	$2,691.08	$409.60	18.0%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$601.89	$706.63	$104.75	17.4%	$653.05	$766.70	$113.65	17.4%
Parent/Child(ren)	$1,149.30	$1,356.30	$207.00	18.0%	$1,246.99	$1,471.58	$224.59	18.0%
Couple	$1,203.77	$1,413.26	$209.49	17.4%	$1,306.09	$1,533.39	$227.30	17.4%
Family	$1,871.44	$2,207.43	$335.99	18.0%	$2,030.51	$2,395.06	$364.55	18.0%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$601.89	$706.63	$104.75	17.4%	$653.05	$766.70	$113.65	17.4%
Parent/Child(ren)	$1,149.30	$1,356.30	$207.00	18.0%	$1,246.99	$1,471.58	$224.59	18.0%
Couple	$1,203.77	$1,413.26	$209.49	17.4%	$1,306.09	$1,533.39	$227.30	17.4%
Family	$1,871.44	$2,207.43	$335.99	18.0%	$2,030.51	$2,395.06	$364.55	18.0%

$20 OV, $500 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	April to June 2012				April to June 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$751.42	$877.95	$126.53	16.8%	$815.29	$952.58	$137.29	16.8%
Parent/Child(ren)	$1,434.84	$1,685.12	$250.28	17.4%	$1,556.80	$1,828.35	$271.56	17.4%
Couple	$1,502.84	$1,755.90	$253.06	16.8%	$1,630.58	$1,905.15	$274.57	16.8%
Family	$2,336.39	$2,742.60	$406.21	17.4%	$2,534.98	$2,975.72	$440.74	17.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$751.42	$877.95	$126.53	16.8%	$815.29	$952.58	$137.29	16.8%
Parent/Child(ren)	$1,434.84	$1,685.12	$250.28	17.4%	$1,556.80	$1,828.35	$271.56	17.4%
Couple	$1,502.84	$1,755.90	$253.06	16.8%	$1,630.58	$1,905.15	$274.57	16.8%
Family	$2,336.39	$2,742.60	$406.21	17.4%	$2,534.98	$2,975.72	$440.74	17.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$751.42	$877.95	$126.53	16.8%	$815.29	$952.58	$137.29	16.8%
Parent/Child(ren)	$1,434.84	$1,685.12	$250.28	17.4%	$1,556.80	$1,828.35	$271.56	17.4%
Couple	$1,502.84	$1,755.90	$253.06	16.8%	$1,630.58	$1,905.15	$274.57	16.8%
Family	$2,336.39	$2,742.60	$406.21	17.4%	$2,534.98	$2,975.72	$440.74	17.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$751.42	$877.95	$126.53	16.8%	$815.29	$952.58	$137.29	16.8%
Parent/Child(ren)	$1,434.84	$1,685.12	$250.28	17.4%	$1,556.80	$1,828.35	$271.56	17.4%
Couple	$1,502.84	$1,755.90	$253.06	16.8%	$1,630.58	$1,905.15	$274.57	16.8%
Family	$2,336.39	$2,742.60	$406.21	17.4%	$2,534.98	$2,975.72	$440.74	17.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$751.42	$877.95	$126.53	16.8%	$815.29	$952.58	$137.29	16.8%
Parent/Child(ren)	$1,434.84	$1,685.12	$250.28	17.4%	$1,556.80	$1,828.35	$271.56	17.4%
Couple	$1,502.84	$1,755.90	$253.06	16.8%	$1,630.58	$1,905.15	$274.57	16.8%
Family	$2,336.39	$2,742.60	$406.21	17.4%	$2,534.98	$2,975.72	$440.74	17.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$751.42	$877.95	$126.53	16.8%	$815.29	$952.58	$137.29	16.8%
Parent/Child(ren)	$1,434.84	$1,685.12	$250.28	17.4%	$1,556.80	$1,828.35	$271.56	17.4%
Couple	$1,502.84	$1,755.90	$253.06	16.8%	$1,630.58	$1,905.15	$274.57	16.8%
Family	$2,336.39	$2,742.60	$406.21	17.4%	$2,534.98	$2,975.72	$440.74	17.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$751.42	$877.95	$126.53	16.8%	$815.29	$952.58	$137.29	16.8%
Parent/Child(ren)	$1,434.84	$1,685.12	$250.28	17.4%	$1,556.80	$1,828.35	$271.56	17.4%
Couple	$1,502.84	$1,755.90	$253.06	16.8%	$1,630.58	$1,905.15	$274.57	16.8%
Family	$2,336.39	$2,742.60	$406.21	17.4%	$2,534.98	$2,975.72	$440.74	17.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$751.42	$877.95	$126.53	16.8%	$815.29	$952.58	$137.29	16.8%
Parent/Child(ren)	$1,434.84	$1,685.12	$250.28	17.4%	$1,556.80	$1,828.35	$271.56	17.4%
Couple	$1,502.84	$1,755.90	$253.06	16.8%	$1,630.58	$1,905.15	$274.57	16.8%
Family	$2,336.39	$2,742.60	$406.21	17.4%	$2,534.98	$2,975.72	$440.74	17.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$668.76	$781.38	$112.61	16.8%	$725.61	$847.79	$122.18	16.8%
Parent/Child(ren)	$1,277.00	$1,499.76	$222.75	17.4%	$1,385.55	$1,627.24	$241.69	17.4%
Couple	$1,337.53	$1,562.75	$225.22	16.8%	$1,451.22	$1,695.58	$244.37	16.8%
Family	$2,079.39	$2,440.92	$361.53	17.4%	$2,256.14	$2,648.39	$392.26	17.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$668.76	$781.38	$112.61	16.8%	$725.61	$847.79	$122.18	16.8%
Parent/Child(ren)	$1,277.00	$1,499.76	$222.75	17.4%	$1,385.55	$1,627.24	$241.69	17.4%
Couple	$1,337.53	$1,562.75	$225.22	16.8%	$1,451.22	$1,695.58	$244.37	16.8%
Family	$2,079.39	$2,440.92	$361.53	17.4%	$2,256.14	$2,648.39	$392.26	17.4%

$20 OV, $500 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	April to June 2012				April to June 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$703.32	$821.75	$118.43	16.8%	$763.10	$891.60	$128.50	16.8%
Parent/Child(ren)	$1,342.99	$1,577.26	$234.27	17.4%	$1,457.15	$1,711.33	$254.18	17.4%
Couple	$1,406.65	$1,643.51	$236.86	16.8%	$1,526.21	$1,783.21	$257.00	16.8%
Family	$2,186.84	$2,567.06	$380.21	17.4%	$2,372.72	$2,785.25	$412.53	17.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$703.32	$821.75	$118.43	16.8%	$763.10	$891.60	$128.50	16.8%
Parent/Child(ren)	$1,342.99	$1,577.26	$234.27	17.4%	$1,457.15	$1,711.33	$254.18	17.4%
Couple	$1,406.65	$1,643.51	$236.86	16.8%	$1,526.21	$1,783.21	$257.00	16.8%
Family	$2,186.84	$2,567.06	$380.21	17.4%	$2,372.72	$2,785.25	$412.53	17.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$703.32	$821.75	$118.43	16.8%	$763.10	$891.60	$128.50	16.8%
Parent/Child(ren)	$1,342.99	$1,577.26	$234.27	17.4%	$1,457.15	$1,711.33	$254.18	17.4%
Couple	$1,406.65	$1,643.51	$236.86	16.8%	$1,526.21	$1,783.21	$257.00	16.8%
Family	$2,186.84	$2,567.06	$380.21	17.4%	$2,372.72	$2,785.25	$412.53	17.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$703.32	$821.75	$118.43	16.8%	$763.10	$891.60	$128.50	16.8%
Parent/Child(ren)	$1,342.99	$1,577.26	$234.27	17.4%	$1,457.15	$1,711.33	$254.18	17.4%
Couple	$1,406.65	$1,643.51	$236.86	16.8%	$1,526.21	$1,783.21	$257.00	16.8%
Family	$2,186.84	$2,567.06	$380.21	17.4%	$2,372.72	$2,785.25	$412.53	17.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$703.32	$821.75	$118.43	16.8%	$763.10	$891.60	$128.50	16.8%
Parent/Child(ren)	$1,342.99	$1,577.26	$234.27	17.4%	$1,457.15	$1,711.33	$254.18	17.4%
Couple	$1,406.65	$1,643.51	$236.86	16.8%	$1,526.21	$1,783.21	$257.00	16.8%
Family	$2,186.84	$2,567.06	$380.21	17.4%	$2,372.72	$2,785.25	$412.53	17.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$703.32	$821.75	$118.43	16.8%	$763.10	$891.60	$128.50	16.8%
Parent/Child(ren)	$1,342.99	$1,577.26	$234.27	17.4%	$1,457.15	$1,711.33	$254.18	17.4%
Couple	$1,406.65	$1,643.51	$236.86	16.8%	$1,526.21	$1,783.21	$257.00	16.8%
Family	$2,186.84	$2,567.06	$380.21	17.4%	$2,372.72	$2,785.25	$412.53	17.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$703.32	$821.75	$118.43	16.8%	$763.10	$891.60	$128.50	16.8%
Parent/Child(ren)	$1,342.99	$1,577.26	$234.27	17.4%	$1,457.15	$1,711.33	$254.18	17.4%
Couple	$1,406.65	$1,643.51	$236.86	16.8%	$1,526.21	$1,783.21	$257.00	16.8%
Family	$2,186.84	$2,567.06	$380.21	17.4%	$2,372.72	$2,785.25	$412.53	17.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$703.32	$821.75	$118.43	16.8%	$763.10	$891.60	$128.50	16.8%
Parent/Child(ren)	$1,342.99	$1,577.26	$234.27	17.4%	$1,457.15	$1,711.33	$254.18	17.4%
Couple	$1,406.65	$1,643.51	$236.86	16.8%	$1,526.21	$1,783.21	$257.00	16.8%
Family	$2,186.84	$2,567.06	$380.21	17.4%	$2,372.72	$2,785.25	$412.53	17.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$625.96	$731.36	$105.40	16.8%	$679.16	$793.53	$114.36	16.8%
Parent/Child(ren)	$1,195.26	$1,403.76	$208.50	17.4%	$1,296.86	$1,523.08	$226.22	17.4%
Couple	$1,251.91	$1,462.72	$210.81	16.8%	$1,358.33	$1,587.06	$228.73	16.8%
Family	$1,946.29	$2,284.68	$338.39	17.4%	$2,111.72	$2,478.88	$367.15	17.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$625.96	$731.36	$105.40	16.8%	$679.16	$793.53	$114.36	16.8%
Parent/Child(ren)	$1,195.26	$1,403.76	$208.50	17.4%	$1,296.86	$1,523.08	$226.22	17.4%
Couple	$1,251.91	$1,462.72	$210.81	16.8%	$1,358.33	$1,587.06	$228.73	16.8%
Family	$1,946.29	$2,284.68	$338.39	17.4%	$2,111.72	$2,478.88	$367.15	17.4%

$20 OV, $500 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	July to September 2012				July to September 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$751.42	$930.62	$179.20	23.8%	$815.29	$1,009.72	$194.43	23.8%
Parent/Child(ren)	$1,434.84	$1,786.21	$351.38	24.5%	$1,556.80	$1,938.04	$381.24	24.5%
Couple	$1,502.84	$1,861.24	$358.40	23.8%	$1,630.58	$2,019.45	$388.86	23.8%
Family	$2,336.39	$2,907.14	$570.75	24.4%	$2,534.98	$3,154.24	$619.26	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$751.42	$930.62	$179.20	23.8%	$815.29	$1,009.72	$194.43	23.8%
Parent/Child(ren)	$1,434.84	$1,786.21	$351.38	24.5%	$1,556.80	$1,938.04	$381.24	24.5%
Couple	$1,502.84	$1,861.24	$358.40	23.8%	$1,630.58	$2,019.45	$388.86	23.8%
Family	$2,336.39	$2,907.14	$570.75	24.4%	$2,534.98	$3,154.24	$619.26	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$751.42	$930.62	$179.20	23.8%	$815.29	$1,009.72	$194.43	23.8%
Parent/Child(ren)	$1,434.84	$1,786.21	$351.38	24.5%	$1,556.80	$1,938.04	$381.24	24.5%
Couple	$1,502.84	$1,861.24	$358.40	23.8%	$1,630.58	$2,019.45	$388.86	23.8%
Family	$2,336.39	$2,907.14	$570.75	24.4%	$2,534.98	$3,154.24	$619.26	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$751.42	$930.62	$179.20	23.8%	$815.29	$1,009.72	$194.43	23.8%
Parent/Child(ren)	$1,434.84	$1,786.21	$351.38	24.5%	$1,556.80	$1,938.04	$381.24	24.5%
Couple	$1,502.84	$1,861.24	$358.40	23.8%	$1,630.58	$2,019.45	$388.86	23.8%
Family	$2,336.39	$2,907.14	$570.75	24.4%	$2,534.98	$3,154.24	$619.26	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$751.42	$930.62	$179.20	23.8%	$815.29	$1,009.72	$194.43	23.8%
Parent/Child(ren)	$1,434.84	$1,786.21	$351.38	24.5%	$1,556.80	$1,938.04	$381.24	24.5%
Couple	$1,502.84	$1,861.24	$358.40	23.8%	$1,630.58	$2,019.45	$388.86	23.8%
Family	$2,336.39	$2,907.14	$570.75	24.4%	$2,534.98	$3,154.24	$619.26	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$751.42	$930.62	$179.20	23.8%	$815.29	$1,009.72	$194.43	23.8%
Parent/Child(ren)	$1,434.84	$1,786.21	$351.38	24.5%	$1,556.80	$1,938.04	$381.24	24.5%
Couple	$1,502.84	$1,861.24	$358.40	23.8%	$1,630.58	$2,019.45	$388.86	23.8%
Family	$2,336.39	$2,907.14	$570.75	24.4%	$2,534.98	$3,154.24	$619.26	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$751.42	$930.62	$179.20	23.8%	$815.29	$1,009.72	$194.43	23.8%
Parent/Child(ren)	$1,434.84	$1,786.21	$351.38	24.5%	$1,556.80	$1,938.04	$381.24	24.5%
Couple	$1,502.84	$1,861.24	$358.40	23.8%	$1,630.58	$2,019.45	$388.86	23.8%
Family	$2,336.39	$2,907.14	$570.75	24.4%	$2,534.98	$3,154.24	$619.26	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$751.42	$930.62	$179.20	23.8%	$815.29	$1,009.72	$194.43	23.8%
Parent/Child(ren)	$1,434.84	$1,786.21	$351.38	24.5%	$1,556.80	$1,938.04	$381.24	24.5%
Couple	$1,502.84	$1,861.24	$358.40	23.8%	$1,630.58	$2,019.45	$388.86	23.8%
Family	$2,336.39	$2,907.14	$570.75	24.4%	$2,534.98	$3,154.24	$619.26	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$668.76	$828.25	$159.49	23.8%	$725.61	$898.65	$173.04	23.8%
Parent/Child(ren)	$1,277.00	$1,589.73	$312.73	24.5%	$1,385.55	$1,724.86	$339.31	24.5%
Couple	$1,337.53	$1,656.50	$318.98	23.8%	$1,451.22	$1,797.31	$346.09	23.8%
Family	$2,079.39	$2,587.35	$507.96	24.4%	$2,256.14	$2,807.28	$551.14	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$668.76	$828.25	$159.49	23.8%	$725.61	$898.65	$173.04	23.8%
Parent/Child(ren)	$1,277.00	$1,589.73	$312.73	24.5%	$1,385.55	$1,724.86	$339.31	24.5%
Couple	$1,337.53	$1,656.50	$318.98	23.8%	$1,451.22	$1,797.31	$346.09	23.8%
Family	$2,079.39	$2,587.35	$507.96	24.4%	$2,256.14	$2,807.28	$551.14	24.4%

$20 OV, $500 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	July to September 2012				July to September 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$703.32	$871.06	$167.74	23.8%	$763.10	$945.10	$182.00	23.8%
Parent/Child(ren)	$1,342.99	$1,671.90	$328.90	24.5%	$1,457.15	$1,814.01	$356.86	24.5%
Couple	$1,406.65	$1,742.12	$335.48	23.8%	$1,526.21	$1,890.20	$363.99	23.8%
Family	$2,186.84	$2,721.08	$534.24	24.4%	$2,372.72	$2,952.37	$579.65	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$703.32	$871.06	$167.74	23.8%	$763.10	$945.10	$182.00	23.8%
Parent/Child(ren)	$1,342.99	$1,671.90	$328.90	24.5%	$1,457.15	$1,814.01	$356.86	24.5%
Couple	$1,406.65	$1,742.12	$335.48	23.8%	$1,526.21	$1,890.20	$363.99	23.8%
Family	$2,186.84	$2,721.08	$534.24	24.4%	$2,372.72	$2,952.37	$579.65	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$703.32	$871.06	$167.74	23.8%	$763.10	$945.10	$182.00	23.8%
Parent/Child(ren)	$1,342.99	$1,671.90	$328.90	24.5%	$1,457.15	$1,814.01	$356.86	24.5%
Couple	$1,406.65	$1,742.12	$335.48	23.8%	$1,526.21	$1,890.20	$363.99	23.8%
Family	$2,186.84	$2,721.08	$534.24	24.4%	$2,372.72	$2,952.37	$579.65	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$703.32	$871.06	$167.74	23.8%	$763.10	$945.10	$182.00	23.8%
Parent/Child(ren)	$1,342.99	$1,671.90	$328.90	24.5%	$1,457.15	$1,814.01	$356.86	24.5%
Couple	$1,406.65	$1,742.12	$335.48	23.8%	$1,526.21	$1,890.20	$363.99	23.8%
Family	$2,186.84	$2,721.08	$534.24	24.4%	$2,372.72	$2,952.37	$579.65	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$703.32	$871.06	$167.74	23.8%	$763.10	$945.10	$182.00	23.8%
Parent/Child(ren)	$1,342.99	$1,671.90	$328.90	24.5%	$1,457.15	$1,814.01	$356.86	24.5%
Couple	$1,406.65	$1,742.12	$335.48	23.8%	$1,526.21	$1,890.20	$363.99	23.8%
Family	$2,186.84	$2,721.08	$534.24	24.4%	$2,372.72	$2,952.37	$579.65	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$703.32	$871.06	$167.74	23.8%	$763.10	$945.10	$182.00	23.8%
Parent/Child(ren)	$1,342.99	$1,671.90	$328.90	24.5%	$1,457.15	$1,814.01	$356.86	24.5%
Couple	$1,406.65	$1,742.12	$335.48	23.8%	$1,526.21	$1,890.20	$363.99	23.8%
Family	$2,186.84	$2,721.08	$534.24	24.4%	$2,372.72	$2,952.37	$579.65	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$703.32	$871.06	$167.74	23.8%	$763.10	$945.10	$182.00	23.8%
Parent/Child(ren)	$1,342.99	$1,671.90	$328.90	24.5%	$1,457.15	$1,814.01	$356.86	24.5%
Couple	$1,406.65	$1,742.12	$335.48	23.8%	$1,526.21	$1,890.20	$363.99	23.8%
Family	$2,186.84	$2,721.08	$534.24	24.4%	$2,372.72	$2,952.37	$579.65	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$703.32	$871.06	$167.74	23.8%	$763.10	$945.10	$182.00	23.8%
Parent/Child(ren)	$1,342.99	$1,671.90	$328.90	24.5%	$1,457.15	$1,814.01	$356.86	24.5%
Couple	$1,406.65	$1,742.12	$335.48	23.8%	$1,526.21	$1,890.20	$363.99	23.8%
Family	$2,186.84	$2,721.08	$534.24	24.4%	$2,372.72	$2,952.37	$579.65	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$625.96	$775.24	$149.29	23.8%	$679.16	$841.14	$161.98	23.8%
Parent/Child(ren)	$1,195.26	$1,487.99	$292.72	24.5%	$1,296.86	$1,614.47	$317.60	24.5%
Couple	$1,251.91	$1,550.49	$298.57	23.8%	$1,358.33	$1,682.28	$323.95	23.8%
Family	$1,946.29	$2,421.76	$475.47	24.4%	$2,111.72	$2,627.61	$515.89	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$625.96	$775.24	$149.29	23.8%	$679.16	$841.14	$161.98	23.8%
Parent/Child(ren)	$1,195.26	$1,487.99	$292.72	24.5%	$1,296.86	$1,614.47	$317.60	24.5%
Couple	$1,251.91	$1,550.49	$298.57	23.8%	$1,358.33	$1,682.28	$323.95	23.8%
Family	$1,946.29	$2,421.76	$475.47	24.4%	$2,111.72	$2,627.61	$515.89	24.4%

$20 OV, $500 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	October to December 2012				October to December 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$773.96	$963.20	$189.24	24.5%	$839.75	$1,045.07	$205.33	24.5%
Parent/Child(ren)	$1,485.52	$1,848.75	$363.22	24.5%	$1,611.79	$2,005.89	$394.10	24.5%
Couple	$1,547.92	$1,926.40	$378.48	24.5%	$1,679.49	$2,090.14	$410.65	24.5%
Family	$2,417.75	$3,008.91	$591.16	24.5%	$2,623.26	$3,264.67	$641.41	24.5%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$773.96	$963.20	$189.24	24.5%	$839.75	$1,045.07	$205.33	24.5%
Parent/Child(ren)	$1,485.52	$1,848.75	$363.22	24.5%	$1,611.79	$2,005.89	$394.10	24.5%
Couple	$1,547.92	$1,926.40	$378.48	24.5%	$1,679.49	$2,090.14	$410.65	24.5%
Family	$2,417.75	$3,008.91	$591.16	24.5%	$2,623.26	$3,264.67	$641.41	24.5%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$773.96	$963.20	$189.24	24.5%	$839.75	$1,045.07	$205.33	24.5%
Parent/Child(ren)	$1,485.52	$1,848.75	$363.22	24.5%	$1,611.79	$2,005.89	$394.10	24.5%
Couple	$1,547.92	$1,926.40	$378.48	24.5%	$1,679.49	$2,090.14	$410.65	24.5%
Family	$2,417.75	$3,008.91	$591.16	24.5%	$2,623.26	$3,264.67	$641.41	24.5%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$773.96	$963.20	$189.24	24.5%	$839.75	$1,045.07	$205.33	24.5%
Parent/Child(ren)	$1,485.52	$1,848.75	$363.22	24.5%	$1,611.79	$2,005.89	$394.10	24.5%
Couple	$1,547.92	$1,926.40	$378.48	24.5%	$1,679.49	$2,090.14	$410.65	24.5%
Family	$2,417.75	$3,008.91	$591.16	24.5%	$2,623.26	$3,264.67	$641.41	24.5%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$773.96	$963.20	$189.24	24.5%	$839.75	$1,045.07	$205.33	24.5%
Parent/Child(ren)	$1,485.52	$1,848.75	$363.22	24.5%	$1,611.79	$2,005.89	$394.10	24.5%
Couple	$1,547.92	$1,926.40	$378.48	24.5%	$1,679.49	$2,090.14	$410.65	24.5%
Family	$2,417.75	$3,008.91	$591.16	24.5%	$2,623.26	$3,264.67	$641.41	24.5%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$773.96	$963.20	$189.24	24.5%	$839.75	$1,045.07	$205.33	24.5%
Parent/Child(ren)	$1,485.52	$1,848.75	$363.22	24.5%	$1,611.79	$2,005.89	$394.10	24.5%
Couple	$1,547.92	$1,926.40	$378.48	24.5%	$1,679.49	$2,090.14	$410.65	24.5%
Family	$2,417.75	$3,008.91	$591.16	24.5%	$2,623.26	$3,264.67	$641.41	24.5%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$773.96	$963.20	$189.24	24.5%	$839.75	$1,045.07	$205.33	24.5%
Parent/Child(ren)	$1,485.52	$1,848.75	$363.22	24.5%	$1,611.79	$2,005.89	$394.10	24.5%
Couple	$1,547.92	$1,926.40	$378.48	24.5%	$1,679.49	$2,090.14	$410.65	24.5%
Family	$2,417.75	$3,008.91	$591.16	24.5%	$2,623.26	$3,264.67	$641.41	24.5%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$773.96	$963.20	$189.24	24.5%	$839.75	$1,045.07	$205.33	24.5%
Parent/Child(ren)	$1,485.52	$1,848.75	$363.22	24.5%	$1,611.79	$2,005.89	$394.10	24.5%
Couple	$1,547.92	$1,926.40	$378.48	24.5%	$1,679.49	$2,090.14	$410.65	24.5%
Family	$2,417.75	$3,008.91	$591.16	24.5%	$2,623.26	$3,264.67	$641.41	24.5%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$688.82	$857.25	$168.42	24.5%	$747.37	$930.11	$182.74	24.5%
Parent/Child(ren)	$1,322.12	$1,645.38	$323.27	24.5%	$1,434.50	$1,785.24	$350.75	24.5%
Couple	$1,377.65	$1,714.50	$336.85	24.5%	$1,494.75	$1,860.23	$365.48	24.5%
Family	$2,151.80	$2,677.93	$526.13	24.5%	$2,334.70	$2,905.56	$570.85	24.5%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$688.82	$857.25	$168.42	24.5%	$747.37	$930.11	$182.74	24.5%
Parent/Child(ren)	$1,322.12	$1,645.38	$323.27	24.5%	$1,434.50	$1,785.24	$350.75	24.5%
Couple	$1,377.65	$1,714.50	$336.85	24.5%	$1,494.75	$1,860.23	$365.48	24.5%
Family	$2,151.80	$2,677.93	$526.13	24.5%	$2,334.70	$2,905.56	$570.85	24.5%

$20 OV, $500 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	October to December 2012				October to December 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$724.42	$901.55	$177.13	24.5%	$786.00	$978.18	$192.18	24.5%
Parent/Child(ren)	$1,390.45	$1,730.42	$339.98	24.5%	$1,508.63	$1,877.51	$368.87	24.5%
Couple	$1,448.85	$1,803.10	$354.26	24.5%	$1,572.00	$1,956.37	$384.37	24.5%
Family	$2,263.01	$2,816.33	$553.32	24.5%	$2,455.36	$3,055.72	$600.36	24.5%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$724.42	$901.55	$177.13	24.5%	$786.00	$978.18	$192.18	24.5%
Parent/Child(ren)	$1,390.45	$1,730.42	$339.98	24.5%	$1,508.63	$1,877.51	$368.87	24.5%
Couple	$1,448.85	$1,803.10	$354.26	24.5%	$1,572.00	$1,956.37	$384.37	24.5%
Family	$2,263.01	$2,816.33	$553.32	24.5%	$2,455.36	$3,055.72	$600.36	24.5%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$724.42	$901.55	$177.13	24.5%	$786.00	$978.18	$192.18	24.5%
Parent/Child(ren)	$1,390.45	$1,730.42	$339.98	24.5%	$1,508.63	$1,877.51	$368.87	24.5%
Couple	$1,448.85	$1,803.10	$354.26	24.5%	$1,572.00	$1,956.37	$384.37	24.5%
Family	$2,263.01	$2,816.33	$553.32	24.5%	$2,455.36	$3,055.72	$600.36	24.5%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$724.42	$901.55	$177.13	24.5%	$786.00	$978.18	$192.18	24.5%
Parent/Child(ren)	$1,390.45	$1,730.42	$339.98	24.5%	$1,508.63	$1,877.51	$368.87	24.5%
Couple	$1,448.85	$1,803.10	$354.26	24.5%	$1,572.00	$1,956.37	$384.37	24.5%
Family	$2,263.01	$2,816.33	$553.32	24.5%	$2,455.36	$3,055.72	$600.36	24.5%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$724.42	$901.55	$177.13	24.5%	$786.00	$978.18	$192.18	24.5%
Parent/Child(ren)	$1,390.45	$1,730.42	$339.98	24.5%	$1,508.63	$1,877.51	$368.87	24.5%
Couple	$1,448.85	$1,803.10	$354.26	24.5%	$1,572.00	$1,956.37	$384.37	24.5%
Family	$2,263.01	$2,816.33	$553.32	24.5%	$2,455.36	$3,055.72	$600.36	24.5%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$724.42	$901.55	$177.13	24.5%	$786.00	$978.18	$192.18	24.5%
Parent/Child(ren)	$1,390.45	$1,730.42	$339.98	24.5%	$1,508.63	$1,877.51	$368.87	24.5%
Couple	$1,448.85	$1,803.10	$354.26	24.5%	$1,572.00	$1,956.37	$384.37	24.5%
Family	$2,263.01	$2,816.33	$553.32	24.5%	$2,455.36	$3,055.72	$600.36	24.5%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$724.42	$901.55	$177.13	24.5%	$786.00	$978.18	$192.18	24.5%
Parent/Child(ren)	$1,390.45	$1,730.42	$339.98	24.5%	$1,508.63	$1,877.51	$368.87	24.5%
Couple	$1,448.85	$1,803.10	$354.26	24.5%	$1,572.00	$1,956.37	$384.37	24.5%
Family	$2,263.01	$2,816.33	$553.32	24.5%	$2,455.36	$3,055.72	$600.36	24.5%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$724.42	$901.55	$177.13	24.5%	$786.00	$978.18	$192.18	24.5%
Parent/Child(ren)	$1,390.45	$1,730.42	$339.98	24.5%	$1,508.63	$1,877.51	$368.87	24.5%
Couple	$1,448.85	$1,803.10	$354.26	24.5%	$1,572.00	$1,956.37	$384.37	24.5%
Family	$2,263.01	$2,816.33	$553.32	24.5%	$2,455.36	$3,055.72	$600.36	24.5%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$644.74	$802.38	$157.64	24.5%	$699.54	$870.58	$171.04	24.5%
Parent/Child(ren)	$1,237.50	$1,540.07	$302.58	24.5%	$1,342.68	$1,670.98	$328.30	24.5%
Couple	$1,289.48	$1,604.76	$315.29	24.5%	$1,399.08	$1,741.17	$342.09	24.5%
Family	$2,014.08	$2,506.54	$492.46	24.5%	$2,185.27	$2,719.59	$534.32	24.5%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$644.74	$802.38	$157.64	24.5%	$699.54	$870.58	$171.04	24.5%
Parent/Child(ren)	$1,237.50	$1,540.07	$302.58	24.5%	$1,342.68	$1,670.98	$328.30	24.5%
Couple	$1,289.48	$1,604.76	$315.29	24.5%	$1,399.08	$1,741.17	$342.09	24.5%
Family	$2,014.08	$2,506.54	$492.46	24.5%	$2,185.27	$2,719.59	$534.32	24.5%

$10 OV, $1,000 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	January to March 2012				January to March 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$725.03	$851.21	$126.18	17.4%	$786.66	$923.56	$136.91	17.4%
Parent/Child(ren)	$1,384.44	$1,633.80	$249.35	18.0%	$1,502.12	$1,772.67	$270.55	18.0%
Couple	$1,450.06	$1,702.42	$252.36	17.4%	$1,573.32	$1,847.13	$273.81	17.4%
Family	$2,254.34	$2,659.07	$404.73	18.0%	$2,445.95	$2,885.09	$439.14	18.0%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$725.03	$851.21	$126.18	17.4%	$786.66	$923.56	$136.91	17.4%
Parent/Child(ren)	$1,384.44	$1,633.80	$249.35	18.0%	$1,502.12	$1,772.67	$270.55	18.0%
Couple	$1,450.06	$1,702.42	$252.36	17.4%	$1,573.32	$1,847.13	$273.81	17.4%
Family	$2,254.34	$2,659.07	$404.73	18.0%	$2,445.95	$2,885.09	$439.14	18.0%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$725.03	$851.21	$126.18	17.4%	$786.66	$923.56	$136.91	17.4%
Parent/Child(ren)	$1,384.44	$1,633.80	$249.35	18.0%	$1,502.12	$1,772.67	$270.55	18.0%
Couple	$1,450.06	$1,702.42	$252.36	17.4%	$1,573.32	$1,847.13	$273.81	17.4%
Family	$2,254.34	$2,659.07	$404.73	18.0%	$2,445.95	$2,885.09	$439.14	18.0%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$725.03	$851.21	$126.18	17.4%	$786.66	$923.56	$136.91	17.4%
Parent/Child(ren)	$1,384.44	$1,633.80	$249.35	18.0%	$1,502.12	$1,772.67	$270.55	18.0%
Couple	$1,450.06	$1,702.42	$252.36	17.4%	$1,573.32	$1,847.13	$273.81	17.4%
Family	$2,254.34	$2,659.07	$404.73	18.0%	$2,445.95	$2,885.09	$439.14	18.0%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$725.03	$851.21	$126.18	17.4%	$786.66	$923.56	$136.91	17.4%
Parent/Child(ren)	$1,384.44	$1,633.80	$249.35	18.0%	$1,502.12	$1,772.67	$270.55	18.0%
Couple	$1,450.06	$1,702.42	$252.36	17.4%	$1,573.32	$1,847.13	$273.81	17.4%
Family	$2,254.34	$2,659.07	$404.73	18.0%	$2,445.95	$2,885.09	$439.14	18.0%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$725.03	$851.21	$126.18	17.4%	$786.66	$923.56	$136.91	17.4%
Parent/Child(ren)	$1,384.44	$1,633.80	$249.35	18.0%	$1,502.12	$1,772.67	$270.55	18.0%
Couple	$1,450.06	$1,702.42	$252.36	17.4%	$1,573.32	$1,847.13	$273.81	17.4%
Family	$2,254.34	$2,659.07	$404.73	18.0%	$2,445.95	$2,885.09	$439.14	18.0%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$725.03	$851.21	$126.18	17.4%	$786.66	$923.56	$136.91	17.4%
Parent/Child(ren)	$1,384.44	$1,633.80	$249.35	18.0%	$1,502.12	$1,772.67	$270.55	18.0%
Couple	$1,450.06	$1,702.42	$252.36	17.4%	$1,573.32	$1,847.13	$273.81	17.4%
Family	$2,254.34	$2,659.07	$404.73	18.0%	$2,445.95	$2,885.09	$439.14	18.0%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$725.03	$851.21	$126.18	17.4%	$786.66	$923.56	$136.91	17.4%
Parent/Child(ren)	$1,384.44	$1,633.80	$249.35	18.0%	$1,502.12	$1,772.67	$270.55	18.0%
Couple	$1,450.06	$1,702.42	$252.36	17.4%	$1,573.32	$1,847.13	$273.81	17.4%
Family	$2,254.34	$2,659.07	$404.73	18.0%	$2,445.95	$2,885.09	$439.14	18.0%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$645.28	$757.58	$112.30	17.4%	$700.13	$821.97	$121.85	17.4%
Parent/Child(ren)	$1,232.16	$1,454.08	$221.92	18.0%	$1,336.89	$1,577.67	$240.79	18.0%
Couple	$1,290.55	$1,515.15	$224.60	17.4%	$1,400.25	$1,643.94	$243.69	17.4%
Family	$2,006.36	$2,366.57	$360.21	18.0%	$2,176.90	$2,567.73	$390.83	18.0%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$645.28	$757.58	$112.30	17.4%	$700.13	$821.97	$121.85	17.4%
Parent/Child(ren)	$1,232.16	$1,454.08	$221.92	18.0%	$1,336.89	$1,577.67	$240.79	18.0%
Couple	$1,290.55	$1,515.15	$224.60	17.4%	$1,400.25	$1,643.94	$243.69	17.4%
Family	$2,006.36	$2,366.57	$360.21	18.0%	$2,176.90	$2,567.73	$390.83	18.0%

$10 OV, $1,000 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	January to March 2012				January to March 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$667.74	$783.95	$116.21	17.4%	$724.50	$850.58	$126.08	17.4%
Parent/Child(ren)	$1,275.05	$1,504.69	$229.64	18.0%	$1,383.43	$1,632.59	$249.16	18.0%
Couple	$1,335.48	$1,567.90	$232.41	17.4%	$1,449.00	$1,701.17	$252.17	17.4%
Family	$2,076.20	$2,448.95	$372.75	18.0%	$2,252.68	$2,657.11	$404.43	18.0%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$667.74	$783.95	$116.21	17.4%	$724.50	$850.58	$126.08	17.4%
Parent/Child(ren)	$1,275.05	$1,504.69	$229.64	18.0%	$1,383.43	$1,632.59	$249.16	18.0%
Couple	$1,335.48	$1,567.90	$232.41	17.4%	$1,449.00	$1,701.17	$252.17	17.4%
Family	$2,076.20	$2,448.95	$372.75	18.0%	$2,252.68	$2,657.11	$404.43	18.0%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$667.74	$783.95	$116.21	17.4%	$724.50	$850.58	$126.08	17.4%
Parent/Child(ren)	$1,275.05	$1,504.69	$229.64	18.0%	$1,383.43	$1,632.59	$249.16	18.0%
Couple	$1,335.48	$1,567.90	$232.41	17.4%	$1,449.00	$1,701.17	$252.17	17.4%
Family	$2,076.20	$2,448.95	$372.75	18.0%	$2,252.68	$2,657.11	$404.43	18.0%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$667.74	$783.95	$116.21	17.4%	$724.50	$850.58	$126.08	17.4%
Parent/Child(ren)	$1,275.05	$1,504.69	$229.64	18.0%	$1,383.43	$1,632.59	$249.16	18.0%
Couple	$1,335.48	$1,567.90	$232.41	17.4%	$1,449.00	$1,701.17	$252.17	17.4%
Family	$2,076.20	$2,448.95	$372.75	18.0%	$2,252.68	$2,657.11	$404.43	18.0%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$667.74	$783.95	$116.21	17.4%	$724.50	$850.58	$126.08	17.4%
Parent/Child(ren)	$1,275.05	$1,504.69	$229.64	18.0%	$1,383.43	$1,632.59	$249.16	18.0%
Couple	$1,335.48	$1,567.90	$232.41	17.4%	$1,449.00	$1,701.17	$252.17	17.4%
Family	$2,076.20	$2,448.95	$372.75	18.0%	$2,252.68	$2,657.11	$404.43	18.0%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$667.74	$783.95	$116.21	17.4%	$724.50	$850.58	$126.08	17.4%
Parent/Child(ren)	$1,275.05	$1,504.69	$229.64	18.0%	$1,383.43	$1,632.59	$249.16	18.0%
Couple	$1,335.48	$1,567.90	$232.41	17.4%	$1,449.00	$1,701.17	$252.17	17.4%
Family	$2,076.20	$2,448.95	$372.75	18.0%	$2,252.68	$2,657.11	$404.43	18.0%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$667.74	$783.95	$116.21	17.4%	$724.50	$850.58	$126.08	17.4%
Parent/Child(ren)	$1,275.05	$1,504.69	$229.64	18.0%	$1,383.43	$1,632.59	$249.16	18.0%
Couple	$1,335.48	$1,567.90	$232.41	17.4%	$1,449.00	$1,701.17	$252.17	17.4%
Family	$2,076.20	$2,448.95	$372.75	18.0%	$2,252.68	$2,657.11	$404.43	18.0%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$667.74	$783.95	$116.21	17.4%	$724.50	$850.58	$126.08	17.4%
Parent/Child(ren)	$1,275.05	$1,504.69	$229.64	18.0%	$1,383.43	$1,632.59	$249.16	18.0%
Couple	$1,335.48	$1,567.90	$232.41	17.4%	$1,449.00	$1,701.17	$252.17	17.4%
Family	$2,076.20	$2,448.95	$372.75	18.0%	$2,252.68	$2,657.11	$404.43	18.0%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$594.29	$697.71	$103.42	17.4%	$644.80	$757.02	$112.22	17.4%
Parent/Child(ren)	$1,134.79	$1,339.18	$204.38	18.0%	$1,231.25	$1,453.01	$221.75	18.0%
Couple	$1,188.58	$1,395.43	$206.85	17.4%	$1,289.61	$1,514.04	$224.43	17.4%
Family	$1,847.82	$2,179.57	$331.74	18.0%	$2,004.89	$2,364.83	$359.94	18.0%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$594.29	$697.71	$103.42	17.4%	$644.80	$757.02	$112.22	17.4%
Parent/Child(ren)	$1,134.79	$1,339.18	$204.38	18.0%	$1,231.25	$1,453.01	$221.75	18.0%
Couple	$1,188.58	$1,395.43	$206.85	17.4%	$1,289.61	$1,514.04	$224.43	17.4%
Family	$1,847.82	$2,179.57	$331.74	18.0%	$2,004.89	$2,364.83	$359.94	18.0%

$10 OV, $1,000 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	April to June 2012				April to June 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$754.03	$881.01	$126.98	16.8%	$818.12	$955.90	$137.77	16.8%
Parent/Child(ren)	$1,439.82	$1,690.99	$251.17	17.4%	$1,562.21	$1,834.73	$272.52	17.4%
Couple	$1,508.06	$1,762.02	$253.96	16.8%	$1,636.25	$1,911.79	$275.55	16.8%
Family	$2,344.51	$2,752.16	$407.66	17.4%	$2,543.79	$2,986.09	$442.31	17.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$754.03	$881.01	$126.98	16.8%	$818.12	$955.90	$137.77	16.8%
Parent/Child(ren)	$1,439.82	$1,690.99	$251.17	17.4%	$1,562.21	$1,834.73	$272.52	17.4%
Couple	$1,508.06	$1,762.02	$253.96	16.8%	$1,636.25	$1,911.79	$275.55	16.8%
Family	$2,344.51	$2,752.16	$407.66	17.4%	$2,543.79	$2,986.09	$442.31	17.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$754.03	$881.01	$126.98	16.8%	$818.12	$955.90	$137.77	16.8%
Parent/Child(ren)	$1,439.82	$1,690.99	$251.17	17.4%	$1,562.21	$1,834.73	$272.52	17.4%
Couple	$1,508.06	$1,762.02	$253.96	16.8%	$1,636.25	$1,911.79	$275.55	16.8%
Family	$2,344.51	$2,752.16	$407.66	17.4%	$2,543.79	$2,986.09	$442.31	17.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$754.03	$881.01	$126.98	16.8%	$818.12	$955.90	$137.77	16.8%
Parent/Child(ren)	$1,439.82	$1,690.99	$251.17	17.4%	$1,562.21	$1,834.73	$272.52	17.4%
Couple	$1,508.06	$1,762.02	$253.96	16.8%	$1,636.25	$1,911.79	$275.55	16.8%
Family	$2,344.51	$2,752.16	$407.66	17.4%	$2,543.79	$2,986.09	$442.31	17.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$754.03	$881.01	$126.98	16.8%	$818.12	$955.90	$137.77	16.8%
Parent/Child(ren)	$1,439.82	$1,690.99	$251.17	17.4%	$1,562.21	$1,834.73	$272.52	17.4%
Couple	$1,508.06	$1,762.02	$253.96	16.8%	$1,636.25	$1,911.79	$275.55	16.8%
Family	$2,344.51	$2,752.16	$407.66	17.4%	$2,543.79	$2,986.09	$442.31	17.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$754.03	$881.01	$126.98	16.8%	$818.12	$955.90	$137.77	16.8%
Parent/Child(ren)	$1,439.82	$1,690.99	$251.17	17.4%	$1,562.21	$1,834.73	$272.52	17.4%
Couple	$1,508.06	$1,762.02	$253.96	16.8%	$1,636.25	$1,911.79	$275.55	16.8%
Family	$2,344.51	$2,752.16	$407.66	17.4%	$2,543.79	$2,986.09	$442.31	17.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$754.03	$881.01	$126.98	16.8%	$818.12	$955.90	$137.77	16.8%
Parent/Child(ren)	$1,439.82	$1,690.99	$251.17	17.4%	$1,562.21	$1,834.73	$272.52	17.4%
Couple	$1,508.06	$1,762.02	$253.96	16.8%	$1,636.25	$1,911.79	$275.55	16.8%
Family	$2,344.51	$2,752.16	$407.66	17.4%	$2,543.79	$2,986.09	$442.31	17.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$754.03	$881.01	$126.98	16.8%	$818.12	$955.90	$137.77	16.8%
Parent/Child(ren)	$1,439.82	$1,690.99	$251.17	17.4%	$1,562.21	$1,834.73	$272.52	17.4%
Couple	$1,508.06	$1,762.02	$253.96	16.8%	$1,636.25	$1,911.79	$275.55	16.8%
Family	$2,344.51	$2,752.16	$407.66	17.4%	$2,543.79	$2,986.09	$442.31	17.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$671.09	$784.10	$113.01	16.8%	$728.13	$850.75	$122.62	16.8%
Parent/Child(ren)	$1,281.44	$1,504.98	$223.54	17.4%	$1,390.36	$1,632.91	$242.54	17.4%
Couple	$1,342.17	$1,568.20	$226.02	16.8%	$1,456.26	$1,701.49	$245.24	16.8%
Family	$2,086.61	$2,449.42	$362.81	17.4%	$2,263.97	$2,657.62	$393.65	17.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$671.09	$784.10	$113.01	16.8%	$728.13	$850.75	$122.62	16.8%
Parent/Child(ren)	$1,281.44	$1,504.98	$223.54	17.4%	$1,390.36	$1,632.91	$242.54	17.4%
Couple	$1,342.17	$1,568.20	$226.02	16.8%	$1,456.26	$1,701.49	$245.24	16.8%
Family	$2,086.61	$2,449.42	$362.81	17.4%	$2,263.97	$2,657.62	$393.65	17.4%

$10 OV, $1,000 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	April to June 2012				April to June 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$694.45	$811.39	$116.94	16.8%	$753.48	$880.35	$126.88	16.8%
Parent/Child(ren)	$1,326.05	$1,557.36	$231.31	17.4%	$1,438.77	$1,689.73	$250.97	17.4%
Couple	$1,388.90	$1,622.77	$233.87	16.8%	$1,506.95	$1,760.71	$253.75	16.8%
Family	$2,159.25	$2,534.67	$375.41	17.4%	$2,342.79	$2,750.11	$407.32	17.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$694.45	$811.39	$116.94	16.8%	$753.48	$880.35	$126.88	16.8%
Parent/Child(ren)	$1,326.05	$1,557.36	$231.31	17.4%	$1,438.77	$1,689.73	$250.97	17.4%
Couple	$1,388.90	$1,622.77	$233.87	16.8%	$1,506.95	$1,760.71	$253.75	16.8%
Family	$2,159.25	$2,534.67	$375.41	17.4%	$2,342.79	$2,750.11	$407.32	17.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$694.45	$811.39	$116.94	16.8%	$753.48	$880.35	$126.88	16.8%
Parent/Child(ren)	$1,326.05	$1,557.36	$231.31	17.4%	$1,438.77	$1,689.73	$250.97	17.4%
Couple	$1,388.90	$1,622.77	$233.87	16.8%	$1,506.95	$1,760.71	$253.75	16.8%
Family	$2,159.25	$2,534.67	$375.41	17.4%	$2,342.79	$2,750.11	$407.32	17.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$694.45	$811.39	$116.94	16.8%	$753.48	$880.35	$126.88	16.8%
Parent/Child(ren)	$1,326.05	$1,557.36	$231.31	17.4%	$1,438.77	$1,689.73	$250.97	17.4%
Couple	$1,388.90	$1,622.77	$233.87	16.8%	$1,506.95	$1,760.71	$253.75	16.8%
Family	$2,159.25	$2,534.67	$375.41	17.4%	$2,342.79	$2,750.11	$407.32	17.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$694.45	$811.39	$116.94	16.8%	$753.48	$880.35	$126.88	16.8%
Parent/Child(ren)	$1,326.05	$1,557.36	$231.31	17.4%	$1,438.77	$1,689.73	$250.97	17.4%
Couple	$1,388.90	$1,622.77	$233.87	16.8%	$1,506.95	$1,760.71	$253.75	16.8%
Family	$2,159.25	$2,534.67	$375.41	17.4%	$2,342.79	$2,750.11	$407.32	17.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$694.45	$811.39	$116.94	16.8%	$753.48	$880.35	$126.88	16.8%
Parent/Child(ren)	$1,326.05	$1,557.36	$231.31	17.4%	$1,438.77	$1,689.73	$250.97	17.4%
Couple	$1,388.90	$1,622.77	$233.87	16.8%	$1,506.95	$1,760.71	$253.75	16.8%
Family	$2,159.25	$2,534.67	$375.41	17.4%	$2,342.79	$2,750.11	$407.32	17.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$694.45	$811.39	$116.94	16.8%	$753.48	$880.35	$126.88	16.8%
Parent/Child(ren)	$1,326.05	$1,557.36	$231.31	17.4%	$1,438.77	$1,689.73	$250.97	17.4%
Couple	$1,388.90	$1,622.77	$233.87	16.8%	$1,506.95	$1,760.71	$253.75	16.8%
Family	$2,159.25	$2,534.67	$375.41	17.4%	$2,342.79	$2,750.11	$407.32	17.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$694.45	$811.39	$116.94	16.8%	$753.48	$880.35	$126.88	16.8%
Parent/Child(ren)	$1,326.05	$1,557.36	$231.31	17.4%	$1,438.77	$1,689.73	$250.97	17.4%
Couple	$1,388.90	$1,622.77	$233.87	16.8%	$1,506.95	$1,760.71	$253.75	16.8%
Family	$2,159.25	$2,534.67	$375.41	17.4%	$2,342.79	$2,750.11	$407.32	17.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$618.06	$722.13	$104.07	16.8%	$670.59	$783.52	$112.92	16.8%
Parent/Child(ren)	$1,180.19	$1,386.05	$205.86	17.4%	$1,280.50	$1,503.86	$223.36	17.4%
Couple	$1,236.12	$1,444.27	$208.15	16.8%	$1,341.19	$1,567.03	$225.84	16.8%
Family	$1,921.73	$2,255.85	$334.12	17.4%	$2,085.08	$2,447.60	$362.52	17.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$618.06	$722.13	$104.07	16.8%	$670.59	$783.52	$112.92	16.8%
Parent/Child(ren)	$1,180.19	$1,386.05	$205.86	17.4%	$1,280.50	$1,503.86	$223.36	17.4%
Couple	$1,236.12	$1,444.27	$208.15	16.8%	$1,341.19	$1,567.03	$225.84	16.8%
Family	$1,921.73	$2,255.85	$334.12	17.4%	$2,085.08	$2,447.60	$362.52	17.4%

$10 OV, $1,000 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	July to September 2012				July to September 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$754.03	$933.87	$179.84	23.9%	$818.12	$1,013.25	$195.13	23.9%
Parent/Child(ren)	$1,439.82	$1,792.45	$352.63	24.5%	$1,562.21	$1,944.81	$382.60	24.5%
Couple	$1,508.06	$1,867.74	$359.68	23.9%	$1,636.25	$2,026.50	$390.25	23.9%
Family	$2,344.51	$2,917.29	$572.78	24.4%	$2,543.79	$3,165.26	$621.47	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$754.03	$933.87	$179.84	23.9%	$818.12	$1,013.25	$195.13	23.9%
Parent/Child(ren)	$1,439.82	$1,792.45	$352.63	24.5%	$1,562.21	$1,944.81	$382.60	24.5%
Couple	$1,508.06	$1,867.74	$359.68	23.9%	$1,636.25	$2,026.50	$390.25	23.9%
Family	$2,344.51	$2,917.29	$572.78	24.4%	$2,543.79	$3,165.26	$621.47	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$754.03	$933.87	$179.84	23.9%	$818.12	$1,013.25	$195.13	23.9%
Parent/Child(ren)	$1,439.82	$1,792.45	$352.63	24.5%	$1,562.21	$1,944.81	$382.60	24.5%
Couple	$1,508.06	$1,867.74	$359.68	23.9%	$1,636.25	$2,026.50	$390.25	23.9%
Family	$2,344.51	$2,917.29	$572.78	24.4%	$2,543.79	$3,165.26	$621.47	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$754.03	$933.87	$179.84	23.9%	$818.12	$1,013.25	$195.13	23.9%
Parent/Child(ren)	$1,439.82	$1,792.45	$352.63	24.5%	$1,562.21	$1,944.81	$382.60	24.5%
Couple	$1,508.06	$1,867.74	$359.68	23.9%	$1,636.25	$2,026.50	$390.25	23.9%
Family	$2,344.51	$2,917.29	$572.78	24.4%	$2,543.79	$3,165.26	$621.47	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$754.03	$933.87	$179.84	23.9%	$818.12	$1,013.25	$195.13	23.9%
Parent/Child(ren)	$1,439.82	$1,792.45	$352.63	24.5%	$1,562.21	$1,944.81	$382.60	24.5%
Couple	$1,508.06	$1,867.74	$359.68	23.9%	$1,636.25	$2,026.50	$390.25	23.9%
Family	$2,344.51	$2,917.29	$572.78	24.4%	$2,543.79	$3,165.26	$621.47	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$754.03	$933.87	$179.84	23.9%	$818.12	$1,013.25	$195.13	23.9%
Parent/Child(ren)	$1,439.82	$1,792.45	$352.63	24.5%	$1,562.21	$1,944.81	$382.60	24.5%
Couple	$1,508.06	$1,867.74	$359.68	23.9%	$1,636.25	$2,026.50	$390.25	23.9%
Family	$2,344.51	$2,917.29	$572.78	24.4%	$2,543.79	$3,165.26	$621.47	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$754.03	$933.87	$179.84	23.9%	$818.12	$1,013.25	$195.13	23.9%
Parent/Child(ren)	$1,439.82	$1,792.45	$352.63	24.5%	$1,562.21	$1,944.81	$382.60	24.5%
Couple	$1,508.06	$1,867.74	$359.68	23.9%	$1,636.25	$2,026.50	$390.25	23.9%
Family	$2,344.51	$2,917.29	$572.78	24.4%	$2,543.79	$3,165.26	$621.47	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$754.03	$933.87	$179.84	23.9%	$818.12	$1,013.25	$195.13	23.9%
Parent/Child(ren)	$1,439.82	$1,792.45	$352.63	24.5%	$1,562.21	$1,944.81	$382.60	24.5%
Couple	$1,508.06	$1,867.74	$359.68	23.9%	$1,636.25	$2,026.50	$390.25	23.9%
Family	$2,344.51	$2,917.29	$572.78	24.4%	$2,543.79	$3,165.26	$621.47	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$671.09	$831.14	$160.06	23.9%	$728.13	$901.79	$173.66	23.9%
Parent/Child(ren)	$1,281.44	$1,595.28	$313.84	24.5%	$1,390.36	$1,730.88	$340.52	24.5%
Couple	$1,342.17	$1,662.29	$320.12	23.9%	$1,456.26	$1,803.58	$347.32	23.9%
Family	$2,086.61	$2,596.39	$509.78	24.4%	$2,263.97	$2,817.08	$553.11	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$671.09	$831.14	$160.06	23.9%	$728.13	$901.79	$173.66	23.9%
Parent/Child(ren)	$1,281.44	$1,595.28	$313.84	24.5%	$1,390.36	$1,730.88	$340.52	24.5%
Couple	$1,342.17	$1,662.29	$320.12	23.9%	$1,456.26	$1,803.58	$347.32	23.9%
Family	$2,086.61	$2,596.39	$509.78	24.4%	$2,263.97	$2,817.08	$553.11	24.4%

$10 OV, $1,000 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	July to September 2012				July to September 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$694.45	$860.07	$165.62	23.8%	$753.48	$933.18	$179.70	23.8%
Parent/Child(ren)	$1,326.05	$1,650.80	$324.75	24.5%	$1,438.77	$1,791.12	$352.35	24.5%
Couple	$1,388.90	$1,720.14	$331.24	23.8%	$1,506.95	$1,866.35	$359.40	23.8%
Family	$2,159.25	$2,686.74	$527.49	24.4%	$2,342.79	$2,915.12	$572.33	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$694.45	$860.07	$165.62	23.8%	$753.48	$933.18	$179.70	23.8%
Parent/Child(ren)	$1,326.05	$1,650.80	$324.75	24.5%	$1,438.77	$1,791.12	$352.35	24.5%
Couple	$1,388.90	$1,720.14	$331.24	23.8%	$1,506.95	$1,866.35	$359.40	23.8%
Family	$2,159.25	$2,686.74	$527.49	24.4%	$2,342.79	$2,915.12	$572.33	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$694.45	$860.07	$165.62	23.8%	$753.48	$933.18	$179.70	23.8%
Parent/Child(ren)	$1,326.05	$1,650.80	$324.75	24.5%	$1,438.77	$1,791.12	$352.35	24.5%
Couple	$1,388.90	$1,720.14	$331.24	23.8%	$1,506.95	$1,866.35	$359.40	23.8%
Family	$2,159.25	$2,686.74	$527.49	24.4%	$2,342.79	$2,915.12	$572.33	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$694.45	$860.07	$165.62	23.8%	$753.48	$933.18	$179.70	23.8%
Parent/Child(ren)	$1,326.05	$1,650.80	$324.75	24.5%	$1,438.77	$1,791.12	$352.35	24.5%
Couple	$1,388.90	$1,720.14	$331.24	23.8%	$1,506.95	$1,866.35	$359.40	23.8%
Family	$2,159.25	$2,686.74	$527.49	24.4%	$2,342.79	$2,915.12	$572.33	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$694.45	$860.07	$165.62	23.8%	$753.48	$933.18	$179.70	23.8%
Parent/Child(ren)	$1,326.05	$1,650.80	$324.75	24.5%	$1,438.77	$1,791.12	$352.35	24.5%
Couple	$1,388.90	$1,720.14	$331.24	23.8%	$1,506.95	$1,866.35	$359.40	23.8%
Family	$2,159.25	$2,686.74	$527.49	24.4%	$2,342.79	$2,915.12	$572.33	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$694.45	$860.07	$165.62	23.8%	$753.48	$933.18	$179.70	23.8%
Parent/Child(ren)	$1,326.05	$1,650.80	$324.75	24.5%	$1,438.77	$1,791.12	$352.35	24.5%
Couple	$1,388.90	$1,720.14	$331.24	23.8%	$1,506.95	$1,866.35	$359.40	23.8%
Family	$2,159.25	$2,686.74	$527.49	24.4%	$2,342.79	$2,915.12	$572.33	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$694.45	$860.07	$165.62	23.8%	$753.48	$933.18	$179.70	23.8%
Parent/Child(ren)	$1,326.05	$1,650.80	$324.75	24.5%	$1,438.77	$1,791.12	$352.35	24.5%
Couple	$1,388.90	$1,720.14	$331.24	23.8%	$1,506.95	$1,866.35	$359.40	23.8%
Family	$2,159.25	$2,686.74	$527.49	24.4%	$2,342.79	$2,915.12	$572.33	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$694.45	$860.07	$165.62	23.8%	$753.48	$933.18	$179.70	23.8%
Parent/Child(ren)	$1,326.05	$1,650.80	$324.75	24.5%	$1,438.77	$1,791.12	$352.35	24.5%
Couple	$1,388.90	$1,720.14	$331.24	23.8%	$1,506.95	$1,866.35	$359.40	23.8%
Family	$2,159.25	$2,686.74	$527.49	24.4%	$2,342.79	$2,915.12	$572.33	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$618.06	$765.46	$147.40	23.8%	$670.59	$830.53	$159.93	23.8%
Parent/Child(ren)	$1,180.19	$1,469.21	$289.03	24.5%	$1,280.50	$1,594.09	$313.59	24.5%
Couple	$1,236.12	$1,530.92	$294.80	23.8%	$1,341.19	$1,661.05	$319.86	23.8%
Family	$1,921.73	$2,391.20	$469.47	24.4%	$2,085.08	$2,594.46	$509.37	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$618.06	$765.46	$147.40	23.8%	$670.59	$830.53	$159.93	23.8%
Parent/Child(ren)	$1,180.19	$1,469.21	$289.03	24.5%	$1,280.50	$1,594.09	$313.59	24.5%
Couple	$1,236.12	$1,530.92	$294.80	23.8%	$1,341.19	$1,661.05	$319.86	23.8%
Family	$1,921.73	$2,391.20	$469.47	24.4%	$2,085.08	$2,594.46	$509.37	24.4%

$10 OV, $1,000 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	October to December 2012				October to December 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$776.65	$966.55	$189.90	24.5%	$842.67	$1,048.71	$206.04	24.5%
Parent/Child(ren)	$1,490.69	$1,855.18	$364.49	24.5%	$1,617.39	$2,012.87	$395.47	24.5%
Couple	$1,553.30	$1,933.10	$379.80	24.5%	$1,685.33	$2,097.41	$412.08	24.5%
Family	$2,426.15	$3,019.38	$593.22	24.5%	$2,632.38	$3,276.02	$643.65	24.5%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$776.65	$966.55	$189.90	24.5%	$842.67	$1,048.71	$206.04	24.5%
Parent/Child(ren)	$1,490.69	$1,855.18	$364.49	24.5%	$1,617.39	$2,012.87	$395.47	24.5%
Couple	$1,553.30	$1,933.10	$379.80	24.5%	$1,685.33	$2,097.41	$412.08	24.5%
Family	$2,426.15	$3,019.38	$593.22	24.5%	$2,632.38	$3,276.02	$643.65	24.5%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$776.65	$966.55	$189.90	24.5%	$842.67	$1,048.71	$206.04	24.5%
Parent/Child(ren)	$1,490.69	$1,855.18	$364.49	24.5%	$1,617.39	$2,012.87	$395.47	24.5%
Couple	$1,553.30	$1,933.10	$379.80	24.5%	$1,685.33	$2,097.41	$412.08	24.5%
Family	$2,426.15	$3,019.38	$593.22	24.5%	$2,632.38	$3,276.02	$643.65	24.5%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$776.65	$966.55	$189.90	24.5%	$842.67	$1,048.71	$206.04	24.5%
Parent/Child(ren)	$1,490.69	$1,855.18	$364.49	24.5%	$1,617.39	$2,012.87	$395.47	24.5%
Couple	$1,553.30	$1,933.10	$379.80	24.5%	$1,685.33	$2,097.41	$412.08	24.5%
Family	$2,426.15	$3,019.38	$593.22	24.5%	$2,632.38	$3,276.02	$643.65	24.5%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$776.65	$966.55	$189.90	24.5%	$842.67	$1,048.71	$206.04	24.5%
Parent/Child(ren)	$1,490.69	$1,855.18	$364.49	24.5%	$1,617.39	$2,012.87	$395.47	24.5%
Couple	$1,553.30	$1,933.10	$379.80	24.5%	$1,685.33	$2,097.41	$412.08	24.5%
Family	$2,426.15	$3,019.38	$593.22	24.5%	$2,632.38	$3,276.02	$643.65	24.5%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$776.65	$966.55	$189.90	24.5%	$842.67	$1,048.71	$206.04	24.5%
Parent/Child(ren)	$1,490.69	$1,855.18	$364.49	24.5%	$1,617.39	$2,012.87	$395.47	24.5%
Couple	$1,553.30	$1,933.10	$379.80	24.5%	$1,685.33	$2,097.41	$412.08	24.5%
Family	$2,426.15	$3,019.38	$593.22	24.5%	$2,632.38	$3,276.02	$643.65	24.5%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$776.65	$966.55	$189.90	24.5%	$842.67	$1,048.71	$206.04	24.5%
Parent/Child(ren)	$1,490.69	$1,855.18	$364.49	24.5%	$1,617.39	$2,012.87	$395.47	24.5%
Couple	$1,553.30	$1,933.10	$379.80	24.5%	$1,685.33	$2,097.41	$412.08	24.5%
Family	$2,426.15	$3,019.38	$593.22	24.5%	$2,632.38	$3,276.02	$643.65	24.5%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$776.65	$966.55	$189.90	24.5%	$842.67	$1,048.71	$206.04	24.5%
Parent/Child(ren)	$1,490.69	$1,855.18	$364.49	24.5%	$1,617.39	$2,012.87	$395.47	24.5%
Couple	$1,553.30	$1,933.10	$379.80	24.5%	$1,685.33	$2,097.41	$412.08	24.5%
Family	$2,426.15	$3,019.38	$593.22	24.5%	$2,632.38	$3,276.02	$643.65	24.5%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$691.22	$860.23	$169.01	24.5%	$749.97	$933.35	$183.38	24.5%
Parent/Child(ren)	$1,326.71	$1,651.11	$324.40	24.5%	$1,439.48	$1,791.45	$351.97	24.5%
Couple	$1,382.44	$1,720.46	$338.02	24.5%	$1,499.94	$1,866.70	$366.75	24.5%
Family	$2,159.28	$2,687.25	$527.97	24.5%	$2,342.82	$2,915.66	$572.85	24.5%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$691.22	$860.23	$169.01	24.5%	$749.97	$933.35	$183.38	24.5%
Parent/Child(ren)	$1,326.71	$1,651.11	$324.40	24.5%	$1,439.48	$1,791.45	$351.97	24.5%
Couple	$1,382.44	$1,720.46	$338.02	24.5%	$1,499.94	$1,866.70	$366.75	24.5%
Family	$2,159.28	$2,687.25	$527.97	24.5%	$2,342.82	$2,915.66	$572.85	24.5%

$10 OV, $1,000 Deductible/70% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	October to December 2012				October to December 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$715.28	$890.17	$174.89	24.4%	$776.08	$965.83	$189.75	24.4%
Parent/Child(ren)	$1,372.90	$1,708.57	$335.67	24.4%	$1,489.60	$1,853.80	$364.20	24.4%
Couple	$1,430.57	$1,780.34	$349.77	24.4%	$1,552.17	$1,931.67	$379.50	24.4%
Family	$2,234.45	$2,780.77	$546.32	24.4%	$2,424.38	$3,017.14	$592.76	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$715.28	$890.17	$174.89	24.4%	$776.08	$965.83	$189.75	24.4%
Parent/Child(ren)	$1,372.90	$1,708.57	$335.67	24.4%	$1,489.60	$1,853.80	$364.20	24.4%
Couple	$1,430.57	$1,780.34	$349.77	24.4%	$1,552.17	$1,931.67	$379.50	24.4%
Family	$2,234.45	$2,780.77	$546.32	24.4%	$2,424.38	$3,017.14	$592.76	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$715.28	$890.17	$174.89	24.4%	$776.08	$965.83	$189.75	24.4%
Parent/Child(ren)	$1,372.90	$1,708.57	$335.67	24.4%	$1,489.60	$1,853.80	$364.20	24.4%
Couple	$1,430.57	$1,780.34	$349.77	24.4%	$1,552.17	$1,931.67	$379.50	24.4%
Family	$2,234.45	$2,780.77	$546.32	24.4%	$2,424.38	$3,017.14	$592.76	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$715.28	$890.17	$174.89	24.4%	$776.08	$965.83	$189.75	24.4%
Parent/Child(ren)	$1,372.90	$1,708.57	$335.67	24.4%	$1,489.60	$1,853.80	$364.20	24.4%
Couple	$1,430.57	$1,780.34	$349.77	24.4%	$1,552.17	$1,931.67	$379.50	24.4%
Family	$2,234.45	$2,780.77	$546.32	24.4%	$2,424.38	$3,017.14	$592.76	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$715.28	$890.17	$174.89	24.4%	$776.08	$965.83	$189.75	24.4%
Parent/Child(ren)	$1,372.90	$1,708.57	$335.67	24.4%	$1,489.60	$1,853.80	$364.20	24.4%
Couple	$1,430.57	$1,780.34	$349.77	24.4%	$1,552.17	$1,931.67	$379.50	24.4%
Family	$2,234.45	$2,780.77	$546.32	24.4%	$2,424.38	$3,017.14	$592.76	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$715.28	$890.17	$174.89	24.4%	$776.08	$965.83	$189.75	24.4%
Parent/Child(ren)	$1,372.90	$1,708.57	$335.67	24.4%	$1,489.60	$1,853.80	$364.20	24.4%
Couple	$1,430.57	$1,780.34	$349.77	24.4%	$1,552.17	$1,931.67	$379.50	24.4%
Family	$2,234.45	$2,780.77	$546.32	24.4%	$2,424.38	$3,017.14	$592.76	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$715.28	$890.17	$174.89	24.4%	$776.08	$965.83	$189.75	24.4%
Parent/Child(ren)	$1,372.90	$1,708.57	$335.67	24.4%	$1,489.60	$1,853.80	$364.20	24.4%
Couple	$1,430.57	$1,780.34	$349.77	24.4%	$1,552.17	$1,931.67	$379.50	24.4%
Family	$2,234.45	$2,780.77	$546.32	24.4%	$2,424.38	$3,017.14	$592.76	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$715.28	$890.17	$174.89	24.4%	$776.08	$965.83	$189.75	24.4%
Parent/Child(ren)	$1,372.90	$1,708.57	$335.67	24.4%	$1,489.60	$1,853.80	$364.20	24.4%
Couple	$1,430.57	$1,780.34	$349.77	24.4%	$1,552.17	$1,931.67	$379.50	24.4%
Family	$2,234.45	$2,780.77	$546.32	24.4%	$2,424.38	$3,017.14	$592.76	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$636.60	$792.25	$155.65	24.4%	$690.71	$859.59	$168.88	24.4%
Parent/Child(ren)	$1,221.88	$1,520.63	$298.75	24.4%	$1,325.74	$1,649.88	$324.14	24.4%
Couple	$1,273.21	$1,584.50	$311.30	24.4%	$1,381.43	$1,719.18	$337.76	24.4%
Family	$1,988.66	$2,474.89	$486.22	24.4%	$2,157.70	$2,685.25	$527.55	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$636.60	$792.25	$155.65	24.4%	$690.71	$859.59	$168.88	24.4%
Parent/Child(ren)	$1,221.88	$1,520.63	$298.75	24.4%	$1,325.74	$1,649.88	$324.14	24.4%
Couple	$1,273.21	$1,584.50	$311.30	24.4%	$1,381.43	$1,719.18	$337.76	24.4%
Family	$1,988.66	$2,474.89	$486.22	24.4%	$2,157.70	$2,685.25	$527.55	24.4%

$20 OV, $750 Deductible/70% Coinsurance/$25,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	January to March 2012				January to March 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$663.65	$779.15	$115.50	17.4%	$720.06	$845.38	$125.32	17.4%
Parent/Child(ren)	$1,267.24	$1,495.48	$228.25	18.0%	$1,374.96	$1,622.60	$247.65	18.0%
Couple	$1,327.30	$1,558.30	$231.00	17.4%	$1,440.12	$1,690.76	$250.64	17.4%
Family	$2,063.49	$2,433.96	$370.48	18.0%	$2,238.88	$2,640.85	$401.97	18.0%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$663.65	$779.15	$115.50	17.4%	$720.06	$845.38	$125.32	17.4%
Parent/Child(ren)	$1,267.24	$1,495.48	$228.25	18.0%	$1,374.96	$1,622.60	$247.65	18.0%
Couple	$1,327.30	$1,558.30	$231.00	17.4%	$1,440.12	$1,690.76	$250.64	17.4%
Family	$2,063.49	$2,433.96	$370.48	18.0%	$2,238.88	$2,640.85	$401.97	18.0%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$663.65	$779.15	$115.50	17.4%	$720.06	$845.38	$125.32	17.4%
Parent/Child(ren)	$1,267.24	$1,495.48	$228.25	18.0%	$1,374.96	$1,622.60	$247.65	18.0%
Couple	$1,327.30	$1,558.30	$231.00	17.4%	$1,440.12	$1,690.76	$250.64	17.4%
Family	$2,063.49	$2,433.96	$370.48	18.0%	$2,238.88	$2,640.85	$401.97	18.0%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$663.65	$779.15	$115.50	17.4%	$720.06	$845.38	$125.32	17.4%
Parent/Child(ren)	$1,267.24	$1,495.48	$228.25	18.0%	$1,374.96	$1,622.60	$247.65	18.0%
Couple	$1,327.30	$1,558.30	$231.00	17.4%	$1,440.12	$1,690.76	$250.64	17.4%
Family	$2,063.49	$2,433.96	$370.48	18.0%	$2,238.88	$2,640.85	$401.97	18.0%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$663.65	$779.15	$115.50	17.4%	$720.06	$845.38	$125.32	17.4%
Parent/Child(ren)	$1,267.24	$1,495.48	$228.25	18.0%	$1,374.96	$1,622.60	$247.65	18.0%
Couple	$1,327.30	$1,558.30	$231.00	17.4%	$1,440.12	$1,690.76	$250.64	17.4%
Family	$2,063.49	$2,433.96	$370.48	18.0%	$2,238.88	$2,640.85	$401.97	18.0%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$663.65	$779.15	$115.50	17.4%	$720.06	$845.38	$125.32	17.4%
Parent/Child(ren)	$1,267.24	$1,495.48	$228.25	18.0%	$1,374.96	$1,622.60	$247.65	18.0%
Couple	$1,327.30	$1,558.30	$231.00	17.4%	$1,440.12	$1,690.76	$250.64	17.4%
Family	$2,063.49	$2,433.96	$370.48	18.0%	$2,238.88	$2,640.85	$401.97	18.0%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$663.65	$779.15	$115.50	17.4%	$720.06	$845.38	$125.32	17.4%
Parent/Child(ren)	$1,267.24	$1,495.48	$228.25	18.0%	$1,374.96	$1,622.60	$247.65	18.0%
Couple	$1,327.30	$1,558.30	$231.00	17.4%	$1,440.12	$1,690.76	$250.64	17.4%
Family	$2,063.49	$2,433.96	$370.48	18.0%	$2,238.88	$2,640.85	$401.97	18.0%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$663.65	$779.15	$115.50	17.4%	$720.06	$845.38	$125.32	17.4%
Parent/Child(ren)	$1,267.24	$1,495.48	$228.25	18.0%	$1,374.96	$1,622.60	$247.65	18.0%
Couple	$1,327.30	$1,558.30	$231.00	17.4%	$1,440.12	$1,690.76	$250.64	17.4%
Family	$2,063.49	$2,433.96	$370.48	18.0%	$2,238.88	$2,640.85	$401.97	18.0%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$590.65	$693.44	$102.80	17.4%	$640.85	$752.39	$111.53	17.4%
Parent/Child(ren)	$1,127.84	$1,330.98	$203.14	18.0%	$1,223.71	$1,444.12	$220.41	18.0%
Couple	$1,181.30	$1,386.89	$205.59	17.4%	$1,281.71	$1,504.77	$223.07	17.4%
Family	$1,836.50	$2,166.23	$329.72	18.0%	$1,992.61	$2,350.36	$357.75	18.0%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$590.65	$693.44	$102.80	17.4%	$640.85	$752.39	$111.53	17.4%
Parent/Child(ren)	$1,127.84	$1,330.98	$203.14	18.0%	$1,223.71	$1,444.12	$220.41	18.0%
Couple	$1,181.30	$1,386.89	$205.59	17.4%	$1,281.71	$1,504.77	$223.07	17.4%
Family	$1,836.50	$2,166.23	$329.72	18.0%	$1,992.61	$2,350.36	$357.75	18.0%

$20 OV, $750 Deductible/70% Coinsurance/$25,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	January to March 2012				January to March 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$605.48	$710.85	$105.38	17.4%	$656.94	$771.27	$114.33	17.4%
Parent/Child(ren)	$1,156.16	$1,364.39	$208.24	18.0%	$1,254.43	$1,480.37	$225.94	18.0%
Couple	$1,210.95	$1,421.70	$210.75	17.4%	$1,313.88	$1,542.55	$228.67	17.4%
Family	$1,882.61	$2,220.61	$338.00	18.0%	$2,042.63	$2,409.36	$366.73	18.0%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$605.48	$710.85	$105.38	17.4%	$656.94	$771.27	$114.33	17.4%
Parent/Child(ren)	$1,156.16	$1,364.39	$208.24	18.0%	$1,254.43	$1,480.37	$225.94	18.0%
Couple	$1,210.95	$1,421.70	$210.75	17.4%	$1,313.88	$1,542.55	$228.67	17.4%
Family	$1,882.61	$2,220.61	$338.00	18.0%	$2,042.63	$2,409.36	$366.73	18.0%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$605.48	$710.85	$105.38	17.4%	$656.94	$771.27	$114.33	17.4%
Parent/Child(ren)	$1,156.16	$1,364.39	$208.24	18.0%	$1,254.43	$1,480.37	$225.94	18.0%
Couple	$1,210.95	$1,421.70	$210.75	17.4%	$1,313.88	$1,542.55	$228.67	17.4%
Family	$1,882.61	$2,220.61	$338.00	18.0%	$2,042.63	$2,409.36	$366.73	18.0%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$605.48	$710.85	$105.38	17.4%	$656.94	$771.27	$114.33	17.4%
Parent/Child(ren)	$1,156.16	$1,364.39	$208.24	18.0%	$1,254.43	$1,480.37	$225.94	18.0%
Couple	$1,210.95	$1,421.70	$210.75	17.4%	$1,313.88	$1,542.55	$228.67	17.4%
Family	$1,882.61	$2,220.61	$338.00	18.0%	$2,042.63	$2,409.36	$366.73	18.0%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$605.48	$710.85	$105.38	17.4%	$656.94	$771.27	$114.33	17.4%
Parent/Child(ren)	$1,156.16	$1,364.39	$208.24	18.0%	$1,254.43	$1,480.37	$225.94	18.0%
Couple	$1,210.95	$1,421.70	$210.75	17.4%	$1,313.88	$1,542.55	$228.67	17.4%
Family	$1,882.61	$2,220.61	$338.00	18.0%	$2,042.63	$2,409.36	$366.73	18.0%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$605.48	$710.85	$105.38	17.4%	$656.94	$771.27	$114.33	17.4%
Parent/Child(ren)	$1,156.16	$1,364.39	$208.24	18.0%	$1,254.43	$1,480.37	$225.94	18.0%
Couple	$1,210.95	$1,421.70	$210.75	17.4%	$1,313.88	$1,542.55	$228.67	17.4%
Family	$1,882.61	$2,220.61	$338.00	18.0%	$2,042.63	$2,409.36	$366.73	18.0%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$605.48	$710.85	$105.38	17.4%	$656.94	$771.27	$114.33	17.4%
Parent/Child(ren)	$1,156.16	$1,364.39	$208.24	18.0%	$1,254.43	$1,480.37	$225.94	18.0%
Couple	$1,210.95	$1,421.70	$210.75	17.4%	$1,313.88	$1,542.55	$228.67	17.4%
Family	$1,882.61	$2,220.61	$338.00	18.0%	$2,042.63	$2,409.36	$366.73	18.0%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$605.48	$710.85	$105.38	17.4%	$656.94	$771.27	$114.33	17.4%
Parent/Child(ren)	$1,156.16	$1,364.39	$208.24	18.0%	$1,254.43	$1,480.37	$225.94	18.0%
Couple	$1,210.95	$1,421.70	$210.75	17.4%	$1,313.88	$1,542.55	$228.67	17.4%
Family	$1,882.61	$2,220.61	$338.00	18.0%	$2,042.63	$2,409.36	$366.73	18.0%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$538.87	$632.66	$93.78	17.4%	$584.68	$686.43	$101.76	17.4%
Parent/Child(ren)	$1,028.98	$1,214.31	$185.33	18.0%	$1,116.44	$1,317.53	$201.09	18.0%
Couple	$1,077.75	$1,265.32	$187.57	17.4%	$1,169.36	$1,372.87	$203.51	17.4%
Family	$1,675.52	$1,976.34	$300.82	18.0%	$1,817.94	$2,144.33	$326.39	18.0%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$538.87	$632.66	$93.78	17.4%	$584.68	$686.43	$101.76	17.4%
Parent/Child(ren)	$1,028.98	$1,214.31	$185.33	18.0%	$1,116.44	$1,317.53	$201.09	18.0%
Couple	$1,077.75	$1,265.32	$187.57	17.4%	$1,169.36	$1,372.87	$203.51	17.4%
Family	$1,675.52	$1,976.34	$300.82	18.0%	$1,817.94	$2,144.33	$326.39	18.0%

$20 OV, $750 Deductible/70% Coinsurance/$25,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	April to June 2012				April to June 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$690.19	$806.42	$116.23	16.8%	$748.86	$874.97	$126.11	16.8%
Parent/Child(ren)	$1,317.92	$1,547.83	$229.91	17.4%	$1,429.94	$1,679.39	$249.45	17.4%
Couple	$1,380.38	$1,612.84	$232.46	16.8%	$1,497.71	$1,749.93	$252.22	16.8%
Family	$2,146.01	$2,519.15	$373.14	17.4%	$2,328.42	$2,733.28	$404.86	17.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$690.19	$806.42	$116.23	16.8%	$748.86	$874.97	$126.11	16.8%
Parent/Child(ren)	$1,317.92	$1,547.83	$229.91	17.4%	$1,429.94	$1,679.39	$249.45	17.4%
Couple	$1,380.38	$1,612.84	$232.46	16.8%	$1,497.71	$1,749.93	$252.22	16.8%
Family	$2,146.01	$2,519.15	$373.14	17.4%	$2,328.42	$2,733.28	$404.86	17.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$690.19	$806.42	$116.23	16.8%	$748.86	$874.97	$126.11	16.8%
Parent/Child(ren)	$1,317.92	$1,547.83	$229.91	17.4%	$1,429.94	$1,679.39	$249.45	17.4%
Couple	$1,380.38	$1,612.84	$232.46	16.8%	$1,497.71	$1,749.93	$252.22	16.8%
Family	$2,146.01	$2,519.15	$373.14	17.4%	$2,328.42	$2,733.28	$404.86	17.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$690.19	$806.42	$116.23	16.8%	$748.86	$874.97	$126.11	16.8%
Parent/Child(ren)	$1,317.92	$1,547.83	$229.91	17.4%	$1,429.94	$1,679.39	$249.45	17.4%
Couple	$1,380.38	$1,612.84	$232.46	16.8%	$1,497.71	$1,749.93	$252.22	16.8%
Family	$2,146.01	$2,519.15	$373.14	17.4%	$2,328.42	$2,733.28	$404.86	17.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$690.19	$806.42	$116.23	16.8%	$748.86	$874.97	$126.11	16.8%
Parent/Child(ren)	$1,317.92	$1,547.83	$229.91	17.4%	$1,429.94	$1,679.39	$249.45	17.4%
Couple	$1,380.38	$1,612.84	$232.46	16.8%	$1,497.71	$1,749.93	$252.22	16.8%
Family	$2,146.01	$2,519.15	$373.14	17.4%	$2,328.42	$2,733.28	$404.86	17.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$690.19	$806.42	$116.23	16.8%	$748.86	$874.97	$126.11	16.8%
Parent/Child(ren)	$1,317.92	$1,547.83	$229.91	17.4%	$1,429.94	$1,679.39	$249.45	17.4%
Couple	$1,380.38	$1,612.84	$232.46	16.8%	$1,497.71	$1,749.93	$252.22	16.8%
Family	$2,146.01	$2,519.15	$373.14	17.4%	$2,328.42	$2,733.28	$404.86	17.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$690.19	$806.42	$116.23	16.8%	$748.86	$874.97	$126.11	16.8%
Parent/Child(ren)	$1,317.92	$1,547.83	$229.91	17.4%	$1,429.94	$1,679.39	$249.45	17.4%
Couple	$1,380.38	$1,612.84	$232.46	16.8%	$1,497.71	$1,749.93	$252.22	16.8%
Family	$2,146.01	$2,519.15	$373.14	17.4%	$2,328.42	$2,733.28	$404.86	17.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$690.19	$806.42	$116.23	16.8%	$748.86	$874.97	$126.11	16.8%
Parent/Child(ren)	$1,317.92	$1,547.83	$229.91	17.4%	$1,429.94	$1,679.39	$249.45	17.4%
Couple	$1,380.38	$1,612.84	$232.46	16.8%	$1,497.71	$1,749.93	$252.22	16.8%
Family	$2,146.01	$2,519.15	$373.14	17.4%	$2,328.42	$2,733.28	$404.86	17.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$614.27	$717.71	$103.44	16.8%	$666.48	$778.72	$112.24	16.8%
Parent/Child(ren)	$1,172.95	$1,377.57	$204.62	17.4%	$1,272.65	$1,494.66	$222.01	17.4%
Couple	$1,228.54	$1,435.43	$206.89	16.8%	$1,332.96	$1,557.44	$224.47	16.8%
Family	$1,909.95	$2,242.04	$332.10	17.4%	$2,072.29	$2,432.62	$360.33	17.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$614.27	$717.71	$103.44	16.8%	$666.48	$778.72	$112.24	16.8%
Parent/Child(ren)	$1,172.95	$1,377.57	$204.62	17.4%	$1,272.65	$1,494.66	$222.01	17.4%
Couple	$1,228.54	$1,435.43	$206.89	16.8%	$1,332.96	$1,557.44	$224.47	16.8%
Family	$1,909.95	$2,242.04	$332.10	17.4%	$2,072.29	$2,432.62	$360.33	17.4%

$20 OV, $750 Deductible/70% Coinsurance/$25,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	April to June 2012				April to June 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$629.69	$735.73	$106.03	16.8%	$683.22	$798.26	$115.05	16.8%
Parent/Child(ren)	$1,202.40	$1,412.14	$209.74	17.4%	$1,304.60	$1,532.17	$227.57	17.4%
Couple	$1,259.39	$1,471.45	$212.07	16.8%	$1,366.43	$1,596.53	$230.10	16.8%
Family	$1,957.90	$2,298.32	$340.41	17.4%	$2,124.33	$2,493.67	$369.35	17.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$629.69	$735.73	$106.03	16.8%	$683.22	$798.26	$115.05	16.8%
Parent/Child(ren)	$1,202.40	$1,412.14	$209.74	17.4%	$1,304.60	$1,532.17	$227.57	17.4%
Couple	$1,259.39	$1,471.45	$212.07	16.8%	$1,366.43	$1,596.53	$230.10	16.8%
Family	$1,957.90	$2,298.32	$340.41	17.4%	$2,124.33	$2,493.67	$369.35	17.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$629.69	$735.73	$106.03	16.8%	$683.22	$798.26	$115.05	16.8%
Parent/Child(ren)	$1,202.40	$1,412.14	$209.74	17.4%	$1,304.60	$1,532.17	$227.57	17.4%
Couple	$1,259.39	$1,471.45	$212.07	16.8%	$1,366.43	$1,596.53	$230.10	16.8%
Family	$1,957.90	$2,298.32	$340.41	17.4%	$2,124.33	$2,493.67	$369.35	17.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$629.69	$735.73	$106.03	16.8%	$683.22	$798.26	$115.05	16.8%
Parent/Child(ren)	$1,202.40	$1,412.14	$209.74	17.4%	$1,304.60	$1,532.17	$227.57	17.4%
Couple	$1,259.39	$1,471.45	$212.07	16.8%	$1,366.43	$1,596.53	$230.10	16.8%
Family	$1,957.90	$2,298.32	$340.41	17.4%	$2,124.33	$2,493.67	$369.35	17.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$629.69	$735.73	$106.03	16.8%	$683.22	$798.26	$115.05	16.8%
Parent/Child(ren)	$1,202.40	$1,412.14	$209.74	17.4%	$1,304.60	$1,532.17	$227.57	17.4%
Couple	$1,259.39	$1,471.45	$212.07	16.8%	$1,366.43	$1,596.53	$230.10	16.8%
Family	$1,957.90	$2,298.32	$340.41	17.4%	$2,124.33	$2,493.67	$369.35	17.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$629.69	$735.73	$106.03	16.8%	$683.22	$798.26	$115.05	16.8%
Parent/Child(ren)	$1,202.40	$1,412.14	$209.74	17.4%	$1,304.60	$1,532.17	$227.57	17.4%
Couple	$1,259.39	$1,471.45	$212.07	16.8%	$1,366.43	$1,596.53	$230.10	16.8%
Family	$1,957.90	$2,298.32	$340.41	17.4%	$2,124.33	$2,493.67	$369.35	17.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$629.69	$735.73	$106.03	16.8%	$683.22	$798.26	$115.05	16.8%
Parent/Child(ren)	$1,202.40	$1,412.14	$209.74	17.4%	$1,304.60	$1,532.17	$227.57	17.4%
Couple	$1,259.39	$1,471.45	$212.07	16.8%	$1,366.43	$1,596.53	$230.10	16.8%
Family	$1,957.90	$2,298.32	$340.41	17.4%	$2,124.33	$2,493.67	$369.35	17.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$629.69	$735.73	$106.03	16.8%	$683.22	$798.26	$115.05	16.8%
Parent/Child(ren)	$1,202.40	$1,412.14	$209.74	17.4%	$1,304.60	$1,532.17	$227.57	17.4%
Couple	$1,259.39	$1,471.45	$212.07	16.8%	$1,366.43	$1,596.53	$230.10	16.8%
Family	$1,957.90	$2,298.32	$340.41	17.4%	$2,124.33	$2,493.67	$369.35	17.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$560.43	$654.80	$94.37	16.8%	$608.06	$710.46	$102.39	16.8%
Parent/Child(ren)	$1,070.13	$1,256.81	$186.67	17.4%	$1,161.10	$1,363.63	$202.54	17.4%
Couple	$1,120.85	$1,309.59	$188.74	16.8%	$1,216.13	$1,420.91	$204.78	16.8%
Family	$1,742.53	$2,045.50	$302.97	17.4%	$1,890.65	$2,219.37	$328.72	17.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$560.43	$654.80	$94.37	16.8%	$608.06	$710.46	$102.39	16.8%
Parent/Child(ren)	$1,070.13	$1,256.81	$186.67	17.4%	$1,161.10	$1,363.63	$202.54	17.4%
Couple	$1,120.85	$1,309.59	$188.74	16.8%	$1,216.13	$1,420.91	$204.78	16.8%
Family	$1,742.53	$2,045.50	$302.97	17.4%	$1,890.65	$2,219.37	$328.72	17.4%

$20 OV, $750 Deductible/70% Coinsurance/$25,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	July to September 2012				July to September 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$690.19	$854.80	$164.61	23.8%	$748.86	$927.46	$178.60	23.8%
Parent/Child(ren)	$1,317.92	$1,640.69	$322.77	24.5%	$1,429.94	$1,780.14	$350.20	24.5%
Couple	$1,380.38	$1,709.60	$329.22	23.8%	$1,497.71	$1,854.92	$357.20	23.8%
Family	$2,146.01	$2,670.28	$524.28	24.4%	$2,328.42	$2,897.26	$568.84	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$690.19	$854.80	$164.61	23.8%	$748.86	$927.46	$178.60	23.8%
Parent/Child(ren)	$1,317.92	$1,640.69	$322.77	24.5%	$1,429.94	$1,780.14	$350.20	24.5%
Couple	$1,380.38	$1,709.60	$329.22	23.8%	$1,497.71	$1,854.92	$357.20	23.8%
Family	$2,146.01	$2,670.28	$524.28	24.4%	$2,328.42	$2,897.26	$568.84	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$690.19	$854.80	$164.61	23.8%	$748.86	$927.46	$178.60	23.8%
Parent/Child(ren)	$1,317.92	$1,640.69	$322.77	24.5%	$1,429.94	$1,780.14	$350.20	24.5%
Couple	$1,380.38	$1,709.60	$329.22	23.8%	$1,497.71	$1,854.92	$357.20	23.8%
Family	$2,146.01	$2,670.28	$524.28	24.4%	$2,328.42	$2,897.26	$568.84	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$690.19	$854.80	$164.61	23.8%	$748.86	$927.46	$178.60	23.8%
Parent/Child(ren)	$1,317.92	$1,640.69	$322.77	24.5%	$1,429.94	$1,780.14	$350.20	24.5%
Couple	$1,380.38	$1,709.60	$329.22	23.8%	$1,497.71	$1,854.92	$357.20	23.8%
Family	$2,146.01	$2,670.28	$524.28	24.4%	$2,328.42	$2,897.26	$568.84	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$690.19	$854.80	$164.61	23.8%	$748.86	$927.46	$178.60	23.8%
Parent/Child(ren)	$1,317.92	$1,640.69	$322.77	24.5%	$1,429.94	$1,780.14	$350.20	24.5%
Couple	$1,380.38	$1,709.60	$329.22	23.8%	$1,497.71	$1,854.92	$357.20	23.8%
Family	$2,146.01	$2,670.28	$524.28	24.4%	$2,328.42	$2,897.26	$568.84	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$690.19	$854.80	$164.61	23.8%	$748.86	$927.46	$178.60	23.8%
Parent/Child(ren)	$1,317.92	$1,640.69	$322.77	24.5%	$1,429.94	$1,780.14	$350.20	24.5%
Couple	$1,380.38	$1,709.60	$329.22	23.8%	$1,497.71	$1,854.92	$357.20	23.8%
Family	$2,146.01	$2,670.28	$524.28	24.4%	$2,328.42	$2,897.26	$568.84	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$690.19	$854.80	$164.61	23.8%	$748.86	$927.46	$178.60	23.8%
Parent/Child(ren)	$1,317.92	$1,640.69	$322.77	24.5%	$1,429.94	$1,780.14	$350.20	24.5%
Couple	$1,380.38	$1,709.60	$329.22	23.8%	$1,497.71	$1,854.92	$357.20	23.8%
Family	$2,146.01	$2,670.28	$524.28	24.4%	$2,328.42	$2,897.26	$568.84	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$690.19	$854.80	$164.61	23.8%	$748.86	$927.46	$178.60	23.8%
Parent/Child(ren)	$1,317.92	$1,640.69	$322.77	24.5%	$1,429.94	$1,780.14	$350.20	24.5%
Couple	$1,380.38	$1,709.60	$329.22	23.8%	$1,497.71	$1,854.92	$357.20	23.8%
Family	$2,146.01	$2,670.28	$524.28	24.4%	$2,328.42	$2,897.26	$568.84	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$614.27	$760.77	$146.50	23.8%	$666.48	$825.44	$158.96	23.8%
Parent/Child(ren)	$1,172.95	$1,460.21	$287.26	24.5%	$1,272.65	$1,584.33	$311.68	24.5%
Couple	$1,228.54	$1,521.54	$293.01	23.8%	$1,332.96	$1,650.88	$317.91	23.8%
Family	$1,909.95	$2,376.55	$466.61	24.4%	$2,072.29	$2,578.56	$506.27	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$614.27	$760.77	$146.50	23.8%	$666.48	$825.44	$158.96	23.8%
Parent/Child(ren)	$1,172.95	$1,460.21	$287.26	24.5%	$1,272.65	$1,584.33	$311.68	24.5%
Couple	$1,228.54	$1,521.54	$293.01	23.8%	$1,332.96	$1,650.88	$317.91	23.8%
Family	$1,909.95	$2,376.55	$466.61	24.4%	$2,072.29	$2,578.56	$506.27	24.4%

$20 OV, $750 Deductible/70% Coinsurance/$25,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	July to September 2012				July to September 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$629.69	$779.87	$150.18	23.8%	$683.22	$846.16	$162.94	23.8%
Parent/Child(ren)	$1,202.40	$1,496.87	$294.47	24.5%	$1,304.60	$1,624.10	$319.50	24.5%
Couple	$1,259.39	$1,559.74	$300.36	23.8%	$1,366.43	$1,692.32	$325.89	23.8%
Family	$1,957.90	$2,436.22	$478.31	24.4%	$2,124.33	$2,643.30	$518.97	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$629.69	$779.87	$150.18	23.8%	$683.22	$846.16	$162.94	23.8%
Parent/Child(ren)	$1,202.40	$1,496.87	$294.47	24.5%	$1,304.60	$1,624.10	$319.50	24.5%
Couple	$1,259.39	$1,559.74	$300.36	23.8%	$1,366.43	$1,692.32	$325.89	23.8%
Family	$1,957.90	$2,436.22	$478.31	24.4%	$2,124.33	$2,643.30	$518.97	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$629.69	$779.87	$150.18	23.8%	$683.22	$846.16	$162.94	23.8%
Parent/Child(ren)	$1,202.40	$1,496.87	$294.47	24.5%	$1,304.60	$1,624.10	$319.50	24.5%
Couple	$1,259.39	$1,559.74	$300.36	23.8%	$1,366.43	$1,692.32	$325.89	23.8%
Family	$1,957.90	$2,436.22	$478.31	24.4%	$2,124.33	$2,643.30	$518.97	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$629.69	$779.87	$150.18	23.8%	$683.22	$846.16	$162.94	23.8%
Parent/Child(ren)	$1,202.40	$1,496.87	$294.47	24.5%	$1,304.60	$1,624.10	$319.50	24.5%
Couple	$1,259.39	$1,559.74	$300.36	23.8%	$1,366.43	$1,692.32	$325.89	23.8%
Family	$1,957.90	$2,436.22	$478.31	24.4%	$2,124.33	$2,643.30	$518.97	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$629.69	$779.87	$150.18	23.8%	$683.22	$846.16	$162.94	23.8%
Parent/Child(ren)	$1,202.40	$1,496.87	$294.47	24.5%	$1,304.60	$1,624.10	$319.50	24.5%
Couple	$1,259.39	$1,559.74	$300.36	23.8%	$1,366.43	$1,692.32	$325.89	23.8%
Family	$1,957.90	$2,436.22	$478.31	24.4%	$2,124.33	$2,643.30	$518.97	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$629.69	$779.87	$150.18	23.8%	$683.22	$846.16	$162.94	23.8%
Parent/Child(ren)	$1,202.40	$1,496.87	$294.47	24.5%	$1,304.60	$1,624.10	$319.50	24.5%
Couple	$1,259.39	$1,559.74	$300.36	23.8%	$1,366.43	$1,692.32	$325.89	23.8%
Family	$1,957.90	$2,436.22	$478.31	24.4%	$2,124.33	$2,643.30	$518.97	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$629.69	$779.87	$150.18	23.8%	$683.22	$846.16	$162.94	23.8%
Parent/Child(ren)	$1,202.40	$1,496.87	$294.47	24.5%	$1,304.60	$1,624.10	$319.50	24.5%
Couple	$1,259.39	$1,559.74	$300.36	23.8%	$1,366.43	$1,692.32	$325.89	23.8%
Family	$1,957.90	$2,436.22	$478.31	24.4%	$2,124.33	$2,643.30	$518.97	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$629.69	$779.87	$150.18	23.8%	$683.22	$846.16	$162.94	23.8%
Parent/Child(ren)	$1,202.40	$1,496.87	$294.47	24.5%	$1,304.60	$1,624.10	$319.50	24.5%
Couple	$1,259.39	$1,559.74	$300.36	23.8%	$1,366.43	$1,692.32	$325.89	23.8%
Family	$1,957.90	$2,436.22	$478.31	24.4%	$2,124.33	$2,643.30	$518.97	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$560.43	$694.09	$133.66	23.8%	$608.06	$753.08	$145.02	23.8%
Parent/Child(ren)	$1,070.13	$1,332.21	$262.08	24.5%	$1,161.10	$1,445.45	$284.36	24.5%
Couple	$1,120.85	$1,388.17	$267.32	23.8%	$1,216.13	$1,506.17	$290.04	23.8%
Family	$1,742.53	$2,168.23	$425.70	24.4%	$1,890.65	$2,352.53	$461.88	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$560.43	$694.09	$133.66	23.8%	$608.06	$753.08	$145.02	23.8%
Parent/Child(ren)	$1,070.13	$1,332.21	$262.08	24.5%	$1,161.10	$1,445.45	$284.36	24.5%
Couple	$1,120.85	$1,388.17	$267.32	23.8%	$1,216.13	$1,506.17	$290.04	23.8%
Family	$1,742.53	$2,168.23	$425.70	24.4%	$1,890.65	$2,352.53	$461.88	24.4%

$20 OV, $750 Deductible/70% Coinsurance/$25,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	October to December 2012				October to December 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$710.90	$884.72	$173.82	24.5%	$771.33	$959.92	$188.59	24.5%
Parent/Child(ren)	$1,364.49	$1,698.11	$333.63	24.5%	$1,480.47	$1,842.45	$361.98	24.5%
Couple	$1,421.80	$1,769.44	$347.64	24.5%	$1,542.65	$1,919.84	$377.19	24.5%
Family	$2,220.76	$2,763.75	$542.99	24.5%	$2,409.52	$2,998.67	$589.15	24.5%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$710.90	$884.72	$173.82	24.5%	$771.33	$959.92	$188.59	24.5%
Parent/Child(ren)	$1,364.49	$1,698.11	$333.63	24.5%	$1,480.47	$1,842.45	$361.98	24.5%
Couple	$1,421.80	$1,769.44	$347.64	24.5%	$1,542.65	$1,919.84	$377.19	24.5%
Family	$2,220.76	$2,763.75	$542.99	24.5%	$2,409.52	$2,998.67	$589.15	24.5%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$710.90	$884.72	$173.82	24.5%	$771.33	$959.92	$188.59	24.5%
Parent/Child(ren)	$1,364.49	$1,698.11	$333.63	24.5%	$1,480.47	$1,842.45	$361.98	24.5%
Couple	$1,421.80	$1,769.44	$347.64	24.5%	$1,542.65	$1,919.84	$377.19	24.5%
Family	$2,220.76	$2,763.75	$542.99	24.5%	$2,409.52	$2,998.67	$589.15	24.5%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$710.90	$884.72	$173.82	24.5%	$771.33	$959.92	$188.59	24.5%
Parent/Child(ren)	$1,364.49	$1,698.11	$333.63	24.5%	$1,480.47	$1,842.45	$361.98	24.5%
Couple	$1,421.80	$1,769.44	$347.64	24.5%	$1,542.65	$1,919.84	$377.19	24.5%
Family	$2,220.76	$2,763.75	$542.99	24.5%	$2,409.52	$2,998.67	$589.15	24.5%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$710.90	$884.72	$173.82	24.5%	$771.33	$959.92	$188.59	24.5%
Parent/Child(ren)	$1,364.49	$1,698.11	$333.63	24.5%	$1,480.47	$1,842.45	$361.98	24.5%
Couple	$1,421.80	$1,769.44	$347.64	24.5%	$1,542.65	$1,919.84	$377.19	24.5%
Family	$2,220.76	$2,763.75	$542.99	24.5%	$2,409.52	$2,998.67	$589.15	24.5%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$710.90	$884.72	$173.82	24.5%	$771.33	$959.92	$188.59	24.5%
Parent/Child(ren)	$1,364.49	$1,698.11	$333.63	24.5%	$1,480.47	$1,842.45	$361.98	24.5%
Couple	$1,421.80	$1,769.44	$347.64	24.5%	$1,542.65	$1,919.84	$377.19	24.5%
Family	$2,220.76	$2,763.75	$542.99	24.5%	$2,409.52	$2,998.67	$589.15	24.5%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$710.90	$884.72	$173.82	24.5%	$771.33	$959.92	$188.59	24.5%
Parent/Child(ren)	$1,364.49	$1,698.11	$333.63	24.5%	$1,480.47	$1,842.45	$361.98	24.5%
Couple	$1,421.80	$1,769.44	$347.64	24.5%	$1,542.65	$1,919.84	$377.19	24.5%
Family	$2,220.76	$2,763.75	$542.99	24.5%	$2,409.52	$2,998.67	$589.15	24.5%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$710.90	$884.72	$173.82	24.5%	$771.33	$959.92	$188.59	24.5%
Parent/Child(ren)	$1,364.49	$1,698.11	$333.63	24.5%	$1,480.47	$1,842.45	$361.98	24.5%
Couple	$1,421.80	$1,769.44	$347.64	24.5%	$1,542.65	$1,919.84	$377.19	24.5%
Family	$2,220.76	$2,763.75	$542.99	24.5%	$2,409.52	$2,998.67	$589.15	24.5%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$632.70	$787.40	$154.70	24.5%	$686.48	$854.33	$167.85	24.5%
Parent/Child(ren)	$1,214.39	$1,511.32	$296.93	24.5%	$1,317.62	$1,639.78	$322.17	24.5%
Couple	$1,265.40	$1,574.80	$309.40	24.5%	$1,372.96	$1,708.66	$335.70	24.5%
Family	$1,976.48	$2,459.74	$483.26	24.5%	$2,144.48	$2,668.82	$524.34	24.5%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$632.70	$787.40	$154.70	24.5%	$686.48	$854.33	$167.85	24.5%
Parent/Child(ren)	$1,214.39	$1,511.32	$296.93	24.5%	$1,317.62	$1,639.78	$322.17	24.5%
Couple	$1,265.40	$1,574.80	$309.40	24.5%	$1,372.96	$1,708.66	$335.70	24.5%
Family	$1,976.48	$2,459.74	$483.26	24.5%	$2,144.48	$2,668.82	$524.34	24.5%

$20 OV, $750 Deductible/70% Coinsurance/$25,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	October to December 2012				October to December 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$648.59	$807.17	$158.58	24.5%	$703.72	$875.78	$172.06	24.5%
Parent/Child(ren)	$1,244.89	$1,549.26	$304.38	24.5%	$1,350.70	$1,680.95	$330.25	24.5%
Couple	$1,297.18	$1,614.34	$317.16	24.5%	$1,407.43	$1,751.55	$344.12	24.5%
Family	$2,026.10	$2,521.49	$495.38	24.5%	$2,198.32	$2,735.81	$537.49	24.5%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$648.59	$807.17	$158.58	24.5%	$703.72	$875.78	$172.06	24.5%
Parent/Child(ren)	$1,244.89	$1,549.26	$304.38	24.5%	$1,350.70	$1,680.95	$330.25	24.5%
Couple	$1,297.18	$1,614.34	$317.16	24.5%	$1,407.43	$1,751.55	$344.12	24.5%
Family	$2,026.10	$2,521.49	$495.38	24.5%	$2,198.32	$2,735.81	$537.49	24.5%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$648.59	$807.17	$158.58	24.5%	$703.72	$875.78	$172.06	24.5%
Parent/Child(ren)	$1,244.89	$1,549.26	$304.38	24.5%	$1,350.70	$1,680.95	$330.25	24.5%
Couple	$1,297.18	$1,614.34	$317.16	24.5%	$1,407.43	$1,751.55	$344.12	24.5%
Family	$2,026.10	$2,521.49	$495.38	24.5%	$2,198.32	$2,735.81	$537.49	24.5%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$648.59	$807.17	$158.58	24.5%	$703.72	$875.78	$172.06	24.5%
Parent/Child(ren)	$1,244.89	$1,549.26	$304.38	24.5%	$1,350.70	$1,680.95	$330.25	24.5%
Couple	$1,297.18	$1,614.34	$317.16	24.5%	$1,407.43	$1,751.55	$344.12	24.5%
Family	$2,026.10	$2,521.49	$495.38	24.5%	$2,198.32	$2,735.81	$537.49	24.5%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$648.59	$807.17	$158.58	24.5%	$703.72	$875.78	$172.06	24.5%
Parent/Child(ren)	$1,244.89	$1,549.26	$304.38	24.5%	$1,350.70	$1,680.95	$330.25	24.5%
Couple	$1,297.18	$1,614.34	$317.16	24.5%	$1,407.43	$1,751.55	$344.12	24.5%
Family	$2,026.10	$2,521.49	$495.38	24.5%	$2,198.32	$2,735.81	$537.49	24.5%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$648.59	$807.17	$158.58	24.5%	$703.72	$875.78	$172.06	24.5%
Parent/Child(ren)	$1,244.89	$1,549.26	$304.38	24.5%	$1,350.70	$1,680.95	$330.25	24.5%
Couple	$1,297.18	$1,614.34	$317.16	24.5%	$1,407.43	$1,751.55	$344.12	24.5%
Family	$2,026.10	$2,521.49	$495.38	24.5%	$2,198.32	$2,735.81	$537.49	24.5%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$648.59	$807.17	$158.58	24.5%	$703.72	$875.78	$172.06	24.5%
Parent/Child(ren)	$1,244.89	$1,549.26	$304.38	24.5%	$1,350.70	$1,680.95	$330.25	24.5%
Couple	$1,297.18	$1,614.34	$317.16	24.5%	$1,407.43	$1,751.55	$344.12	24.5%
Family	$2,026.10	$2,521.49	$495.38	24.5%	$2,198.32	$2,735.81	$537.49	24.5%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$648.59	$807.17	$158.58	24.5%	$703.72	$875.78	$172.06	24.5%
Parent/Child(ren)	$1,244.89	$1,549.26	$304.38	24.5%	$1,350.70	$1,680.95	$330.25	24.5%
Couple	$1,297.18	$1,614.34	$317.16	24.5%	$1,407.43	$1,751.55	$344.12	24.5%
Family	$2,026.10	$2,521.49	$495.38	24.5%	$2,198.32	$2,735.81	$537.49	24.5%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$577.24	$718.38	$141.14	24.5%	$626.31	$779.44	$153.13	24.5%
Parent/Child(ren)	$1,107.95	$1,378.84	$270.89	24.5%	$1,202.12	$1,496.04	$293.92	24.5%
Couple	$1,154.49	$1,436.76	$282.27	24.5%	$1,252.62	$1,558.88	$306.27	24.5%
Family	$1,803.23	$2,244.12	$440.89	24.5%	$1,956.51	$2,434.87	$478.37	24.5%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$577.24	$718.38	$141.14	24.5%	$626.31	$779.44	$153.13	24.5%
Parent/Child(ren)	$1,107.95	$1,378.84	$270.89	24.5%	$1,202.12	$1,496.04	$293.92	24.5%
Couple	$1,154.49	$1,436.76	$282.27	24.5%	$1,252.62	$1,558.88	$306.27	24.5%
Family	$1,803.23	$2,244.12	$440.89	24.5%	$1,956.51	$2,434.87	$478.37	24.5%

$10 OV, $300 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	January to March 2012				January to March 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$771.69	$905.99	$134.30	17.4%	$837.28	$983.00	$145.72	17.4%
Parent/Child(ren)	$1,473.54	$1,738.94	$265.40	18.0%	$1,598.79	$1,886.75	$287.96	18.0%
Couple	$1,543.38	$1,811.98	$268.60	17.4%	$1,674.57	$1,966.00	$291.43	17.4%
Family	$2,399.42	$2,830.19	$430.78	18.0%	$2,603.37	$3,070.76	$467.40	18.0%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$771.69	$905.99	$134.30	17.4%	$837.28	$983.00	$145.72	17.4%
Parent/Child(ren)	$1,473.54	$1,738.94	$265.40	18.0%	$1,598.79	$1,886.75	$287.96	18.0%
Couple	$1,543.38	$1,811.98	$268.60	17.4%	$1,674.57	$1,966.00	$291.43	17.4%
Family	$2,399.42	$2,830.19	$430.78	18.0%	$2,603.37	$3,070.76	$467.40	18.0%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$771.69	$905.99	$134.30	17.4%	$837.28	$983.00	$145.72	17.4%
Parent/Child(ren)	$1,473.54	$1,738.94	$265.40	18.0%	$1,598.79	$1,886.75	$287.96	18.0%
Couple	$1,543.38	$1,811.98	$268.60	17.4%	$1,674.57	$1,966.00	$291.43	17.4%
Family	$2,399.42	$2,830.19	$430.78	18.0%	$2,603.37	$3,070.76	$467.40	18.0%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$771.69	$905.99	$134.30	17.4%	$837.28	$983.00	$145.72	17.4%
Parent/Child(ren)	$1,473.54	$1,738.94	$265.40	18.0%	$1,598.79	$1,886.75	$287.96	18.0%
Couple	$1,543.38	$1,811.98	$268.60	17.4%	$1,674.57	$1,966.00	$291.43	17.4%
Family	$2,399.42	$2,830.19	$430.78	18.0%	$2,603.37	$3,070.76	$467.40	18.0%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$771.69	$905.99	$134.30	17.4%	$837.28	$983.00	$145.72	17.4%
Parent/Child(ren)	$1,473.54	$1,738.94	$265.40	18.0%	$1,598.79	$1,886.75	$287.96	18.0%
Couple	$1,543.38	$1,811.98	$268.60	17.4%	$1,674.57	$1,966.00	$291.43	17.4%
Family	$2,399.42	$2,830.19	$430.78	18.0%	$2,603.37	$3,070.76	$467.40	18.0%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$771.69	$905.99	$134.30	17.4%	$837.28	$983.00	$145.72	17.4%
Parent/Child(ren)	$1,473.54	$1,738.94	$265.40	18.0%	$1,598.79	$1,886.75	$287.96	18.0%
Couple	$1,543.38	$1,811.98	$268.60	17.4%	$1,674.57	$1,966.00	$291.43	17.4%
Family	$2,399.42	$2,830.19	$430.78	18.0%	$2,603.37	$3,070.76	$467.40	18.0%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$771.69	$905.99	$134.30	17.4%	$837.28	$983.00	$145.72	17.4%
Parent/Child(ren)	$1,473.54	$1,738.94	$265.40	18.0%	$1,598.79	$1,886.75	$287.96	18.0%
Couple	$1,543.38	$1,811.98	$268.60	17.4%	$1,674.57	$1,966.00	$291.43	17.4%
Family	$2,399.42	$2,830.19	$430.78	18.0%	$2,603.37	$3,070.76	$467.40	18.0%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$771.69	$905.99	$134.30	17.4%	$837.28	$983.00	$145.72	17.4%
Parent/Child(ren)	$1,473.54	$1,738.94	$265.40	18.0%	$1,598.79	$1,886.75	$287.96	18.0%
Couple	$1,543.38	$1,811.98	$268.60	17.4%	$1,674.57	$1,966.00	$291.43	17.4%
Family	$2,399.42	$2,830.19	$430.78	18.0%	$2,603.37	$3,070.76	$467.40	18.0%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$686.80	$806.33	$119.53	17.4%	$745.18	$874.87	$129.69	17.4%
Parent/Child(ren)	$1,311.45	$1,547.66	$236.20	18.0%	$1,422.93	$1,679.21	$256.28	18.0%
Couple	$1,373.61	$1,612.66	$239.05	17.4%	$1,490.36	$1,749.74	$259.37	17.4%
Family	$2,135.48	$2,518.87	$383.39	18.0%	$2,317.00	$2,732.98	$415.98	18.0%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$686.80	$806.33	$119.53	17.4%	$745.18	$874.87	$129.69	17.4%
Parent/Child(ren)	$1,311.45	$1,547.66	$236.20	18.0%	$1,422.93	$1,679.21	$256.28	18.0%
Couple	$1,373.61	$1,612.66	$239.05	17.4%	$1,490.36	$1,749.74	$259.37	17.4%
Family	$2,135.48	$2,518.87	$383.39	18.0%	$2,317.00	$2,732.98	$415.98	18.0%

$10 OV, $300 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	January to March 2012				January to March 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$723.86	$849.83	$125.97	17.4%	$785.39	$922.07	$136.68	17.4%
Parent/Child(ren)	$1,382.22	$1,631.15	$248.94	18.0%	$1,499.71	$1,769.80	$270.10	18.0%
Couple	$1,447.73	$1,699.67	$251.94	17.4%	$1,570.78	$1,844.14	$273.36	17.4%
Family	$2,250.71	$2,654.77	$404.06	18.0%	$2,442.02	$2,880.43	$438.41	18.0%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$723.86	$849.83	$125.97	17.4%	$785.39	$922.07	$136.68	17.4%
Parent/Child(ren)	$1,382.22	$1,631.15	$248.94	18.0%	$1,499.71	$1,769.80	$270.10	18.0%
Couple	$1,447.73	$1,699.67	$251.94	17.4%	$1,570.78	$1,844.14	$273.36	17.4%
Family	$2,250.71	$2,654.77	$404.06	18.0%	$2,442.02	$2,880.43	$438.41	18.0%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$723.86	$849.83	$125.97	17.4%	$785.39	$922.07	$136.68	17.4%
Parent/Child(ren)	$1,382.22	$1,631.15	$248.94	18.0%	$1,499.71	$1,769.80	$270.10	18.0%
Couple	$1,447.73	$1,699.67	$251.94	17.4%	$1,570.78	$1,844.14	$273.36	17.4%
Family	$2,250.71	$2,654.77	$404.06	18.0%	$2,442.02	$2,880.43	$438.41	18.0%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$723.86	$849.83	$125.97	17.4%	$785.39	$922.07	$136.68	17.4%
Parent/Child(ren)	$1,382.22	$1,631.15	$248.94	18.0%	$1,499.71	$1,769.80	$270.10	18.0%
Couple	$1,447.73	$1,699.67	$251.94	17.4%	$1,570.78	$1,844.14	$273.36	17.4%
Family	$2,250.71	$2,654.77	$404.06	18.0%	$2,442.02	$2,880.43	$438.41	18.0%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$723.86	$849.83	$125.97	17.4%	$785.39	$922.07	$136.68	17.4%
Parent/Child(ren)	$1,382.22	$1,631.15	$248.94	18.0%	$1,499.71	$1,769.80	$270.10	18.0%
Couple	$1,447.73	$1,699.67	$251.94	17.4%	$1,570.78	$1,844.14	$273.36	17.4%
Family	$2,250.71	$2,654.77	$404.06	18.0%	$2,442.02	$2,880.43	$438.41	18.0%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$723.86	$849.83	$125.97	17.4%	$785.39	$922.07	$136.68	17.4%
Parent/Child(ren)	$1,382.22	$1,631.15	$248.94	18.0%	$1,499.71	$1,769.80	$270.10	18.0%
Couple	$1,447.73	$1,699.67	$251.94	17.4%	$1,570.78	$1,844.14	$273.36	17.4%
Family	$2,250.71	$2,654.77	$404.06	18.0%	$2,442.02	$2,880.43	$438.41	18.0%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$723.86	$849.83	$125.97	17.4%	$785.39	$922.07	$136.68	17.4%
Parent/Child(ren)	$1,382.22	$1,631.15	$248.94	18.0%	$1,499.71	$1,769.80	$270.10	18.0%
Couple	$1,447.73	$1,699.67	$251.94	17.4%	$1,570.78	$1,844.14	$273.36	17.4%
Family	$2,250.71	$2,654.77	$404.06	18.0%	$2,442.02	$2,880.43	$438.41	18.0%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$723.86	$849.83	$125.97	17.4%	$785.39	$922.07	$136.68	17.4%
Parent/Child(ren)	$1,382.22	$1,631.15	$248.94	18.0%	$1,499.71	$1,769.80	$270.10	18.0%
Couple	$1,447.73	$1,699.67	$251.94	17.4%	$1,570.78	$1,844.14	$273.36	17.4%
Family	$2,250.71	$2,654.77	$404.06	18.0%	$2,442.02	$2,880.43	$438.41	18.0%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$644.24	$756.35	$112.11	17.4%	$699.00	$820.64	$121.64	17.4%
Parent/Child(ren)	$1,230.17	$1,451.73	$221.55	18.0%	$1,334.74	$1,575.12	$240.39	18.0%
Couple	$1,288.48	$1,512.71	$224.23	17.4%	$1,398.00	$1,641.28	$243.29	17.4%
Family	$2,003.13	$2,362.75	$359.62	18.0%	$2,173.40	$2,563.58	$390.18	18.0%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$644.24	$756.35	$112.11	17.4%	$699.00	$820.64	$121.64	17.4%
Parent/Child(ren)	$1,230.17	$1,451.73	$221.55	18.0%	$1,334.74	$1,575.12	$240.39	18.0%
Couple	$1,288.48	$1,512.71	$224.23	17.4%	$1,398.00	$1,641.28	$243.29	17.4%
Family	$2,003.13	$2,362.75	$359.62	18.0%	$2,173.40	$2,563.58	$390.18	18.0%

$10 OV, $300 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	April to June 2012				April to June 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$802.56	$937.70	$135.14	16.8%	$870.78	$1,017.40	$146.63	16.8%
Parent/Child(ren)	$1,532.49	$1,799.80	$267.31	17.4%	$1,662.75	$1,952.79	$290.04	17.4%
Couple	$1,605.12	$1,875.40	$270.28	16.8%	$1,741.56	$2,034.81	$293.25	16.8%
Family	$2,495.40	$2,929.25	$433.85	17.4%	$2,707.51	$3,178.24	$470.73	17.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$802.56	$937.70	$135.14	16.8%	$870.78	$1,017.40	$146.63	16.8%
Parent/Child(ren)	$1,532.49	$1,799.80	$267.31	17.4%	$1,662.75	$1,952.79	$290.04	17.4%
Couple	$1,605.12	$1,875.40	$270.28	16.8%	$1,741.56	$2,034.81	$293.25	16.8%
Family	$2,495.40	$2,929.25	$433.85	17.4%	$2,707.51	$3,178.24	$470.73	17.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$802.56	$937.70	$135.14	16.8%	$870.78	$1,017.40	$146.63	16.8%
Parent/Child(ren)	$1,532.49	$1,799.80	$267.31	17.4%	$1,662.75	$1,952.79	$290.04	17.4%
Couple	$1,605.12	$1,875.40	$270.28	16.8%	$1,741.56	$2,034.81	$293.25	16.8%
Family	$2,495.40	$2,929.25	$433.85	17.4%	$2,707.51	$3,178.24	$470.73	17.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$802.56	$937.70	$135.14	16.8%	$870.78	$1,017.40	$146.63	16.8%
Parent/Child(ren)	$1,532.49	$1,799.80	$267.31	17.4%	$1,662.75	$1,952.79	$290.04	17.4%
Couple	$1,605.12	$1,875.40	$270.28	16.8%	$1,741.56	$2,034.81	$293.25	16.8%
Family	$2,495.40	$2,929.25	$433.85	17.4%	$2,707.51	$3,178.24	$470.73	17.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$802.56	$937.70	$135.14	16.8%	$870.78	$1,017.40	$146.63	16.8%
Parent/Child(ren)	$1,532.49	$1,799.80	$267.31	17.4%	$1,662.75	$1,952.79	$290.04	17.4%
Couple	$1,605.12	$1,875.40	$270.28	16.8%	$1,741.56	$2,034.81	$293.25	16.8%
Family	$2,495.40	$2,929.25	$433.85	17.4%	$2,707.51	$3,178.24	$470.73	17.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$802.56	$937.70	$135.14	16.8%	$870.78	$1,017.40	$146.63	16.8%
Parent/Child(ren)	$1,532.49	$1,799.80	$267.31	17.4%	$1,662.75	$1,952.79	$290.04	17.4%
Couple	$1,605.12	$1,875.40	$270.28	16.8%	$1,741.56	$2,034.81	$293.25	16.8%
Family	$2,495.40	$2,929.25	$433.85	17.4%	$2,707.51	$3,178.24	$470.73	17.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$802.56	$937.70	$135.14	16.8%	$870.78	$1,017.40	$146.63	16.8%
Parent/Child(ren)	$1,532.49	$1,799.80	$267.31	17.4%	$1,662.75	$1,952.79	$290.04	17.4%
Couple	$1,605.12	$1,875.40	$270.28	16.8%	$1,741.56	$2,034.81	$293.25	16.8%
Family	$2,495.40	$2,929.25	$433.85	17.4%	$2,707.51	$3,178.24	$470.73	17.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$802.56	$937.70	$135.14	16.8%	$870.78	$1,017.40	$146.63	16.8%
Parent/Child(ren)	$1,532.49	$1,799.80	$267.31	17.4%	$1,662.75	$1,952.79	$290.04	17.4%
Couple	$1,605.12	$1,875.40	$270.28	16.8%	$1,741.56	$2,034.81	$293.25	16.8%
Family	$2,495.40	$2,929.25	$433.85	17.4%	$2,707.51	$3,178.24	$470.73	17.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$714.28	$834.55	$120.27	16.8%	$774.99	$905.49	$130.50	16.8%
Parent/Child(ren)	$1,363.91	$1,601.82	$237.91	17.4%	$1,479.85	$1,737.98	$258.13	17.4%
Couple	$1,428.56	$1,669.11	$240.55	16.8%	$1,549.98	$1,810.98	$261.00	16.8%
Family	$2,220.91	$2,607.04	$386.13	17.4%	$2,409.68	$2,828.63	$418.95	17.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$714.28	$834.55	$120.27	16.8%	$774.99	$905.49	$130.50	16.8%
Parent/Child(ren)	$1,363.91	$1,601.82	$237.91	17.4%	$1,479.85	$1,737.98	$258.13	17.4%
Couple	$1,428.56	$1,669.11	$240.55	16.8%	$1,549.98	$1,810.98	$261.00	16.8%
Family	$2,220.91	$2,607.04	$386.13	17.4%	$2,409.68	$2,828.63	$418.95	17.4%

$10 OV, $300 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	April to June 2012				April to June 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$752.82	$879.58	$126.76	16.8%	$816.80	$954.34	$137.54	16.8%
Parent/Child(ren)	$1,437.50	$1,688.24	$250.74	17.4%	$1,559.69	$1,831.75	$272.06	17.4%
Couple	$1,505.63	$1,759.16	$253.53	16.8%	$1,633.61	$1,908.68	$275.08	16.8%
Family	$2,340.73	$2,747.69	$406.96	17.4%	$2,539.69	$2,981.24	$441.55	17.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$752.82	$879.58	$126.76	16.8%	$816.80	$954.34	$137.54	16.8%
Parent/Child(ren)	$1,437.50	$1,688.24	$250.74	17.4%	$1,559.69	$1,831.75	$272.06	17.4%
Couple	$1,505.63	$1,759.16	$253.53	16.8%	$1,633.61	$1,908.68	$275.08	16.8%
Family	$2,340.73	$2,747.69	$406.96	17.4%	$2,539.69	$2,981.24	$441.55	17.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$752.82	$879.58	$126.76	16.8%	$816.80	$954.34	$137.54	16.8%
Parent/Child(ren)	$1,437.50	$1,688.24	$250.74	17.4%	$1,559.69	$1,831.75	$272.06	17.4%
Couple	$1,505.63	$1,759.16	$253.53	16.8%	$1,633.61	$1,908.68	$275.08	16.8%
Family	$2,340.73	$2,747.69	$406.96	17.4%	$2,539.69	$2,981.24	$441.55	17.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$752.82	$879.58	$126.76	16.8%	$816.80	$954.34	$137.54	16.8%
Parent/Child(ren)	$1,437.50	$1,688.24	$250.74	17.4%	$1,559.69	$1,831.75	$272.06	17.4%
Couple	$1,505.63	$1,759.16	$253.53	16.8%	$1,633.61	$1,908.68	$275.08	16.8%
Family	$2,340.73	$2,747.69	$406.96	17.4%	$2,539.69	$2,981.24	$441.55	17.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$752.82	$879.58	$126.76	16.8%	$816.80	$954.34	$137.54	16.8%
Parent/Child(ren)	$1,437.50	$1,688.24	$250.74	17.4%	$1,559.69	$1,831.75	$272.06	17.4%
Couple	$1,505.63	$1,759.16	$253.53	16.8%	$1,633.61	$1,908.68	$275.08	16.8%
Family	$2,340.73	$2,747.69	$406.96	17.4%	$2,539.69	$2,981.24	$441.55	17.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$752.82	$879.58	$126.76	16.8%	$816.80	$954.34	$137.54	16.8%
Parent/Child(ren)	$1,437.50	$1,688.24	$250.74	17.4%	$1,559.69	$1,831.75	$272.06	17.4%
Couple	$1,505.63	$1,759.16	$253.53	16.8%	$1,633.61	$1,908.68	$275.08	16.8%
Family	$2,340.73	$2,747.69	$406.96	17.4%	$2,539.69	$2,981.24	$441.55	17.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$752.82	$879.58	$126.76	16.8%	$816.80	$954.34	$137.54	16.8%
Parent/Child(ren)	$1,437.50	$1,688.24	$250.74	17.4%	$1,559.69	$1,831.75	$272.06	17.4%
Couple	$1,505.63	$1,759.16	$253.53	16.8%	$1,633.61	$1,908.68	$275.08	16.8%
Family	$2,340.73	$2,747.69	$406.96	17.4%	$2,539.69	$2,981.24	$441.55	17.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$752.82	$879.58	$126.76	16.8%	$816.80	$954.34	$137.54	16.8%
Parent/Child(ren)	$1,437.50	$1,688.24	$250.74	17.4%	$1,559.69	$1,831.75	$272.06	17.4%
Couple	$1,505.63	$1,759.16	$253.53	16.8%	$1,633.61	$1,908.68	$275.08	16.8%
Family	$2,340.73	$2,747.69	$406.96	17.4%	$2,539.69	$2,981.24	$441.55	17.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$670.01	$782.82	$112.82	16.8%	$726.96	$849.36	$122.41	16.8%
Parent/Child(ren)	$1,279.38	$1,502.54	$223.16	17.4%	$1,388.12	$1,630.25	$242.13	17.4%
Couple	$1,340.01	$1,565.65	$225.64	16.8%	$1,453.91	$1,698.73	$244.82	16.8%
Family	$2,083.25	$2,445.44	$362.19	17.4%	$2,260.32	$2,653.30	$392.98	17.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$670.01	$782.82	$112.82	16.8%	$726.96	$849.36	$122.41	16.8%
Parent/Child(ren)	$1,279.38	$1,502.54	$223.16	17.4%	$1,388.12	$1,630.25	$242.13	17.4%
Couple	$1,340.01	$1,565.65	$225.64	16.8%	$1,453.91	$1,698.73	$244.82	16.8%
Family	$2,083.25	$2,445.44	$362.19	17.4%	$2,260.32	$2,653.30	$392.98	17.4%

$10 OV, $300 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	July to September 2012				July to September 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$802.56	$993.96	$191.40	23.8%	$870.78	$1,078.45	$207.67	23.8%
Parent/Child(ren)	$1,532.49	$1,907.79	$375.30	24.5%	$1,662.75	$2,069.95	$407.20	24.5%
Couple	$1,605.12	$1,987.92	$382.80	23.8%	$1,741.56	$2,156.89	$415.34	23.8%
Family	$2,495.40	$3,105.00	$609.60	24.4%	$2,707.51	$3,368.93	$661.42	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$802.56	$993.96	$191.40	23.8%	$870.78	$1,078.45	$207.67	23.8%
Parent/Child(ren)	$1,532.49	$1,907.79	$375.30	24.5%	$1,662.75	$2,069.95	$407.20	24.5%
Couple	$1,605.12	$1,987.92	$382.80	23.8%	$1,741.56	$2,156.89	$415.34	23.8%
Family	$2,495.40	$3,105.00	$609.60	24.4%	$2,707.51	$3,368.93	$661.42	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$802.56	$993.96	$191.40	23.8%	$870.78	$1,078.45	$207.67	23.8%
Parent/Child(ren)	$1,532.49	$1,907.79	$375.30	24.5%	$1,662.75	$2,069.95	$407.20	24.5%
Couple	$1,605.12	$1,987.92	$382.80	23.8%	$1,741.56	$2,156.89	$415.34	23.8%
Family	$2,495.40	$3,105.00	$609.60	24.4%	$2,707.51	$3,368.93	$661.42	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$802.56	$993.96	$191.40	23.8%	$870.78	$1,078.45	$207.67	23.8%
Parent/Child(ren)	$1,532.49	$1,907.79	$375.30	24.5%	$1,662.75	$2,069.95	$407.20	24.5%
Couple	$1,605.12	$1,987.92	$382.80	23.8%	$1,741.56	$2,156.89	$415.34	23.8%
Family	$2,495.40	$3,105.00	$609.60	24.4%	$2,707.51	$3,368.93	$661.42	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$802.56	$993.96	$191.40	23.8%	$870.78	$1,078.45	$207.67	23.8%
Parent/Child(ren)	$1,532.49	$1,907.79	$375.30	24.5%	$1,662.75	$2,069.95	$407.20	24.5%
Couple	$1,605.12	$1,987.92	$382.80	23.8%	$1,741.56	$2,156.89	$415.34	23.8%
Family	$2,495.40	$3,105.00	$609.60	24.4%	$2,707.51	$3,368.93	$661.42	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$802.56	$993.96	$191.40	23.8%	$870.78	$1,078.45	$207.67	23.8%
Parent/Child(ren)	$1,532.49	$1,907.79	$375.30	24.5%	$1,662.75	$2,069.95	$407.20	24.5%
Couple	$1,605.12	$1,987.92	$382.80	23.8%	$1,741.56	$2,156.89	$415.34	23.8%
Family	$2,495.40	$3,105.00	$609.60	24.4%	$2,707.51	$3,368.93	$661.42	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$802.56	$993.96	$191.40	23.8%	$870.78	$1,078.45	$207.67	23.8%
Parent/Child(ren)	$1,532.49	$1,907.79	$375.30	24.5%	$1,662.75	$2,069.95	$407.20	24.5%
Couple	$1,605.12	$1,987.92	$382.80	23.8%	$1,741.56	$2,156.89	$415.34	23.8%
Family	$2,495.40	$3,105.00	$609.60	24.4%	$2,707.51	$3,368.93	$661.42	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$802.56	$993.96	$191.40	23.8%	$870.78	$1,078.45	$207.67	23.8%
Parent/Child(ren)	$1,532.49	$1,907.79	$375.30	24.5%	$1,662.75	$2,069.95	$407.20	24.5%
Couple	$1,605.12	$1,987.92	$382.80	23.8%	$1,741.56	$2,156.89	$415.34	23.8%
Family	$2,495.40	$3,105.00	$609.60	24.4%	$2,707.51	$3,368.93	$661.42	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$714.28	$884.62	$170.35	23.8%	$774.99	$959.82	$184.83	23.8%
Parent/Child(ren)	$1,363.91	$1,697.93	$334.02	24.5%	$1,479.85	$1,842.25	$362.41	24.5%
Couple	$1,428.56	$1,769.25	$340.69	23.8%	$1,549.98	$1,919.63	$369.65	23.8%
Family	$2,220.91	$2,763.45	$542.55	24.4%	$2,409.68	$2,998.35	$588.66	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$714.28	$884.62	$170.35	23.8%	$774.99	$959.82	$184.83	23.8%
Parent/Child(ren)	$1,363.91	$1,697.93	$334.02	24.5%	$1,479.85	$1,842.25	$362.41	24.5%
Couple	$1,428.56	$1,769.25	$340.69	23.8%	$1,549.98	$1,919.63	$369.65	23.8%
Family	$2,220.91	$2,763.45	$542.55	24.4%	$2,409.68	$2,998.35	$588.66	24.4%

$10 OV, $300 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	July to September 2012				July to September 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$752.82	$932.36	$179.54	23.8%	$816.80	$1,011.61	$194.80	23.8%
Parent/Child(ren)	$1,437.50	$1,789.54	$352.04	24.5%	$1,559.69	$1,941.65	$381.97	24.5%
Couple	$1,505.63	$1,864.71	$359.08	23.8%	$1,633.61	$2,023.21	$389.60	23.8%
Family	$2,340.73	$2,912.56	$571.83	24.4%	$2,539.69	$3,160.12	$620.43	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$752.82	$932.36	$179.54	23.8%	$816.80	$1,011.61	$194.80	23.8%
Parent/Child(ren)	$1,437.50	$1,789.54	$352.04	24.5%	$1,559.69	$1,941.65	$381.97	24.5%
Couple	$1,505.63	$1,864.71	$359.08	23.8%	$1,633.61	$2,023.21	$389.60	23.8%
Family	$2,340.73	$2,912.56	$571.83	24.4%	$2,539.69	$3,160.12	$620.43	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$752.82	$932.36	$179.54	23.8%	$816.80	$1,011.61	$194.80	23.8%
Parent/Child(ren)	$1,437.50	$1,789.54	$352.04	24.5%	$1,559.69	$1,941.65	$381.97	24.5%
Couple	$1,505.63	$1,864.71	$359.08	23.8%	$1,633.61	$2,023.21	$389.60	23.8%
Family	$2,340.73	$2,912.56	$571.83	24.4%	$2,539.69	$3,160.12	$620.43	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$752.82	$932.36	$179.54	23.8%	$816.80	$1,011.61	$194.80	23.8%
Parent/Child(ren)	$1,437.50	$1,789.54	$352.04	24.5%	$1,559.69	$1,941.65	$381.97	24.5%
Couple	$1,505.63	$1,864.71	$359.08	23.8%	$1,633.61	$2,023.21	$389.60	23.8%
Family	$2,340.73	$2,912.56	$571.83	24.4%	$2,539.69	$3,160.12	$620.43	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$752.82	$932.36	$179.54	23.8%	$816.80	$1,011.61	$194.80	23.8%
Parent/Child(ren)	$1,437.50	$1,789.54	$352.04	24.5%	$1,559.69	$1,941.65	$381.97	24.5%
Couple	$1,505.63	$1,864.71	$359.08	23.8%	$1,633.61	$2,023.21	$389.60	23.8%
Family	$2,340.73	$2,912.56	$571.83	24.4%	$2,539.69	$3,160.12	$620.43	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$752.82	$932.36	$179.54	23.8%	$816.80	$1,011.61	$194.80	23.8%
Parent/Child(ren)	$1,437.50	$1,789.54	$352.04	24.5%	$1,559.69	$1,941.65	$381.97	24.5%
Couple	$1,505.63	$1,864.71	$359.08	23.8%	$1,633.61	$2,023.21	$389.60	23.8%
Family	$2,340.73	$2,912.56	$571.83	24.4%	$2,539.69	$3,160.12	$620.43	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$752.82	$932.36	$179.54	23.8%	$816.80	$1,011.61	$194.80	23.8%
Parent/Child(ren)	$1,437.50	$1,789.54	$352.04	24.5%	$1,559.69	$1,941.65	$381.97	24.5%
Couple	$1,505.63	$1,864.71	$359.08	23.8%	$1,633.61	$2,023.21	$389.60	23.8%
Family	$2,340.73	$2,912.56	$571.83	24.4%	$2,539.69	$3,160.12	$620.43	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$752.82	$932.36	$179.54	23.8%	$816.80	$1,011.61	$194.80	23.8%
Parent/Child(ren)	$1,437.50	$1,789.54	$352.04	24.5%	$1,559.69	$1,941.65	$381.97	24.5%
Couple	$1,505.63	$1,864.71	$359.08	23.8%	$1,633.61	$2,023.21	$389.60	23.8%
Family	$2,340.73	$2,912.56	$571.83	24.4%	$2,539.69	$3,160.12	$620.43	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$670.01	$829.80	$159.79	23.8%	$726.96	$900.33	$173.37	23.8%
Parent/Child(ren)	$1,279.38	$1,592.69	$313.32	24.5%	$1,388.12	$1,728.07	$339.95	24.5%
Couple	$1,340.01	$1,659.59	$319.58	23.8%	$1,453.91	$1,800.66	$346.75	23.8%
Family	$2,083.25	$2,592.17	$508.93	24.4%	$2,260.32	$2,812.51	$552.18	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$670.01	$829.80	$159.79	23.8%	$726.96	$900.33	$173.37	23.8%
Parent/Child(ren)	$1,279.38	$1,592.69	$313.32	24.5%	$1,388.12	$1,728.07	$339.95	24.5%
Couple	$1,340.01	$1,659.59	$319.58	23.8%	$1,453.91	$1,800.66	$346.75	23.8%
Family	$2,083.25	$2,592.17	$508.93	24.4%	$2,260.32	$2,812.51	$552.18	24.4%

$10 OV, $300 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	October to December 2012				October to December 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$826.63	$1,028.75	$202.12	24.5%	$896.89	$1,116.19	$219.30	24.5%
Parent/Child(ren)	$1,586.62	$1,974.56	$387.95	24.5%	$1,721.48	$2,142.40	$420.92	24.5%
Couple	$1,653.26	$2,057.50	$404.24	24.5%	$1,793.79	$2,232.39	$438.60	24.5%
Family	$2,582.28	$3,213.68	$631.40	24.5%	$2,801.78	$3,486.84	$685.07	24.5%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$826.63	$1,028.75	$202.12	24.5%	$896.89	$1,116.19	$219.30	24.5%
Parent/Child(ren)	$1,586.62	$1,974.56	$387.95	24.5%	$1,721.48	$2,142.40	$420.92	24.5%
Couple	$1,653.26	$2,057.50	$404.24	24.5%	$1,793.79	$2,232.39	$438.60	24.5%
Family	$2,582.28	$3,213.68	$631.40	24.5%	$2,801.78	$3,486.84	$685.07	24.5%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$826.63	$1,028.75	$202.12	24.5%	$896.89	$1,116.19	$219.30	24.5%
Parent/Child(ren)	$1,586.62	$1,974.56	$387.95	24.5%	$1,721.48	$2,142.40	$420.92	24.5%
Couple	$1,653.26	$2,057.50	$404.24	24.5%	$1,793.79	$2,232.39	$438.60	24.5%
Family	$2,582.28	$3,213.68	$631.40	24.5%	$2,801.78	$3,486.84	$685.07	24.5%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$826.63	$1,028.75	$202.12	24.5%	$896.89	$1,116.19	$219.30	24.5%
Parent/Child(ren)	$1,586.62	$1,974.56	$387.95	24.5%	$1,721.48	$2,142.40	$420.92	24.5%
Couple	$1,653.26	$2,057.50	$404.24	24.5%	$1,793.79	$2,232.39	$438.60	24.5%
Family	$2,582.28	$3,213.68	$631.40	24.5%	$2,801.78	$3,486.84	$685.07	24.5%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$826.63	$1,028.75	$202.12	24.5%	$896.89	$1,116.19	$219.30	24.5%
Parent/Child(ren)	$1,586.62	$1,974.56	$387.95	24.5%	$1,721.48	$2,142.40	$420.92	24.5%
Couple	$1,653.26	$2,057.50	$404.24	24.5%	$1,793.79	$2,232.39	$438.60	24.5%
Family	$2,582.28	$3,213.68	$631.40	24.5%	$2,801.78	$3,486.84	$685.07	24.5%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$826.63	$1,028.75	$202.12	24.5%	$896.89	$1,116.19	$219.30	24.5%
Parent/Child(ren)	$1,586.62	$1,974.56	$387.95	24.5%	$1,721.48	$2,142.40	$420.92	24.5%
Couple	$1,653.26	$2,057.50	$404.24	24.5%	$1,793.79	$2,232.39	$438.60	24.5%
Family	$2,582.28	$3,213.68	$631.40	24.5%	$2,801.78	$3,486.84	$685.07	24.5%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$826.63	$1,028.75	$202.12	24.5%	$896.89	$1,116.19	$219.30	24.5%
Parent/Child(ren)	$1,586.62	$1,974.56	$387.95	24.5%	$1,721.48	$2,142.40	$420.92	24.5%
Couple	$1,653.26	$2,057.50	$404.24	24.5%	$1,793.79	$2,232.39	$438.60	24.5%
Family	$2,582.28	$3,213.68	$631.40	24.5%	$2,801.78	$3,486.84	$685.07	24.5%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$826.63	$1,028.75	$202.12	24.5%	$896.89	$1,116.19	$219.30	24.5%
Parent/Child(ren)	$1,586.62	$1,974.56	$387.95	24.5%	$1,721.48	$2,142.40	$420.92	24.5%
Couple	$1,653.26	$2,057.50	$404.24	24.5%	$1,793.79	$2,232.39	$438.60	24.5%
Family	$2,582.28	$3,213.68	$631.40	24.5%	$2,801.78	$3,486.84	$685.07	24.5%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$735.70	$915.59	$179.89	24.5%	$798.24	$993.41	$195.18	24.5%
Parent/Child(ren)	$1,412.09	$1,757.36	$345.27	24.5%	$1,532.12	$1,906.74	$374.62	24.5%
Couple	$1,471.40	$1,831.18	$359.77	24.5%	$1,596.47	$1,986.82	$390.35	24.5%
Family	$2,298.23	$2,860.18	$561.94	24.5%	$2,493.58	$3,103.29	$609.71	24.5%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$735.70	$915.59	$179.89	24.5%	$798.24	$993.41	$195.18	24.5%
Parent/Child(ren)	$1,412.09	$1,757.36	$345.27	24.5%	$1,532.12	$1,906.74	$374.62	24.5%
Couple	$1,471.40	$1,831.18	$359.77	24.5%	$1,596.47	$1,986.82	$390.35	24.5%
Family	$2,298.23	$2,860.18	$561.94	24.5%	$2,493.58	$3,103.29	$609.71	24.5%

$10 OV, $300 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	October to December 2012				October to December 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$775.39	$964.99	$189.60	24.5%	$841.30	$1,047.02	$205.71	24.5%
Parent/Child(ren)	$1,488.28	$1,852.19	$363.91	24.5%	$1,614.78	$2,009.62	$394.84	24.5%
Couple	$1,550.79	$1,929.98	$379.19	24.5%	$1,682.61	$2,094.03	$411.42	24.5%
Family	$2,422.23	$3,014.51	$592.28	24.5%	$2,628.12	$3,270.74	$642.62	24.5%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$775.39	$964.99	$189.60	24.5%	$841.30	$1,047.02	$205.71	24.5%
Parent/Child(ren)	$1,488.28	$1,852.19	$363.91	24.5%	$1,614.78	$2,009.62	$394.84	24.5%
Couple	$1,550.79	$1,929.98	$379.19	24.5%	$1,682.61	$2,094.03	$411.42	24.5%
Family	$2,422.23	$3,014.51	$592.28	24.5%	$2,628.12	$3,270.74	$642.62	24.5%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$775.39	$964.99	$189.60	24.5%	$841.30	$1,047.02	$205.71	24.5%
Parent/Child(ren)	$1,488.28	$1,852.19	$363.91	24.5%	$1,614.78	$2,009.62	$394.84	24.5%
Couple	$1,550.79	$1,929.98	$379.19	24.5%	$1,682.61	$2,094.03	$411.42	24.5%
Family	$2,422.23	$3,014.51	$592.28	24.5%	$2,628.12	$3,270.74	$642.62	24.5%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$775.39	$964.99	$189.60	24.5%	$841.30	$1,047.02	$205.71	24.5%
Parent/Child(ren)	$1,488.28	$1,852.19	$363.91	24.5%	$1,614.78	$2,009.62	$394.84	24.5%
Couple	$1,550.79	$1,929.98	$379.19	24.5%	$1,682.61	$2,094.03	$411.42	24.5%
Family	$2,422.23	$3,014.51	$592.28	24.5%	$2,628.12	$3,270.74	$642.62	24.5%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$775.39	$964.99	$189.60	24.5%	$841.30	$1,047.02	$205.71	24.5%
Parent/Child(ren)	$1,488.28	$1,852.19	$363.91	24.5%	$1,614.78	$2,009.62	$394.84	24.5%
Couple	$1,550.79	$1,929.98	$379.19	24.5%	$1,682.61	$2,094.03	$411.42	24.5%
Family	$2,422.23	$3,014.51	$592.28	24.5%	$2,628.12	$3,270.74	$642.62	24.5%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$775.39	$964.99	$189.60	24.5%	$841.30	$1,047.02	$205.71	24.5%
Parent/Child(ren)	$1,488.28	$1,852.19	$363.91	24.5%	$1,614.78	$2,009.62	$394.84	24.5%
Couple	$1,550.79	$1,929.98	$379.19	24.5%	$1,682.61	$2,094.03	$411.42	24.5%
Family	$2,422.23	$3,014.51	$592.28	24.5%	$2,628.12	$3,270.74	$642.62	24.5%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$775.39	$964.99	$189.60	24.5%	$841.30	$1,047.02	$205.71	24.5%
Parent/Child(ren)	$1,488.28	$1,852.19	$363.91	24.5%	$1,614.78	$2,009.62	$394.84	24.5%
Couple	$1,550.79	$1,929.98	$379.19	24.5%	$1,682.61	$2,094.03	$411.42	24.5%
Family	$2,422.23	$3,014.51	$592.28	24.5%	$2,628.12	$3,270.74	$642.62	24.5%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$775.39	$964.99	$189.60	24.5%	$841.30	$1,047.02	$205.71	24.5%
Parent/Child(ren)	$1,488.28	$1,852.19	$363.91	24.5%	$1,614.78	$2,009.62	$394.84	24.5%
Couple	$1,550.79	$1,929.98	$379.19	24.5%	$1,682.61	$2,094.03	$411.42	24.5%
Family	$2,422.23	$3,014.51	$592.28	24.5%	$2,628.12	$3,270.74	$642.62	24.5%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$690.10	$858.84	$168.74	24.5%	$748.76	$931.84	$183.08	24.5%
Parent/Child(ren)	$1,324.57	$1,648.44	$323.88	24.5%	$1,437.15	$1,788.56	$351.41	24.5%
Couple	$1,380.20	$1,717.68	$337.48	24.5%	$1,497.52	$1,863.69	$366.17	24.5%
Family	$2,155.79	$2,682.91	$527.13	24.5%	$2,339.03	$2,910.96	$571.93	24.5%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$690.10	$858.84	$168.74	24.5%	$748.76	$931.84	$183.08	24.5%
Parent/Child(ren)	$1,324.57	$1,648.44	$323.88	24.5%	$1,437.15	$1,788.56	$351.41	24.5%
Couple	$1,380.20	$1,717.68	$337.48	24.5%	$1,497.52	$1,863.69	$366.17	24.5%
Family	$2,155.79	$2,682.91	$527.13	24.5%	$2,339.03	$2,910.96	$571.93	24.5%

$10 OV, $500 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	January to March 2012				January to March 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$759.49	$891.67	$132.18	17.4%	$824.05	$967.46	$143.42	17.4%
Parent/Child(ren)	$1,450.25	$1,711.45	$261.21	18.0%	$1,573.52	$1,856.93	$283.41	18.0%
Couple	$1,518.98	$1,783.34	$264.36	17.4%	$1,648.09	$1,934.92	$286.83	17.4%
Family	$2,361.48	$2,785.46	$423.98	18.0%	$2,562.21	$3,022.23	$460.02	18.0%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$759.49	$891.67	$132.18	17.4%	$824.05	$967.46	$143.42	17.4%
Parent/Child(ren)	$1,450.25	$1,711.45	$261.21	18.0%	$1,573.52	$1,856.93	$283.41	18.0%
Couple	$1,518.98	$1,783.34	$264.36	17.4%	$1,648.09	$1,934.92	$286.83	17.4%
Family	$2,361.48	$2,785.46	$423.98	18.0%	$2,562.21	$3,022.23	$460.02	18.0%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$759.49	$891.67	$132.18	17.4%	$824.05	$967.46	$143.42	17.4%
Parent/Child(ren)	$1,450.25	$1,711.45	$261.21	18.0%	$1,573.52	$1,856.93	$283.41	18.0%
Couple	$1,518.98	$1,783.34	$264.36	17.4%	$1,648.09	$1,934.92	$286.83	17.4%
Family	$2,361.48	$2,785.46	$423.98	18.0%	$2,562.21	$3,022.23	$460.02	18.0%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$759.49	$891.67	$132.18	17.4%	$824.05	$967.46	$143.42	17.4%
Parent/Child(ren)	$1,450.25	$1,711.45	$261.21	18.0%	$1,573.52	$1,856.93	$283.41	18.0%
Couple	$1,518.98	$1,783.34	$264.36	17.4%	$1,648.09	$1,934.92	$286.83	17.4%
Family	$2,361.48	$2,785.46	$423.98	18.0%	$2,562.21	$3,022.23	$460.02	18.0%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$759.49	$891.67	$132.18	17.4%	$824.05	$967.46	$143.42	17.4%
Parent/Child(ren)	$1,450.25	$1,711.45	$261.21	18.0%	$1,573.52	$1,856.93	$283.41	18.0%
Couple	$1,518.98	$1,783.34	$264.36	17.4%	$1,648.09	$1,934.92	$286.83	17.4%
Family	$2,361.48	$2,785.46	$423.98	18.0%	$2,562.21	$3,022.23	$460.02	18.0%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$759.49	$891.67	$132.18	17.4%	$824.05	$967.46	$143.42	17.4%
Parent/Child(ren)	$1,450.25	$1,711.45	$261.21	18.0%	$1,573.52	$1,856.93	$283.41	18.0%
Couple	$1,518.98	$1,783.34	$264.36	17.4%	$1,648.09	$1,934.92	$286.83	17.4%
Family	$2,361.48	$2,785.46	$423.98	18.0%	$2,562.21	$3,022.23	$460.02	18.0%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$759.49	$891.67	$132.18	17.4%	$824.05	$967.46	$143.42	17.4%
Parent/Child(ren)	$1,450.25	$1,711.45	$261.21	18.0%	$1,573.52	$1,856.93	$283.41	18.0%
Couple	$1,518.98	$1,783.34	$264.36	17.4%	$1,648.09	$1,934.92	$286.83	17.4%
Family	$2,361.48	$2,785.46	$423.98	18.0%	$2,562.21	$3,022.23	$460.02	18.0%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$759.49	$891.67	$132.18	17.4%	$824.05	$967.46	$143.42	17.4%
Parent/Child(ren)	$1,450.25	$1,711.45	$261.21	18.0%	$1,573.52	$1,856.93	$283.41	18.0%
Couple	$1,518.98	$1,783.34	$264.36	17.4%	$1,648.09	$1,934.92	$286.83	17.4%
Family	$2,361.48	$2,785.46	$423.98	18.0%	$2,562.21	$3,022.23	$460.02	18.0%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$675.95	$793.59	$117.64	17.4%	$733.40	$861.04	$127.64	17.4%
Parent/Child(ren)	$1,290.72	$1,523.19	$232.47	18.0%	$1,400.43	$1,652.67	$252.23	18.0%
Couple	$1,351.89	$1,587.17	$235.28	17.4%	$1,466.80	$1,722.08	$255.28	17.4%
Family	$2,101.72	$2,479.06	$377.34	18.0%	$2,280.37	$2,689.78	$409.42	18.0%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$675.95	$793.59	$117.64	17.4%	$733.40	$861.04	$127.64	17.4%
Parent/Child(ren)	$1,290.72	$1,523.19	$232.47	18.0%	$1,400.43	$1,652.67	$252.23	18.0%
Couple	$1,351.89	$1,587.17	$235.28	17.4%	$1,466.80	$1,722.08	$255.28	17.4%
Family	$2,101.72	$2,479.06	$377.34	18.0%	$2,280.37	$2,689.78	$409.42	18.0%

$10 OV, $500 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	January to March 2012				January to March 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$709.18	$832.60	$123.43	17.4%	$769.46	$903.38	$133.92	17.4%
Parent/Child(ren)	$1,354.18	$1,598.08	$243.91	18.0%	$1,469.28	$1,733.92	$264.64	18.0%
Couple	$1,418.36	$1,665.21	$246.85	17.4%	$1,538.92	$1,806.75	$267.83	17.4%
Family	$2,205.05	$2,600.95	$395.90	18.0%	$2,392.48	$2,822.03	$429.55	18.0%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$709.18	$832.60	$123.43	17.4%	$769.46	$903.38	$133.92	17.4%
Parent/Child(ren)	$1,354.18	$1,598.08	$243.91	18.0%	$1,469.28	$1,733.92	$264.64	18.0%
Couple	$1,418.36	$1,665.21	$246.85	17.4%	$1,538.92	$1,806.75	$267.83	17.4%
Family	$2,205.05	$2,600.95	$395.90	18.0%	$2,392.48	$2,822.03	$429.55	18.0%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$709.18	$832.60	$123.43	17.4%	$769.46	$903.38	$133.92	17.4%
Parent/Child(ren)	$1,354.18	$1,598.08	$243.91	18.0%	$1,469.28	$1,733.92	$264.64	18.0%
Couple	$1,418.36	$1,665.21	$246.85	17.4%	$1,538.92	$1,806.75	$267.83	17.4%
Family	$2,205.05	$2,600.95	$395.90	18.0%	$2,392.48	$2,822.03	$429.55	18.0%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$709.18	$832.60	$123.43	17.4%	$769.46	$903.38	$133.92	17.4%
Parent/Child(ren)	$1,354.18	$1,598.08	$243.91	18.0%	$1,469.28	$1,733.92	$264.64	18.0%
Couple	$1,418.36	$1,665.21	$246.85	17.4%	$1,538.92	$1,806.75	$267.83	17.4%
Family	$2,205.05	$2,600.95	$395.90	18.0%	$2,392.48	$2,822.03	$429.55	18.0%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$709.18	$832.60	$123.43	17.4%	$769.46	$903.38	$133.92	17.4%
Parent/Child(ren)	$1,354.18	$1,598.08	$243.91	18.0%	$1,469.28	$1,733.92	$264.64	18.0%
Couple	$1,418.36	$1,665.21	$246.85	17.4%	$1,538.92	$1,806.75	$267.83	17.4%
Family	$2,205.05	$2,600.95	$395.90	18.0%	$2,392.48	$2,822.03	$429.55	18.0%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$709.18	$832.60	$123.43	17.4%	$769.46	$903.38	$133.92	17.4%
Parent/Child(ren)	$1,354.18	$1,598.08	$243.91	18.0%	$1,469.28	$1,733.92	$264.64	18.0%
Couple	$1,418.36	$1,665.21	$246.85	17.4%	$1,538.92	$1,806.75	$267.83	17.4%
Family	$2,205.05	$2,600.95	$395.90	18.0%	$2,392.48	$2,822.03	$429.55	18.0%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$709.18	$832.60	$123.43	17.4%	$769.46	$903.38	$133.92	17.4%
Parent/Child(ren)	$1,354.18	$1,598.08	$243.91	18.0%	$1,469.28	$1,733.92	$264.64	18.0%
Couple	$1,418.36	$1,665.21	$246.85	17.4%	$1,538.92	$1,806.75	$267.83	17.4%
Family	$2,205.05	$2,600.95	$395.90	18.0%	$2,392.48	$2,822.03	$429.55	18.0%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$709.18	$832.60	$123.43	17.4%	$769.46	$903.38	$133.92	17.4%
Parent/Child(ren)	$1,354.18	$1,598.08	$243.91	18.0%	$1,469.28	$1,733.92	$264.64	18.0%
Couple	$1,418.36	$1,665.21	$246.85	17.4%	$1,538.92	$1,806.75	$267.83	17.4%
Family	$2,205.05	$2,600.95	$395.90	18.0%	$2,392.48	$2,822.03	$429.55	18.0%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$631.17	$741.02	$109.85	17.4%	$684.82	$804.00	$119.19	17.4%
Parent/Child(ren)	$1,205.22	$1,422.29	$217.08	18.0%	$1,307.66	$1,543.19	$235.53	18.0%
Couple	$1,262.34	$1,482.03	$219.70	17.4%	$1,369.64	$1,608.01	$238.37	17.4%
Family	$1,962.49	$2,314.84	$352.35	18.0%	$2,129.31	$2,511.60	$382.30	18.0%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$631.17	$741.02	$109.85	17.4%	$684.82	$804.00	$119.19	17.4%
Parent/Child(ren)	$1,205.22	$1,422.29	$217.08	18.0%	$1,307.66	$1,543.19	$235.53	18.0%
Couple	$1,262.34	$1,482.03	$219.70	17.4%	$1,369.64	$1,608.01	$238.37	17.4%
Family	$1,962.49	$2,314.84	$352.35	18.0%	$2,129.31	$2,511.60	$382.30	18.0%

$10 OV, $500 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	April to June 2012				April to June 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$789.87	$922.88	$133.01	16.8%	$857.01	$1,001.32	$144.32	16.8%
Parent/Child(ren)	$1,508.26	$1,771.36	$263.10	17.4%	$1,636.46	$1,921.92	$285.46	17.4%
Couple	$1,579.74	$1,845.76	$266.02	16.8%	$1,714.02	$2,002.65	$288.63	16.8%
Family	$2,455.94	$2,882.96	$427.01	17.4%	$2,664.70	$3,128.01	$463.31	17.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$789.87	$922.88	$133.01	16.8%	$857.01	$1,001.32	$144.32	16.8%
Parent/Child(ren)	$1,508.26	$1,771.36	$263.10	17.4%	$1,636.46	$1,921.92	$285.46	17.4%
Couple	$1,579.74	$1,845.76	$266.02	16.8%	$1,714.02	$2,002.65	$288.63	16.8%
Family	$2,455.94	$2,882.96	$427.01	17.4%	$2,664.70	$3,128.01	$463.31	17.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$789.87	$922.88	$133.01	16.8%	$857.01	$1,001.32	$144.32	16.8%
Parent/Child(ren)	$1,508.26	$1,771.36	$263.10	17.4%	$1,636.46	$1,921.92	$285.46	17.4%
Couple	$1,579.74	$1,845.76	$266.02	16.8%	$1,714.02	$2,002.65	$288.63	16.8%
Family	$2,455.94	$2,882.96	$427.01	17.4%	$2,664.70	$3,128.01	$463.31	17.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$789.87	$922.88	$133.01	16.8%	$857.01	$1,001.32	$144.32	16.8%
Parent/Child(ren)	$1,508.26	$1,771.36	$263.10	17.4%	$1,636.46	$1,921.92	$285.46	17.4%
Couple	$1,579.74	$1,845.76	$266.02	16.8%	$1,714.02	$2,002.65	$288.63	16.8%
Family	$2,455.94	$2,882.96	$427.01	17.4%	$2,664.70	$3,128.01	$463.31	17.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$789.87	$922.88	$133.01	16.8%	$857.01	$1,001.32	$144.32	16.8%
Parent/Child(ren)	$1,508.26	$1,771.36	$263.10	17.4%	$1,636.46	$1,921.92	$285.46	17.4%
Couple	$1,579.74	$1,845.76	$266.02	16.8%	$1,714.02	$2,002.65	$288.63	16.8%
Family	$2,455.94	$2,882.96	$427.01	17.4%	$2,664.70	$3,128.01	$463.31	17.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$789.87	$922.88	$133.01	16.8%	$857.01	$1,001.32	$144.32	16.8%
Parent/Child(ren)	$1,508.26	$1,771.36	$263.10	17.4%	$1,636.46	$1,921.92	$285.46	17.4%
Couple	$1,579.74	$1,845.76	$266.02	16.8%	$1,714.02	$2,002.65	$288.63	16.8%
Family	$2,455.94	$2,882.96	$427.01	17.4%	$2,664.70	$3,128.01	$463.31	17.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$789.87	$922.88	$133.01	16.8%	$857.01	$1,001.32	$144.32	16.8%
Parent/Child(ren)	$1,508.26	$1,771.36	$263.10	17.4%	$1,636.46	$1,921.92	$285.46	17.4%
Couple	$1,579.74	$1,845.76	$266.02	16.8%	$1,714.02	$2,002.65	$288.63	16.8%
Family	$2,455.94	$2,882.96	$427.01	17.4%	$2,664.70	$3,128.01	$463.31	17.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$789.87	$922.88	$133.01	16.8%	$857.01	$1,001.32	$144.32	16.8%
Parent/Child(ren)	$1,508.26	$1,771.36	$263.10	17.4%	$1,636.46	$1,921.92	$285.46	17.4%
Couple	$1,579.74	$1,845.76	$266.02	16.8%	$1,714.02	$2,002.65	$288.63	16.8%
Family	$2,455.94	$2,882.96	$427.01	17.4%	$2,664.70	$3,128.01	$463.31	17.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$702.98	$821.36	$118.38	16.8%	$762.74	$891.18	$128.44	16.8%
Parent/Child(ren)	$1,342.35	$1,576.51	$234.16	17.4%	$1,456.45	$1,710.51	$254.06	17.4%
Couple	$1,405.97	$1,642.73	$236.76	16.8%	$1,525.48	$1,782.36	$256.88	16.8%
Family	$2,185.79	$2,565.83	$380.04	17.4%	$2,371.58	$2,783.93	$412.35	17.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$702.98	$821.36	$118.38	16.8%	$762.74	$891.18	$128.44	16.8%
Parent/Child(ren)	$1,342.35	$1,576.51	$234.16	17.4%	$1,456.45	$1,710.51	$254.06	17.4%
Couple	$1,405.97	$1,642.73	$236.76	16.8%	$1,525.48	$1,782.36	$256.88	16.8%
Family	$2,185.79	$2,565.83	$380.04	17.4%	$2,371.58	$2,783.93	$412.35	17.4%

$10 OV, $500 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	April to June 2012				April to June 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$737.55	$861.75	$124.20	16.8%	$800.24	$935.00	$134.76	16.8%
Parent/Child(ren)	$1,408.36	$1,654.03	$245.67	17.4%	$1,528.07	$1,794.62	$266.56	17.4%
Couple	$1,475.10	$1,723.50	$248.40	16.8%	$1,600.49	$1,870.00	$269.51	16.8%
Family	$2,293.27	$2,692.00	$398.73	17.4%	$2,488.20	$2,920.82	$432.62	17.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$737.55	$861.75	$124.20	16.8%	$800.24	$935.00	$134.76	16.8%
Parent/Child(ren)	$1,408.36	$1,654.03	$245.67	17.4%	$1,528.07	$1,794.62	$266.56	17.4%
Couple	$1,475.10	$1,723.50	$248.40	16.8%	$1,600.49	$1,870.00	$269.51	16.8%
Family	$2,293.27	$2,692.00	$398.73	17.4%	$2,488.20	$2,920.82	$432.62	17.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$737.55	$861.75	$124.20	16.8%	$800.24	$935.00	$134.76	16.8%
Parent/Child(ren)	$1,408.36	$1,654.03	$245.67	17.4%	$1,528.07	$1,794.62	$266.56	17.4%
Couple	$1,475.10	$1,723.50	$248.40	16.8%	$1,600.49	$1,870.00	$269.51	16.8%
Family	$2,293.27	$2,692.00	$398.73	17.4%	$2,488.20	$2,920.82	$432.62	17.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$737.55	$861.75	$124.20	16.8%	$800.24	$935.00	$134.76	16.8%
Parent/Child(ren)	$1,408.36	$1,654.03	$245.67	17.4%	$1,528.07	$1,794.62	$266.56	17.4%
Couple	$1,475.10	$1,723.50	$248.40	16.8%	$1,600.49	$1,870.00	$269.51	16.8%
Family	$2,293.27	$2,692.00	$398.73	17.4%	$2,488.20	$2,920.82	$432.62	17.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$737.55	$861.75	$124.20	16.8%	$800.24	$935.00	$134.76	16.8%
Parent/Child(ren)	$1,408.36	$1,654.03	$245.67	17.4%	$1,528.07	$1,794.62	$266.56	17.4%
Couple	$1,475.10	$1,723.50	$248.40	16.8%	$1,600.49	$1,870.00	$269.51	16.8%
Family	$2,293.27	$2,692.00	$398.73	17.4%	$2,488.20	$2,920.82	$432.62	17.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$737.55	$861.75	$124.20	16.8%	$800.24	$935.00	$134.76	16.8%
Parent/Child(ren)	$1,408.36	$1,654.03	$245.67	17.4%	$1,528.07	$1,794.62	$266.56	17.4%
Couple	$1,475.10	$1,723.50	$248.40	16.8%	$1,600.49	$1,870.00	$269.51	16.8%
Family	$2,293.27	$2,692.00	$398.73	17.4%	$2,488.20	$2,920.82	$432.62	17.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$737.55	$861.75	$124.20	16.8%	$800.24	$935.00	$134.76	16.8%
Parent/Child(ren)	$1,408.36	$1,654.03	$245.67	17.4%	$1,528.07	$1,794.62	$266.56	17.4%
Couple	$1,475.10	$1,723.50	$248.40	16.8%	$1,600.49	$1,870.00	$269.51	16.8%
Family	$2,293.27	$2,692.00	$398.73	17.4%	$2,488.20	$2,920.82	$432.62	17.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$737.55	$861.75	$124.20	16.8%	$800.24	$935.00	$134.76	16.8%
Parent/Child(ren)	$1,408.36	$1,654.03	$245.67	17.4%	$1,528.07	$1,794.62	$266.56	17.4%
Couple	$1,475.10	$1,723.50	$248.40	16.8%	$1,600.49	$1,870.00	$269.51	16.8%
Family	$2,293.27	$2,692.00	$398.73	17.4%	$2,488.20	$2,920.82	$432.62	17.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$656.42	$766.96	$110.54	16.8%	$712.22	$832.15	$119.93	16.8%
Parent/Child(ren)	$1,253.44	$1,472.09	$218.65	17.4%	$1,359.98	$1,597.21	$237.23	17.4%
Couple	$1,312.84	$1,533.92	$221.08	16.8%	$1,424.43	$1,664.30	$239.87	16.8%
Family	$2,041.01	$2,395.88	$354.87	17.4%	$2,214.50	$2,599.53	$385.03	17.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$656.42	$766.96	$110.54	16.8%	$712.22	$832.15	$119.93	16.8%
Parent/Child(ren)	$1,253.44	$1,472.09	$218.65	17.4%	$1,359.98	$1,597.21	$237.23	17.4%
Couple	$1,312.84	$1,533.92	$221.08	16.8%	$1,424.43	$1,664.30	$239.87	16.8%
Family	$2,041.01	$2,395.88	$354.87	17.4%	$2,214.50	$2,599.53	$385.03	17.4%

$10 OV, $500 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	July to September 2012				July to September 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$789.87	$978.25	$188.38	23.8%	$857.01	$1,061.40	$204.39	23.8%
Parent/Child(ren)	$1,508.26	$1,877.63	$369.38	24.5%	$1,636.46	$2,037.23	$400.77	24.5%
Couple	$1,579.74	$1,956.50	$376.76	23.8%	$1,714.02	$2,122.80	$408.78	23.8%
Family	$2,455.94	$3,055.93	$599.98	24.4%	$2,664.70	$3,315.68	$650.98	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$789.87	$978.25	$188.38	23.8%	$857.01	$1,061.40	$204.39	23.8%
Parent/Child(ren)	$1,508.26	$1,877.63	$369.38	24.5%	$1,636.46	$2,037.23	$400.77	24.5%
Couple	$1,579.74	$1,956.50	$376.76	23.8%	$1,714.02	$2,122.80	$408.78	23.8%
Family	$2,455.94	$3,055.93	$599.98	24.4%	$2,664.70	$3,315.68	$650.98	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$789.87	$978.25	$188.38	23.8%	$857.01	$1,061.40	$204.39	23.8%
Parent/Child(ren)	$1,508.26	$1,877.63	$369.38	24.5%	$1,636.46	$2,037.23	$400.77	24.5%
Couple	$1,579.74	$1,956.50	$376.76	23.8%	$1,714.02	$2,122.80	$408.78	23.8%
Family	$2,455.94	$3,055.93	$599.98	24.4%	$2,664.70	$3,315.68	$650.98	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$789.87	$978.25	$188.38	23.8%	$857.01	$1,061.40	$204.39	23.8%
Parent/Child(ren)	$1,508.26	$1,877.63	$369.38	24.5%	$1,636.46	$2,037.23	$400.77	24.5%
Couple	$1,579.74	$1,956.50	$376.76	23.8%	$1,714.02	$2,122.80	$408.78	23.8%
Family	$2,455.94	$3,055.93	$599.98	24.4%	$2,664.70	$3,315.68	$650.98	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$789.87	$978.25	$188.38	23.8%	$857.01	$1,061.40	$204.39	23.8%
Parent/Child(ren)	$1,508.26	$1,877.63	$369.38	24.5%	$1,636.46	$2,037.23	$400.77	24.5%
Couple	$1,579.74	$1,956.50	$376.76	23.8%	$1,714.02	$2,122.80	$408.78	23.8%
Family	$2,455.94	$3,055.93	$599.98	24.4%	$2,664.70	$3,315.68	$650.98	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$789.87	$978.25	$188.38	23.8%	$857.01	$1,061.40	$204.39	23.8%
Parent/Child(ren)	$1,508.26	$1,877.63	$369.38	24.5%	$1,636.46	$2,037.23	$400.77	24.5%
Couple	$1,579.74	$1,956.50	$376.76	23.8%	$1,714.02	$2,122.80	$408.78	23.8%
Family	$2,455.94	$3,055.93	$599.98	24.4%	$2,664.70	$3,315.68	$650.98	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$789.87	$978.25	$188.38	23.8%	$857.01	$1,061.40	$204.39	23.8%
Parent/Child(ren)	$1,508.26	$1,877.63	$369.38	24.5%	$1,636.46	$2,037.23	$400.77	24.5%
Couple	$1,579.74	$1,956.50	$376.76	23.8%	$1,714.02	$2,122.80	$408.78	23.8%
Family	$2,455.94	$3,055.93	$599.98	24.4%	$2,664.70	$3,315.68	$650.98	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$789.87	$978.25	$188.38	23.8%	$857.01	$1,061.40	$204.39	23.8%
Parent/Child(ren)	$1,508.26	$1,877.63	$369.38	24.5%	$1,636.46	$2,037.23	$400.77	24.5%
Couple	$1,579.74	$1,956.50	$376.76	23.8%	$1,714.02	$2,122.80	$408.78	23.8%
Family	$2,455.94	$3,055.93	$599.98	24.4%	$2,664.70	$3,315.68	$650.98	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$702.98	$870.64	$167.66	23.8%	$762.74	$944.65	$181.91	23.8%
Parent/Child(ren)	$1,342.35	$1,671.09	$328.75	24.5%	$1,456.45	$1,813.14	$356.69	24.5%
Couple	$1,405.97	$1,741.29	$335.32	23.8%	$1,525.48	$1,889.29	$363.82	23.8%
Family	$2,185.79	$2,719.77	$533.98	24.4%	$2,371.58	$2,950.95	$579.37	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$702.98	$870.64	$167.66	23.8%	$762.74	$944.65	$181.91	23.8%
Parent/Child(ren)	$1,342.35	$1,671.09	$328.75	24.5%	$1,456.45	$1,813.14	$356.69	24.5%
Couple	$1,405.97	$1,741.29	$335.32	23.8%	$1,525.48	$1,889.29	$363.82	23.8%
Family	$2,185.79	$2,719.77	$533.98	24.4%	$2,371.58	$2,950.95	$579.37	24.4%

$10 OV, $500 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	July to September 2012				July to September 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$737.55	$913.45	$175.90	23.8%	$800.24	$991.09	$190.85	23.8%
Parent/Child(ren)	$1,408.36	$1,753.26	$344.91	24.5%	$1,528.07	$1,902.29	$374.22	24.5%
Couple	$1,475.10	$1,826.90	$351.80	23.8%	$1,600.49	$1,982.19	$381.70	23.8%
Family	$2,293.27	$2,853.50	$560.23	24.4%	$2,488.20	$3,096.05	$607.85	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$737.55	$913.45	$175.90	23.8%	$800.24	$991.09	$190.85	23.8%
Parent/Child(ren)	$1,408.36	$1,753.26	$344.91	24.5%	$1,528.07	$1,902.29	$374.22	24.5%
Couple	$1,475.10	$1,826.90	$351.80	23.8%	$1,600.49	$1,982.19	$381.70	23.8%
Family	$2,293.27	$2,853.50	$560.23	24.4%	$2,488.20	$3,096.05	$607.85	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$737.55	$913.45	$175.90	23.8%	$800.24	$991.09	$190.85	23.8%
Parent/Child(ren)	$1,408.36	$1,753.26	$344.91	24.5%	$1,528.07	$1,902.29	$374.22	24.5%
Couple	$1,475.10	$1,826.90	$351.80	23.8%	$1,600.49	$1,982.19	$381.70	23.8%
Family	$2,293.27	$2,853.50	$560.23	24.4%	$2,488.20	$3,096.05	$607.85	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$737.55	$913.45	$175.90	23.8%	$800.24	$991.09	$190.85	23.8%
Parent/Child(ren)	$1,408.36	$1,753.26	$344.91	24.5%	$1,528.07	$1,902.29	$374.22	24.5%
Couple	$1,475.10	$1,826.90	$351.80	23.8%	$1,600.49	$1,982.19	$381.70	23.8%
Family	$2,293.27	$2,853.50	$560.23	24.4%	$2,488.20	$3,096.05	$607.85	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$737.55	$913.45	$175.90	23.8%	$800.24	$991.09	$190.85	23.8%
Parent/Child(ren)	$1,408.36	$1,753.26	$344.91	24.5%	$1,528.07	$1,902.29	$374.22	24.5%
Couple	$1,475.10	$1,826.90	$351.80	23.8%	$1,600.49	$1,982.19	$381.70	23.8%
Family	$2,293.27	$2,853.50	$560.23	24.4%	$2,488.20	$3,096.05	$607.85	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$737.55	$913.45	$175.90	23.8%	$800.24	$991.09	$190.85	23.8%
Parent/Child(ren)	$1,408.36	$1,753.26	$344.91	24.5%	$1,528.07	$1,902.29	$374.22	24.5%
Couple	$1,475.10	$1,826.90	$351.80	23.8%	$1,600.49	$1,982.19	$381.70	23.8%
Family	$2,293.27	$2,853.50	$560.23	24.4%	$2,488.20	$3,096.05	$607.85	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$737.55	$913.45	$175.90	23.8%	$800.24	$991.09	$190.85	23.8%
Parent/Child(ren)	$1,408.36	$1,753.26	$344.91	24.5%	$1,528.07	$1,902.29	$374.22	24.5%
Couple	$1,475.10	$1,826.90	$351.80	23.8%	$1,600.49	$1,982.19	$381.70	23.8%
Family	$2,293.27	$2,853.50	$560.23	24.4%	$2,488.20	$3,096.05	$607.85	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$737.55	$913.45	$175.90	23.8%	$800.24	$991.09	$190.85	23.8%
Parent/Child(ren)	$1,408.36	$1,753.26	$344.91	24.5%	$1,528.07	$1,902.29	$374.22	24.5%
Couple	$1,475.10	$1,826.90	$351.80	23.8%	$1,600.49	$1,982.19	$381.70	23.8%
Family	$2,293.27	$2,853.50	$560.23	24.4%	$2,488.20	$3,096.05	$607.85	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$656.42	$812.97	$156.55	23.8%	$712.22	$882.07	$169.86	23.8%
Parent/Child(ren)	$1,253.44	$1,560.40	$306.97	24.5%	$1,359.98	$1,693.04	$333.06	24.5%
Couple	$1,312.84	$1,625.94	$313.10	23.8%	$1,424.43	$1,764.15	$339.71	23.8%
Family	$2,041.01	$2,539.62	$498.61	24.4%	$2,214.50	$2,755.49	$540.99	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$656.42	$812.97	$156.55	23.8%	$712.22	$882.07	$169.86	23.8%
Parent/Child(ren)	$1,253.44	$1,560.40	$306.97	24.5%	$1,359.98	$1,693.04	$333.06	24.5%
Couple	$1,312.84	$1,625.94	$313.10	23.8%	$1,424.43	$1,764.15	$339.71	23.8%
Family	$2,041.01	$2,539.62	$498.61	24.4%	$2,214.50	$2,755.49	$540.99	24.4%

$10 OV, $500 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	October to December 2012				October to December 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$813.57	$1,012.49	$198.92	24.5%	$882.72	$1,098.55	$215.83	24.5%
Parent/Child(ren)	$1,561.55	$1,943.35	$381.80	24.5%	$1,694.28	$2,108.54	$414.26	24.5%
Couple	$1,627.14	$2,024.98	$397.84	24.5%	$1,765.45	$2,197.10	$431.66	24.5%
Family	$2,541.49	$3,162.89	$621.40	24.5%	$2,757.51	$3,431.73	$674.22	24.5%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$813.57	$1,012.49	$198.92	24.5%	$882.72	$1,098.55	$215.83	24.5%
Parent/Child(ren)	$1,561.55	$1,943.35	$381.80	24.5%	$1,694.28	$2,108.54	$414.26	24.5%
Couple	$1,627.14	$2,024.98	$397.84	24.5%	$1,765.45	$2,197.10	$431.66	24.5%
Family	$2,541.49	$3,162.89	$621.40	24.5%	$2,757.51	$3,431.73	$674.22	24.5%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$813.57	$1,012.49	$198.92	24.5%	$882.72	$1,098.55	$215.83	24.5%
Parent/Child(ren)	$1,561.55	$1,943.35	$381.80	24.5%	$1,694.28	$2,108.54	$414.26	24.5%
Couple	$1,627.14	$2,024.98	$397.84	24.5%	$1,765.45	$2,197.10	$431.66	24.5%
Family	$2,541.49	$3,162.89	$621.40	24.5%	$2,757.51	$3,431.73	$674.22	24.5%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$813.57	$1,012.49	$198.92	24.5%	$882.72	$1,098.55	$215.83	24.5%
Parent/Child(ren)	$1,561.55	$1,943.35	$381.80	24.5%	$1,694.28	$2,108.54	$414.26	24.5%
Couple	$1,627.14	$2,024.98	$397.84	24.5%	$1,765.45	$2,197.10	$431.66	24.5%
Family	$2,541.49	$3,162.89	$621.40	24.5%	$2,757.51	$3,431.73	$674.22	24.5%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$813.57	$1,012.49	$198.92	24.5%	$882.72	$1,098.55	$215.83	24.5%
Parent/Child(ren)	$1,561.55	$1,943.35	$381.80	24.5%	$1,694.28	$2,108.54	$414.26	24.5%
Couple	$1,627.14	$2,024.98	$397.84	24.5%	$1,765.45	$2,197.10	$431.66	24.5%
Family	$2,541.49	$3,162.89	$621.40	24.5%	$2,757.51	$3,431.73	$674.22	24.5%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$813.57	$1,012.49	$198.92	24.5%	$882.72	$1,098.55	$215.83	24.5%
Parent/Child(ren)	$1,561.55	$1,943.35	$381.80	24.5%	$1,694.28	$2,108.54	$414.26	24.5%
Couple	$1,627.14	$2,024.98	$397.84	24.5%	$1,765.45	$2,197.10	$431.66	24.5%
Family	$2,541.49	$3,162.89	$621.40	24.5%	$2,757.51	$3,431.73	$674.22	24.5%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$813.57	$1,012.49	$198.92	24.5%	$882.72	$1,098.55	$215.83	24.5%
Parent/Child(ren)	$1,561.55	$1,943.35	$381.80	24.5%	$1,694.28	$2,108.54	$414.26	24.5%
Couple	$1,627.14	$2,024.98	$397.84	24.5%	$1,765.45	$2,197.10	$431.66	24.5%
Family	$2,541.49	$3,162.89	$621.40	24.5%	$2,757.51	$3,431.73	$674.22	24.5%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$813.57	$1,012.49	$198.92	24.5%	$882.72	$1,098.55	$215.83	24.5%
Parent/Child(ren)	$1,561.55	$1,943.35	$381.80	24.5%	$1,694.28	$2,108.54	$414.26	24.5%
Couple	$1,627.14	$2,024.98	$397.84	24.5%	$1,765.45	$2,197.10	$431.66	24.5%
Family	$2,541.49	$3,162.89	$621.40	24.5%	$2,757.51	$3,431.73	$674.22	24.5%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$724.08	$901.12	$177.04	24.5%	$785.62	$977.71	$192.09	24.5%
Parent/Child(ren)	$1,389.78	$1,729.58	$339.80	24.5%	$1,507.91	$1,876.60	$368.69	24.5%
Couple	$1,448.15	$1,802.23	$354.08	24.5%	$1,571.25	$1,955.42	$384.17	24.5%
Family	$2,261.92	$2,814.97	$553.05	24.5%	$2,454.19	$3,054.24	$600.06	24.5%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$724.08	$901.12	$177.04	24.5%	$785.62	$977.71	$192.09	24.5%
Parent/Child(ren)	$1,389.78	$1,729.58	$339.80	24.5%	$1,507.91	$1,876.60	$368.69	24.5%
Couple	$1,448.15	$1,802.23	$354.08	24.5%	$1,571.25	$1,955.42	$384.17	24.5%
Family	$2,261.92	$2,814.97	$553.05	24.5%	$2,454.19	$3,054.24	$600.06	24.5%

$10 OV, $500 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	October to December 2012				October to December 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$759.68	$945.42	$185.74	24.5%	$824.25	$1,025.78	$201.53	24.5%
Parent/Child(ren)	$1,458.11	$1,814.62	$356.51	24.5%	$1,582.05	$1,968.86	$386.81	24.5%
Couple	$1,519.35	$1,890.84	$371.49	24.5%	$1,648.50	$2,051.56	$403.06	24.5%
Family	$2,373.13	$2,953.37	$580.24	24.5%	$2,574.85	$3,204.41	$629.56	24.5%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$759.68	$945.42	$185.74	24.5%	$824.25	$1,025.78	$201.53	24.5%
Parent/Child(ren)	$1,458.11	$1,814.62	$356.51	24.5%	$1,582.05	$1,968.86	$386.81	24.5%
Couple	$1,519.35	$1,890.84	$371.49	24.5%	$1,648.50	$2,051.56	$403.06	24.5%
Family	$2,373.13	$2,953.37	$580.24	24.5%	$2,574.85	$3,204.41	$629.56	24.5%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$759.68	$945.42	$185.74	24.5%	$824.25	$1,025.78	$201.53	24.5%
Parent/Child(ren)	$1,458.11	$1,814.62	$356.51	24.5%	$1,582.05	$1,968.86	$386.81	24.5%
Couple	$1,519.35	$1,890.84	$371.49	24.5%	$1,648.50	$2,051.56	$403.06	24.5%
Family	$2,373.13	$2,953.37	$580.24	24.5%	$2,574.85	$3,204.41	$629.56	24.5%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$759.68	$945.42	$185.74	24.5%	$824.25	$1,025.78	$201.53	24.5%
Parent/Child(ren)	$1,458.11	$1,814.62	$356.51	24.5%	$1,582.05	$1,968.86	$386.81	24.5%
Couple	$1,519.35	$1,890.84	$371.49	24.5%	$1,648.50	$2,051.56	$403.06	24.5%
Family	$2,373.13	$2,953.37	$580.24	24.5%	$2,574.85	$3,204.41	$629.56	24.5%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$759.68	$945.42	$185.74	24.5%	$824.25	$1,025.78	$201.53	24.5%
Parent/Child(ren)	$1,458.11	$1,814.62	$356.51	24.5%	$1,582.05	$1,968.86	$386.81	24.5%
Couple	$1,519.35	$1,890.84	$371.49	24.5%	$1,648.50	$2,051.56	$403.06	24.5%
Family	$2,373.13	$2,953.37	$580.24	24.5%	$2,574.85	$3,204.41	$629.56	24.5%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$759.68	$945.42	$185.74	24.5%	$824.25	$1,025.78	$201.53	24.5%
Parent/Child(ren)	$1,458.11	$1,814.62	$356.51	24.5%	$1,582.05	$1,968.86	$386.81	24.5%
Couple	$1,519.35	$1,890.84	$371.49	24.5%	$1,648.50	$2,051.56	$403.06	24.5%
Family	$2,373.13	$2,953.37	$580.24	24.5%	$2,574.85	$3,204.41	$629.56	24.5%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$759.68	$945.42	$185.74	24.5%	$824.25	$1,025.78	$201.53	24.5%
Parent/Child(ren)	$1,458.11	$1,814.62	$356.51	24.5%	$1,582.05	$1,968.86	$386.81	24.5%
Couple	$1,519.35	$1,890.84	$371.49	24.5%	$1,648.50	$2,051.56	$403.06	24.5%
Family	$2,373.13	$2,953.37	$580.24	24.5%	$2,574.85	$3,204.41	$629.56	24.5%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$759.68	$945.42	$185.74	24.5%	$824.25	$1,025.78	$201.53	24.5%
Parent/Child(ren)	$1,458.11	$1,814.62	$356.51	24.5%	$1,582.05	$1,968.86	$386.81	24.5%
Couple	$1,519.35	$1,890.84	$371.49	24.5%	$1,648.50	$2,051.56	$403.06	24.5%
Family	$2,373.13	$2,953.37	$580.24	24.5%	$2,574.85	$3,204.41	$629.56	24.5%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$676.11	$841.42	$165.31	24.5%	$733.58	$912.95	$179.36	24.5%
Parent/Child(ren)	$1,297.72	$1,615.01	$317.30	24.5%	$1,408.02	$1,752.29	$344.27	24.5%
Couple	$1,352.23	$1,682.85	$330.62	24.5%	$1,467.16	$1,825.89	$358.73	24.5%
Family	$2,112.09	$2,628.50	$516.41	24.5%	$2,291.62	$2,851.92	$560.31	24.5%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$676.11	$841.42	$165.31	24.5%	$733.58	$912.95	$179.36	24.5%
Parent/Child(ren)	$1,297.72	$1,615.01	$317.30	24.5%	$1,408.02	$1,752.29	$344.27	24.5%
Couple	$1,352.23	$1,682.85	$330.62	24.5%	$1,467.16	$1,825.89	$358.73	24.5%
Family	$2,112.09	$2,628.50	$516.41	24.5%	$2,291.62	$2,851.92	$560.31	24.5%

$15 OV, $500 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	January to March 2012				January to March 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$741.00	$869.97	$128.97	17.4%	$803.99	$943.92	$139.93	17.4%
Parent/Child(ren)	$1,414.94	$1,669.80	$254.86	18.0%	$1,535.21	$1,811.74	$276.53	18.0%
Couple	$1,482.00	$1,739.94	$257.94	17.4%	$1,607.97	$1,887.83	$279.86	17.4%
Family	$2,303.99	$2,717.67	$413.68	18.0%	$2,499.83	$2,948.68	$448.84	18.0%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$741.00	$869.97	$128.97	17.4%	$803.99	$943.92	$139.93	17.4%
Parent/Child(ren)	$1,414.94	$1,669.80	$254.86	18.0%	$1,535.21	$1,811.74	$276.53	18.0%
Couple	$1,482.00	$1,739.94	$257.94	17.4%	$1,607.97	$1,887.83	$279.86	17.4%
Family	$2,303.99	$2,717.67	$413.68	18.0%	$2,499.83	$2,948.68	$448.84	18.0%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$741.00	$869.97	$128.97	17.4%	$803.99	$943.92	$139.93	17.4%
Parent/Child(ren)	$1,414.94	$1,669.80	$254.86	18.0%	$1,535.21	$1,811.74	$276.53	18.0%
Couple	$1,482.00	$1,739.94	$257.94	17.4%	$1,607.97	$1,887.83	$279.86	17.4%
Family	$2,303.99	$2,717.67	$413.68	18.0%	$2,499.83	$2,948.68	$448.84	18.0%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$741.00	$869.97	$128.97	17.4%	$803.99	$943.92	$139.93	17.4%
Parent/Child(ren)	$1,414.94	$1,669.80	$254.86	18.0%	$1,535.21	$1,811.74	$276.53	18.0%
Couple	$1,482.00	$1,739.94	$257.94	17.4%	$1,607.97	$1,887.83	$279.86	17.4%
Family	$2,303.99	$2,717.67	$413.68	18.0%	$2,499.83	$2,948.68	$448.84	18.0%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$741.00	$869.97	$128.97	17.4%	$803.99	$943.92	$139.93	17.4%
Parent/Child(ren)	$1,414.94	$1,669.80	$254.86	18.0%	$1,535.21	$1,811.74	$276.53	18.0%
Couple	$1,482.00	$1,739.94	$257.94	17.4%	$1,607.97	$1,887.83	$279.86	17.4%
Family	$2,303.99	$2,717.67	$413.68	18.0%	$2,499.83	$2,948.68	$448.84	18.0%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$741.00	$869.97	$128.97	17.4%	$803.99	$943.92	$139.93	17.4%
Parent/Child(ren)	$1,414.94	$1,669.80	$254.86	18.0%	$1,535.21	$1,811.74	$276.53	18.0%
Couple	$1,482.00	$1,739.94	$257.94	17.4%	$1,607.97	$1,887.83	$279.86	17.4%
Family	$2,303.99	$2,717.67	$413.68	18.0%	$2,499.83	$2,948.68	$448.84	18.0%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$741.00	$869.97	$128.97	17.4%	$803.99	$943.92	$139.93	17.4%
Parent/Child(ren)	$1,414.94	$1,669.80	$254.86	18.0%	$1,535.21	$1,811.74	$276.53	18.0%
Couple	$1,482.00	$1,739.94	$257.94	17.4%	$1,607.97	$1,887.83	$279.86	17.4%
Family	$2,303.99	$2,717.67	$413.68	18.0%	$2,499.83	$2,948.68	$448.84	18.0%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$741.00	$869.97	$128.97	17.4%	$803.99	$943.92	$139.93	17.4%
Parent/Child(ren)	$1,414.94	$1,669.80	$254.86	18.0%	$1,535.21	$1,811.74	$276.53	18.0%
Couple	$1,482.00	$1,739.94	$257.94	17.4%	$1,607.97	$1,887.83	$279.86	17.4%
Family	$2,303.99	$2,717.67	$413.68	18.0%	$2,499.83	$2,948.68	$448.84	18.0%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$659.49	$774.27	$114.78	17.4%	$715.55	$840.09	$124.54	17.4%
Parent/Child(ren)	$1,259.30	$1,486.12	$226.83	18.0%	$1,366.34	$1,612.45	$246.11	18.0%
Couple	$1,318.98	$1,548.55	$229.57	17.4%	$1,431.09	$1,680.17	$249.08	17.4%
Family	$2,050.55	$2,418.73	$368.18	18.0%	$2,224.85	$2,624.32	$399.47	18.0%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$659.49	$774.27	$114.78	17.4%	$715.55	$840.09	$124.54	17.4%
Parent/Child(ren)	$1,259.30	$1,486.12	$226.83	18.0%	$1,366.34	$1,612.45	$246.11	18.0%
Couple	$1,318.98	$1,548.55	$229.57	17.4%	$1,431.09	$1,680.17	$249.08	17.4%
Family	$2,050.55	$2,418.73	$368.18	18.0%	$2,224.85	$2,624.32	$399.47	18.0%

$15 OV, $500 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	January to March 2012				January to March 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$692.73	$813.29	$120.56	17.4%	$751.61	$882.42	$130.81	17.4%
Parent/Child(ren)	$1,322.77	$1,561.01	$238.24	18.0%	$1,435.21	$1,693.70	$258.49	18.0%
Couple	$1,385.46	$1,626.58	$241.12	17.4%	$1,503.23	$1,764.84	$261.61	17.4%
Family	$2,153.91	$2,540.62	$386.70	18.0%	$2,336.99	$2,756.57	$419.57	18.0%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$692.73	$813.29	$120.56	17.4%	$751.61	$882.42	$130.81	17.4%
Parent/Child(ren)	$1,322.77	$1,561.01	$238.24	18.0%	$1,435.21	$1,693.70	$258.49	18.0%
Couple	$1,385.46	$1,626.58	$241.12	17.4%	$1,503.23	$1,764.84	$261.61	17.4%
Family	$2,153.91	$2,540.62	$386.70	18.0%	$2,336.99	$2,756.57	$419.57	18.0%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$692.73	$813.29	$120.56	17.4%	$751.61	$882.42	$130.81	17.4%
Parent/Child(ren)	$1,322.77	$1,561.01	$238.24	18.0%	$1,435.21	$1,693.70	$258.49	18.0%
Couple	$1,385.46	$1,626.58	$241.12	17.4%	$1,503.23	$1,764.84	$261.61	17.4%
Family	$2,153.91	$2,540.62	$386.70	18.0%	$2,336.99	$2,756.57	$419.57	18.0%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$692.73	$813.29	$120.56	17.4%	$751.61	$882.42	$130.81	17.4%
Parent/Child(ren)	$1,322.77	$1,561.01	$238.24	18.0%	$1,435.21	$1,693.70	$258.49	18.0%
Couple	$1,385.46	$1,626.58	$241.12	17.4%	$1,503.23	$1,764.84	$261.61	17.4%
Family	$2,153.91	$2,540.62	$386.70	18.0%	$2,336.99	$2,756.57	$419.57	18.0%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$692.73	$813.29	$120.56	17.4%	$751.61	$882.42	$130.81	17.4%
Parent/Child(ren)	$1,322.77	$1,561.01	$238.24	18.0%	$1,435.21	$1,693.70	$258.49	18.0%
Couple	$1,385.46	$1,626.58	$241.12	17.4%	$1,503.23	$1,764.84	$261.61	17.4%
Family	$2,153.91	$2,540.62	$386.70	18.0%	$2,336.99	$2,756.57	$419.57	18.0%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$692.73	$813.29	$120.56	17.4%	$751.61	$882.42	$130.81	17.4%
Parent/Child(ren)	$1,322.77	$1,561.01	$238.24	18.0%	$1,435.21	$1,693.70	$258.49	18.0%
Couple	$1,385.46	$1,626.58	$241.12	17.4%	$1,503.23	$1,764.84	$261.61	17.4%
Family	$2,153.91	$2,540.62	$386.70	18.0%	$2,336.99	$2,756.57	$419.57	18.0%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$692.73	$813.29	$120.56	17.4%	$751.61	$882.42	$130.81	17.4%
Parent/Child(ren)	$1,322.77	$1,561.01	$238.24	18.0%	$1,435.21	$1,693.70	$258.49	18.0%
Couple	$1,385.46	$1,626.58	$241.12	17.4%	$1,503.23	$1,764.84	$261.61	17.4%
Family	$2,153.91	$2,540.62	$386.70	18.0%	$2,336.99	$2,756.57	$419.57	18.0%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$692.73	$813.29	$120.56	17.4%	$751.61	$882.42	$130.81	17.4%
Parent/Child(ren)	$1,322.77	$1,561.01	$238.24	18.0%	$1,435.21	$1,693.70	$258.49	18.0%
Couple	$1,385.46	$1,626.58	$241.12	17.4%	$1,503.23	$1,764.84	$261.61	17.4%
Family	$2,153.91	$2,540.62	$386.70	18.0%	$2,336.99	$2,756.57	$419.57	18.0%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$616.53	$723.83	$107.30	17.4%	$668.94	$785.35	$116.42	17.4%
Parent/Child(ren)	$1,177.27	$1,389.30	$212.04	18.0%	$1,277.33	$1,507.39	$230.06	18.0%
Couple	$1,233.06	$1,447.66	$214.60	17.4%	$1,337.87	$1,570.71	$232.84	17.4%
Family	$1,916.98	$2,261.15	$344.17	18.0%	$2,079.92	$2,453.34	$373.42	18.0%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$616.53	$723.83	$107.30	17.4%	$668.94	$785.35	$116.42	17.4%
Parent/Child(ren)	$1,177.27	$1,389.30	$212.04	18.0%	$1,277.33	$1,507.39	$230.06	18.0%
Couple	$1,233.06	$1,447.66	$214.60	17.4%	$1,337.87	$1,570.71	$232.84	17.4%
Family	$1,916.98	$2,261.15	$344.17	18.0%	$2,079.92	$2,453.34	$373.42	18.0%

$15 OV, $500 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	April to June 2012				April to June 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$770.64	$900.41	$129.77	16.8%	$836.14	$976.94	$140.80	16.8%
Parent/Child(ren)	$1,471.54	$1,728.23	$256.69	17.4%	$1,596.62	$1,875.13	$278.51	17.4%
Couple	$1,541.28	$1,800.82	$259.54	16.8%	$1,672.29	$1,953.89	$281.60	16.8%
Family	$2,396.15	$2,812.76	$416.61	17.4%	$2,599.82	$3,051.85	$452.02	17.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$770.64	$900.41	$129.77	16.8%	$836.14	$976.94	$140.80	16.8%
Parent/Child(ren)	$1,471.54	$1,728.23	$256.69	17.4%	$1,596.62	$1,875.13	$278.51	17.4%
Couple	$1,541.28	$1,800.82	$259.54	16.8%	$1,672.29	$1,953.89	$281.60	16.8%
Family	$2,396.15	$2,812.76	$416.61	17.4%	$2,599.82	$3,051.85	$452.02	17.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$770.64	$900.41	$129.77	16.8%	$836.14	$976.94	$140.80	16.8%
Parent/Child(ren)	$1,471.54	$1,728.23	$256.69	17.4%	$1,596.62	$1,875.13	$278.51	17.4%
Couple	$1,541.28	$1,800.82	$259.54	16.8%	$1,672.29	$1,953.89	$281.60	16.8%
Family	$2,396.15	$2,812.76	$416.61	17.4%	$2,599.82	$3,051.85	$452.02	17.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$770.64	$900.41	$129.77	16.8%	$836.14	$976.94	$140.80	16.8%
Parent/Child(ren)	$1,471.54	$1,728.23	$256.69	17.4%	$1,596.62	$1,875.13	$278.51	17.4%
Couple	$1,541.28	$1,800.82	$259.54	16.8%	$1,672.29	$1,953.89	$281.60	16.8%
Family	$2,396.15	$2,812.76	$416.61	17.4%	$2,599.82	$3,051.85	$452.02	17.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$770.64	$900.41	$129.77	16.8%	$836.14	$976.94	$140.80	16.8%
Parent/Child(ren)	$1,471.54	$1,728.23	$256.69	17.4%	$1,596.62	$1,875.13	$278.51	17.4%
Couple	$1,541.28	$1,800.82	$259.54	16.8%	$1,672.29	$1,953.89	$281.60	16.8%
Family	$2,396.15	$2,812.76	$416.61	17.4%	$2,599.82	$3,051.85	$452.02	17.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$770.64	$900.41	$129.77	16.8%	$836.14	$976.94	$140.80	16.8%
Parent/Child(ren)	$1,471.54	$1,728.23	$256.69	17.4%	$1,596.62	$1,875.13	$278.51	17.4%
Couple	$1,541.28	$1,800.82	$259.54	16.8%	$1,672.29	$1,953.89	$281.60	16.8%
Family	$2,396.15	$2,812.76	$416.61	17.4%	$2,599.82	$3,051.85	$452.02	17.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$770.64	$900.41	$129.77	16.8%	$836.14	$976.94	$140.80	16.8%
Parent/Child(ren)	$1,471.54	$1,728.23	$256.69	17.4%	$1,596.62	$1,875.13	$278.51	17.4%
Couple	$1,541.28	$1,800.82	$259.54	16.8%	$1,672.29	$1,953.89	$281.60	16.8%
Family	$2,396.15	$2,812.76	$416.61	17.4%	$2,599.82	$3,051.85	$452.02	17.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$770.64	$900.41	$129.77	16.8%	$836.14	$976.94	$140.80	16.8%
Parent/Child(ren)	$1,471.54	$1,728.23	$256.69	17.4%	$1,596.62	$1,875.13	$278.51	17.4%
Couple	$1,541.28	$1,800.82	$259.54	16.8%	$1,672.29	$1,953.89	$281.60	16.8%
Family	$2,396.15	$2,812.76	$416.61	17.4%	$2,599.82	$3,051.85	$452.02	17.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$685.87	$801.36	$115.50	16.8%	$744.17	$869.48	$125.31	16.8%
Parent/Child(ren)	$1,309.67	$1,538.12	$228.46	17.4%	$1,420.99	$1,668.86	$247.87	17.4%
Couple	$1,371.74	$1,602.73	$230.99	16.8%	$1,488.34	$1,738.96	$250.62	16.8%
Family	$2,132.57	$2,503.36	$370.79	17.4%	$2,313.84	$2,716.15	$402.30	17.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$685.87	$801.36	$115.50	16.8%	$744.17	$869.48	$125.31	16.8%
Parent/Child(ren)	$1,309.67	$1,538.12	$228.46	17.4%	$1,420.99	$1,668.86	$247.87	17.4%
Couple	$1,371.74	$1,602.73	$230.99	16.8%	$1,488.34	$1,738.96	$250.62	16.8%
Family	$2,132.57	$2,503.36	$370.79	17.4%	$2,313.84	$2,716.15	$402.30	17.4%

$15 OV, $500 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	April to June 2012				April to June 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$720.44	$841.75	$121.32	16.8%	$781.67	$913.30	$131.63	16.8%
Parent/Child(ren)	$1,375.67	$1,615.64	$239.97	17.4%	$1,492.61	$1,752.97	$260.37	17.4%
Couple	$1,440.87	$1,683.51	$242.63	16.8%	$1,563.35	$1,826.60	$263.26	16.8%
Family	$2,240.06	$2,629.53	$389.47	17.4%	$2,430.46	$2,853.04	$422.58	17.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$720.44	$841.75	$121.32	16.8%	$781.67	$913.30	$131.63	16.8%
Parent/Child(ren)	$1,375.67	$1,615.64	$239.97	17.4%	$1,492.61	$1,752.97	$260.37	17.4%
Couple	$1,440.87	$1,683.51	$242.63	16.8%	$1,563.35	$1,826.60	$263.26	16.8%
Family	$2,240.06	$2,629.53	$389.47	17.4%	$2,430.46	$2,853.04	$422.58	17.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$720.44	$841.75	$121.32	16.8%	$781.67	$913.30	$131.63	16.8%
Parent/Child(ren)	$1,375.67	$1,615.64	$239.97	17.4%	$1,492.61	$1,752.97	$260.37	17.4%
Couple	$1,440.87	$1,683.51	$242.63	16.8%	$1,563.35	$1,826.60	$263.26	16.8%
Family	$2,240.06	$2,629.53	$389.47	17.4%	$2,430.46	$2,853.04	$422.58	17.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$720.44	$841.75	$121.32	16.8%	$781.67	$913.30	$131.63	16.8%
Parent/Child(ren)	$1,375.67	$1,615.64	$239.97	17.4%	$1,492.61	$1,752.97	$260.37	17.4%
Couple	$1,440.87	$1,683.51	$242.63	16.8%	$1,563.35	$1,826.60	$263.26	16.8%
Family	$2,240.06	$2,629.53	$389.47	17.4%	$2,430.46	$2,853.04	$422.58	17.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$720.44	$841.75	$121.32	16.8%	$781.67	$913.30	$131.63	16.8%
Parent/Child(ren)	$1,375.67	$1,615.64	$239.97	17.4%	$1,492.61	$1,752.97	$260.37	17.4%
Couple	$1,440.87	$1,683.51	$242.63	16.8%	$1,563.35	$1,826.60	$263.26	16.8%
Family	$2,240.06	$2,629.53	$389.47	17.4%	$2,430.46	$2,853.04	$422.58	17.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$720.44	$841.75	$121.32	16.8%	$781.67	$913.30	$131.63	16.8%
Parent/Child(ren)	$1,375.67	$1,615.64	$239.97	17.4%	$1,492.61	$1,752.97	$260.37	17.4%
Couple	$1,440.87	$1,683.51	$242.63	16.8%	$1,563.35	$1,826.60	$263.26	16.8%
Family	$2,240.06	$2,629.53	$389.47	17.4%	$2,430.46	$2,853.04	$422.58	17.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$720.44	$841.75	$121.32	16.8%	$781.67	$913.30	$131.63	16.8%
Parent/Child(ren)	$1,375.67	$1,615.64	$239.97	17.4%	$1,492.61	$1,752.97	$260.37	17.4%
Couple	$1,440.87	$1,683.51	$242.63	16.8%	$1,563.35	$1,826.60	$263.26	16.8%
Family	$2,240.06	$2,629.53	$389.47	17.4%	$2,430.46	$2,853.04	$422.58	17.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$720.44	$841.75	$121.32	16.8%	$781.67	$913.30	$131.63	16.8%
Parent/Child(ren)	$1,375.67	$1,615.64	$239.97	17.4%	$1,492.61	$1,752.97	$260.37	17.4%
Couple	$1,440.87	$1,683.51	$242.63	16.8%	$1,563.35	$1,826.60	$263.26	16.8%
Family	$2,240.06	$2,629.53	$389.47	17.4%	$2,430.46	$2,853.04	$422.58	17.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$641.19	$749.16	$107.97	16.8%	$695.69	$812.84	$117.15	16.8%
Parent/Child(ren)	$1,224.35	$1,437.92	$213.57	17.4%	$1,328.42	$1,560.15	$231.73	17.4%
Couple	$1,282.38	$1,498.32	$215.94	16.8%	$1,391.38	$1,625.68	$234.30	16.8%
Family	$1,993.65	$2,340.28	$346.63	17.4%	$2,163.11	$2,539.20	$376.09	17.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$641.19	$749.16	$107.97	16.8%	$695.69	$812.84	$117.15	16.8%
Parent/Child(ren)	$1,224.35	$1,437.92	$213.57	17.4%	$1,328.42	$1,560.15	$231.73	17.4%
Couple	$1,282.38	$1,498.32	$215.94	16.8%	$1,391.38	$1,625.68	$234.30	16.8%
Family	$1,993.65	$2,340.28	$346.63	17.4%	$2,163.11	$2,539.20	$376.09	17.4%

$15 OV, $500 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	July to September 2012				July to September 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$770.64	$954.44	$183.80	23.9%	$836.14	$1,035.57	$199.42	23.9%
Parent/Child(ren)	$1,471.54	$1,831.93	$360.40	24.5%	$1,596.62	$1,987.65	$391.03	24.5%
Couple	$1,541.28	$1,908.88	$367.60	23.9%	$1,672.29	$2,071.13	$398.85	23.9%
Family	$2,396.15	$2,981.55	$585.40	24.4%	$2,599.82	$3,234.98	$635.15	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$770.64	$954.44	$183.80	23.9%	$836.14	$1,035.57	$199.42	23.9%
Parent/Child(ren)	$1,471.54	$1,831.93	$360.40	24.5%	$1,596.62	$1,987.65	$391.03	24.5%
Couple	$1,541.28	$1,908.88	$367.60	23.9%	$1,672.29	$2,071.13	$398.85	23.9%
Family	$2,396.15	$2,981.55	$585.40	24.4%	$2,599.82	$3,234.98	$635.15	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$770.64	$954.44	$183.80	23.9%	$836.14	$1,035.57	$199.42	23.9%
Parent/Child(ren)	$1,471.54	$1,831.93	$360.40	24.5%	$1,596.62	$1,987.65	$391.03	24.5%
Couple	$1,541.28	$1,908.88	$367.60	23.9%	$1,672.29	$2,071.13	$398.85	23.9%
Family	$2,396.15	$2,981.55	$585.40	24.4%	$2,599.82	$3,234.98	$635.15	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$770.64	$954.44	$183.80	23.9%	$836.14	$1,035.57	$199.42	23.9%
Parent/Child(ren)	$1,471.54	$1,831.93	$360.40	24.5%	$1,596.62	$1,987.65	$391.03	24.5%
Couple	$1,541.28	$1,908.88	$367.60	23.9%	$1,672.29	$2,071.13	$398.85	23.9%
Family	$2,396.15	$2,981.55	$585.40	24.4%	$2,599.82	$3,234.98	$635.15	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$770.64	$954.44	$183.80	23.9%	$836.14	$1,035.57	$199.42	23.9%
Parent/Child(ren)	$1,471.54	$1,831.93	$360.40	24.5%	$1,596.62	$1,987.65	$391.03	24.5%
Couple	$1,541.28	$1,908.88	$367.60	23.9%	$1,672.29	$2,071.13	$398.85	23.9%
Family	$2,396.15	$2,981.55	$585.40	24.4%	$2,599.82	$3,234.98	$635.15	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$770.64	$954.44	$183.80	23.9%	$836.14	$1,035.57	$199.42	23.9%
Parent/Child(ren)	$1,471.54	$1,831.93	$360.40	24.5%	$1,596.62	$1,987.65	$391.03	24.5%
Couple	$1,541.28	$1,908.88	$367.60	23.9%	$1,672.29	$2,071.13	$398.85	23.9%
Family	$2,396.15	$2,981.55	$585.40	24.4%	$2,599.82	$3,234.98	$635.15	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$770.64	$954.44	$183.80	23.9%	$836.14	$1,035.57	$199.42	23.9%
Parent/Child(ren)	$1,471.54	$1,831.93	$360.40	24.5%	$1,596.62	$1,987.65	$391.03	24.5%
Couple	$1,541.28	$1,908.88	$367.60	23.9%	$1,672.29	$2,071.13	$398.85	23.9%
Family	$2,396.15	$2,981.55	$585.40	24.4%	$2,599.82	$3,234.98	$635.15	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$770.64	$954.44	$183.80	23.9%	$836.14	$1,035.57	$199.42	23.9%
Parent/Child(ren)	$1,471.54	$1,831.93	$360.40	24.5%	$1,596.62	$1,987.65	$391.03	24.5%
Couple	$1,541.28	$1,908.88	$367.60	23.9%	$1,672.29	$2,071.13	$398.85	23.9%
Family	$2,396.15	$2,981.55	$585.40	24.4%	$2,599.82	$3,234.98	$635.15	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$685.87	$849.45	$163.58	23.9%	$744.17	$921.65	$177.49	23.9%
Parent/Child(ren)	$1,309.67	$1,630.42	$320.75	24.5%	$1,420.99	$1,769.01	$348.02	24.5%
Couple	$1,371.74	$1,698.90	$327.16	23.9%	$1,488.34	$1,843.31	$354.97	23.9%
Family	$2,132.57	$2,653.58	$521.00	24.4%	$2,313.84	$2,879.13	$565.29	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$685.87	$849.45	$163.58	23.9%	$744.17	$921.65	$177.49	23.9%
Parent/Child(ren)	$1,309.67	$1,630.42	$320.75	24.5%	$1,420.99	$1,769.01	$348.02	24.5%
Couple	$1,371.74	$1,698.90	$327.16	23.9%	$1,488.34	$1,843.31	$354.97	23.9%
Family	$2,132.57	$2,653.58	$521.00	24.4%	$2,313.84	$2,879.13	$565.29	24.4%

$15 OV, $500 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	July to September 2012				July to September 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$720.44	$892.26	$171.82	23.8%	$781.67	$968.10	$186.43	23.8%
Parent/Child(ren)	$1,375.67	$1,712.59	$336.91	24.5%	$1,492.61	$1,858.16	$365.55	24.5%
Couple	$1,440.87	$1,784.52	$343.65	23.8%	$1,563.35	$1,936.21	$372.86	23.8%
Family	$2,240.06	$2,787.31	$547.25	24.4%	$2,430.46	$3,024.23	$593.77	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$720.44	$892.26	$171.82	23.8%	$781.67	$968.10	$186.43	23.8%
Parent/Child(ren)	$1,375.67	$1,712.59	$336.91	24.5%	$1,492.61	$1,858.16	$365.55	24.5%
Couple	$1,440.87	$1,784.52	$343.65	23.8%	$1,563.35	$1,936.21	$372.86	23.8%
Family	$2,240.06	$2,787.31	$547.25	24.4%	$2,430.46	$3,024.23	$593.77	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$720.44	$892.26	$171.82	23.8%	$781.67	$968.10	$186.43	23.8%
Parent/Child(ren)	$1,375.67	$1,712.59	$336.91	24.5%	$1,492.61	$1,858.16	$365.55	24.5%
Couple	$1,440.87	$1,784.52	$343.65	23.8%	$1,563.35	$1,936.21	$372.86	23.8%
Family	$2,240.06	$2,787.31	$547.25	24.4%	$2,430.46	$3,024.23	$593.77	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$720.44	$892.26	$171.82	23.8%	$781.67	$968.10	$186.43	23.8%
Parent/Child(ren)	$1,375.67	$1,712.59	$336.91	24.5%	$1,492.61	$1,858.16	$365.55	24.5%
Couple	$1,440.87	$1,784.52	$343.65	23.8%	$1,563.35	$1,936.21	$372.86	23.8%
Family	$2,240.06	$2,787.31	$547.25	24.4%	$2,430.46	$3,024.23	$593.77	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$720.44	$892.26	$171.82	23.8%	$781.67	$968.10	$186.43	23.8%
Parent/Child(ren)	$1,375.67	$1,712.59	$336.91	24.5%	$1,492.61	$1,858.16	$365.55	24.5%
Couple	$1,440.87	$1,784.52	$343.65	23.8%	$1,563.35	$1,936.21	$372.86	23.8%
Family	$2,240.06	$2,787.31	$547.25	24.4%	$2,430.46	$3,024.23	$593.77	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$720.44	$892.26	$171.82	23.8%	$781.67	$968.10	$186.43	23.8%
Parent/Child(ren)	$1,375.67	$1,712.59	$336.91	24.5%	$1,492.61	$1,858.16	$365.55	24.5%
Couple	$1,440.87	$1,784.52	$343.65	23.8%	$1,563.35	$1,936.21	$372.86	23.8%
Family	$2,240.06	$2,787.31	$547.25	24.4%	$2,430.46	$3,024.23	$593.77	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$720.44	$892.26	$171.82	23.8%	$781.67	$968.10	$186.43	23.8%
Parent/Child(ren)	$1,375.67	$1,712.59	$336.91	24.5%	$1,492.61	$1,858.16	$365.55	24.5%
Couple	$1,440.87	$1,784.52	$343.65	23.8%	$1,563.35	$1,936.21	$372.86	23.8%
Family	$2,240.06	$2,787.31	$547.25	24.4%	$2,430.46	$3,024.23	$593.77	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$720.44	$892.26	$171.82	23.8%	$781.67	$968.10	$186.43	23.8%
Parent/Child(ren)	$1,375.67	$1,712.59	$336.91	24.5%	$1,492.61	$1,858.16	$365.55	24.5%
Couple	$1,440.87	$1,784.52	$343.65	23.8%	$1,563.35	$1,936.21	$372.86	23.8%
Family	$2,240.06	$2,787.31	$547.25	24.4%	$2,430.46	$3,024.23	$593.77	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$641.19	$794.11	$152.92	23.8%	$695.69	$861.61	$165.92	23.8%
Parent/Child(ren)	$1,224.35	$1,524.20	$299.85	24.5%	$1,328.42	$1,653.76	$325.34	24.5%
Couple	$1,282.38	$1,588.22	$305.85	23.8%	$1,391.38	$1,723.22	$331.84	23.8%
Family	$1,993.65	$2,480.70	$487.05	24.4%	$2,163.11	$2,691.56	$528.45	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$641.19	$794.11	$152.92	23.8%	$695.69	$861.61	$165.92	23.8%
Parent/Child(ren)	$1,224.35	$1,524.20	$299.85	24.5%	$1,328.42	$1,653.76	$325.34	24.5%
Couple	$1,282.38	$1,588.22	$305.85	23.8%	$1,391.38	$1,723.22	$331.84	23.8%
Family	$1,993.65	$2,480.70	$487.05	24.4%	$2,163.11	$2,691.56	$528.45	24.4%

$15 OV, $500 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	October to December 2012				October to December 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$793.76	$987.84	$194.08	24.5%	$861.23	$1,071.81	$210.58	24.5%
Parent/Child(ren)	$1,523.53	$1,896.04	$372.51	24.5%	$1,653.03	$2,057.20	$404.18	24.5%
Couple	$1,587.52	$1,975.68	$388.16	24.5%	$1,722.46	$2,143.61	$421.15	24.5%
Family	$2,479.60	$3,085.88	$606.28	24.5%	$2,690.37	$3,348.18	$657.81	24.5%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$793.76	$987.84	$194.08	24.5%	$861.23	$1,071.81	$210.58	24.5%
Parent/Child(ren)	$1,523.53	$1,896.04	$372.51	24.5%	$1,653.03	$2,057.20	$404.18	24.5%
Couple	$1,587.52	$1,975.68	$388.16	24.5%	$1,722.46	$2,143.61	$421.15	24.5%
Family	$2,479.60	$3,085.88	$606.28	24.5%	$2,690.37	$3,348.18	$657.81	24.5%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$793.76	$987.84	$194.08	24.5%	$861.23	$1,071.81	$210.58	24.5%
Parent/Child(ren)	$1,523.53	$1,896.04	$372.51	24.5%	$1,653.03	$2,057.20	$404.18	24.5%
Couple	$1,587.52	$1,975.68	$388.16	24.5%	$1,722.46	$2,143.61	$421.15	24.5%
Family	$2,479.60	$3,085.88	$606.28	24.5%	$2,690.37	$3,348.18	$657.81	24.5%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$793.76	$987.84	$194.08	24.5%	$861.23	$1,071.81	$210.58	24.5%
Parent/Child(ren)	$1,523.53	$1,896.04	$372.51	24.5%	$1,653.03	$2,057.20	$404.18	24.5%
Couple	$1,587.52	$1,975.68	$388.16	24.5%	$1,722.46	$2,143.61	$421.15	24.5%
Family	$2,479.60	$3,085.88	$606.28	24.5%	$2,690.37	$3,348.18	$657.81	24.5%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$793.76	$987.84	$194.08	24.5%	$861.23	$1,071.81	$210.58	24.5%
Parent/Child(ren)	$1,523.53	$1,896.04	$372.51	24.5%	$1,653.03	$2,057.20	$404.18	24.5%
Couple	$1,587.52	$1,975.68	$388.16	24.5%	$1,722.46	$2,143.61	$421.15	24.5%
Family	$2,479.60	$3,085.88	$606.28	24.5%	$2,690.37	$3,348.18	$657.81	24.5%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$793.76	$987.84	$194.08	24.5%	$861.23	$1,071.81	$210.58	24.5%
Parent/Child(ren)	$1,523.53	$1,896.04	$372.51	24.5%	$1,653.03	$2,057.20	$404.18	24.5%
Couple	$1,587.52	$1,975.68	$388.16	24.5%	$1,722.46	$2,143.61	$421.15	24.5%
Family	$2,479.60	$3,085.88	$606.28	24.5%	$2,690.37	$3,348.18	$657.81	24.5%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$793.76	$987.84	$194.08	24.5%	$861.23	$1,071.81	$210.58	24.5%
Parent/Child(ren)	$1,523.53	$1,896.04	$372.51	24.5%	$1,653.03	$2,057.20	$404.18	24.5%
Couple	$1,587.52	$1,975.68	$388.16	24.5%	$1,722.46	$2,143.61	$421.15	24.5%
Family	$2,479.60	$3,085.88	$606.28	24.5%	$2,690.37	$3,348.18	$657.81	24.5%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$793.76	$987.84	$194.08	24.5%	$861.23	$1,071.81	$210.58	24.5%
Parent/Child(ren)	$1,523.53	$1,896.04	$372.51	24.5%	$1,653.03	$2,057.20	$404.18	24.5%
Couple	$1,587.52	$1,975.68	$388.16	24.5%	$1,722.46	$2,143.61	$421.15	24.5%
Family	$2,479.60	$3,085.88	$606.28	24.5%	$2,690.37	$3,348.18	$657.81	24.5%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$706.45	$879.18	$172.73	24.5%	$766.49	$953.91	$187.41	24.5%
Parent/Child(ren)	$1,355.94	$1,687.48	$331.54	24.5%	$1,471.19	$1,830.91	$359.72	24.5%
Couple	$1,412.89	$1,758.36	$345.46	24.5%	$1,532.99	$1,907.82	$374.83	24.5%
Family	$2,206.85	$2,746.44	$539.59	24.5%	$2,394.43	$2,979.88	$585.45	24.5%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$706.45	$879.18	$172.73	24.5%	$766.49	$953.91	$187.41	24.5%
Parent/Child(ren)	$1,355.94	$1,687.48	$331.54	24.5%	$1,471.19	$1,830.91	$359.72	24.5%
Couple	$1,412.89	$1,758.36	$345.46	24.5%	$1,532.99	$1,907.82	$374.83	24.5%
Family	$2,206.85	$2,746.44	$539.59	24.5%	$2,394.43	$2,979.88	$585.45	24.5%

$15 OV, $500 Deductible/80% Coinsurance/$5,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	October to December 2012				October to December 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$742.05	$923.48	$181.44	24.5%	$805.12	$1,001.98	$196.86	24.5%
Parent/Child(ren)	$1,424.27	$1,772.51	$348.24	24.5%	$1,545.33	$1,923.18	$377.84	24.5%
Couple	$1,484.09	$1,846.96	$362.87	24.5%	$1,610.24	$2,003.96	$393.71	24.5%
Family	$2,318.06	$2,884.84	$566.78	24.5%	$2,515.09	$3,130.05	$614.96	24.5%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$742.05	$923.48	$181.44	24.5%	$805.12	$1,001.98	$196.86	24.5%
Parent/Child(ren)	$1,424.27	$1,772.51	$348.24	24.5%	$1,545.33	$1,923.18	$377.84	24.5%
Couple	$1,484.09	$1,846.96	$362.87	24.5%	$1,610.24	$2,003.96	$393.71	24.5%
Family	$2,318.06	$2,884.84	$566.78	24.5%	$2,515.09	$3,130.05	$614.96	24.5%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$742.05	$923.48	$181.44	24.5%	$805.12	$1,001.98	$196.86	24.5%
Parent/Child(ren)	$1,424.27	$1,772.51	$348.24	24.5%	$1,545.33	$1,923.18	$377.84	24.5%
Couple	$1,484.09	$1,846.96	$362.87	24.5%	$1,610.24	$2,003.96	$393.71	24.5%
Family	$2,318.06	$2,884.84	$566.78	24.5%	$2,515.09	$3,130.05	$614.96	24.5%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$742.05	$923.48	$181.44	24.5%	$805.12	$1,001.98	$196.86	24.5%
Parent/Child(ren)	$1,424.27	$1,772.51	$348.24	24.5%	$1,545.33	$1,923.18	$377.84	24.5%
Couple	$1,484.09	$1,846.96	$362.87	24.5%	$1,610.24	$2,003.96	$393.71	24.5%
Family	$2,318.06	$2,884.84	$566.78	24.5%	$2,515.09	$3,130.05	$614.96	24.5%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$742.05	$923.48	$181.44	24.5%	$805.12	$1,001.98	$196.86	24.5%
Parent/Child(ren)	$1,424.27	$1,772.51	$348.24	24.5%	$1,545.33	$1,923.18	$377.84	24.5%
Couple	$1,484.09	$1,846.96	$362.87	24.5%	$1,610.24	$2,003.96	$393.71	24.5%
Family	$2,318.06	$2,884.84	$566.78	24.5%	$2,515.09	$3,130.05	$614.96	24.5%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$742.05	$923.48	$181.44	24.5%	$805.12	$1,001.98	$196.86	24.5%
Parent/Child(ren)	$1,424.27	$1,772.51	$348.24	24.5%	$1,545.33	$1,923.18	$377.84	24.5%
Couple	$1,484.09	$1,846.96	$362.87	24.5%	$1,610.24	$2,003.96	$393.71	24.5%
Family	$2,318.06	$2,884.84	$566.78	24.5%	$2,515.09	$3,130.05	$614.96	24.5%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$742.05	$923.48	$181.44	24.5%	$805.12	$1,001.98	$196.86	24.5%
Parent/Child(ren)	$1,424.27	$1,772.51	$348.24	24.5%	$1,545.33	$1,923.18	$377.84	24.5%
Couple	$1,484.09	$1,846.96	$362.87	24.5%	$1,610.24	$2,003.96	$393.71	24.5%
Family	$2,318.06	$2,884.84	$566.78	24.5%	$2,515.09	$3,130.05	$614.96	24.5%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$742.05	$923.48	$181.44	24.5%	$805.12	$1,001.98	$196.86	24.5%
Parent/Child(ren)	$1,424.27	$1,772.51	$348.24	24.5%	$1,545.33	$1,923.18	$377.84	24.5%
Couple	$1,484.09	$1,846.96	$362.87	24.5%	$1,610.24	$2,003.96	$393.71	24.5%
Family	$2,318.06	$2,884.84	$566.78	24.5%	$2,515.09	$3,130.05	$614.96	24.5%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$660.42	$821.90	$161.48	24.5%	$716.56	$891.76	$175.20	24.5%
Parent/Child(ren)	$1,267.60	$1,577.54	$309.94	24.5%	$1,375.35	$1,711.63	$336.28	24.5%
Couple	$1,320.84	$1,643.80	$322.96	24.5%	$1,433.11	$1,783.52	$350.41	24.5%
Family	$2,063.07	$2,567.51	$504.43	24.5%	$2,238.43	$2,785.74	$547.31	24.5%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$660.42	$821.90	$161.48	24.5%	$716.56	$891.76	$175.20	24.5%
Parent/Child(ren)	$1,267.60	$1,577.54	$309.94	24.5%	$1,375.35	$1,711.63	$336.28	24.5%
Couple	$1,320.84	$1,643.80	$322.96	24.5%	$1,433.11	$1,783.52	$350.41	24.5%
Family	$2,063.07	$2,567.51	$504.43	24.5%	$2,238.43	$2,785.74	$547.31	24.5%

$10 OV, $500 Deductible/70% Coinsurance/$10,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	January to March 2012				January to March 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$731.49	$858.80	$127.31	17.4%	$793.67	$931.80	$138.13	17.4%
Parent/Child(ren)	$1,396.78	$1,648.36	$251.58	18.0%	$1,515.51	$1,788.47	$272.97	18.0%
Couple	$1,462.98	$1,717.60	$254.62	17.4%	$1,587.33	$1,863.60	$276.26	17.4%
Family	$2,274.42	$2,682.78	$408.36	18.0%	$2,467.75	$2,910.82	$443.07	18.0%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$731.49	$858.80	$127.31	17.4%	$793.67	$931.80	$138.13	17.4%
Parent/Child(ren)	$1,396.78	$1,648.36	$251.58	18.0%	$1,515.51	$1,788.47	$272.97	18.0%
Couple	$1,462.98	$1,717.60	$254.62	17.4%	$1,587.33	$1,863.60	$276.26	17.4%
Family	$2,274.42	$2,682.78	$408.36	18.0%	$2,467.75	$2,910.82	$443.07	18.0%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$731.49	$858.80	$127.31	17.4%	$793.67	$931.80	$138.13	17.4%
Parent/Child(ren)	$1,396.78	$1,648.36	$251.58	18.0%	$1,515.51	$1,788.47	$272.97	18.0%
Couple	$1,462.98	$1,717.60	$254.62	17.4%	$1,587.33	$1,863.60	$276.26	17.4%
Family	$2,274.42	$2,682.78	$408.36	18.0%	$2,467.75	$2,910.82	$443.07	18.0%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$731.49	$858.80	$127.31	17.4%	$793.67	$931.80	$138.13	17.4%
Parent/Child(ren)	$1,396.78	$1,648.36	$251.58	18.0%	$1,515.51	$1,788.47	$272.97	18.0%
Couple	$1,462.98	$1,717.60	$254.62	17.4%	$1,587.33	$1,863.60	$276.26	17.4%
Family	$2,274.42	$2,682.78	$408.36	18.0%	$2,467.75	$2,910.82	$443.07	18.0%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$731.49	$858.80	$127.31	17.4%	$793.67	$931.80	$138.13	17.4%
Parent/Child(ren)	$1,396.78	$1,648.36	$251.58	18.0%	$1,515.51	$1,788.47	$272.97	18.0%
Couple	$1,462.98	$1,717.60	$254.62	17.4%	$1,587.33	$1,863.60	$276.26	17.4%
Family	$2,274.42	$2,682.78	$408.36	18.0%	$2,467.75	$2,910.82	$443.07	18.0%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$731.49	$858.80	$127.31	17.4%	$793.67	$931.80	$138.13	17.4%
Parent/Child(ren)	$1,396.78	$1,648.36	$251.58	18.0%	$1,515.51	$1,788.47	$272.97	18.0%
Couple	$1,462.98	$1,717.60	$254.62	17.4%	$1,587.33	$1,863.60	$276.26	17.4%
Family	$2,274.42	$2,682.78	$408.36	18.0%	$2,467.75	$2,910.82	$443.07	18.0%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$731.49	$858.80	$127.31	17.4%	$793.67	$931.80	$138.13	17.4%
Parent/Child(ren)	$1,396.78	$1,648.36	$251.58	18.0%	$1,515.51	$1,788.47	$272.97	18.0%
Couple	$1,462.98	$1,717.60	$254.62	17.4%	$1,587.33	$1,863.60	$276.26	17.4%
Family	$2,274.42	$2,682.78	$408.36	18.0%	$2,467.75	$2,910.82	$443.07	18.0%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$731.49	$858.80	$127.31	17.4%	$793.67	$931.80	$138.13	17.4%
Parent/Child(ren)	$1,396.78	$1,648.36	$251.58	18.0%	$1,515.51	$1,788.47	$272.97	18.0%
Couple	$1,462.98	$1,717.60	$254.62	17.4%	$1,587.33	$1,863.60	$276.26	17.4%
Family	$2,274.42	$2,682.78	$408.36	18.0%	$2,467.75	$2,910.82	$443.07	18.0%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$651.03	$764.33	$113.31	17.4%	$706.36	$829.30	$122.94	17.4%
Parent/Child(ren)	$1,243.13	$1,467.04	$223.91	18.0%	$1,348.80	$1,591.74	$242.94	18.0%
Couple	$1,302.05	$1,528.66	$226.61	17.4%	$1,412.73	$1,658.60	$245.87	17.4%
Family	$2,024.24	$2,387.67	$363.44	18.0%	$2,196.30	$2,590.63	$394.33	18.0%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$651.03	$764.33	$113.31	17.4%	$706.36	$829.30	$122.94	17.4%
Parent/Child(ren)	$1,243.13	$1,467.04	$223.91	18.0%	$1,348.80	$1,591.74	$242.94	18.0%
Couple	$1,302.05	$1,528.66	$226.61	17.4%	$1,412.73	$1,658.60	$245.87	17.4%
Family	$2,024.24	$2,387.67	$363.44	18.0%	$2,196.30	$2,590.63	$394.33	18.0%

$10 OV, $500 Deductible/70% Coinsurance/$10,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	January to March 2012				January to March 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$675.51	$793.07	$117.56	17.4%	$732.93	$860.48	$127.55	17.4%
Parent/Child(ren)	$1,289.89	$1,522.20	$232.32	18.0%	$1,399.53	$1,651.59	$252.06	18.0%
Couple	$1,351.02	$1,586.14	$235.12	17.4%	$1,465.86	$1,720.96	$255.11	17.4%
Family	$2,100.36	$2,477.45	$377.08	18.0%	$2,278.89	$2,688.03	$409.14	18.0%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$675.51	$793.07	$117.56	17.4%	$732.93	$860.48	$127.55	17.4%
Parent/Child(ren)	$1,289.89	$1,522.20	$232.32	18.0%	$1,399.53	$1,651.59	$252.06	18.0%
Couple	$1,351.02	$1,586.14	$235.12	17.4%	$1,465.86	$1,720.96	$255.11	17.4%
Family	$2,100.36	$2,477.45	$377.08	18.0%	$2,278.89	$2,688.03	$409.14	18.0%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$675.51	$793.07	$117.56	17.4%	$732.93	$860.48	$127.55	17.4%
Parent/Child(ren)	$1,289.89	$1,522.20	$232.32	18.0%	$1,399.53	$1,651.59	$252.06	18.0%
Couple	$1,351.02	$1,586.14	$235.12	17.4%	$1,465.86	$1,720.96	$255.11	17.4%
Family	$2,100.36	$2,477.45	$377.08	18.0%	$2,278.89	$2,688.03	$409.14	18.0%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$675.51	$793.07	$117.56	17.4%	$732.93	$860.48	$127.55	17.4%
Parent/Child(ren)	$1,289.89	$1,522.20	$232.32	18.0%	$1,399.53	$1,651.59	$252.06	18.0%
Couple	$1,351.02	$1,586.14	$235.12	17.4%	$1,465.86	$1,720.96	$255.11	17.4%
Family	$2,100.36	$2,477.45	$377.08	18.0%	$2,278.89	$2,688.03	$409.14	18.0%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$675.51	$793.07	$117.56	17.4%	$732.93	$860.48	$127.55	17.4%
Parent/Child(ren)	$1,289.89	$1,522.20	$232.32	18.0%	$1,399.53	$1,651.59	$252.06	18.0%
Couple	$1,351.02	$1,586.14	$235.12	17.4%	$1,465.86	$1,720.96	$255.11	17.4%
Family	$2,100.36	$2,477.45	$377.08	18.0%	$2,278.89	$2,688.03	$409.14	18.0%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$675.51	$793.07	$117.56	17.4%	$732.93	$860.48	$127.55	17.4%
Parent/Child(ren)	$1,289.89	$1,522.20	$232.32	18.0%	$1,399.53	$1,651.59	$252.06	18.0%
Couple	$1,351.02	$1,586.14	$235.12	17.4%	$1,465.86	$1,720.96	$255.11	17.4%
Family	$2,100.36	$2,477.45	$377.08	18.0%	$2,278.89	$2,688.03	$409.14	18.0%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$675.51	$793.07	$117.56	17.4%	$732.93	$860.48	$127.55	17.4%
Parent/Child(ren)	$1,289.89	$1,522.20	$232.32	18.0%	$1,399.53	$1,651.59	$252.06	18.0%
Couple	$1,351.02	$1,586.14	$235.12	17.4%	$1,465.86	$1,720.96	$255.11	17.4%
Family	$2,100.36	$2,477.45	$377.08	18.0%	$2,278.89	$2,688.03	$409.14	18.0%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$675.51	$793.07	$117.56	17.4%	$732.93	$860.48	$127.55	17.4%
Parent/Child(ren)	$1,289.89	$1,522.20	$232.32	18.0%	$1,399.53	$1,651.59	$252.06	18.0%
Couple	$1,351.02	$1,586.14	$235.12	17.4%	$1,465.86	$1,720.96	$255.11	17.4%
Family	$2,100.36	$2,477.45	$377.08	18.0%	$2,278.89	$2,688.03	$409.14	18.0%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$601.20	$705.83	$104.63	17.4%	$652.31	$765.83	$113.52	17.4%
Parent/Child(ren)	$1,148.00	$1,354.76	$206.76	18.0%	$1,245.58	$1,469.92	$224.34	18.0%
Couple	$1,202.41	$1,411.66	$209.26	17.4%	$1,304.61	$1,531.66	$227.04	17.4%
Family	$1,869.32	$2,204.93	$335.61	18.0%	$2,028.22	$2,392.35	$364.13	18.0%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$601.20	$705.83	$104.63	17.4%	$652.31	$765.83	$113.52	17.4%
Parent/Child(ren)	$1,148.00	$1,354.76	$206.76	18.0%	$1,245.58	$1,469.92	$224.34	18.0%
Couple	$1,202.41	$1,411.66	$209.26	17.4%	$1,304.61	$1,531.66	$227.04	17.4%
Family	$1,869.32	$2,204.93	$335.61	18.0%	$2,028.22	$2,392.35	$364.13	18.0%

$10 OV, $500 Deductible/70% Coinsurance/$10,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	April to June 2012				April to June 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$760.75	$888.86	$128.11	16.8%	$825.41	$964.41	$139.00	16.8%
Parent/Child(ren)	$1,452.65	$1,706.06	$253.41	17.4%	$1,576.13	$1,851.08	$274.95	17.4%
Couple	$1,521.50	$1,777.72	$256.22	16.8%	$1,650.83	$1,928.83	$278.00	16.8%
Family	$2,365.40	$2,776.68	$411.28	17.4%	$2,566.46	$3,012.70	$446.24	17.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$760.75	$888.86	$128.11	16.8%	$825.41	$964.41	$139.00	16.8%
Parent/Child(ren)	$1,452.65	$1,706.06	$253.41	17.4%	$1,576.13	$1,851.08	$274.95	17.4%
Couple	$1,521.50	$1,777.72	$256.22	16.8%	$1,650.83	$1,928.83	$278.00	16.8%
Family	$2,365.40	$2,776.68	$411.28	17.4%	$2,566.46	$3,012.70	$446.24	17.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$760.75	$888.86	$128.11	16.8%	$825.41	$964.41	$139.00	16.8%
Parent/Child(ren)	$1,452.65	$1,706.06	$253.41	17.4%	$1,576.13	$1,851.08	$274.95	17.4%
Couple	$1,521.50	$1,777.72	$256.22	16.8%	$1,650.83	$1,928.83	$278.00	16.8%
Family	$2,365.40	$2,776.68	$411.28	17.4%	$2,566.46	$3,012.70	$446.24	17.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$760.75	$888.86	$128.11	16.8%	$825.41	$964.41	$139.00	16.8%
Parent/Child(ren)	$1,452.65	$1,706.06	$253.41	17.4%	$1,576.13	$1,851.08	$274.95	17.4%
Couple	$1,521.50	$1,777.72	$256.22	16.8%	$1,650.83	$1,928.83	$278.00	16.8%
Family	$2,365.40	$2,776.68	$411.28	17.4%	$2,566.46	$3,012.70	$446.24	17.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$760.75	$888.86	$128.11	16.8%	$825.41	$964.41	$139.00	16.8%
Parent/Child(ren)	$1,452.65	$1,706.06	$253.41	17.4%	$1,576.13	$1,851.08	$274.95	17.4%
Couple	$1,521.50	$1,777.72	$256.22	16.8%	$1,650.83	$1,928.83	$278.00	16.8%
Family	$2,365.40	$2,776.68	$411.28	17.4%	$2,566.46	$3,012.70	$446.24	17.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$760.75	$888.86	$128.11	16.8%	$825.41	$964.41	$139.00	16.8%
Parent/Child(ren)	$1,452.65	$1,706.06	$253.41	17.4%	$1,576.13	$1,851.08	$274.95	17.4%
Couple	$1,521.50	$1,777.72	$256.22	16.8%	$1,650.83	$1,928.83	$278.00	16.8%
Family	$2,365.40	$2,776.68	$411.28	17.4%	$2,566.46	$3,012.70	$446.24	17.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$760.75	$888.86	$128.11	16.8%	$825.41	$964.41	$139.00	16.8%
Parent/Child(ren)	$1,452.65	$1,706.06	$253.41	17.4%	$1,576.13	$1,851.08	$274.95	17.4%
Couple	$1,521.50	$1,777.72	$256.22	16.8%	$1,650.83	$1,928.83	$278.00	16.8%
Family	$2,365.40	$2,776.68	$411.28	17.4%	$2,566.46	$3,012.70	$446.24	17.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$760.75	$888.86	$128.11	16.8%	$825.41	$964.41	$139.00	16.8%
Parent/Child(ren)	$1,452.65	$1,706.06	$253.41	17.4%	$1,576.13	$1,851.08	$274.95	17.4%
Couple	$1,521.50	$1,777.72	$256.22	16.8%	$1,650.83	$1,928.83	$278.00	16.8%
Family	$2,365.40	$2,776.68	$411.28	17.4%	$2,566.46	$3,012.70	$446.24	17.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$677.07	$791.09	$114.02	16.8%	$734.62	$858.33	$123.71	16.8%
Parent/Child(ren)	$1,292.86	$1,518.39	$225.53	17.4%	$1,402.75	$1,647.46	$244.70	17.4%
Couple	$1,354.14	$1,582.17	$228.04	16.8%	$1,469.24	$1,716.66	$247.42	16.8%
Family	$2,105.21	$2,471.25	$366.04	17.4%	$2,284.15	$2,681.30	$397.16	17.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$677.07	$791.09	$114.02	16.8%	$734.62	$858.33	$123.71	16.8%
Parent/Child(ren)	$1,292.86	$1,518.39	$225.53	17.4%	$1,402.75	$1,647.46	$244.70	17.4%
Couple	$1,354.14	$1,582.17	$228.04	16.8%	$1,469.24	$1,716.66	$247.42	16.8%
Family	$2,105.21	$2,471.25	$366.04	17.4%	$2,284.15	$2,681.30	$397.16	17.4%

$10 OV, $500 Deductible/70% Coinsurance/$10,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	April to June 2012				April to June 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$702.53	$820.83	$118.30	16.8%	$762.25	$890.60	$128.35	16.8%
Parent/Child(ren)	$1,341.48	$1,575.48	$234.00	17.4%	$1,455.51	$1,709.40	$253.89	17.4%
Couple	$1,405.06	$1,641.66	$236.60	16.8%	$1,524.49	$1,781.20	$256.71	16.8%
Family	$2,184.38	$2,564.16	$379.79	17.4%	$2,370.05	$2,782.12	$412.07	17.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$702.53	$820.83	$118.30	16.8%	$762.25	$890.60	$128.35	16.8%
Parent/Child(ren)	$1,341.48	$1,575.48	$234.00	17.4%	$1,455.51	$1,709.40	$253.89	17.4%
Couple	$1,405.06	$1,641.66	$236.60	16.8%	$1,524.49	$1,781.20	$256.71	16.8%
Family	$2,184.38	$2,564.16	$379.79	17.4%	$2,370.05	$2,782.12	$412.07	17.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$702.53	$820.83	$118.30	16.8%	$762.25	$890.60	$128.35	16.8%
Parent/Child(ren)	$1,341.48	$1,575.48	$234.00	17.4%	$1,455.51	$1,709.40	$253.89	17.4%
Couple	$1,405.06	$1,641.66	$236.60	16.8%	$1,524.49	$1,781.20	$256.71	16.8%
Family	$2,184.38	$2,564.16	$379.79	17.4%	$2,370.05	$2,782.12	$412.07	17.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$702.53	$820.83	$118.30	16.8%	$762.25	$890.60	$128.35	16.8%
Parent/Child(ren)	$1,341.48	$1,575.48	$234.00	17.4%	$1,455.51	$1,709.40	$253.89	17.4%
Couple	$1,405.06	$1,641.66	$236.60	16.8%	$1,524.49	$1,781.20	$256.71	16.8%
Family	$2,184.38	$2,564.16	$379.79	17.4%	$2,370.05	$2,782.12	$412.07	17.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$702.53	$820.83	$118.30	16.8%	$762.25	$890.60	$128.35	16.8%
Parent/Child(ren)	$1,341.48	$1,575.48	$234.00	17.4%	$1,455.51	$1,709.40	$253.89	17.4%
Couple	$1,405.06	$1,641.66	$236.60	16.8%	$1,524.49	$1,781.20	$256.71	16.8%
Family	$2,184.38	$2,564.16	$379.79	17.4%	$2,370.05	$2,782.12	$412.07	17.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$702.53	$820.83	$118.30	16.8%	$762.25	$890.60	$128.35	16.8%
Parent/Child(ren)	$1,341.48	$1,575.48	$234.00	17.4%	$1,455.51	$1,709.40	$253.89	17.4%
Couple	$1,405.06	$1,641.66	$236.60	16.8%	$1,524.49	$1,781.20	$256.71	16.8%
Family	$2,184.38	$2,564.16	$379.79	17.4%	$2,370.05	$2,782.12	$412.07	17.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$702.53	$820.83	$118.30	16.8%	$762.25	$890.60	$128.35	16.8%
Parent/Child(ren)	$1,341.48	$1,575.48	$234.00	17.4%	$1,455.51	$1,709.40	$253.89	17.4%
Couple	$1,405.06	$1,641.66	$236.60	16.8%	$1,524.49	$1,781.20	$256.71	16.8%
Family	$2,184.38	$2,564.16	$379.79	17.4%	$2,370.05	$2,782.12	$412.07	17.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$702.53	$820.83	$118.30	16.8%	$762.25	$890.60	$128.35	16.8%
Parent/Child(ren)	$1,341.48	$1,575.48	$234.00	17.4%	$1,455.51	$1,709.40	$253.89	17.4%
Couple	$1,405.06	$1,641.66	$236.60	16.8%	$1,524.49	$1,781.20	$256.71	16.8%
Family	$2,184.38	$2,564.16	$379.79	17.4%	$2,370.05	$2,782.12	$412.07	17.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$625.25	$730.54	$105.29	16.8%	$678.40	$792.63	$114.24	16.8%
Parent/Child(ren)	$1,193.92	$1,402.18	$208.26	17.4%	$1,295.40	$1,521.37	$225.96	17.4%
Couple	$1,250.50	$1,461.08	$210.57	16.8%	$1,356.80	$1,585.27	$228.47	16.8%
Family	$1,944.10	$2,282.11	$338.01	17.4%	$2,109.34	$2,476.08	$366.74	17.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$625.25	$730.54	$105.29	16.8%	$678.40	$792.63	$114.24	16.8%
Parent/Child(ren)	$1,193.92	$1,402.18	$208.26	17.4%	$1,295.40	$1,521.37	$225.96	17.4%
Couple	$1,250.50	$1,461.08	$210.57	16.8%	$1,356.80	$1,585.27	$228.47	16.8%
Family	$1,944.10	$2,282.11	$338.01	17.4%	$2,109.34	$2,476.08	$366.74	17.4%

$10 OV, $500 Deductible/70% Coinsurance/$10,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	July to September 2012				July to September 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$760.75	$942.19	$181.44	23.9%	$825.41	$1,022.28	$196.86	23.9%
Parent/Child(ren)	$1,452.65	$1,808.42	$355.77	24.5%	$1,576.13	$1,962.14	$386.01	24.5%
Couple	$1,521.50	$1,884.38	$362.88	23.9%	$1,650.83	$2,044.55	$393.72	23.9%
Family	$2,365.40	$2,943.28	$577.88	24.4%	$2,566.46	$3,193.46	$627.00	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$760.75	$942.19	$181.44	23.9%	$825.41	$1,022.28	$196.86	23.9%
Parent/Child(ren)	$1,452.65	$1,808.42	$355.77	24.5%	$1,576.13	$1,962.14	$386.01	24.5%
Couple	$1,521.50	$1,884.38	$362.88	23.9%	$1,650.83	$2,044.55	$393.72	23.9%
Family	$2,365.40	$2,943.28	$577.88	24.4%	$2,566.46	$3,193.46	$627.00	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$760.75	$942.19	$181.44	23.9%	$825.41	$1,022.28	$196.86	23.9%
Parent/Child(ren)	$1,452.65	$1,808.42	$355.77	24.5%	$1,576.13	$1,962.14	$386.01	24.5%
Couple	$1,521.50	$1,884.38	$362.88	23.9%	$1,650.83	$2,044.55	$393.72	23.9%
Family	$2,365.40	$2,943.28	$577.88	24.4%	$2,566.46	$3,193.46	$627.00	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$760.75	$942.19	$181.44	23.9%	$825.41	$1,022.28	$196.86	23.9%
Parent/Child(ren)	$1,452.65	$1,808.42	$355.77	24.5%	$1,576.13	$1,962.14	$386.01	24.5%
Couple	$1,521.50	$1,884.38	$362.88	23.9%	$1,650.83	$2,044.55	$393.72	23.9%
Family	$2,365.40	$2,943.28	$577.88	24.4%	$2,566.46	$3,193.46	$627.00	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$760.75	$942.19	$181.44	23.9%	$825.41	$1,022.28	$196.86	23.9%
Parent/Child(ren)	$1,452.65	$1,808.42	$355.77	24.5%	$1,576.13	$1,962.14	$386.01	24.5%
Couple	$1,521.50	$1,884.38	$362.88	23.9%	$1,650.83	$2,044.55	$393.72	23.9%
Family	$2,365.40	$2,943.28	$577.88	24.4%	$2,566.46	$3,193.46	$627.00	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$760.75	$942.19	$181.44	23.9%	$825.41	$1,022.28	$196.86	23.9%
Parent/Child(ren)	$1,452.65	$1,808.42	$355.77	24.5%	$1,576.13	$1,962.14	$386.01	24.5%
Couple	$1,521.50	$1,884.38	$362.88	23.9%	$1,650.83	$2,044.55	$393.72	23.9%
Family	$2,365.40	$2,943.28	$577.88	24.4%	$2,566.46	$3,193.46	$627.00	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$760.75	$942.19	$181.44	23.9%	$825.41	$1,022.28	$196.86	23.9%
Parent/Child(ren)	$1,452.65	$1,808.42	$355.77	24.5%	$1,576.13	$1,962.14	$386.01	24.5%
Couple	$1,521.50	$1,884.38	$362.88	23.9%	$1,650.83	$2,044.55	$393.72	23.9%
Family	$2,365.40	$2,943.28	$577.88	24.4%	$2,566.46	$3,193.46	$627.00	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$760.75	$942.19	$181.44	23.9%	$825.41	$1,022.28	$196.86	23.9%
Parent/Child(ren)	$1,452.65	$1,808.42	$355.77	24.5%	$1,576.13	$1,962.14	$386.01	24.5%
Couple	$1,521.50	$1,884.38	$362.88	23.9%	$1,650.83	$2,044.55	$393.72	23.9%
Family	$2,365.40	$2,943.28	$577.88	24.4%	$2,566.46	$3,193.46	$627.00	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$677.07	$838.55	$161.48	23.9%	$734.62	$909.83	$175.21	23.9%
Parent/Child(ren)	$1,292.86	$1,609.49	$316.63	24.5%	$1,402.75	$1,746.30	$343.55	24.5%
Couple	$1,354.14	$1,677.10	$322.96	23.9%	$1,469.24	$1,819.65	$350.42	23.9%
Family	$2,105.21	$2,619.52	$514.31	24.4%	$2,284.15	$2,842.18	$558.03	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$677.07	$838.55	$161.48	23.9%	$734.62	$909.83	$175.21	23.9%
Parent/Child(ren)	$1,292.86	$1,609.49	$316.63	24.5%	$1,402.75	$1,746.30	$343.55	24.5%
Couple	$1,354.14	$1,677.10	$322.96	23.9%	$1,469.24	$1,819.65	$350.42	23.9%
Family	$2,105.21	$2,619.52	$514.31	24.4%	$2,284.15	$2,842.18	$558.03	24.4%

$10 OV, $500 Deductible/70% Coinsurance/$10,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	July to September 2012				July to September 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$702.53	$870.08	$167.55	23.8%	$762.25	$944.04	$181.79	23.8%
Parent/Child(ren)	$1,341.48	$1,670.02	$328.54	24.5%	$1,455.51	$1,811.97	$356.46	24.5%
Couple	$1,405.06	$1,740.16	$335.10	23.8%	$1,524.49	$1,888.08	$363.59	23.8%
Family	$2,184.38	$2,718.02	$533.64	24.4%	$2,370.05	$2,949.05	$579.00	24.4%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$702.53	$870.08	$167.55	23.8%	$762.25	$944.04	$181.79	23.8%
Parent/Child(ren)	$1,341.48	$1,670.02	$328.54	24.5%	$1,455.51	$1,811.97	$356.46	24.5%
Couple	$1,405.06	$1,740.16	$335.10	23.8%	$1,524.49	$1,888.08	$363.59	23.8%
Family	$2,184.38	$2,718.02	$533.64	24.4%	$2,370.05	$2,949.05	$579.00	24.4%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$702.53	$870.08	$167.55	23.8%	$762.25	$944.04	$181.79	23.8%
Parent/Child(ren)	$1,341.48	$1,670.02	$328.54	24.5%	$1,455.51	$1,811.97	$356.46	24.5%
Couple	$1,405.06	$1,740.16	$335.10	23.8%	$1,524.49	$1,888.08	$363.59	23.8%
Family	$2,184.38	$2,718.02	$533.64	24.4%	$2,370.05	$2,949.05	$579.00	24.4%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$702.53	$870.08	$167.55	23.8%	$762.25	$944.04	$181.79	23.8%
Parent/Child(ren)	$1,341.48	$1,670.02	$328.54	24.5%	$1,455.51	$1,811.97	$356.46	24.5%
Couple	$1,405.06	$1,740.16	$335.10	23.8%	$1,524.49	$1,888.08	$363.59	23.8%
Family	$2,184.38	$2,718.02	$533.64	24.4%	$2,370.05	$2,949.05	$579.00	24.4%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$702.53	$870.08	$167.55	23.8%	$762.25	$944.04	$181.79	23.8%
Parent/Child(ren)	$1,341.48	$1,670.02	$328.54	24.5%	$1,455.51	$1,811.97	$356.46	24.5%
Couple	$1,405.06	$1,740.16	$335.10	23.8%	$1,524.49	$1,888.08	$363.59	23.8%
Family	$2,184.38	$2,718.02	$533.64	24.4%	$2,370.05	$2,949.05	$579.00	24.4%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$702.53	$870.08	$167.55	23.8%	$762.25	$944.04	$181.79	23.8%
Parent/Child(ren)	$1,341.48	$1,670.02	$328.54	24.5%	$1,455.51	$1,811.97	$356.46	24.5%
Couple	$1,405.06	$1,740.16	$335.10	23.8%	$1,524.49	$1,888.08	$363.59	23.8%
Family	$2,184.38	$2,718.02	$533.64	24.4%	$2,370.05	$2,949.05	$579.00	24.4%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$702.53	$870.08	$167.55	23.8%	$762.25	$944.04	$181.79	23.8%
Parent/Child(ren)	$1,341.48	$1,670.02	$328.54	24.5%	$1,455.51	$1,811.97	$356.46	24.5%
Couple	$1,405.06	$1,740.16	$335.10	23.8%	$1,524.49	$1,888.08	$363.59	23.8%
Family	$2,184.38	$2,718.02	$533.64	24.4%	$2,370.05	$2,949.05	$579.00	24.4%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$702.53	$870.08	$167.55	23.8%	$762.25	$944.04	$181.79	23.8%
Parent/Child(ren)	$1,341.48	$1,670.02	$328.54	24.5%	$1,455.51	$1,811.97	$356.46	24.5%
Couple	$1,405.06	$1,740.16	$335.10	23.8%	$1,524.49	$1,888.08	$363.59	23.8%
Family	$2,184.38	$2,718.02	$533.64	24.4%	$2,370.05	$2,949.05	$579.00	24.4%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$625.25	$774.37	$149.12	23.8%	$678.40	$840.19	$161.80	23.8%
Parent/Child(ren)	$1,193.92	$1,486.32	$292.40	24.5%	$1,295.40	$1,612.65	$317.25	24.5%
Couple	$1,250.50	$1,548.75	$298.24	23.8%	$1,356.80	$1,680.39	$323.59	23.8%
Family	$1,944.10	$2,419.04	$474.94	24.4%	$2,109.34	$2,624.66	$515.31	24.4%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$625.25	$774.37	$149.12	23.8%	$678.40	$840.19	$161.80	23.8%
Parent/Child(ren)	$1,193.92	$1,486.32	$292.40	24.5%	$1,295.40	$1,612.65	$317.25	24.5%
Couple	$1,250.50	$1,548.75	$298.24	23.8%	$1,356.80	$1,680.39	$323.59	23.8%
Family	$1,944.10	$2,419.04	$474.94	24.4%	$2,109.34	$2,624.66	$515.31	24.4%

$10 OV, $500 Deductible/70% Coinsurance/$10,000 Out of Pocket Maximum (Standard) with $0 IP Copay

	FREEDOM NETWORK RATES							
	GATED				NON-GATED			
	October to December 2012				October to December 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$783.58	$975.17	$191.59	24.5%	$850.18	$1,058.06	$207.88	24.5%
Parent/Child(ren)	$1,503.99	$1,871.72	$367.73	24.5%	$1,631.83	$2,030.82	$398.99	24.5%
Couple	$1,567.16	$1,950.34	$383.18	24.5%	$1,700.37	$2,116.12	$415.75	24.5%
Family	$2,447.80	$3,046.30	$598.50	24.5%	$2,655.87	$3,305.24	$649.37	24.5%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$783.58	$975.17	$191.59	24.5%	$850.18	$1,058.06	$207.88	24.5%
Parent/Child(ren)	$1,503.99	$1,871.72	$367.73	24.5%	$1,631.83	$2,030.82	$398.99	24.5%
Couple	$1,567.16	$1,950.34	$383.18	24.5%	$1,700.37	$2,116.12	$415.75	24.5%
Family	$2,447.80	$3,046.30	$598.50	24.5%	$2,655.87	$3,305.24	$649.37	24.5%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$783.58	$975.17	$191.59	24.5%	$850.18	$1,058.06	$207.88	24.5%
Parent/Child(ren)	$1,503.99	$1,871.72	$367.73	24.5%	$1,631.83	$2,030.82	$398.99	24.5%
Couple	$1,567.16	$1,950.34	$383.18	24.5%	$1,700.37	$2,116.12	$415.75	24.5%
Family	$2,447.80	$3,046.30	$598.50	24.5%	$2,655.87	$3,305.24	$649.37	24.5%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$783.58	$975.17	$191.59	24.5%	$850.18	$1,058.06	$207.88	24.5%
Parent/Child(ren)	$1,503.99	$1,871.72	$367.73	24.5%	$1,631.83	$2,030.82	$398.99	24.5%
Couple	$1,567.16	$1,950.34	$383.18	24.5%	$1,700.37	$2,116.12	$415.75	24.5%
Family	$2,447.80	$3,046.30	$598.50	24.5%	$2,655.87	$3,305.24	$649.37	24.5%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$783.58	$975.17	$191.59	24.5%	$850.18	$1,058.06	$207.88	24.5%
Parent/Child(ren)	$1,503.99	$1,871.72	$367.73	24.5%	$1,631.83	$2,030.82	$398.99	24.5%
Couple	$1,567.16	$1,950.34	$383.18	24.5%	$1,700.37	$2,116.12	$415.75	24.5%
Family	$2,447.80	$3,046.30	$598.50	24.5%	$2,655.87	$3,305.24	$649.37	24.5%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$783.58	$975.17	$191.59	24.5%	$850.18	$1,058.06	$207.88	24.5%
Parent/Child(ren)	$1,503.99	$1,871.72	$367.73	24.5%	$1,631.83	$2,030.82	$398.99	24.5%
Couple	$1,567.16	$1,950.34	$383.18	24.5%	$1,700.37	$2,116.12	$415.75	24.5%
Family	$2,447.80	$3,046.30	$598.50	24.5%	$2,655.87	$3,305.24	$649.37	24.5%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$783.58	$975.17	$191.59	24.5%	$850.18	$1,058.06	$207.88	24.5%
Parent/Child(ren)	$1,503.99	$1,871.72	$367.73	24.5%	$1,631.83	$2,030.82	$398.99	24.5%
Couple	$1,567.16	$1,950.34	$383.18	24.5%	$1,700.37	$2,116.12	$415.75	24.5%
Family	$2,447.80	$3,046.30	$598.50	24.5%	$2,655.87	$3,305.24	$649.37	24.5%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$783.58	$975.17	$191.59	24.5%	$850.18	$1,058.06	$207.88	24.5%
Parent/Child(ren)	$1,503.99	$1,871.72	$367.73	24.5%	$1,631.83	$2,030.82	$398.99	24.5%
Couple	$1,567.16	$1,950.34	$383.18	24.5%	$1,700.37	$2,116.12	$415.75	24.5%
Family	$2,447.80	$3,046.30	$598.50	24.5%	$2,655.87	$3,305.24	$649.37	24.5%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$697.39	$867.90	$170.52	24.5%	$756.66	$941.67	$185.01	24.5%
Parent/Child(ren)	$1,338.55	$1,665.83	$327.28	24.5%	$1,452.33	$1,807.43	$355.10	24.5%
Couple	$1,394.77	$1,735.80	$341.03	24.5%	$1,513.33	$1,883.35	$370.02	24.5%
Family	$2,178.54	$2,711.21	$532.67	24.5%	$2,363.72	$2,941.66	$577.94	24.5%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$697.39	$867.90	$170.52	24.5%	$756.66	$941.67	$185.01	24.5%
Parent/Child(ren)	$1,338.55	$1,665.83	$327.28	24.5%	$1,452.33	$1,807.43	$355.10	24.5%
Couple	$1,394.77	$1,735.80	$341.03	24.5%	$1,513.33	$1,883.35	$370.02	24.5%
Family	$2,178.54	$2,711.21	$532.67	24.5%	$2,363.72	$2,941.66	$577.94	24.5%

$10 OV, $500 Deductible/70% Coinsurance/$10,000 Out of Pocket Maximum (140% Medicare) with $0 IP Copay

	LIBERTY NETWORK RATES							
	GATED				NON-GATED			
	October to December 2012				October to December 2012			
County: Manhattan								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$723.61	$900.53	$176.92	24.5%	$785.11	$977.07	$191.96	24.5%
Parent/Child(ren)	$1,388.87	$1,728.46	$339.58	24.5%	$1,506.93	$1,875.38	$368.45	24.5%
Couple	$1,447.21	$1,801.06	$353.85	24.5%	$1,570.22	$1,954.15	$383.92	24.5%
Family	$2,260.45	$2,813.13	$552.68	24.5%	$2,452.59	$3,052.25	$599.66	24.5%
County: Brooklyn/Queens								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$723.61	$900.53	$176.92	24.5%	$785.11	$977.07	$191.96	24.5%
Parent/Child(ren)	$1,388.87	$1,728.46	$339.58	24.5%	$1,506.93	$1,875.38	$368.45	24.5%
Couple	$1,447.21	$1,801.06	$353.85	24.5%	$1,570.22	$1,954.15	$383.92	24.5%
Family	$2,260.45	$2,813.13	$552.68	24.5%	$2,452.59	$3,052.25	$599.66	24.5%
County: Bronx								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$723.61	$900.53	$176.92	24.5%	$785.11	$977.07	$191.96	24.5%
Parent/Child(ren)	$1,388.87	$1,728.46	$339.58	24.5%	$1,506.93	$1,875.38	$368.45	24.5%
Couple	$1,447.21	$1,801.06	$353.85	24.5%	$1,570.22	$1,954.15	$383.92	24.5%
Family	$2,260.45	$2,813.13	$552.68	24.5%	$2,452.59	$3,052.25	$599.66	24.5%
County: Nassau								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$723.61	$900.53	$176.92	24.5%	$785.11	$977.07	$191.96	24.5%
Parent/Child(ren)	$1,388.87	$1,728.46	$339.58	24.5%	$1,506.93	$1,875.38	$368.45	24.5%
Couple	$1,447.21	$1,801.06	$353.85	24.5%	$1,570.22	$1,954.15	$383.92	24.5%
Family	$2,260.45	$2,813.13	$552.68	24.5%	$2,452.59	$3,052.25	$599.66	24.5%
County: Suffolk								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$723.61	$900.53	$176.92	24.5%	$785.11	$977.07	$191.96	24.5%
Parent/Child(ren)	$1,388.87	$1,728.46	$339.58	24.5%	$1,506.93	$1,875.38	$368.45	24.5%
Couple	$1,447.21	$1,801.06	$353.85	24.5%	$1,570.22	$1,954.15	$383.92	24.5%
Family	$2,260.45	$2,813.13	$552.68	24.5%	$2,452.59	$3,052.25	$599.66	24.5%
County: Staten Island								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$723.61	$900.53	$176.92	24.5%	$785.11	$977.07	$191.96	24.5%
Parent/Child(ren)	$1,388.87	$1,728.46	$339.58	24.5%	$1,506.93	$1,875.38	$368.45	24.5%
Couple	$1,447.21	$1,801.06	$353.85	24.5%	$1,570.22	$1,954.15	$383.92	24.5%
Family	$2,260.45	$2,813.13	$552.68	24.5%	$2,452.59	$3,052.25	$599.66	24.5%
County: Westchester								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$723.61	$900.53	$176.92	24.5%	$785.11	$977.07	$191.96	24.5%
Parent/Child(ren)	$1,388.87	$1,728.46	$339.58	24.5%	$1,506.93	$1,875.38	$368.45	24.5%
Couple	$1,447.21	$1,801.06	$353.85	24.5%	$1,570.22	$1,954.15	$383.92	24.5%
Family	$2,260.45	$2,813.13	$552.68	24.5%	$2,452.59	$3,052.25	$599.66	24.5%
County: Rockland								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$723.61	$900.53	$176.92	24.5%	$785.11	$977.07	$191.96	24.5%
Parent/Child(ren)	$1,388.87	$1,728.46	$339.58	24.5%	$1,506.93	$1,875.38	$368.45	24.5%
Couple	$1,447.21	$1,801.06	$353.85	24.5%	$1,570.22	$1,954.15	$383.92	24.5%
Family	$2,260.45	$2,813.13	$552.68	24.5%	$2,452.59	$3,052.25	$599.66	24.5%
County: Putnam/Orange/Dutchess								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$644.01	$801.47	$157.46	24.5%	$698.75	$869.60	$170.85	24.5%
Parent/Child(ren)	$1,236.10	$1,538.33	$302.23	24.5%	$1,341.17	$1,669.08	$327.92	24.5%
Couple	$1,288.02	$1,602.94	$314.92	24.5%	$1,397.50	$1,739.19	$341.69	24.5%
Family	$2,011.80	$2,503.69	$491.89	24.5%	$2,182.80	$2,716.50	$533.70	24.5%
County: Sullivan/Ulster								
	2011	**2012**	**$ Adj**	**% Adj**	**2011**	**2012**	**$ Adj**	**% Adj**
Four-Tier A								
Single	$644.01	$801.47	$157.46	24.5%	$698.75	$869.60	$170.85	24.5%
Parent/Child(ren)	$1,236.10	$1,538.33	$302.23	24.5%	$1,341.17	$1,669.08	$327.92	24.5%
Couple	$1,288.02	$1,602.94	$314.92	24.5%	$1,397.50	$1,739.19	$341.69	24.5%
Family	$2,011.80	$2,503.69	$491.89	24.5%	$2,182.80	$2,716.50	$533.70	24.5%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan Savings Due to Copayment Differential
In-Network Rates

Emergency Room

	January to March 2011			January to March 2012			$ Adjustment			Percent Adjustment		
Copay	$30	$35	$50	$30	$35	$50	$30	$35	$50	$30	$35	$50
Four-Tier A												
Single	($0.94)	($1.38)	($2.63)	($1.11)	($1.63)	($3.08)	($0.16)	($0.24)	($0.46)	17.4%	17.4%	17.4%
Parent/Child(ren)	($1.80)	($2.64)	($5.01)	($2.13)	($3.12)	($5.92)	($0.32)	($0.48)	($0.90)	18.0%	18.0%	18.0%
Couple	($1.89)	($2.77)	($5.25)	($2.22)	($3.25)	($6.17)	($0.33)	($0.48)	($0.91)	17.4%	17.4%	17.4%
Family	($2.94)	($4.30)	($8.17)	($3.46)	($5.08)	($9.63)	($0.53)	($0.77)	($1.47)	18.0%	18.0%	18.0%

	April to June 2011			April to June 2012			$ Adjustment			Percent Adjustment		
Copay	$30	$35	$50	$30	$35	$50	$30	$35	$50	$30	$35	$50
Four-Tier A												
Single	($0.98)	($1.44)	($2.73)	($1.15)	($1.68)	($3.19)	($0.17)	($0.24)	($0.46)	16.8%	16.8%	16.8%
Parent/Child(ren)	($1.88)	($2.75)	($5.21)	($2.20)	($3.23)	($6.12)	($0.33)	($0.48)	($0.91)	17.4%	17.4%	17.4%
Couple	($1.96)	($2.88)	($5.46)	($2.29)	($3.36)	($6.38)	($0.33)	($0.48)	($0.92)	16.8%	16.8%	16.8%
Family	($3.05)	($4.48)	($8.49)	($3.58)	($5.25)	($9.97)	($0.53)	($0.78)	($1.48)	17.4%	17.4%	17.4%

	July to September 2011			July to September 2012			$ Adjustment			Percent Adjustment		
Copay	$30	$35	$50	$30	$35	$50	$30	$35	$50	$30	$35	$50
Four-Tier A												
Single	($0.98)	($1.44)	($2.73)	($1.22)	($1.78)	($3.38)	($0.23)	($0.34)	($0.65)	23.8%	23.8%	23.8%
Parent/Child(ren)	($1.88)	($2.75)	($5.21)	($2.33)	($3.42)	($6.49)	($0.46)	($0.67)	($1.28)	24.5%	24.5%	24.5%
Couple	($1.96)	($2.88)	($5.46)	($2.43)	($3.57)	($6.76)	($0.47)	($0.69)	($1.30)	23.8%	23.8%	23.8%
Family	($3.05)	($4.48)	($8.49)	($3.80)	($5.57)	($10.57)	($0.75)	($1.09)	($2.07)	24.4%	24.4%	24.4%

	October to December 2011			October to December 2012			$ Adjustment			Percent Adjustment		
Copay	$30	$35	$50	$30	$35	$50	$30	$35	$50	$30	$35	$50
Four-Tier A												
Single	($1.01)	($1.48)	($2.81)	($1.26)	($1.85)	($3.50)	($0.25)	($0.36)	($0.69)	24.5%	24.5%	24.5%
Parent/Child(ren)	($1.94)	($2.85)	($5.40)	($2.42)	($3.54)	($6.72)	($0.47)	($0.70)	($1.32)	24.5%	24.5%	24.5%
Couple	($2.02)	($2.97)	($5.63)	($2.52)	($3.69)	($7.00)	($0.49)	($0.73)	($1.38)	24.5%	24.5%	24.5%
Family	($3.16)	($4.63)	($8.79)	($3.93)	($5.76)	($10.94)	($0.77)	($1.13)	($2.15)	24.5%	24.5%	24.5%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Dental Plan
In-Network Rates

	Jan to March 2011		Jan to March 2012		$ Adjustment		% Adjustment	
	Enhanced	Premium	Enhanced	Premium	Enhanced	Premium	Enhanced	Premium
Four-Tier A								
Single	$4.66	$9.32	$4.66	$9.32	$0.00	$0.00	0.0%	0.0%
Parent/Child(ren)	$8.90	$17.80	$8.94	$17.89	$0.05	$0.09	0.5%	0.5%
Couple	$9.32	$18.64	$9.32	$18.64	$0.00	$0.00	0.0%	0.0%
Family	$14.49	$28.98	$14.56	$29.11	$0.07	$0.14	0.5%	0.5%

	April to June 2011		April to June 2012		$ Adjustment		% Adjustment	
	Enhanced	Premium	Enhanced	Premium	Enhanced	Premium	Enhanced	Premium
Four-Tier A								
Single	$4.66	$9.32	$4.66	$9.32	$0.00	$0.00	0.0%	0.0%
Parent/Child(ren)	$8.90	$17.80	$8.94	$17.89	$0.05	$0.09	0.5%	0.5%
Couple	$9.32	$18.64	$9.32	$18.64	$0.00	$0.00	0.0%	0.0%
Family	$14.49	$28.98	$14.56	$29.11	$0.07	$0.14	0.5%	0.5%

	July to Sept 2011		July to Sept 2012		$ Adjustment		% Adjustment	
	Enhanced	Premium	Enhanced	Premium	Enhanced	Premium	Enhanced	Premium
Four-Tier A								
Single	$4.66	$9.32	$4.66	$9.32	$0.00	$0.00	0.0%	0.0%
Parent/Child(ren)	$8.90	$17.80	$8.94	$17.89	$0.05	$0.09	0.5%	0.5%
Couple	$9.32	$18.64	$9.32	$18.64	$0.00	$0.00	0.0%	0.0%
Family	$14.49	$28.98	$14.56	$29.11	$0.07	$0.14	0.5%	0.5%

	Oct to Dec 2011		Oct to Dec 2012		$ Adjustment		% Adjustment	
	Enhanced	Premium	Enhanced	Premium	Enhanced	Premium	Enhanced	Premium
Four-Tier A								
Single	$4.66	$9.32	$4.66	$9.32	$0.00	$0.00	0.0%	0.0%
Parent/Child(ren)	$8.94	$17.89	$8.94	$17.89	$0.00	$0.00	0.0%	0.0%
Couple	$9.32	$18.64	$9.32	$18.64	$0.00	$0.00	0.0%	0.0%
Family	$14.56	$29.11	$14.56	$29.11	$0.00	$0.00	0.0%	0.0%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan
In-Network Rates

Mental Health & Substance Abuse Supplemental Coverage: Inpatient Detox
(When Purchased With Out of Plan Mental Health Benefits)

	January to March			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.30	$0.35	$0.05	17.4%
Parent/Child(ren)	$0.57	$0.67	$0.10	18.0%
Couple	$0.60	$0.70	$0.10	17.4%
Family	$0.93	$1.09	$0.17	18.0%

	April to June			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.31	$0.36	$0.05	16.8%
Parent/Child(ren)	$0.59	$0.69	$0.10	17.4%
Couple	$0.62	$0.72	$0.10	16.8%
Family	$0.96	$1.13	$0.17	17.4%

	July to September			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.31	$0.38	$0.07	23.8%
Parent/Child(ren)	$0.59	$0.74	$0.14	24.5%
Couple	$0.62	$0.77	$0.15	23.8%
Family	$0.96	$1.20	$0.24	24.4%

	October to December			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.32	$0.40	$0.08	24.5%
Parent/Child(ren)	$0.61	$0.76	$0.15	24.5%
Couple	$0.64	$0.79	$0.16	24.5%
Family	$1.00	$1.24	$0.24	24.5%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan
In-Network Rates

Mental Health & Substance Abuse Supplemental Coverage: Inpatient Chemical Dependency (When Purchased With Out of Plan Mental Health Benefits)

	January to March			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.94	$1.11	$0.16	17.4%
Parent/Child(ren)	$1.80	$2.13	$0.32	18.0%
Couple	$1.89	$2.22	$0.33	17.4%
Family	$2.94	$3.46	$0.53	18.0%

	April to June			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.98	$1.15	$0.17	16.8%
Parent/Child(ren)	$1.88	$2.20	$0.33	17.4%
Couple	$1.96	$2.29	$0.33	16.8%
Family	$3.05	$3.58	$0.53	17.4%

	July to September			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.98	$1.22	$0.23	23.8%
Parent/Child(ren)	$1.88	$2.33	$0.46	24.5%
Couple	$1.96	$2.43	$0.47	23.8%
Family	$3.05	$3.80	$0.75	24.4%

	October to December			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$1.01	$1.26	$0.25	24.5%
Parent/Child(ren)	$1.94	$2.42	$0.47	24.5%
Couple	$2.02	$2.52	$0.49	24.5%
Family	$3.16	$3.93	$0.77	24.5%

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Mental Health & Substance Abuse Supplemental Coverage: Inpatient Detox
(When Purchased Without Out of Plan Mental Health Benefits)

	January to March			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.30	$0.35	$0.05	17.4%
Parent/Child(ren)	$0.57	$0.67	$0.10	18.0%
Couple	$0.60	$0.70	$0.10	17.4%
Family	$0.93	$1.09	$0.17	18.0%

	April to June			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.31	$0.36	$0.05	16.8%
Parent/Child(ren)	$0.59	$0.69	$0.10	17.4%
Couple	$0.62	$0.72	$0.10	16.8%
Family	$0.96	$1.13	$0.17	17.4%

	July to September			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.31	$0.38	$0.07	23.8%
Parent/Child(ren)	$0.59	$0.74	$0.14	24.5%
Couple	$0.62	$0.77	$0.15	23.8%
Family	$0.96	$1.20	$0.24	24.4%

	October to December			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.32	$0.40	$0.08	24.5%
Parent/Child(ren)	$0.61	$0.76	$0.15	24.5%
Couple	$0.64	$0.79	$0.16	24.5%
Family	$1.00	$1.24	$0.24	24.5%

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Mental Health & Substance Abuse Supplemental Coverage: Inpatient Chemical Dependency (When Purchased Without Out of Plan Mental Health Benefits)

	January to March			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.94	$1.11	$0.16	17.4%
Parent/Child(ren)	$1.80	$2.13	$0.32	18.0%
Couple	$1.89	$2.22	$0.33	17.4%
Family	$2.94	$3.46	$0.53	18.0%

	April to June			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.98	$1.15	$0.17	16.8%
Parent/Child(ren)	$1.88	$2.20	$0.33	17.4%
Couple	$1.96	$2.29	$0.33	16.8%
Family	$3.05	$3.58	$0.53	17.4%

	July to September			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.98	$1.22	$0.23	23.8%
Parent/Child(ren)	$1.88	$2.33	$0.46	24.5%
Couple	$1.96	$2.43	$0.47	23.8%
Family	$3.05	$3.80	$0.75	24.4%

	October to December			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$1.01	$1.26	$0.25	24.5%
Parent/Child(ren)	$1.94	$2.42	$0.47	24.5%
Couple	$2.02	$2.52	$0.49	24.5%
Family	$3.16	$3.93	$0.77	24.5%

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Mental Health & Substance Abuse Supplemental Coverage, 20 Visits with Non-Bio (When Purchased With Copay/20 Visit Out of Plan Mental Health Supplemental Coverage with Non-Bio) - Gated

	January to March			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.00	$0.00	$0.00	NA
Parent/Child(ren)	$0.00	$0.00	$0.00	NA
Couple	$0.00	$0.00	$0.00	NA
Family	$0.00	$0.00	$0.00	NA

	April to June			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.00	$0.00	$0.00	NA
Parent/Child(ren)	$0.00	$0.00	$0.00	NA
Couple	$0.00	$0.00	$0.00	NA
Family	$0.00	$0.00	$0.00	NA

	July to September			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.00	$0.00	$0.00	NA
Parent/Child(ren)	$0.00	$0.00	$0.00	NA
Couple	$0.00	$0.00	$0.00	NA
Family	$0.00	$0.00	$0.00	NA

	October to December			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.00	$0.00	$0.00	NA
Parent/Child(ren)	$0.00	$0.00	$0.00	NA
Couple	$0.00	$0.00	$0.00	NA
Family	$0.00	$0.00	$0.00	NA

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Mental Health & Substance Abuse Supplemental Coverage, 30 Visits with Non-Bio (When Purchased With Copay/30 Visit Out of Plan Mental Health Supplemental Coverage with Non-Bio) - Gated

Add-on to 20 visits with Non-Bio

	January to March			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$1.09	$1.28	$0.19	17.4%
Parent/Child(ren)	$2.07	$2.45	$0.37	18.0%
Couple	$2.17	$2.55	$0.38	17.4%
Family	$3.38	$3.99	$0.61	18.0%

	April to June			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$1.13	$1.32	$0.19	16.8%
Parent/Child(ren)	$2.16	$2.53	$0.38	17.4%
Couple	$2.26	$2.64	$0.38	16.8%
Family	$3.51	$4.12	$0.61	17.4%

	July to September			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$1.13	$1.40	$0.27	23.8%
Parent/Child(ren)	$2.16	$2.69	$0.53	24.5%
Couple	$2.26	$2.80	$0.54	23.8%
Family	$3.51	$4.37	$0.86	24.4%

	October to December			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$1.16	$1.45	$0.28	24.5%
Parent/Child(ren)	$2.23	$2.78	$0.55	24.5%
Couple	$2.33	$2.90	$0.57	24.5%
Family	$3.64	$4.53	$0.89	24.5%

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Mental Health & Substance Abuse Supplemental Coverage, 40 Visits with Non-Bio (When Purchased With Copay/40 Visit Out of Plan Mental Health Supplemental Coverage with Non-Bio) - Gated

Add-on to 20 visits with Non-Bio

	January to March			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$2.37	$2.78	$0.41	17.4%
Parent/Child(ren)	$4.52	$5.33	$0.81	18.0%
Couple	$4.73	$5.56	$0.82	17.4%
Family	$7.36	$8.68	$1.32	18.0%

	April to June			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$2.46	$2.88	$0.41	16.8%
Parent/Child(ren)	$4.70	$5.52	$0.82	17.4%
Couple	$4.92	$5.75	$0.83	16.8%
Family	$7.66	$8.99	$1.33	17.4%

	July to September			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$2.46	$3.05	$0.59	23.8%
Parent/Child(ren)	$4.70	$5.85	$1.15	24.5%
Couple	$4.92	$6.10	$1.17	23.8%
Family	$7.66	$9.53	$1.87	24.4%

	October to December			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$2.54	$3.16	$0.62	24.5%
Parent/Child(ren)	$4.87	$6.06	$1.19	24.5%
Couple	$5.07	$6.31	$1.24	24.5%
Family	$7.92	$9.86	$1.94	24.5%

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Mental Health & Substance Abuse Supplemental Coverage, 30 Visits with Bio (When Purchased With Copay/30 Visit Out of Plan Mental Health Supplemental Coverage with Bio) - Gated

Add-on to 30 visits with Non-Bio

	January to March			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$3.76	$4.42	$0.66	17.4%
Parent/Child(ren)	$7.19	$8.48	$1.29	18.0%
Couple	$7.53	$8.84	$1.31	17.4%
Family	$11.70	$13.81	$2.10	18.0%

	April to June			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$3.91	$4.57	$0.66	16.8%
Parent/Child(ren)	$7.48	$8.78	$1.30	17.4%
Couple	$7.83	$9.15	$1.32	16.8%
Family	$12.17	$14.29	$2.12	17.4%

	July to September			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$3.91	$4.85	$0.93	23.8%
Parent/Child(ren)	$7.48	$9.31	$1.83	24.5%
Couple	$7.83	$9.70	$1.87	23.8%
Family	$12.17	$15.15	$2.97	24.4%

	October to December			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$4.03	$5.02	$0.99	24.5%
Parent/Child(ren)	$7.74	$9.63	$1.89	24.5%
Couple	$8.06	$10.04	$1.97	24.5%
Family	$12.60	$15.68	$3.08	24.5%

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Mental Health & Substance Abuse Supplemental Coverage, 20 Visits with Bio (When Purchased With Copay/20 Visit Out of Plan Mental Health Supplemental Coverage with Bio) - Gated

Add-on to 20 visits with Non-Bio

	January to March			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$3.97	$4.66	$0.69	17.4%
Parent/Child(ren)	$7.58	$8.95	$1.37	18.0%
Couple	$7.94	$9.33	$1.38	17.4%
Family	$12.35	$14.57	$2.22	18.0%

	April to June			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$4.13	$4.83	$0.70	16.8%
Parent/Child(ren)	$7.89	$9.26	$1.38	17.4%
Couple	$8.26	$9.65	$1.39	16.8%
Family	$12.84	$15.07	$2.23	17.4%

	July to September			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$4.13	$5.12	$0.99	23.8%
Parent/Child(ren)	$7.89	$9.82	$1.93	24.5%
Couple	$8.26	$10.23	$1.97	23.8%
Family	$12.84	$15.98	$3.14	24.4%

	October to December			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$4.25	$5.29	$1.04	24.5%
Parent/Child(ren)	$8.17	$10.16	$2.00	24.5%
Couple	$8.51	$10.59	$2.08	24.5%
Family	$13.29	$16.54	$3.25	24.5%

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Mental Health & Substance Abuse Supplemental Coverage, 20 Visits with Non-Bio (When Purchased With Copay/20 Visit Out of Plan Mental Health Supplemental Coverage with Non-Bio) - Non-Gated

	January to March			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.00	$0.00	$0.00	NA
Parent/Child(ren)	$0.00	$0.00	$0.00	NA
Couple	$0.00	$0.00	$0.00	NA
Family	$0.00	$0.00	$0.00	NA

	April to June			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.00	$0.00	$0.00	NA
Parent/Child(ren)	$0.00	$0.00	$0.00	NA
Couple	$0.00	$0.00	$0.00	NA
Family	$0.00	$0.00	$0.00	NA

	July to September			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.00	$0.00	$0.00	NA
Parent/Child(ren)	$0.00	$0.00	$0.00	NA
Couple	$0.00	$0.00	$0.00	NA
Family	$0.00	$0.00	$0.00	NA

	October to December			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.00	$0.00	$0.00	NA
Parent/Child(ren)	$0.00	$0.00	$0.00	NA
Couple	$0.00	$0.00	$0.00	NA
Family	$0.00	$0.00	$0.00	NA

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Mental Health & Substance Abuse Supplemental Coverage, 30 Visits with Non-Bio (When Purchased With Copay/30 Visit Out of Plan Mental Health Supplemental Coverage with Non-Bio) - Non-Gated

Add-on to 20 visits with Non-Bio

	January to March			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$1.18	$1.38	$0.20	17.4%
Parent/Child(ren)	$2.25	$2.65	$0.40	18.0%
Couple	$2.35	$2.76	$0.41	17.4%
Family	$3.66	$4.32	$0.66	18.0%

	April to June			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$1.22	$1.43	$0.21	16.8%
Parent/Child(ren)	$2.34	$2.75	$0.41	17.4%
Couple	$2.45	$2.86	$0.41	16.8%
Family	$3.81	$4.47	$0.66	17.4%

	July to September			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$1.22	$1.52	$0.29	23.8%
Parent/Child(ren)	$2.34	$2.91	$0.57	24.5%
Couple	$2.45	$3.03	$0.58	23.8%
Family	$3.81	$4.74	$0.93	24.4%

	October to December			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$1.26	$1.57	$0.31	24.5%
Parent/Child(ren)	$2.42	$3.01	$0.59	24.5%
Couple	$2.52	$3.14	$0.62	24.5%
Family	$3.94	$4.90	$0.96	24.5%

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Mental Health & Substance Abuse Supplemental Coverage, 40 Visits with Non-Bio (When Purchased With Copay/40 Visit Out of Plan Mental Health Supplemental Coverage with Non-Bio) - Non-Gated

Add-on to 20 visits with Non-Bio

	January to March			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$2.57	$3.02	$0.45	17.4%
Parent/Child(ren)	$4.92	$5.80	$0.89	18.0%
Couple	$5.15	$6.04	$0.90	17.4%
Family	$8.00	$9.44	$1.44	18.0%

	April to June			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$2.68	$3.13	$0.45	16.8%
Parent/Child(ren)	$5.11	$6.00	$0.89	17.4%
Couple	$5.35	$6.26	$0.90	16.8%
Family	$8.32	$9.77	$1.45	17.4%

	July to September			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$2.68	$3.32	$0.64	23.8%
Parent/Child(ren)	$5.11	$6.36	$1.25	24.5%
Couple	$5.35	$6.63	$1.28	23.8%
Family	$8.32	$10.36	$2.03	24.4%

	October to December			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$2.76	$3.43	$0.67	24.5%
Parent/Child(ren)	$5.29	$6.59	$1.29	24.5%
Couple	$5.52	$6.86	$1.35	24.5%
Family	$8.61	$10.72	$2.11	24.5%

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Mental Health & Substance Abuse Supplemental Coverage, 30 Visits with Bio (When Purchased With Copay/30 Visit Out of Plan Mental Health Supplemental Coverage with Bio) - Non-Gated

Add-on to 30 visits with Non-Bio

	January to March			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$4.09	$4.80	$0.71	17.4%
Parent/Child(ren)	$7.81	$9.21	$1.41	18.0%
Couple	$8.18	$9.60	$1.42	17.4%
Family	$12.71	$14.99	$2.28	18.0%

	April to June			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$4.25	$4.97	$0.72	16.8%
Parent/Child(ren)	$8.12	$9.53	$1.42	17.4%
Couple	$8.50	$9.93	$1.43	16.8%
Family	$13.22	$15.52	$2.30	17.4%

	July to September			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$4.25	$5.27	$1.01	23.8%
Parent/Child(ren)	$8.12	$10.11	$1.99	24.5%
Couple	$8.50	$10.53	$2.03	23.8%
Family	$13.22	$16.45	$3.23	24.4%

	October to December			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$4.38	$5.45	$1.07	24.5%
Parent/Child(ren)	$8.40	$10.46	$2.05	24.5%
Couple	$8.76	$10.90	$2.14	24.5%
Family	$13.68	$17.02	$3.34	24.5%

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Mental Health & Substance Abuse Supplemental Coverage, 20 Visits with Bio (When Purchased With Copay/20 Visit Out of Plan Mental Health Supplemental Coverage with Bio) - Non-Gated

Add-on to 20 visits with Non-Bio

	January to March			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$4.31	$5.06	$0.75	17.4%
Parent/Child(ren)	$8.23	$9.71	$1.48	18.0%
Couple	$8.62	$10.11	$1.50	17.4%
Family	$13.39	$15.80	$2.40	18.0%

	April to June			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$4.48	$5.23	$0.75	16.8%
Parent/Child(ren)	$8.55	$10.05	$1.49	17.4%
Couple	$8.96	$10.47	$1.51	16.8%
Family	$13.93	$16.35	$2.42	17.4%

	July to September			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$4.48	$5.55	$1.07	23.8%
Parent/Child(ren)	$8.55	$10.65	$2.10	24.5%
Couple	$8.96	$11.10	$2.14	23.8%
Family	$13.93	$17.33	$3.40	24.4%

	October to December			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$4.61	$5.74	$1.13	24.5%
Parent/Child(ren)	$8.86	$11.02	$2.17	24.5%
Couple	$9.23	$11.49	$2.26	24.5%
Family	$14.41	$17.94	$3.52	24.5%

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Mental Health & Substance Abuse Supplemental Coverage, 20 Visits with Non-Bio (When Purchased With Copay/20 Visit Out of Plan Mental Health Supplemental Coverage with Non-Bio) - Gated

	January to March			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.00	$0.00	$0.00	NA
Parent/Child(ren)	$0.00	$0.00	$0.00	NA
Couple	$0.00	$0.00	$0.00	NA
Family	$0.00	$0.00	$0.00	NA

	April to June			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.00	$0.00	$0.00	NA
Parent/Child(ren)	$0.00	$0.00	$0.00	NA
Couple	$0.00	$0.00	$0.00	NA
Family	$0.00	$0.00	$0.00	NA

	July to September			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.00	$0.00	$0.00	NA
Parent/Child(ren)	$0.00	$0.00	$0.00	NA
Couple	$0.00	$0.00	$0.00	NA
Family	$0.00	$0.00	$0.00	NA

	October to December			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.00	$0.00	$0.00	NA
Parent/Child(ren)	$0.00	$0.00	$0.00	NA
Couple	$0.00	$0.00	$0.00	NA
Family	$0.00	$0.00	$0.00	NA

OXFORD HEALTH PLANS (NY), INC.
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Small Group Freedom Plan
Out of Network Rates

Mental Health & Substance Abuse Supplemental Coverage, 30 Visits with Non-Bio (When Purchased With Copay/30 Visit Out of Plan Mental Health Supplemental Coverage with Non-Bio) - Gated

Add-on to 20 visits with Non-Bio

	January to March			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$2.70	$3.17	$0.47	17.4%
Parent/Child(ren)	$5.16	$6.09	$0.93	18.0%
Couple	$5.41	$6.35	$0.94	17.4%
Family	$8.41	$9.92	$1.51	18.0%

	April to June			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$2.81	$3.29	$0.47	16.8%
Parent/Child(ren)	$5.37	$6.31	$0.94	17.4%
Couple	$5.62	$6.57	$0.95	16.8%
Family	$8.74	$10.26	$1.52	17.4%

	July to September			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$2.81	$3.48	$0.67	23.8%
Parent/Child(ren)	$5.37	$6.68	$1.31	24.5%
Couple	$5.62	$6.96	$1.34	23.8%
Family	$8.74	$10.88	$2.14	24.4%

	October to December			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$2.90	$3.60	$0.71	24.5%
Parent/Child(ren)	$5.56	$6.92	$1.36	24.5%
Couple	$5.79	$7.21	$1.42	24.5%
Family	$9.05	$11.26	$2.21	24.5%

OXFORD HEALTH PLANS (NY), INC.
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Mental Health & Substance Abuse Supplemental Coverage, 40 Visits with Non-Bio (When Purchased With Copay/40 Visit Out of Plan Mental Health Supplemental Coverage with Non-Bio) - Gated

Add-on to 20 visits with Non-Bio

	January to March			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$5.72	$6.71	$1.00	17.4%
Parent/Child(ren)	$10.92	$12.88	$1.97	18.0%
Couple	$11.44	$13.43	$1.99	17.4%
Family	$17.78	$20.97	$3.19	18.0%

	April to June			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$5.95	$6.95	$1.00	16.8%
Parent/Child(ren)	$11.35	$13.34	$1.98	17.4%
Couple	$11.89	$13.90	$2.00	16.8%
Family	$18.49	$21.70	$3.21	17.4%

	July to September			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$5.95	$7.36	$1.42	23.8%
Parent/Child(ren)	$11.35	$14.14	$2.78	24.5%
Couple	$11.89	$14.73	$2.84	23.8%
Family	$18.49	$23.01	$4.52	24.4%

	October to December			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$6.12	$7.62	$1.50	24.5%
Parent/Child(ren)	$11.76	$14.63	$2.87	24.5%
Couple	$12.25	$15.24	$3.00	24.5%
Family	$19.13	$23.81	$4.68	24.5%

OXFORD HEALTH PLANS (NY), INC.
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Mental Health & Substance Abuse Supplemental Coverage, 30 Visits with Bio (When Purchased With Copay/30 Visit Out of Plan Mental Health Supplemental Coverage with Bio) - Gated

Add-on to 30 visits with Non-Bio

	January to March			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$5.29	$6.21	$0.92	17.4%
Parent/Child(ren)	$10.10	$11.92	$1.82	18.0%
Couple	$10.58	$12.42	$1.84	17.4%
Family	$16.45	$19.40	$2.95	18.0%

	April to June			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$5.50	$6.43	$0.93	16.8%
Parent/Child(ren)	$10.51	$12.34	$1.83	17.4%
Couple	$11.00	$12.86	$1.85	16.8%
Family	$17.11	$20.08	$2.97	17.4%

	July to September			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$5.50	$6.81	$1.31	23.8%
Parent/Child(ren)	$10.51	$13.08	$2.57	24.5%
Couple	$11.00	$13.63	$2.62	23.8%
Family	$17.11	$21.29	$4.18	24.4%

	October to December			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$5.67	$7.05	$1.39	24.5%
Parent/Child(ren)	$10.88	$13.54	$2.66	24.5%
Couple	$11.34	$14.11	$2.77	24.5%
Family	$17.70	$22.03	$4.33	24.5%

OXFORD HEALTH PLANS (NY), INC.
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Mental Health & Substance Abuse Supplemental Coverage, 20 Visits with Bio (When Purchased With Copay/20 Visit Out of Plan Mental Health Supplemental Coverage with Bio) - Gated

Add-on to 20 visits with Non-Bio

	January to March			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$5.77	$6.77	$1.00	17.4%
Parent/Child(ren)	$11.02	$13.00	$1.98	18.0%
Couple	$11.54	$13.55	$2.01	17.4%
Family	$17.94	$21.16	$3.22	18.0%

	April to June			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$6.00	$7.01	$1.01	16.8%
Parent/Child(ren)	$11.46	$13.46	$2.00	17.4%
Couple	$12.00	$14.02	$2.02	16.8%
Family	$18.66	$21.90	$3.24	17.4%

	July to September			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$6.00	$7.43	$1.43	23.8%
Parent/Child(ren)	$11.46	$14.26	$2.81	24.5%
Couple	$12.00	$14.86	$2.86	23.8%
Family	$18.66	$23.21	$4.56	24.4%

	October to December			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$6.18	$7.69	$1.51	24.5%
Parent/Child(ren)	$11.86	$14.76	$2.90	24.5%
Couple	$12.36	$15.38	$3.02	24.5%
Family	$19.31	$24.03	$4.72	24.5%

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Mental Health & Substance Abuse Supplemental Coverage, 20 Visits with Non-Bio (When Purchased With Copay/20 Visit Out of Plan Mental Health Supplemental Coverage with Non-Bio) - Non-Gated

	January to March			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.00	$0.00	$0.00	NA
Parent/Child(ren)	$0.00	$0.00	$0.00	NA
Couple	$0.00	$0.00	$0.00	NA
Family	$0.00	$0.00	$0.00	NA

	April to June			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.00	$0.00	$0.00	NA
Parent/Child(ren)	$0.00	$0.00	$0.00	NA
Couple	$0.00	$0.00	$0.00	NA
Family	$0.00	$0.00	$0.00	NA

	July to September			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.00	$0.00	$0.00	NA
Parent/Child(ren)	$0.00	$0.00	$0.00	NA
Couple	$0.00	$0.00	$0.00	NA
Family	$0.00	$0.00	$0.00	NA

	October to December			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.00	$0.00	$0.00	NA
Parent/Child(ren)	$0.00	$0.00	$0.00	NA
Couple	$0.00	$0.00	$0.00	NA
Family	$0.00	$0.00	$0.00	NA

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Mental Health & Substance Abuse Supplemental Coverage, 30 Visits with Non-Bio (When Purchased With Copay/30 Visit Out of Plan Mental Health Supplemental Coverage with Non-Bio) - Non-Gated

Add-on to 20 visits with Non-Bio

	January to March			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$2.70	$3.17	$0.47	17.4%
Parent/Child(ren)	$5.16	$6.09	$0.93	18.0%
Couple	$5.41	$6.35	$0.94	17.4%
Family	$8.41	$9.92	$1.51	18.0%

	April to June			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$2.81	$3.29	$0.47	16.8%
Parent/Child(ren)	$5.37	$6.31	$0.94	17.4%
Couple	$5.62	$6.57	$0.95	16.8%
Family	$8.74	$10.26	$1.52	17.4%

	July to September			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$2.81	$3.48	$0.67	23.8%
Parent/Child(ren)	$5.37	$6.68	$1.31	24.5%
Couple	$5.62	$6.96	$1.34	23.8%
Family	$8.74	$10.88	$2.14	24.4%

	October to December			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$2.90	$3.60	$0.71	24.5%
Parent/Child(ren)	$5.56	$6.92	$1.36	24.5%
Couple	$5.79	$7.21	$1.42	24.5%
Family	$9.05	$11.26	$2.21	24.5%

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Mental Health & Substance Abuse Supplemental Coverage, 40 Visits with Non-Bio (When Purchased With Copay/40 Visit Out of Plan Mental Health Supplemental Coverage with Non-Bio) - Non-Gated

Add-on to 20 visits with Non-Bio

	January to March			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$5.72	$6.71	$1.00	17.4%
Parent/Child(ren)	$10.92	$12.88	$1.97	18.0%
Couple	$11.44	$13.43	$1.99	17.4%
Family	$17.78	$20.97	$3.19	18.0%

	April to June			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$5.95	$6.95	$1.00	16.8%
Parent/Child(ren)	$11.35	$13.34	$1.98	17.4%
Couple	$11.89	$13.90	$2.00	16.8%
Family	$18.49	$21.70	$3.21	17.4%

	July to September			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$5.95	$7.36	$1.42	23.8%
Parent/Child(ren)	$11.35	$14.14	$2.78	24.5%
Couple	$11.89	$14.73	$2.84	23.8%
Family	$18.49	$23.01	$4.52	24.4%

	October to December			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$6.12	$7.62	$1.50	24.5%
Parent/Child(ren)	$11.76	$14.63	$2.87	24.5%
Couple	$12.25	$15.24	$3.00	24.5%
Family	$19.13	$23.81	$4.68	24.5%

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Mental Health & Substance Abuse Supplemental Coverage, 30 Visits with Bio (When Purchased With Copay/30 Visit Out of Plan Mental Health Supplemental Coverage with Bio) - Non-Gated

Add-on to 30 visits with Non-Bio

	January to March			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$5.29	$6.21	$0.92	17.4%
Parent/Child(ren)	$10.10	$11.92	$1.82	18.0%
Couple	$10.58	$12.42	$1.84	17.4%
Family	$16.45	$19.40	$2.95	18.0%

	April to June			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$5.50	$6.43	$0.93	16.8%
Parent/Child(ren)	$10.51	$12.34	$1.83	17.4%
Couple	$11.00	$12.86	$1.85	16.8%
Family	$17.11	$20.08	$2.97	17.4%

	July to September			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$5.50	$6.81	$1.31	23.8%
Parent/Child(ren)	$10.51	$13.08	$2.57	24.5%
Couple	$11.00	$13.63	$2.62	23.8%
Family	$17.11	$21.29	$4.18	24.4%

	October to December			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$5.67	$7.05	$1.39	24.5%
Parent/Child(ren)	$10.88	$13.54	$2.66	24.5%
Couple	$11.34	$14.11	$2.77	24.5%
Family	$17.70	$22.03	$4.33	24.5%

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Mental Health & Substance Abuse Supplemental Coverage, 20 Visits with Bio (When Purchased With Copay/20 Visit Out of Plan Mental Health Supplemental Coverage with Bio) - Non-Gated

Add-on to 20 visits with Non-Bio

	January to March			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$5.77	$6.77	$1.00	17.4%
Parent/Child(ren)	$11.02	$13.00	$1.98	18.0%
Couple	$11.54	$13.55	$2.01	17.4%
Family	$17.94	$21.16	$3.22	18.0%

	April to June			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$6.00	$7.01	$1.01	16.8%
Parent/Child(ren)	$11.46	$13.46	$2.00	17.4%
Couple	$12.00	$14.02	$2.02	16.8%
Family	$18.66	$21.90	$3.24	17.4%

	July to September			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$6.00	$7.43	$1.43	23.8%
Parent/Child(ren)	$11.46	$14.26	$2.81	24.5%
Couple	$12.00	$14.86	$2.86	23.8%
Family	$18.66	$23.21	$4.56	24.4%

	October to December			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$6.18	$7.69	$1.51	24.5%
Parent/Child(ren)	$11.86	$14.76	$2.90	24.5%
Couple	$12.36	$15.38	$3.02	24.5%
Family	$19.31	$24.03	$4.72	24.5%

OXFORD HEALTH PLANS (NY), INC.
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Mental Health Federal Parity Rider - Gated

	January to March			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$23.65	$27.77	$4.12	17.4%
Parent/Child(ren)	$45.16	$53.29	$8.13	18.0%
Couple	$47.30	$55.53	$8.23	17.4%
Family	$73.53	$86.74	$13.20	18.0%

	April to June			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$24.60	$28.74	$4.14	16.8%
Parent/Child(ren)	$46.97	$55.16	$8.19	17.4%
Couple	$49.19	$57.48	$8.28	16.8%
Family	$76.48	$89.77	$13.30	17.4%

	July to September			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$24.60	$30.46	$5.87	23.8%
Parent/Child(ren)	$46.97	$58.47	$11.50	24.5%
Couple	$49.19	$60.92	$11.73	23.8%
Family	$76.48	$95.16	$18.68	24.4%

	October to December			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$25.33	$31.53	$6.19	24.5%
Parent/Child(ren)	$48.63	$60.51	$11.89	24.5%
Couple	$50.67	$63.06	$12.39	24.5%
Family	$79.14	$98.49	$19.35	24.5%

OXFORD HEALTH PLANS (NY), INC.
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Mental Health Federal Parity Rider - Non-Gated

	January to March			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$25.66	$30.13	$4.47	17.4%
Parent/Child(ren)	$49.00	$57.82	$8.82	18.0%
Couple	$51.32	$60.25	$8.93	17.4%
Family	$79.78	$94.11	$14.32	18.0%

	April to June			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$26.69	$31.18	$4.49	16.8%
Parent/Child(ren)	$50.96	$59.85	$8.89	17.4%
Couple	$53.37	$62.36	$8.99	16.8%
Family	$82.98	$97.40	$14.43	17.4%

	July to September			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$26.69	$33.05	$6.36	23.8%
Parent/Child(ren)	$50.96	$63.44	$12.48	24.5%
Couple	$53.37	$66.10	$12.73	23.8%
Family	$82.98	$103.25	$20.27	24.4%

	October to December			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$27.49	$34.21	$6.72	24.5%
Parent/Child(ren)	$52.76	$65.66	$12.90	24.5%
Couple	$54.97	$68.42	$13.44	24.5%
Family	$85.87	$106.86	$20.99	24.5%

OXFORD HEALTH PLANS (NY), INC.
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In-Network Rates

Skilled Nursing Facility - 60 Days

	January to March			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.89	$1.05	$0.16	17.4%
Parent/Child(ren)	$1.70	$2.01	$0.31	18.0%
Couple	$1.79	$2.10	$0.31	17.4%
Family	$2.78	$3.27	$0.50	18.0%

	April to June			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.93	$1.08	$0.16	16.8%
Parent/Child(ren)	$1.77	$2.08	$0.31	17.4%
Couple	$1.86	$2.17	$0.31	16.8%
Family	$2.89	$3.39	$0.50	17.4%

	July to September			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.93	$1.15	$0.22	23.8%
Parent/Child(ren)	$1.77	$2.21	$0.43	24.5%
Couple	$1.86	$2.30	$0.44	23.8%
Family	$2.89	$3.59	$0.71	24.4%

	October to December			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.96	$1.19	$0.23	24.5%
Parent/Child(ren)	$1.84	$2.28	$0.45	24.5%
Couple	$1.91	$2.38	$0.47	24.5%
Family	$2.99	$3.72	$0.73	24.5%

OXFORD HEALTH PLANS (NY), INC.
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Skilled Nursing Facility - 100 Days

	January to March			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.94	$1.11	$0.16	17.4%
Parent/Child(ren)	$1.80	$2.13	$0.32	18.0%
Couple	$1.89	$2.22	$0.33	17.4%
Family	$2.94	$3.46	$0.53	18.0%

	April to June			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.98	$1.15	$0.17	16.8%
Parent/Child(ren)	$1.88	$2.20	$0.33	17.4%
Couple	$1.96	$2.29	$0.33	16.8%
Family	$3.05	$3.58	$0.53	17.4%

	July to September			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.98	$1.22	$0.23	23.8%
Parent/Child(ren)	$1.88	$2.33	$0.46	24.5%
Couple	$1.96	$2.43	$0.47	23.8%
Family	$3.05	$3.80	$0.75	24.4%

	October to December			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$1.01	$1.26	$0.25	24.5%
Parent/Child(ren)	$1.94	$2.42	$0.47	24.5%
Couple	$2.02	$2.52	$0.49	24.5%
Family	$3.16	$3.93	$0.77	24.5%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan
In-Network Rates

Skilled Nursing Facility - 200 Days

	January to March			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$1.20	$1.41	$0.21	17.4%
Parent/Child(ren)	$2.30	$2.71	$0.41	18.0%
Couple	$2.41	$2.82	$0.42	17.4%
Family	$3.74	$4.41	$0.67	18.0%

	April to June			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$1.25	$1.46	$0.21	16.8%
Parent/Child(ren)	$2.39	$2.81	$0.42	17.4%
Couple	$2.50	$2.92	$0.42	16.8%
Family	$3.89	$4.57	$0.68	17.4%

	July to September			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$1.25	$1.55	$0.30	23.8%
Parent/Child(ren)	$2.39	$2.97	$0.59	24.5%
Couple	$2.50	$3.10	$0.60	23.8%
Family	$3.89	$4.84	$0.95	24.4%

	October to December			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$1.29	$1.60	$0.32	24.5%
Parent/Child(ren)	$2.47	$3.08	$0.60	24.5%
Couple	$2.58	$3.21	$0.63	24.5%
Family	$4.03	$5.01	$0.98	24.5%

OXFORD HEALTH PLANS (NY), INC.
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Skilled Nursing Facility - Unlimited Days

	January to March			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$1.20	$1.41	$0.21	17.4%
Parent/Child(ren)	$2.30	$2.71	$0.41	18.0%
Couple	$2.41	$2.82	$0.42	17.4%
Family	$3.74	$4.41	$0.67	18.0%

	April to June			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$1.25	$1.46	$0.21	16.8%
Parent/Child(ren)	$2.39	$2.81	$0.42	17.4%
Couple	$2.50	$2.92	$0.42	16.8%
Family	$3.89	$4.57	$0.68	17.4%

	July to September			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$1.25	$1.55	$0.30	23.8%
Parent/Child(ren)	$2.39	$2.97	$0.59	24.5%
Couple	$2.50	$3.10	$0.60	23.8%
Family	$3.89	$4.84	$0.95	24.4%

	October to December			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$1.29	$1.60	$0.32	24.5%
Parent/Child(ren)	$2.47	$3.08	$0.60	24.5%
Couple	$2.58	$3.21	$0.63	24.5%
Family	$4.03	$5.01	$0.98	24.5%

OXFORD HEALTH PLANS (NY), INC.
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Small Group Freedom Plan
In-Network Rates

Home Health Care - 100 Visits

	January to March			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.04	$0.05	$0.01	25.0%
Parent/Child(ren)	$0.07	$0.09	$0.02	28.6%
Couple	$0.08	$0.09	$0.01	12.5%
Family	$0.12	$0.14	$0.02	16.7%

	April to June			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.04	$0.05	$0.01	25.0%
Parent/Child(ren)	$0.08	$0.09	$0.01	12.5%
Couple	$0.08	$0.09	$0.01	12.5%
Family	$0.13	$0.15	$0.02	15.4%

	July to September			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.04	$0.05	$0.01	25.0%
Parent/Child(ren)	$0.08	$0.10	$0.02	25.0%
Couple	$0.08	$0.10	$0.02	25.0%
Family	$0.13	$0.16	$0.03	23.1%

	October to December			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.04	$0.05	$0.01	25.0%
Parent/Child(ren)	$0.08	$0.10	$0.02	25.0%
Couple	$0.08	$0.10	$0.02	25.0%
Family	$0.13	$0.16	$0.03	23.1%

OXFORD HEALTH PLANS (NY), INC.
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Home Health Care - 120 Visits

	January to March			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.06	$0.08	$0.02	33.3%
Parent/Child(ren)	$0.12	$0.15	$0.03	25.0%
Couple	$0.13	$0.15	$0.02	15.4%
Family	$0.20	$0.24	$0.04	20.0%

	April to June			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.07	$0.08	$0.01	14.3%
Parent/Child(ren)	$0.13	$0.15	$0.02	15.4%
Couple	$0.13	$0.16	$0.03	23.1%
Family	$0.21	$0.25	$0.04	19.0%

	July to September			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.07	$0.08	$0.01	14.3%
Parent/Child(ren)	$0.13	$0.16	$0.03	23.1%
Couple	$0.13	$0.17	$0.04	30.8%
Family	$0.21	$0.26	$0.05	23.8%

	October to December			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.07	$0.09	$0.02	28.6%
Parent/Child(ren)	$0.13	$0.17	$0.04	30.8%
Couple	$0.14	$0.17	$0.03	21.4%
Family	$0.22	$0.27	$0.05	22.7%

OXFORD HEALTH PLANS (NY), INC.
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In-Network Rates

Home Health Care - Unlimited Visits

	January to March			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.08	$0.09	$0.01	12.5%
Parent/Child(ren)	$0.15	$0.17	$0.02	13.3%
Couple	$0.16	$0.18	$0.02	12.5%
Family	$0.24	$0.28	$0.04	16.7%

	April to June			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.08	$0.09	$0.01	12.5%
Parent/Child(ren)	$0.15	$0.18	$0.03	20.0%
Couple	$0.16	$0.19	$0.03	18.8%
Family	$0.25	$0.29	$0.04	16.0%

	July to September			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.08	$0.10	$0.02	25.0%
Parent/Child(ren)	$0.15	$0.19	$0.04	26.7%
Couple	$0.16	$0.20	$0.04	25.0%
Family	$0.25	$0.31	$0.06	24.0%

	October to December			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$0.08	$0.10	$0.02	25.0%
Parent/Child(ren)	$0.16	$0.20	$0.04	25.0%
Couple	$0.17	$0.21	$0.04	23.5%
Family	$0.26	$0.32	$0.06	23.1%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan
In-Network Rates

Vision Care Supplemental Coverage

	January to March			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$4.40	$4.40	$0.00	0.0%
Parent/Child(ren)	$8.40	$8.45	$0.05	0.6%
Couple	$8.80	$8.80	$0.00	0.0%
Family	$13.68	$13.75	$0.07	0.5%

	April to June			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$4.40	$4.40	$0.00	0.0%
Parent/Child(ren)	$8.40	$8.45	$0.05	0.6%
Couple	$8.80	$8.80	$0.00	0.0%
Family	$13.68	$13.75	$0.07	0.5%

	July to September			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$4.40	$4.40	$0.00	0.0%
Parent/Child(ren)	$8.40	$8.45	$0.05	0.6%
Couple	$8.80	$8.80	$0.00	0.0%
Family	$13.68	$13.75	$0.07	0.5%

	October to December			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$4.40	$4.40	$0.00	0.0%
Parent/Child(ren)	$8.45	$8.45	$0.00	0.0%
Couple	$8.80	$8.80	$0.00	0.0%
Family	$13.75	$13.75	$0.00	0.0%

OXFORD HEALTH PLANS (NY), INC.
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Vision Care

	January to March			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$24.68	$28.98	$4.30	17.4%
Parent/Child(ren)	$47.13	$55.62	$8.49	18.0%
Couple	$49.36	$57.95	$8.59	17.4%
Family	$76.74	$90.52	$13.78	18.0%

	April to June			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$25.67	$29.99	$4.32	16.8%
Parent/Child(ren)	$49.02	$57.57	$8.55	17.4%
Couple	$51.34	$59.98	$8.64	16.8%
Family	$79.81	$93.69	$13.88	17.4%

	July to September			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$25.67	$31.79	$6.12	23.8%
Parent/Child(ren)	$49.02	$61.02	$12.00	24.5%
Couple	$51.34	$63.58	$12.24	23.8%
Family	$79.81	$99.31	$19.50	24.4%

	October to December			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$26.44	$32.90	$6.46	24.4%
Parent/Child(ren)	$50.75	$63.15	$12.40	24.4%
Couple	$52.88	$65.81	$12.93	24.5%
Family	$82.59	$102.79	$20.20	24.5%

OXFORD HEALTH PLANS (NY), INC.
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Small Group Freedom Plan
In-Network Rates

Physical Therapy

	January to March			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$2.82	$3.31	$0.49	17.4%
Parent/Child(ren)	$5.38	$6.35	$0.97	18.0%
Couple	$5.64	$6.62	$0.98	17.4%
Family	$8.77	$10.34	$1.57	17.9%

	April to June			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$2.93	$3.43	$0.50	17.1%
Parent/Child(ren)	$5.60	$6.58	$0.98	17.5%
Couple	$5.87	$6.85	$0.98	16.7%
Family	$9.12	$10.70	$1.58	17.3%

	July to September			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$2.93	$3.63	$0.70	23.9%
Parent/Child(ren)	$5.60	$6.97	$1.37	24.5%
Couple	$5.87	$7.26	$1.39	23.7%
Family	$9.12	$11.35	$2.23	24.5%

	October to December			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$3.02	$3.76	$0.74	24.5%
Parent/Child(ren)	$5.80	$7.22	$1.42	24.5%
Couple	$6.04	$7.52	$1.48	24.5%
Family	$9.44	$11.74	$2.30	24.4%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan
In-Network Rates

Durable Medical Equipment

	January to March			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$4.77	$5.60	$0.83	17.4%
Parent/Child(ren)	$9.11	$10.76	$1.65	18.1%
Couple	$9.55	$11.21	$1.66	17.4%
Family	$14.84	$17.51	$2.67	18.0%

	April to June			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$4.96	$5.80	$0.84	16.9%
Parent/Child(ren)	$9.48	$11.13	$1.65	17.4%
Couple	$9.93	$11.60	$1.67	16.8%
Family	$15.44	$18.12	$2.68	17.4%

	July to September			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$4.96	$6.15	$1.19	24.0%
Parent/Child(ren)	$9.48	$11.80	$2.32	24.5%
Couple	$9.93	$12.30	$2.37	23.9%
Family	$15.44	$19.21	$3.77	24.4%

	October to December			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$5.11	$6.36	$1.25	24.5%
Parent/Child(ren)	$9.81	$12.21	$2.40	24.5%
Couple	$10.23	$12.73	$2.50	24.4%
Family	$15.97	$19.88	$3.91	24.5%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan
In-Network Rates

No Hospice Care

	January to March			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	($1.20)	($1.41)	($0.21)	17.5%
Parent/Child(ren)	($2.30)	($2.71)	($0.41)	17.8%
Couple	($2.41)	($2.82)	($0.41)	17.0%
Family	($3.74)	($4.41)	($0.67)	17.9%

	April to June			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	($1.25)	($1.46)	($0.21)	16.8%
Parent/Child(ren)	($2.39)	($2.81)	($0.42)	17.6%
Couple	($2.50)	($2.92)	($0.42)	16.8%
Family	($3.89)	($4.57)	($0.68)	17.5%

	July to September			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	($1.25)	($1.55)	($0.30)	24.0%
Parent/Child(ren)	($2.39)	($2.97)	($0.58)	24.3%
Couple	($2.50)	($3.10)	($0.60)	24.0%
Family	($3.89)	($4.84)	($0.95)	24.4%

	October to December			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	($1.29)	($1.60)	($0.31)	24.0%
Parent/Child(ren)	($2.47)	($3.08)	($0.61)	24.7%
Couple	($2.58)	($3.21)	($0.63)	24.4%
Family	($4.03)	($5.01)	($0.98)	24.3%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan
In-Network Rates

Alternative Medicine Supplemental Coverage: Acupuncture and Chiropractic; $10 office visit copay
No PCP referral, unlimited maximum amount payable

	January to March			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$44.97	$52.79	$7.82	17.4%
Parent/Child(ren)	$85.86	$101.33	$15.47	18.0%
Couple	$89.93	$105.58	$15.65	17.4%
Family	$139.81	$164.91	$25.10	18.0%

	April to June			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$46.76	$54.64	$7.88	16.9%
Parent/Child(ren)	$89.30	$104.87	$15.57	17.4%
Couple	$93.53	$109.28	$15.75	16.8%
Family	$145.40	$170.68	$25.28	17.4%

	July to September			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$46.76	$57.92	$11.16	23.9%
Parent/Child(ren)	$89.30	$111.17	$21.87	24.5%
Couple	$93.53	$115.83	$22.30	23.8%
Family	$145.40	$180.93	$35.53	24.4%

	October to December			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$48.17	$59.94	$11.77	24.4%
Parent/Child(ren)	$92.45	$115.06	$22.61	24.5%
Couple	$96.33	$119.89	$23.56	24.5%
Family	$150.47	$187.26	$36.79	24.5%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan
In-Network Rates

Alternative Medicine Supplemental Coverage: Acupuncture and Chiropractic; $15 office visit copay
No PCP referral, unlimited maximum amount payable

	January to March			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$34.33	$40.31	$5.98	17.4%
Parent/Child(ren)	$65.56	$77.36	$11.80	18.0%
Couple	$68.66	$80.61	$11.95	17.4%
Family	$106.75	$125.91	$19.16	17.9%

	April to June			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$35.71	$41.72	$6.01	16.8%
Parent/Child(ren)	$68.18	$80.07	$11.89	17.4%
Couple	$71.41	$83.44	$12.03	16.8%
Family	$111.02	$130.32	$19.30	17.4%

	July to September			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$35.71	$44.22	$8.51	23.8%
Parent/Child(ren)	$68.18	$84.88	$16.70	24.5%
Couple	$71.41	$88.44	$17.03	23.8%
Family	$111.02	$138.14	$27.12	24.4%

	October to December			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$36.78	$45.77	$8.99	24.4%
Parent/Child(ren)	$70.59	$87.85	$17.26	24.5%
Couple	$73.55	$91.54	$17.99	24.5%
Family	$114.89	$142.98	$28.09	24.4%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan
In-Network Rates

Alternative Medicine Supplemental Coverage: Acupuncture and Chiropractic; $20 office visit copay
No PCP referral, unlimited maximum amount payable

	January to March			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$24.77	$29.08	$4.31	17.4%
Parent/Child(ren)	$47.30	$55.82	$8.52	18.0%
Couple	$49.54	$58.17	$8.63	17.4%
Family	$77.02	$90.85	$13.83	18.0%

	April to June			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$25.76	$30.10	$4.34	16.8%
Parent/Child(ren)	$49.20	$57.78	$8.58	17.4%
Couple	$51.53	$60.20	$8.67	16.8%
Family	$80.11	$94.03	$13.92	17.4%

	July to September			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$25.76	$31.91	$6.15	23.9%
Parent/Child(ren)	$49.20	$61.24	$12.04	24.5%
Couple	$51.53	$63.82	$12.29	23.9%
Family	$80.11	$99.68	$19.57	24.4%

	October to December			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$26.54	$33.02	$6.48	24.4%
Parent/Child(ren)	$50.93	$63.39	$12.46	24.5%
Couple	$53.07	$66.05	$12.98	24.5%
Family	$82.90	$103.16	$20.26	24.4%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan
In-Network Rates

Alternative Medicine Supplemental Coverage: Acupuncture and Chiropractic; $25 office visit copay
No PCP referral, unlimited maximum amount payable

	January to March			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$17.32	$20.34	$3.02	17.4%
Parent/Child(ren)	$33.08	$39.03	$5.95	18.0%
Couple	$34.64	$40.67	$6.03	17.4%
Family	$53.86	$63.53	$9.67	18.0%

	April to June			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$18.01	$21.05	$3.04	16.9%
Parent/Child(ren)	$34.40	$40.40	$6.00	17.4%
Couple	$36.03	$42.10	$6.07	16.8%
Family	$56.01	$65.75	$9.74	17.4%

	July to September			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$18.01	$22.31	$4.30	23.9%
Parent/Child(ren)	$34.40	$42.82	$8.42	24.5%
Couple	$36.03	$44.62	$8.59	23.8%
Family	$56.01	$69.69	$13.68	24.4%

	October to December			
	2011	**2012**	**$ Adj**	**% Adj**
Four-Tier A				
Single	$18.55	$23.09	$4.54	24.5%
Parent/Child(ren)	$35.61	$44.32	$8.71	24.5%
Couple	$37.11	$46.18	$9.07	24.4%
Family	$57.96	$72.13	$14.17	24.4%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS
Pharmacy Rates

(Generic Copay=$7,Pref.Brand Copay=$20, Non Pref.Brand Copay=$40, Annual Deductible=$0, Annual Cap=None)
(With Oral Contraceptive, Generics Not Mandatory)

Gated

	January to March				April to June			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$248.99	$290.91	$41.92	16.8%	$257.70	$301.09	$43.39	16.8%
Parent/Child(ren)	$475.45	$558.37	$82.92	17.4%	$492.08	$577.91	$85.83	17.4%
Couple	$497.98	$581.82	$83.84	16.8%	$515.40	$602.18	$86.78	16.8%
Family	$774.18	$908.77	$134.58	17.4%	$801.27	$940.57	$139.30	17.4%

	July to September				October to December			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$257.70	$319.16	$61.46	23.8%	$265.43	$330.33	$64.90	24.5%
Parent/Child(ren)	$492.08	$612.59	$120.51	24.5%	$509.46	$634.03	$124.57	24.5%
Couple	$515.40	$638.32	$122.92	23.8%	$530.86	$660.66	$129.80	24.5%
Family	$801.27	$997.01	$195.75	24.4%	$829.17	$1,031.91	$202.74	24.5%

Non-Gated

	January to March				April to June			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$263.98	$308.44	$44.46	16.8%	$273.22	$319.24	$46.02	16.8%
Parent/Child(ren)	$504.07	$592.01	$87.94	17.4%	$521.71	$612.74	$91.03	17.4%
Couple	$527.96	$616.88	$88.92	16.8%	$546.44	$638.48	$92.04	16.8%
Family	$820.79	$963.53	$142.73	17.4%	$849.52	$997.26	$147.74	17.4%

	July to September				October to December			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$273.22	$338.39	$65.17	23.9%	$281.42	$350.23	$68.81	24.5%
Parent/Child(ren)	$521.71	$649.50	$127.79	24.5%	$540.15	$672.22	$132.07	24.5%
Couple	$546.44	$676.78	$130.34	23.9%	$562.84	$700.46	$137.62	24.5%
Family	$849.52	$1,057.09	$207.56	24.4%	$879.12	$1,094.07	$214.95	24.5%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS
Pharmacy Rates

(Generic Copay=$7,Pref.Brand Copay=$20, Non Pref.Brand Copay=$40, Annual Deductible=$50, Annual Cap=None)
(With Oral Contraceptive, Generics Not Mandatory)

Gated

	January to March				April to June			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$224.17	$261.92	$37.75	16.8%	$232.02	$271.09	$39.07	16.8%
Parent/Child(ren)	$428.05	$502.72	$74.67	17.4%	$443.04	$520.32	$77.28	17.4%
Couple	$448.34	$523.84	$75.50	16.8%	$464.04	$542.18	$78.14	16.8%
Family	$697.01	$818.20	$121.19	17.4%	$721.42	$846.85	$125.43	17.4%

	July to September				October to December			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$232.02	$287.36	$55.34	23.9%	$238.98	$297.42	$58.44	24.5%
Parent/Child(ren)	$443.04	$551.55	$108.51	24.5%	$458.69	$570.86	$112.17	24.5%
Couple	$464.04	$574.72	$110.68	23.9%	$477.96	$594.84	$116.88	24.5%
Family	$721.42	$897.68	$176.26	24.4%	$746.54	$929.10	$182.56	24.5%

Non-Gated

	January to March				April to June			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$237.67	$277.69	$40.02	16.8%	$245.99	$287.41	$41.42	16.8%
Parent/Child(ren)	$453.83	$532.99	$79.16	17.4%	$469.72	$551.65	$81.93	17.4%
Couple	$475.34	$555.38	$80.04	16.8%	$491.98	$574.82	$82.84	16.8%
Family	$738.99	$867.47	$128.48	17.4%	$764.86	$897.83	$132.97	17.4%

	July to September				October to December			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$245.99	$304.65	$58.66	23.8%	$253.37	$315.31	$61.94	24.4%
Parent/Child(ren)	$469.72	$584.74	$115.02	24.5%	$486.31	$605.20	$118.89	24.4%
Couple	$491.98	$609.30	$117.32	23.8%	$506.74	$630.62	$123.88	24.4%
Family	$764.86	$951.69	$186.83	24.4%	$791.49	$984.99	$193.49	24.4%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS
Pharmacy Rates

(Generic Copay=$7,Pref.Brand Copay=$20, Non Pref.Brand Copay=$40, Annual Deductible=$100, Annual Cap=None)
(With Oral Contraceptive, Generics Not Mandatory)

Gated

	January to March				April to June			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$211.69	$247.33	$35.64	16.8%	$219.10	$255.99	$36.89	16.8%
Parent/Child(ren)	$404.22	$474.72	$70.50	17.4%	$418.37	$491.34	$72.97	17.4%
Couple	$423.38	$494.66	$71.28	16.8%	$438.20	$511.98	$73.78	16.8%
Family	$658.21	$772.63	$114.42	17.4%	$681.25	$799.68	$118.43	17.4%

	July to September				October to December			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$219.10	$271.35	$52.25	23.8%	$225.67	$280.85	$55.18	24.5%
Parent/Child(ren)	$418.37	$520.82	$102.45	24.5%	$433.15	$539.06	$105.91	24.5%
Couple	$438.20	$542.70	$104.50	23.8%	$451.34	$561.70	$110.36	24.5%
Family	$681.25	$847.66	$166.41	24.4%	$704.96	$877.34	$172.38	24.5%

Non-Gated

	January to March				April to June			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$224.44	$262.24	$37.80	16.8%	$232.30	$271.42	$39.12	16.8%
Parent/Child(ren)	$428.57	$503.34	$74.77	17.4%	$443.58	$520.96	$77.38	17.4%
Couple	$448.88	$524.48	$75.60	16.8%	$464.60	$542.84	$78.24	16.8%
Family	$697.85	$819.20	$121.35	17.4%	$722.29	$847.88	$125.59	17.4%

	July to September				October to December			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$232.30	$287.71	$55.41	23.9%	$239.27	$297.78	$58.51	24.5%
Parent/Child(ren)	$443.58	$552.22	$108.65	24.5%	$459.25	$571.55	$112.30	24.5%
Couple	$464.60	$575.42	$110.82	23.9%	$478.54	$595.56	$117.02	24.5%
Family	$722.29	$898.77	$176.48	24.4%	$747.45	$930.23	$182.78	24.5%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS
Pharmacy Rates

(Generic Copay=$7,Pref.Brand Copay=$20, Non Pref.Brand Copay=$40, Annual Deductible=$250, Annual Cap=None)
(With Oral Contraceptive, Generics Not Mandatory)

Gated

	January to March				April to June			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$194.48	$227.23	$32.75	16.8%	$201.29	$235.18	$33.89	16.8%
Parent/Child(ren)	$371.36	$436.14	$64.78	17.4%	$384.36	$451.40	$67.04	17.4%
Couple	$388.96	$454.46	$65.50	16.8%	$402.58	$470.36	$67.78	16.8%
Family	$604.70	$709.84	$105.14	17.4%	$625.87	$734.67	$108.80	17.4%

	July to September				October to December			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$201.29	$249.29	$48.00	23.8%	$207.33	$258.02	$50.69	24.4%
Parent/Child(ren)	$384.36	$478.48	$94.12	24.5%	$397.95	$495.24	$97.29	24.4%
Couple	$402.58	$498.58	$96.00	23.8%	$414.66	$516.04	$101.38	24.4%
Family	$625.87	$778.75	$152.88	24.4%	$647.67	$806.02	$158.35	24.4%

Non-Gated

	January to March				April to June			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$206.20	$240.92	$34.72	16.8%	$213.42	$249.35	$35.93	16.8%
Parent/Child(ren)	$393.74	$462.42	$68.68	17.4%	$407.53	$478.60	$71.07	17.4%
Couple	$412.40	$481.84	$69.44	16.8%	$426.84	$498.70	$71.86	16.8%
Family	$641.14	$752.60	$111.47	17.4%	$663.59	$778.94	$115.35	17.4%

	July to September				October to December			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$213.42	$264.31	$50.89	23.8%	$219.82	$273.56	$53.74	24.4%
Parent/Child(ren)	$407.53	$507.31	$99.79	24.5%	$421.92	$525.07	$103.15	24.4%
Couple	$426.84	$528.62	$101.78	23.8%	$439.64	$547.12	$107.48	24.4%
Family	$663.59	$825.67	$162.08	24.4%	$686.69	$854.57	$167.88	24.4%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS
Pharmacy Rates

(Generic Copay=$7,Pref.Brand Copay=$20, Non Pref.Brand Copay=$40, Annual Deductible=$500, Annual Cap=None)
(With Oral Contraceptive, Generics Not Mandatory)

Gated

	January to March				April to June			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$164.44	$192.14	$27.70	16.8%	$170.20	$198.86	$28.66	16.8%
Parent/Child(ren)	$314.00	$368.79	$54.79	17.4%	$325.00	$381.69	$56.69	17.4%
Couple	$328.88	$384.28	$55.40	16.8%	$340.40	$397.72	$57.32	16.8%
Family	$511.29	$600.22	$88.93	17.4%	$529.20	$621.21	$92.01	17.4%

	July to September				October to December			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$170.20	$210.79	$40.59	23.8%	$175.31	$218.17	$42.86	24.4%
Parent/Child(ren)	$325.00	$404.59	$79.59	24.5%	$336.49	$418.75	$82.26	24.4%
Couple	$340.40	$421.58	$81.18	23.8%	$350.62	$436.34	$85.72	24.4%
Family	$529.20	$658.48	$129.28	24.4%	$547.65	$681.53	$133.89	24.4%

Non-Gated

	January to March				April to June			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$174.33	$203.68	$29.35	16.8%	$180.43	$210.81	$30.38	16.8%
Parent/Child(ren)	$332.88	$390.94	$58.06	17.4%	$344.53	$404.62	$60.09	17.4%
Couple	$348.66	$407.36	$58.70	16.8%	$360.86	$421.62	$60.76	16.8%
Family	$542.04	$636.27	$94.23	17.4%	$561.01	$658.54	$97.53	17.4%

	July to September				October to December			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$180.43	$223.46	$43.03	23.8%	$185.84	$231.28	$45.44	24.5%
Parent/Child(ren)	$344.53	$428.90	$84.37	24.5%	$356.70	$443.91	$87.22	24.5%
Couple	$360.86	$446.92	$86.06	23.8%	$371.68	$462.56	$90.88	24.5%
Family	$561.01	$698.06	$137.05	24.4%	$580.54	$722.49	$141.95	24.5%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS
Pharmacy Rates

(Generic Copay=$10,Pref.Brand Copay=$30, Non Pref.Brand Copay=$60, Annual Deductible=$0, Annual Cap=None)
(With Oral Contraceptive, Generics Not Mandatory)

Gated

	January to March				April to June			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$147.76	$172.64	$24.88	16.8%	$152.93	$178.68	$25.75	16.8%
Parent/Child(ren)	$282.15	$331.36	$49.21	17.4%	$292.02	$342.95	$50.93	17.4%
Couple	$295.52	$345.28	$49.76	16.8%	$305.86	$357.36	$51.50	16.8%
Family	$459.43	$539.30	$79.87	17.4%	$475.51	$558.17	$82.67	17.4%

	July to September				October to December			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$152.93	$189.40	$36.47	23.8%	$157.52	$196.03	$38.51	24.4%
Parent/Child(ren)	$292.02	$363.53	$71.51	24.5%	$302.34	$376.26	$73.92	24.4%
Couple	$305.86	$378.80	$72.94	23.8%	$315.04	$392.06	$77.02	24.4%
Family	$475.51	$591.66	$116.16	24.4%	$492.07	$612.37	$120.30	24.4%

Non-Gated

	January to March				April to June			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$156.66	$183.03	$26.37	16.8%	$162.14	$189.44	$27.30	16.8%
Parent/Child(ren)	$299.14	$351.30	$52.16	17.4%	$309.61	$363.61	$54.00	17.4%
Couple	$313.32	$366.06	$52.74	16.8%	$324.28	$378.88	$54.60	16.8%
Family	$487.10	$571.76	$84.66	17.4%	$504.14	$591.79	$87.64	17.4%

	July to September				October to December			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$162.14	$200.81	$38.67	23.8%	$167.00	$207.84	$40.84	24.5%
Parent/Child(ren)	$309.61	$385.43	$75.82	24.5%	$320.54	$398.92	$78.39	24.5%
Couple	$324.28	$401.62	$77.34	23.8%	$334.00	$415.68	$81.68	24.5%
Family	$504.14	$627.30	$123.16	24.4%	$521.69	$649.27	$127.58	24.5%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS
Pharmacy Rates

(Generic Copay=$10,Pref.Brand Copay=$30, Non Pref.Brand Copay=$60, Annual Deductible=$250, Annual Cap=None)
(With Oral Contraceptive, Generics Not Mandatory)

Gated

	January to March				April to June			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$136.51	$159.50	$22.99	16.8%	$141.29	$165.08	$23.79	16.8%
Parent/Child(ren)	$260.67	$306.14	$45.48	17.4%	$269.79	$316.85	$47.06	17.4%
Couple	$273.02	$319.00	$45.98	16.8%	$282.58	$330.16	$47.58	16.8%
Family	$424.45	$498.26	$73.81	17.4%	$439.31	$515.69	$76.38	17.4%

	July to September				October to December			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$141.29	$174.98	$33.69	23.8%	$145.53	$181.10	$35.57	24.4%
Parent/Child(ren)	$269.79	$335.85	$66.06	24.5%	$279.33	$347.60	$68.27	24.4%
Couple	$282.58	$349.96	$67.38	23.8%	$291.06	$362.20	$71.14	24.4%
Family	$439.31	$546.61	$107.30	24.4%	$454.62	$565.73	$111.12	24.4%

Non-Gated

	January to March				April to June			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$144.74	$169.11	$24.37	16.8%	$149.81	$175.03	$25.22	16.8%
Parent/Child(ren)	$276.38	$324.59	$48.21	17.4%	$286.06	$335.95	$49.89	17.4%
Couple	$289.48	$338.22	$48.74	16.8%	$299.62	$350.06	$50.44	16.8%
Family	$450.04	$528.28	$78.24	17.4%	$465.80	$546.77	$80.97	17.4%

	July to September				October to December			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$149.81	$185.53	$35.72	23.8%	$154.30	$192.02	$37.72	24.4%
Parent/Child(ren)	$286.06	$356.10	$70.04	24.5%	$296.16	$368.56	$72.40	24.4%
Couple	$299.62	$371.06	$71.44	23.8%	$308.60	$384.04	$75.44	24.4%
Family	$465.80	$579.57	$113.77	24.4%	$482.01	$599.85	$117.83	24.4%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS
Pharmacy Rates

(Generic Copay=$10,Pref.Brand Copay=$30, Non Pref.Brand Copay=$60, Annual Deductible=$500, Annual Cap=None)
(With Oral Contraceptive, Generics Not Mandatory)

Gated

	January to March				April to June			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$116.33	$135.91	$19.58	16.8%	$120.40	$140.67	$20.27	16.8%
Parent/Child(ren)	$222.13	$260.86	$38.73	17.4%	$229.90	$270.00	$40.10	17.4%
Couple	$232.66	$271.82	$39.16	16.8%	$240.80	$281.34	$40.54	16.8%
Family	$361.70	$424.57	$62.86	17.4%	$374.36	$439.43	$65.08	17.4%

	July to September				October to December			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$120.40	$149.11	$28.71	23.8%	$124.01	$154.33	$30.32	24.4%
Parent/Child(ren)	$229.90	$286.20	$56.29	24.5%	$238.02	$296.22	$58.20	24.4%
Couple	$240.80	$298.22	$57.42	23.8%	$248.02	$308.66	$60.64	24.4%
Family	$374.36	$465.80	$91.44	24.4%	$387.39	$482.11	$94.72	24.4%

Non-Gated

	January to March				April to June			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$123.32	$144.09	$20.77	16.8%	$127.64	$149.13	$21.49	16.8%
Parent/Child(ren)	$235.48	$276.56	$41.08	17.4%	$243.73	$286.24	$42.51	17.4%
Couple	$246.64	$288.18	$41.54	16.8%	$255.28	$298.26	$42.98	16.8%
Family	$383.44	$450.12	$66.68	17.4%	$396.87	$465.86	$68.99	17.4%

	July to September				October to December			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$127.64	$158.08	$30.44	23.8%	$131.47	$163.61	$32.14	24.4%
Parent/Child(ren)	$243.73	$303.42	$59.69	24.5%	$252.34	$314.03	$61.69	24.4%
Couple	$255.28	$316.16	$60.88	23.8%	$262.94	$327.22	$64.28	24.4%
Family	$396.87	$493.82	$96.95	24.4%	$410.70	$511.10	$100.40	24.4%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS
Pharmacy Rates

(Generic Copay=$15, Brand Coinsurance = 50%, Annual Deductible=$0, Annual Cap=None)
(With Oral Contraceptive, Generics Not Mandatory)

Gated

	January to March				April to June			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$134.37	$156.99	$22.62	16.8%	$139.07	$162.48	$23.41	16.8%
Parent/Child(ren)	$256.58	$301.32	$44.74	17.4%	$265.55	$311.86	$46.31	17.4%
Couple	$268.74	$313.98	$45.24	16.8%	$278.14	$324.96	$46.82	16.8%
Family	$417.80	$490.42	$72.62	17.4%	$432.41	$507.57	$75.16	17.4%

	July to September				October to December			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$139.07	$172.23	$33.16	23.8%	$143.24	$178.26	$35.02	24.4%
Parent/Child(ren)	$265.55	$330.57	$65.02	24.5%	$274.93	$342.15	$67.22	24.4%
Couple	$278.14	$344.46	$66.32	23.8%	$286.48	$356.52	$70.04	24.4%
Family	$432.41	$538.02	$105.61	24.4%	$447.46	$556.86	$109.40	24.4%

Non-Gated

	January to March				April to June			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$142.45	$166.44	$23.99	16.8%	$147.44	$172.27	$24.83	16.8%
Parent/Child(ren)	$272.01	$319.46	$47.45	17.4%	$281.54	$330.65	$49.11	17.4%
Couple	$284.90	$332.88	$47.98	16.8%	$294.88	$344.54	$49.66	16.8%
Family	$442.92	$519.94	$77.02	17.4%	$458.44	$538.15	$79.71	17.4%

	July to September				October to December			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$147.44	$182.61	$35.17	23.9%	$151.86	$189.00	$37.14	24.5%
Parent/Child(ren)	$281.54	$350.50	$68.96	24.5%	$291.48	$362.76	$71.29	24.5%
Couple	$294.88	$365.22	$70.34	23.9%	$303.72	$378.00	$74.28	24.5%
Family	$458.44	$570.45	$112.01	24.4%	$474.39	$590.41	$116.02	24.5%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS
Pharmacy Rates

(Generic Copay=$15, Brand Coinsurance = 50%, Annual Deductible=$50, Annual Cap=None)
(With Oral Contraceptive, Generics Not Mandatory)

Gated

	January to March				April to June			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$120.87	$141.22	$20.35	16.8%	$125.10	$146.16	$21.06	16.8%
Parent/Child(ren)	$230.80	$271.05	$40.25	17.4%	$238.88	$280.54	$41.66	17.4%
Couple	$241.74	$282.44	$40.70	16.8%	$250.20	$292.32	$42.12	16.8%
Family	$375.82	$441.15	$65.33	17.4%	$388.97	$456.58	$67.61	17.4%

	July to September				October to December			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$125.10	$154.93	$29.83	23.8%	$128.85	$160.35	$31.50	24.4%
Parent/Child(ren)	$238.88	$297.37	$58.49	24.5%	$247.31	$307.77	$60.46	24.4%
Couple	$250.20	$309.86	$59.66	23.8%	$257.70	$320.70	$63.00	24.4%
Family	$388.97	$483.98	$95.01	24.4%	$402.51	$500.91	$98.40	24.4%

Non-Gated

	January to March				April to June			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$128.14	$149.71	$21.57	16.8%	$132.62	$154.95	$22.33	16.8%
Parent/Child(ren)	$244.68	$287.35	$42.67	17.4%	$253.24	$297.41	$44.17	17.4%
Couple	$256.28	$299.42	$43.14	16.8%	$265.24	$309.90	$44.66	16.8%
Family	$398.43	$467.67	$69.25	17.4%	$412.36	$484.04	$71.69	17.4%

	July to September				October to December			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$132.62	$164.25	$31.63	23.9%	$136.60	$170.00	$33.40	24.5%
Parent/Child(ren)	$253.24	$315.26	$62.02	24.5%	$262.19	$326.29	$64.11	24.5%
Couple	$265.24	$328.50	$63.26	23.9%	$273.20	$340.00	$66.80	24.5%
Family	$412.36	$513.10	$100.74	24.4%	$426.72	$531.06	$104.34	24.5%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS
Pharmacy Rates

(Generic Copay=$15, Brand Coinsurance = 50%, Annual Deductible=$100, Annual Cap=None)
(With Oral Contraceptive, Generics Not Mandatory)

Gated

	January to March				April to June			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$114.25	$133.49	$19.24	16.8%	$118.25	$138.16	$19.91	16.8%
Parent/Child(ren)	$218.16	$256.22	$38.06	17.4%	$225.80	$265.18	$39.38	17.4%
Couple	$228.50	$266.98	$38.48	16.8%	$236.50	$276.32	$39.82	16.8%
Family	$355.24	$417.01	$61.77	17.4%	$367.67	$431.59	$63.92	17.4%

	July to September				October to December			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$118.25	$146.45	$28.20	23.8%	$121.80	$151.58	$29.78	24.4%
Parent/Child(ren)	$225.80	$281.09	$55.29	24.5%	$233.78	$290.94	$57.16	24.4%
Couple	$236.50	$292.90	$56.40	23.8%	$243.60	$303.16	$59.56	24.4%
Family	$367.67	$457.49	$89.82	24.4%	$380.49	$473.52	$93.03	24.4%

Non-Gated

	January to March				April to June			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$121.12	$141.52	$20.40	16.8%	$125.36	$146.47	$21.11	16.8%
Parent/Child(ren)	$231.28	$271.63	$40.35	17.4%	$239.37	$281.13	$41.76	17.4%
Couple	$242.24	$283.04	$40.80	16.8%	$250.72	$292.94	$42.22	16.8%
Family	$376.60	$442.09	$65.49	17.4%	$389.78	$457.55	$67.77	17.4%

	July to September				October to December			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$125.36	$155.26	$29.90	23.9%	$129.12	$160.69	$31.57	24.5%
Parent/Child(ren)	$239.37	$298.00	$58.63	24.5%	$247.83	$308.43	$60.59	24.5%
Couple	$250.72	$310.52	$59.80	23.9%	$258.24	$321.38	$63.14	24.5%
Family	$389.78	$485.01	$95.23	24.4%	$403.35	$501.97	$98.62	24.5%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS
Pharmacy Rates

(Generic Copay=$15, Brand Coinsurance = 50%, Annual Deductible=$250, Annual Cap=None)
(With Oral Contraceptive, Generics Not Mandatory)

Gated

	January to March				April to June			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$104.76	$122.40	$17.64	16.8%	$108.43	$126.68	$18.25	16.8%
Parent/Child(ren)	$200.04	$234.93	$34.89	17.4%	$207.05	$243.15	$36.10	17.4%
Couple	$209.52	$244.80	$35.28	16.8%	$216.86	$253.36	$36.50	16.8%
Family	$325.73	$382.36	$56.63	17.4%	$337.14	$395.73	$58.59	17.4%

	July to September				October to December			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$108.43	$134.28	$25.85	23.8%	$111.68	$138.98	$27.30	24.4%
Parent/Child(ren)	$207.05	$257.73	$50.69	24.5%	$214.36	$266.76	$52.40	24.4%
Couple	$216.86	$268.56	$51.70	23.8%	$223.36	$277.96	$54.60	24.4%
Family	$337.14	$419.47	$82.33	24.4%	$348.87	$434.16	$85.28	24.4%

Non-Gated

	January to March				April to June			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$111.01	$129.71	$18.70	16.8%	$114.90	$134.25	$19.35	16.8%
Parent/Child(ren)	$211.97	$248.96	$36.99	17.4%	$219.40	$257.68	$38.28	17.4%
Couple	$222.02	$259.42	$37.40	16.8%	$229.80	$268.50	$38.70	16.8%
Family	$345.16	$405.20	$60.03	17.4%	$357.26	$419.38	$62.12	17.4%

	July to September				October to December			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$114.90	$142.31	$27.41	23.9%	$118.35	$147.29	$28.94	24.5%
Parent/Child(ren)	$219.40	$273.15	$53.75	24.5%	$227.16	$282.71	$55.55	24.5%
Couple	$229.80	$284.62	$54.82	23.9%	$236.70	$294.58	$57.88	24.5%
Family	$357.26	$444.56	$87.30	24.4%	$369.71	$460.11	$90.40	24.5%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS
Pharmacy Rates

(Generic Copay=$15, Brand Coinsurance = 50%, Annual Deductible=$500, Annual Cap=None)
(With Oral Contraceptive, Generics Not Mandatory)

Gated

	January to March				April to June			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$88.70	$103.63	$14.93	16.8%	$91.80	$107.26	$15.46	16.8%
Parent/Child(ren)	$169.37	$198.91	$29.53	17.4%	$175.29	$205.87	$30.58	17.4%
Couple	$177.40	$207.26	$29.86	16.8%	$183.60	$214.52	$30.92	16.8%
Family	$275.79	$323.73	$47.93	17.4%	$285.43	$335.07	$49.63	17.4%

	July to September				October to December			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$91.80	$113.70	$21.90	23.9%	$94.55	$117.68	$23.13	24.5%
Parent/Child(ren)	$175.29	$218.23	$42.94	24.5%	$181.48	$225.87	$44.40	24.5%
Couple	$183.60	$227.40	$43.80	23.9%	$189.10	$235.36	$46.26	24.5%
Family	$285.43	$355.18	$69.75	24.4%	$295.36	$367.62	$72.26	24.5%

Non-Gated

	January to March				April to June			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$94.02	$109.85	$15.83	16.8%	$97.31	$113.69	$16.38	16.8%
Parent/Child(ren)	$179.53	$210.84	$31.31	17.4%	$185.81	$218.21	$32.40	17.4%
Couple	$188.04	$219.70	$31.66	16.8%	$194.62	$227.38	$32.76	16.8%
Family	$292.34	$343.16	$50.82	17.4%	$302.57	$355.15	$52.59	17.4%

	July to September				October to December			
	2011	2012	$ Adj	% Adj	2011	2012	$ Adj	% Adj
Four-Tier A								
Single	$97.31	$120.51	$23.20	23.8%	$100.23	$124.73	$24.50	24.4%
Parent/Child(ren)	$185.81	$231.30	$45.49	24.5%	$192.38	$239.40	$47.02	24.4%
Couple	$194.62	$241.02	$46.40	23.8%	$200.46	$249.46	$49.00	24.4%
Family	$302.57	$376.46	$73.89	24.4%	$313.11	$389.64	$76.53	24.4%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
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Pharmacy Riders

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OHPNY R S RX 606	Prescription Drug: (Generic Copay=$7, Brand Copay=$20, Non-Pref. Brand Copay =$40, Annual Deductible=$250, Annual Cap=None), (With Oral Contraceptive, Generics Not Mandatory)	215
OHPNY R S RX 606	Prescription Drug: (Generic Copay=$7, Brand Copay=$20, Non-Pref. Brand Copay =$40, Annual Deductible=$500, Annual Cap=None), (With Oral Contraceptive, Generics Not Mandatory)	216
OHPNY R S RX 606	Prescription Drug: (Generic Copay=$10, Brand Copay=$30, Non-Pref. Brand Copay =$60, Annual Deductible=$100, Annual Cap=None), (With Oral Contraceptive, Generics Not Mandatory)	217
OHPNY R S RX 606	Prescription Drug: (Generic Copay=$10, Brand Copay=$30, Non-Pref. Brand Copay =$60, Annual Deductible=$250, Annual Cap=None), (With Oral Contraceptive, Generics Not Mandatory)	218
OHPNY R S RX 606	Prescription Drug: (Generic Copay=$10, Brand Copay=$30, Non-Pref. Brand Copay =$60, Annual Deductible=$500, Annual Cap=None), (With Oral Contraceptive, Generics Not Mandatory)	219
OHPNY R S RX 606	Prescription Drug: (Generic Copay=$15, Brand Coinsurance = 50%, Annual Deductible=$0, Annual Cap=None), (With Oral Contraceptive, Generics Not Mandatory)	220
OHPNY R S RX 606	Prescription Drug: (Generic Copay=$15, Brand Coinsurance = 50%, Annual Deductible=$50, Annual Cap=None), (With Oral Contraceptive, Generics Not Mandatory)	221
OHPNY R S RX 606	Prescription Drug: (Generic Copay=$15, Brand Coinsurance = 50%, Annual Deductible=$100, Annual Cap=None), (With Oral Contraceptive, Generics Not Mandatory)	222
OHPNY R S RX 606	Prescription Drug: (Generic Copay=$15, Brand Coinsurance = 50%, Annual Deductible=$250, Annual Cap=None), (With Oral Contraceptive, Generics Not Mandatory)	223
OHPNY R S RX 606	Prescription Drug: (Generic Copay=$15, Brand Coinsurance = 50%, Annual Deductible=$500, Annual Cap=None), (With Oral Contraceptive, Generics Not Mandatory)	224

OXFORD HEALTH PLANS (NY), INC.

OXFORD HEALTH INSURANCE, INC.

Small Group POS Plan Rates

RATE CALCULATION METHODOLOGY

Calculation of Single rate:

a. In-Network Component:

Base Rate	_____
Primary Care/Specialist Office Visit Copay Adjustment Factor	x _____
Hospital Copay Per Confinement Factor	x _____
In-Network Area Factor	x _____
In-Network Quarterly Trend Factor	x _____
Network Adjustment Factor	x _____
Access Adjustment Factor (Gate / Non-Gate)	x _____
	= _____

b. Out-of-Network Component:

Base Rate	_____
Out-of-Network Ded/Coins/OOP Max Adj Factor	x _____
Out-of-Network UCR Adjustment Factor	x _____
Out-of-Network Area Factor	x _____
Out-of-Network Quarterly Trend Factor	x _____
Network Adjustment Factor	x _____
Access Adjustment Factor (Gate / Non-Gate)	x _____
	= _____

c. Standard Rider Component

	Base Rates	Quarterly Trend Factor	
Standard Rider 1	= _____	x _____	= _____
Standard Rider 2	= _____	x _____	= _____
			= _____

d. Optional Coverage Component

	Base Rates	Quarterly Trend Factor	
Rider 1	= _____	x _____	= _____
Rider 2	= _____	x _____	= _____
			= _____

e. Total Medical Single Rate: (sum of step a through d) = _____

f. Tier Relativities

CONTRACT	**FACTOR**		**Dependant Age to 26 adj.**	**Dependant Age to 29 adj.**
SINGLE	Redacted			
P/C+	Redacted	x	Redacted	Redacted
H/W	Redacted			
FAMILY	Redacted	x	Redacted	Redacted

Oxford Health Plans (NY), Inc.
New York Small Group POS Plans
Requested Rate Changes – Effective 1st quarter 2012

Rate Component Overview

* The main components of a premium rate are medical costs and administrative expenses. A small portion of the premium rate is also projected to be profit. The costs of medical services are usually the main portion of a rate. Medical costs are accounted for in the minimum loss ratio (MLR). MLR is the percentage (%) of the premiums paid towards medical costs. Under New York state law, the MLR must be at least 82% of the premium charged. This means that at least 82 cents of each premium dollar is to be paid towards medical costs.

Administrative expenses include, among other things,

- taxes and other fees,
- maintenance and upgrading of systems to comply with legal requirements (e.g., HIPAA, federal healthcare reform mandates),
- costs for consumer education and decision support tools/processes, promotion of wellness, programs for managing chronic and complex medical conditions, maintaining the provider network as well as measuring quality and efficiency of providers, and operating costs of consumer, employer, broker and provider web portals, and
- employee costs for items such as processing requests for services, claims, correspondence and appeals, conducting medical reviews, and providing customer service.

When deciding whether to seek a premium rate increase or decrease, we review claims data and expenses to determine what the expected costs and expenses will be for a future period.

Current Rate Increase Components

We are requesting rate increases related to medical cost trends for the products that appear in Chart 1. If approved, the increases will be added to the 2011 premium rate. Chart 1 shows the requested increases by product. The new rates will apply to all groups that renew or enroll during the 1st quarter of 2012.

CHART 1: Impact of Rate Request

Product	Renewal Date	Number of Impacted Subscribers	Requested Medical Trend Increase Over 2011 Medical Premium (%)	Requested Pharmacy Trend Increase Over 2011 Pharmacy Premium (%)	Estimated Total Trend Increase (Medical and Pharmacy) Over 2011 Premium (%)
POS	January 2012 - March 2012	6,406	17.4%	16.8%	17.3%

- The rate filing is seeking an increase related to increasing medical costs. Medical costs are the single largest component of the premium dollar and a component that has been rising significantly year over year. Reasons for rising costs include advancements in procedures, development of new pharmaceuticals and medical devices, increasing medical costs of a population that is aging and increasingly living with chronic conditions such as obesity and diabetes and increased negotiated unit cost rates with our network providers (driven in part by insufficient reimbursement to those providers for those covered under Government health insurance programs and by providing uncompensated care) as well as increased charges for services by non-network providers.
- The medical cost component may also be impacted by changes to the population covered under the product. A part of the medical costs include a pooling mechanism established under NY Insurance Regulation 146 which attempts to equalize risk within the New York small group and individual markets. This

- The requested rate changes result in a projected loss ratio greater than or equal to the minimum allowed under state law.

Additional Benefit Changes for 2012 Plans

We do not have any benefit changes on file with the New York State Insurance Department (NYSID). In the event that benefit changes (e.g., benefit mandate) are made to our POS product prior to your 2012 renewal, those changes may also impact your final premium rates.

Final Rate Increase

Please be aware that the group's final renewal rate increase for 2012 may be different than the percentages listed in Chart 1. The Superintendent of Insurance may approve (as requested), modify or deny the proposed rate adjustment. We received approval from NYSID to increase the rates for dependent coverage (Age 26 mandate) effective October 1, 2011 by 0.52% for the employee/children tier and by 0.47% for the family tier. Your final rate will include the increase for dependent age coverage (if applicable) and apply the rate adjustment approved by the NYSID as well as any changes resulting from the benefit plan design chosen and the group's census upon renewal.

Oxford Health Plans (NY), Inc.
New York Small Group POS Plans
Requested Rate Changes – Effective 2nd quarter 2012

Rate Component Overview

* The main components of a premium rate are medical costs and administrative expenses. A small portion of the premium rate is also projected to be profit. The costs of medical services are usually the main portion of a rate. Medical costs are accounted for in the minimum loss ratio (MLR). MLR is the percentage (%) of the premiums paid towards medical costs. Under New York state law, the MLR must be at least 82% of the premium charged. This means that at least 82 cents of each premium dollar is to be paid towards medical costs.

Administrative expenses include, among other things,

- taxes and other fees,
- maintenance and upgrading of systems to comply with legal requirements (e.g., HIPAA, federal healthcare reform mandates),
- costs for consumer education and decision support tools/processes, promotion of wellness, programs for managing chronic and complex medical conditions, maintaining the provider network as well as measuring quality and efficiency of providers, and operating costs of consumer, employer, broker and provider web portals, and
- employee costs for items such as processing requests for services, claims, correspondence and appeals, conducting medical reviews, and providing customer service.

When deciding whether to seek a premium rate increase or decrease, we review claims data and expenses to determine what the expected costs and expenses will be for a future period.

Current Rate Increase Components

We are requesting rate increases related to medical cost trends for the products that appear in Chart 1. If approved, the increases will be added to the 2011 premium rate. Chart 1 shows the requested increases by product. The new rates will apply to all groups that renew or enroll during the 2nd quarter of 2012.

CHART 1: Impact of Rate Request

Product	Renewal Date	Number of Impacted Subscribers	Requested Medical Trend Increase Over 2011 Medical Premium (%)	Requested Pharmacy Trend Increase Over 2011 Pharmacy Premium (%)	Estimated Total Trend Increase (Medical and Pharmacy) Over 2011 Premium (%)
POS	April 2012 - June 2012	4,849	16.8%	16.8%	16.8%

- The rate filing is seeking an increase related to increasing medical costs. Medical costs are the single largest component of the premium dollar and a component that has been rising significantly year over year. Reasons for rising costs include advancements in procedures, development of new pharmaceuticals and medical devices, increasing medical costs of a population that is aging and increasingly living with chronic conditions such as obesity and diabetes and increased negotiated unit cost rates with our network providers (driven in part by insufficient reimbursement to those providers for those covered under Government health insurance programs and by providing uncompensated care) as well as increased charges for services by non-network providers.
- The medical cost component may also be impacted by changes to the population covered under the product. A part of the medical costs include a pooling mechanism established under NY Insurance Regulation 146 which attempts to equalize risk within the New York small group and individual markets. This

- The requested rate changes result in a projected loss ratio greater than or equal to the minimum allowed under state law.

Additional Benefit Changes for 2012 Plans

We do not have any benefit changes on file with the New York State Insurance Department (NYSID). In the event that benefit changes (e.g., benefit mandate) are made to our POS product prior to your 2012 renewal, those changes may also impact your final premium rates.

Final Rate Increase

Please be aware that the group's final renewal rate increase for 2012 may be different than the percentages listed in Chart 1. The Superintendent of Insurance may approve (as requested), modify or deny the proposed rate adjustment. We received approval from NYSID to increase the rates for dependent coverage (Age 26 mandate) effective October 1, 2011 by 0.52% for the employee/children tier and by 0.47% for the family tier. Your final rate will include the increase for dependent age coverage (if applicable) and apply the rate adjustment approved by the NYSID as well as any changes resulting from the benefit plan design chosen and the group's census upon renewal.

Oxford Health Plans (NY), Inc.
New York Small Group POS Plans
Requested Rate Changes – Effective 3rd quarter 2012

Rate Component Overview

* The main components of a premium rate are medical costs and administrative expenses. A small portion of the premium rate is also projected to be profit. The costs of medical services are usually the main portion of a rate. Medical costs are accounted for in the minimum loss ratio (MLR). MLR is the percentage (%) of the premiums paid towards medical costs. Under New York state law, the MLR must be at least 82% of the premium charged. This means that at least 82 cents of each premium dollar is to be paid towards medical costs.

Administrative expenses include, among other things,

- taxes and other fees,
- maintenance and upgrading of systems to comply with legal requirements (e.g., HIPAA, federal healthcare reform mandates),
- costs for consumer education and decision support tools/processes, promotion of wellness, programs for managing chronic and complex medical conditions, maintaining the provider network as well as measuring quality and efficiency of providers, and operating costs of consumer, employer, broker and provider web portals, and
- employee costs for items such as processing requests for services, claims, correspondence and appeals, conducting medical reviews, and providing customer service.

When deciding whether to seek a premium rate increase or decrease, we review claims data and expenses to determine what the expected costs and expenses will be for a future period.

Current Rate Increase Components

We are requesting rate increases related to medical cost trends for the products that appear in Chart 1. If approved, the increases will be added to the 2011 premium rate. Chart 1 shows the requested increases by product. The new rates will apply to all groups that renew or enroll during the 3rd quarter of 2012.

CHART 1: Impact of Rate Request

Product	Renewal Date	Number of Impacted Subscribers	Requested Medical Trend Increase Over 2011 Medical Premium (%)	Requested Pharmacy Trend Increase Over 2011 Pharmacy Premium (%)	Estimated Total Trend Increase (Medical and Pharmacy) Over 2011 Premium (%)
POS	July 2012 - September 2012	4,443	23.8%	23.8%	23.8%

- The rate filing is seeking an increase related to increasing medical costs. Medical costs are the single largest component of the premium dollar and a component that has been rising significantly year over year. Reasons for rising costs include advancements in procedures, development of new pharmaceuticals and medical devices, increasing medical costs of a population that is aging and increasingly living with chronic conditions such as obesity and diabetes and increased negotiated unit cost rates with our network providers (driven in part by insufficient reimbursement to those providers for those covered under Government health insurance programs and by providing uncompensated care) as well as increased charges for services by non-network providers.
- The medical cost component may also be impacted by changes to the population covered under the product. A part of the medical costs include a pooling mechanism established under NY Insurance Regulation 146 which attempts to equalize risk within the New York small group and individual markets. This

- The requested rate changes result in a projected loss ratio greater than or equal to the minimum allowed under state law.

Additional Benefit Changes for 2012 Plans

We do not have any benefit changes on file with the New York State Insurance Department (NYSID). In the event that benefit changes (e.g., benefit mandate) are made to our POS product prior to your 2012 renewal, those changes may also impact your final premium rates.

Final Rate Increase

Please be aware that the group's final renewal rate increase for 2012 may be different than the percentages listed in Chart 1. The Superintendent of Insurance may approve (as requested), modify or deny the proposed rate adjustment. We received approval from NYSID to increase the rates for dependent coverage (Age 26 mandate) effective October 1, 2011 by 0.52% for the employee/children tier and by 0.47% for the family tier. Your final rate will include the increase for dependent age coverage (if applicable) and apply the rate adjustment approved by the NYSID as well as any changes resulting from the benefit plan design chosen and the group's census upon renewal.

Oxford Health Plans (NY), Inc.
New York Small Group POS Plans
Requested Rate Changes – Effective 4th quarter 2012

Rate Component Overview

* The main components of a premium rate are medical costs and administrative expenses. A small portion of the premium rate is also projected to be profit. The costs of medical services are usually the main portion of a rate. Medical costs are accounted for in the minimum loss ratio (MLR). MLR is the percentage (%) of the premiums paid towards medical costs. Under New York state law, the MLR must be at least 82% of the premium charged. This means that at least 82 cents of each premium dollar is to be paid towards medical costs.

Administrative expenses include, among other things,

- taxes and other fees,
- maintenance and upgrading of systems to comply with legal requirements (e.g., HIPAA, federal healthcare reform mandates),
- costs for consumer education and decision support tools/processes, promotion of wellness, programs for managing chronic and complex medical conditions, maintaining the provider network as well as measuring quality and efficiency of providers, and operating costs of consumer, employer, broker and provider web portals, and
- employee costs for items such as processing requests for services, claims, correspondence and appeals, conducting medical reviews, and providing customer service.

When deciding whether to seek a premium rate increase or decrease, we review claims data and expenses to determine what the expected costs and expenses will be for a future period.

Current Rate Increase Components

We are requesting rate increases related to medical cost trends for the products that appear in Chart 1. If approved, the increases will be added to the 2011 premium rate. Chart 1 shows the requested increases by product. The new rates will apply to all groups that renew or enroll during the 4th quarter of 2012.

CHART 1: Impact of Rate Request

Product	Renewal Date	Number of Impacted Subscribers	Requested Medical Trend Increase Over 2011 Medical Premium (%)	Requested Pharmacy Trend Increase Over 2011 Pharmacy Premium (%)	Estimated Total Trend Increase (Medical and Pharmacy) Over 2011 Premium (%)
POS	October 2012 - December 2012	3,629	24.5%	24.5%	24.5%

- The rate filing is seeking an increase related to increasing medical costs. Medical costs are the single largest component of the premium dollar and a component that has been rising significantly year over year. Reasons for rising costs include advancements in procedures, development of new pharmaceuticals and medical devices, increasing medical costs of a population that is aging and increasingly living with chronic conditions such as obesity and diabetes and increased negotiated unit cost rates with our network providers (driven in part by insufficient reimbursement to those providers for those covered under Government health insurance programs and by providing uncompensated care) as well as increased charges for services by non-network providers.
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- The requested rate changes result in a projected loss ratio greater than or equal to the minimum allowed under state law.

Additional Benefit Changes for 2012 Plans

We do not have any benefit changes on file with the New York State Insurance Department (NYSID). In the event that benefit changes (e.g., benefit mandate) are made to our POS product prior to your 2012 renewal, those changes may also impact your final premium rates.

Final Rate Increase

Please be aware that the group's final renewal rate increase for 2012 may be different than the percentages listed in Chart 1. The Superintendent of Insurance may approve (as requested), modify or deny the proposed rate adjustment. Your final rate will include the rate adjustment approved by the NYSID as well as any changes resulting from the benefit plan design chosen and the group's census upon renewal.

Oxford Health Plans (NY), Inc.
New York Small Group POS Plans
Requested Rate Changes – Effective 1st quarter 2012

Rate Component Overview

* The main components of a premium rate are medical costs and administrative expenses. A small portion of the premium rate is also projected to be profit. The costs of medical services are usually the main portion of a rate. Medical costs are accounted for in the minimum loss ratio (MLR). MLR is the percentage (%) of the premiums paid towards medical costs. Under New York state law, the MLR must be at least 82% of the premium charged. This means that at least 82 cents of each premium dollar is to be paid towards medical costs.

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When deciding whether to seek a premium rate increase or decrease, we review claims data and expenses to determine what the expected costs and expenses will be for a future period.

Current Rate Increase Components

We are requesting rate increases related to medical cost trends for the products that appear in Chart 1. If approved, the increases will be added to the 2011 premium rate. Chart 1 shows the requested increases by product. The new rates will apply to all groups that renew or enroll during the 1st quarter of 2012.

CHART 1: Impact of Rate Request

Product	Renewal Date	Requested Medical Trend Increase Over 2011 Medical Premium (%)	Requested Pharmacy Trend Increase Over 2011 Pharmacy Premium (%)	Estimated Total Trend Increase (Medical and Pharmacy) Over 2011 Premium (%)
POS	January 2012 - March 2012	17.4%	16.8%	17.3%

- The rate filing is seeking an increase related to increasing medical costs. Medical costs are the single largest component of the premium dollar and a component that has been rising significantly year over year. Reasons for rising costs include advancements in procedures, development of new pharmaceuticals and medical devices, increasing medical costs of a population that is aging and increasingly living with chronic conditions such as obesity and diabetes and increased negotiated unit cost rates with our network providers (driven in part by insufficient reimbursement to those providers for those covered under Government health insurance programs and by providing uncompensated care) as well as increased charges for services by non-network providers.
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Oxford Health Plans (NY), Inc.
New York Small Group POS Plans
Requested Rate Changes – Effective 2nd quarter 2012

Rate Component Overview

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CHART 1: Impact of Rate Request

Product	Renewal Date	Requested Medical Trend Increase Over 2011 Medical Premium (%)	Requested Pharmacy Trend Increase Over 2011 Pharmacy Premium (%)	Estimated Total Trend Increase (Medical and Pharmacy) Over 2011 Premium (%)
POS	April 2012 - June 2012	16.8%	16.8%	16.8%

- The rate filing is seeking an increase related to increasing medical costs. Medical costs are the single largest component of the premium dollar and a component that has been rising significantly year over year. Reasons for rising costs include advancements in procedures, development of new pharmaceuticals and medical devices, increasing medical costs of a population that is aging and increasingly living with chronic conditions such as obesity and diabetes and increased negotiated unit cost rates with our network providers (driven in part by insufficient reimbursement to those providers for those covered under Government health insurance programs and by providing uncompensated care) as well as increased charges for services by non-network providers.
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Additional Benefit Changes for 2012 Plans

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Final Rate Increase

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Oxford Health Plans (NY), Inc.
New York Small Group POS Plans
Requested Rate Changes – Effective 3rd quarter 2012

Rate Component Overview

* The main components of a premium rate are medical costs and administrative expenses. A small portion of the premium rate is also projected to be profit. The costs of medical services are usually the main portion of a rate. Medical costs are accounted for in the minimum loss ratio (MLR). MLR is the percentage (%) of the premiums paid towards medical costs. Under New York state law, the MLR must be at least 82% of the premium charged. This means that at least 82 cents of each premium dollar is to be paid towards medical costs.

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When deciding whether to seek a premium rate increase or decrease, we review claims data and expenses to determine what the expected costs and expenses will be for a future period.

Current Rate Increase Components

We are requesting rate increases related to medical cost trends for the products that appear in Chart 1. If approved, the increases will be added to the 2011 premium rate. Chart 1 shows the requested increases by product. The new rates will apply to all groups that renew or enroll during the 3rd quarter of 2012.

CHART 1: Impact of Rate Request

Product	Renewal Date	Requested Medical Trend Increase Over 2011 Medical Premium (%)	Requested Pharmacy Trend Increase Over 2011 Pharmacy Premium (%)	Estimated Total Trend Increase (Medical and Pharmacy) Over 2011 Premium (%)
POS	July 2012 - September 2012	23.8%	23.8%	23.8%

- The rate filing is seeking an increase related to increasing medical costs. Medical costs are the single largest component of the premium dollar and a component that has been rising significantly year over year. Reasons for rising costs include advancements in procedures, development of new pharmaceuticals and medical devices, increasing medical costs of a population that is aging and increasingly living with chronic conditions such as obesity and diabetes and increased negotiated unit cost rates with our network providers (driven in part by insufficient reimbursement to those providers for those covered under Government health insurance programs and by providing uncompensated care) as well as increased charges for services by non-network providers.
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Additional Benefit Changes for 2012 Plans

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Final Rate Increase

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Oxford Health Plans (NY), Inc.
New York Small Group POS Plans
Requested Rate Changes – Effective 4th quarter 2012

Rate Component Overview

* The main components of a premium rate are medical costs and administrative expenses. A small portion of the premium rate is also projected to be profit. The costs of medical services are usually the main portion of a rate. Medical costs are accounted for in the minimum loss ratio (MLR). MLR is the percentage (%) of the premiums paid towards medical costs. Under New York state law, the MLR must be at least 82% of the premium charged. This means that at least 82 cents of each premium dollar is to be paid towards medical costs.

Administrative expenses include, among other things,

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When deciding whether to seek a premium rate increase or decrease, we review claims data and expenses to determine what the expected costs and expenses will be for a future period.

Current Rate Increase Components

We are requesting rate increases related to medical cost trends for the products that appear in Chart 1. If approved, the increases will be added to the 2011 premium rate. Chart 1 shows the requested increases by product. The new rates will apply to all groups that renew or enroll during the 4th quarter of 2012.

CHART 1: Impact of Rate Request

Product	Renewal Date	Requested Medical Trend Increase Over 2011 Medical Premium (%)	Requested Pharmacy Trend Increase Over 2011 Pharmacy Premium (%)	Estimated Total Trend Increase (Medical and Pharmacy) Over 2011 Premium (%)
POS	October 2012 - December 2012	24.5%	24.5%	24.5%

- The rate filing is seeking an increase related to increasing medical costs. Medical costs are the single largest component of the premium dollar and a component that has been rising significantly year over year. Reasons for rising costs include advancements in procedures, development of new pharmaceuticals and medical devices, increasing medical costs of a population that is aging and increasingly living with chronic conditions such as obesity and diabetes and increased negotiated unit cost rates with our network providers (driven in part by insufficient reimbursement to those providers for those covered under Government health insurance programs and by providing uncompensated care) as well as increased charges for services by non-network providers.
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Additional Benefit Changes for 2012 Plans

We do not have any benefit changes on file with the New York State Insurance Department (NYSID). In the event that benefit changes (e.g., benefit mandate) are made to our POS product prior to your 2012 renewal, those changes may also impact your final premium rates.

Final Rate Increase

Please be aware that the group's final renewal rate increase for 2012 may be different than the percentages listed in Chart 1. The Superintendent of Insurance may approve (as requested), modify or deny the proposed rate adjustment. Your final rate will include the rate adjustment approved by the NYSID as well as any changes resulting from the benefit plan design chosen and the group's census upon renewal.

EXHIBIT 1: GENERAL INFORMATION ABOUT THE RATE ADJUSTMENT SUBMISSION

A. Insurer Information:

Oxford Health Plans (NY), Inc. & Oxford Health Insurance, Inc.	HMO	☑ For Profit ☐ Non Profit	95479 & 78026
Company submitting the rate adjustment request	Type of insurer		Company NAIC Code

48 Monroe Turnpike, Trumbull, CT 06614

Company mailing address

B. Contact Person:

[redacted]	[redacted]	[redacted]
Rate filing contact person name, title	Contact phone number	Contact Email address

C. Actuarial Contact (If different from above):

Actuary name, title	Actuary phone number	Actuary Email address

D. New Rate Information (See Note #1):

February 15, 2012 through November 14, 2013	1/1/2012	XFRD-127211286 & XFRD-127211299
New rate applicability period	New rate effective date	SERFF Tracking Number

E. Market segments included in filing (e.g., Large Group, Small Group, Sole Proprietors, Individual, Healthy NY, Medicare Supplement): Small Group

F. Provide responses for the following questions:

	Response
1. Does this filing include any revision to contract language that is not yet approved? See note (2).	No
2. Are there any rate filings submitted and not yet approved that if approved would affect the rate tables included in this rate filing?	No
3. Have the initial notices already been sent to all policyholders and contract holders affected by this rate submission? Indicate what cohort of policyholders received the initial notice and the mailing date when the initial notice was sent. See note (3).	Yes, small group POS policyholders and contract holders with renewal dates in 1st, 2nd, 3rd, and 4th quarters of 2012
4. Have all the required exhibits been submitted with this rate application? If any exhibit is not applicable, has an explanation been provided why such exhibit is not applicable?	Yes

Notes:

(1) It is recommended that a rate filing application subject to §3231(e)(1) or §4308(c) of the New York Insurance Law be submitted at least 150 days before the proposed effective date. The Department reserves the right to reject any rate submission that has not been submitted at least 120 days prior to the proposed effective date.

(2) A rate adjustment filing submitted pursuant to §3231(e)(1) or §4308(c) of the New York Insurance Law should **not** include any revision to existing contract language or include new contract language. Any rate filing in connection with a form filing, a new form or a revision to an existing form, must be a separate filing from the rate adjustment filing.

Use the following SERFF filing types for rate adjustment filings:

* For a rate adjustment filing pursuant to §3231(e)(1): Rate Adjustment pursuant to §3231(e)(1)
* For a rate adjustment filing pursuant to §4308(c): Rate Adjustment pursuant to §4308(c)
* For all other prior approval filings: Normal Pre-Approval

(3) §3231(e)(1) and §4308(c) of the New York Insurance Law require that the initial notice to policyholders/subscribers/contract holders be sent on or before the date the rate adjustment application is submitted to the Insurance Department.

EXHIBIT 2: FOIL EXEMPTION REQUEST

Instructions:

1. **A request that the New York State Insurance Department ("Department") exempt from public disclosure any information included in this submission, pursuant to New York Public Officers Law § 87(2)(d) (the "Trade Secret/Competitive Injury Exemption"), must be made by completing this exhibit.**
2. **A request that the Department apply the Trade Secret/Competitive Injury Exemption to any information contained in this submission that is not included in this exhibit may not be honored by the Department.**
3. **A request that the Department apply the Trade Secret/Competitive Injury Exemption to any information included in this submission must be accompanied by a written statement of necessity that:**
   - **(a) identifies the specific parts of the submission for which the Company believes the Trade Secret/Competitive Injury Exemption should be applied;**
   - **(b) specifies the reasons why the submission, or parts thereof, should be exempt from disclosure pursuant to the Trade Secret/Competitive Injury Exemption; and**
   - **(c) where applicable, indicates where redactions would suffice to protect the exempt information.**
4. **In light of the open government purpose underlying FOIL, the Department favors redacting portions of documents, and disclosing the balance of such documents, as opposed to withholding documents in their entirety, where such redactions will suffice to protect the exempt information. Therefore, the Company should submit to the Department both the original document and a redacted version of the original document, which omits or blocks the information it wishes to exempt from disclosure. (The Department will accept the redacted version of the original document within one week after original filing was submitted.)**

A. Insurer Information:

Company submitting the rate adjustment request	Company NAIC Code	SERFF tracking number
Oxford Health Plans (NY), Inc. & Oxford Health Insurance, Inc.	95479 & 78026	XFRD-127211286 & XFRD-127211299

B. FOIL Contact Person

Name, title	Phone number	Email address
[redacted]	[redacted]	[redacted]

Mailing address	Fax number
48 Monroe Turnpike, Trumbull, CT 06614	[redacted]

C. List all documents, exhibits, and attachments separately, including the file names of computer files that are included with the application. Please indicate with an asterisk (*) those documents that you believe contain information subject to the Trade Secret/Competitive Injury Exemption. Any document without an asterisk will be deemed to be a public document.

1 Checklist-Community Rated Medical Renewal Rate Review (NY SG POS Checklist.pdf)
2 * Statement of Necessity (FOIL Statement of Necessity 20110615.pdf *)
3 * Actuarial Memorandum (SG POS Actuarial Memorandum 2012 final.pdf *)
4 Notice of Proposed Rate Adjustment (NY-11-484 Q1-12 Oxford NY Small POS Association - Initial Notice.pdf, NY-11-485 Q1-12 Oxford NY Small POS Group - Initial Notice.pdf, NY-11-486 Q1-12 Oxford NY Small POS Subscriber - Initial Notice.pdf, NY-11-490 Q2-12 Oxford NY Small POS Association - Initia Notice.pdf, NY-11-491 Q2-12 Oxford NY Small POS Group - Initial Notice.pdf, NY-11-492 Q2-12 Oxford NY Small POS Subscriber - Initial Notice.pdf, NY-11-496 Q3-12 Oxford NY Small POS Association - Initial Notice.pdf, NY-11-497 Q3-12 Oxford NY Small POS Group - Initial Notice.pdf, NY-11-498 Q3-12 Oxforc NY Small POS Subscriber - Initial Notice.pdf, NY-11-502 Q4-12 Oxford NY Small POS Association - Initial Notice.pdf, NY-11-503 Q4-12 Oxford NY Small POS Group - Initial Notice.pdf, NY-11-504 Q4-12 Oxford NY Small POS Subscriber - Initial Notice.pdf, Q1-12 Oxford NY Small POS Association - Second Notice.pdf, Q1-12 Oxford NY Small POS Group - Second Notice.pdf, Q1-12 Oxford NY Small POS Subscriber - Second Notice.pdf, Q2-12 Oxford NY Small POS Association - Second Notice.pdf, Q2-12 Oxford NY Small POS Group - Second Notice.pdf, Q2-12 Oxford NY Small POS Subscriber - Second Notice.pdf, Q3-12 Oxford NY Small POS Association - Second Notice.pdf, Q3-12 Oxford NY Small POS Group - Second Notice.pdf, Q3-12 Oxford NY Small POS Subscriber - Second Notice.pdf, Q4-12 Oxford NY Small POS Association - Second Notice.pdf, Q4-12 Oxford NY Small POS Group - Second Notice.pdf, Q4-12 Oxford NY Small POS Subscriber - Second Notice.pdf
5 Cover Letter (Cover Letter POS 2012.pdf)
6 Certification (Certification 2012.pdf)
7 * Section I - Supporting Exhibits (Exhibit I - Summary Template POS.pdf *, Exhibit II - NYSG 2012 Pricing Trend Development.pdf *, Exhibit III - POS Rate Development.pdf *, Exhibit IV - POS Standardized Premium.pdf *)
8 * Section II - Rate Manual (NY Small_POS_Filing_2012.pdf *)
9 * Supplemental Exhibits 1-6 (Supplemental Exhibits (1, 2, 3, 6) POS 2012.pdf *, Supplemental Exhibits (4, 5) POS 2012.xls *)
10 * Narrative Summary (NY-11-576 Q1-12 Oxford NY SG POS Narrative Summary.pdf *, NY-11-578 Q2-12 Oxford NY SG POS Narrative Summary.pdf *, NY-11-580 Q3-12 Oxford NY SG POS Narrative Summary.pdf *, NY-11-582 Q4-12 Oxford NY SG POS Narrative Summary.pdf *)

D. Provide a separate list of all documents, exhibits, and attachments, of which a portion has been redacted, including the file names of computer files that are included with the application. The unredacted portion(s) of the redacted documents may be deemed to be public.

1 * Section II - Rate Manual (NY Small_POS_Filing_2012 REDACTED.pdf *)
2 * Supplemental Exhibits 1-6 (Supplemental Exhibits (1, 2, 3, 6) POS 2012 REDACTED.pdf *, Supplemental Exhibits (4, 5) POS 2012 REDACTED.xls *)
3 * Narrative Summary (Q1-12 Oxford NY SG POS Narrative Summary REDACTED.pdf *, Q2-12 Oxford NY SG POS Narrative Summary REDACTED.pdf *, Q3-12 Oxford NY SG POS Narrative Summary REDACTED.pdf *, Q4-12 Oxford NY SG POS Narrative Summary REDACTED.pdf *)

E. Statement of necessity as discussed in Instructions # 3, above.
Please see attached document: FOIL Statement of Necessity

EXHIBIT 3: NARRATIVE SUMMARY

Company Oxford Health Plans (NY), Inc. & Oxford Health Insurance, Inc.
NAIC Code: 95479 & 78026
SERFF Tracking #: XFRD-127211286 & XFRD-127211299

Submit a Narrative Summary explaining the reason(s) for the proposed rate adjustment. The purpose of this Narrative Summary is to provide a written explanation to the company's policyholders to help them to understand the reason(s) why a rate increase is needed.

- The Narrative Summary will be a public document and will be posted on the Department's website and furnished by the Department to the public upon request.
- It is strongly encouraged that the company submit the Narrative Summary to the Department ten (10) days before submitting a rate adjustment application.
- It is suggested that once reviewed by the Department, the company post the Narrative Summary on its website. Any changes made to the Narrative Summary subsequent to the posting are required to be submitted to the Department.
- The Narrative Summary should include, but not be limited to, the following information:
  1) The name of the company submitting the rate adjustment request.
  2) A summary of the proposed rate adjustments, which can be a range as long as the range is consistent with the range stated in the initial notice to policyholders for the various products, and rating region.
  3) A description of which policyholders are affected by this rate adjustment application. The rate adjustment may only affect certain policyholders in a market segment (e.g., Small Group), or with certain products (indicate the "street name" of the products affected), or only a certain renewal cohort (e.g., policyholders renewing mm/dd/yyyy – mm/dd/yyyy).
  4) The product street name is the product name as advertised to consumers (i.e., as consumers are likely to refer to this product/policy form when communicating with the Department).
  5) The effective date of the proposed rate adjustments and an indication of when the rate change would affect policyholders.
     For example:
     (a) For a non-guaranteed rate structure: All policyholders will receive the rate adjustment on mm/dd/yyyy.
     (b) For a rate structure with a 12 month rate guarantee: A policyholder will receive the rate adjustment on the policyholder's next anniversary on or after mm/dd/yyyy.
  6) The number of policyholders/members affected by the proposed rate adjustment(s); aggregated across all market segments and products affected by the rate adjustments submission.
  7) An explanation, in plain-language, as to why it is necessary to request such rate changes. As appropriate, a separate explanation should be provided for each market segment. Where the rate increases are not the same for each product type within a market segment, the company should provide a separate explanation for each such product type.
- Each page of the Narrative Summary should be numbered (i.e., [page] of [pages]).

EXHIBIT 4: SUMMARY OF PROPOSED PERCENTAGE RATE CHANGE TO EXISTING RATE

Oxford Health Plans (NY), Inc. & Oxford Health Insurance, Inc.
Company submitting the rate adjustment request

95479 & 78026
Company NAIC Code

XFRD-127211286 & XFRD-127211299
SERFF tracking number

=> Use this Exhibit for the policy forms/products included in the rate adjustment submission.

=> Submit separate exhibits by market segment such as Large Group, Small Group, Sole Proprietor, Individual, etc. If the proposed percentage rate change for Sole Proprietor is different from Small Group, then a separate market segment of Sole Proprietor is to be reported.
Submit separate exhibits by rating region if the rate changes differ by rating region.
Submit separate exhibits for each rolling rate table of a rolling rate structure.

=> This form must be submitted as an Excel file, even if a version is submitted as a PDF file.

=> The proposed percentage rate change reflects the expected change in premium rate that would apply to the contract holder on that contract holder's next rate change date for each contract holder with the indicated base medical plan.

=> The product street name is the product name as advertised to consumers (i.e., as consumers are likely to refer to this product/policy form when communicating with the Department).

=> If one policy form is used for more than one products, then a separate row should be entered for each policy form/product name/product street name combination.

=> The format of this exhibit is discussed below and should be tailored to the specific rate filing submission. Extend the worksheet to add more rows or tabs as needed.

A. BASE MEDICAL PLAN

Market Segment: **Small Group**

Rating Region: **All**

=> Provide a list of proposed rate changes for each base medical plan type, by product name/street name.

=> The "proposed rate change" is just for the base medical product, excluding the impact of any riders.
- Lowest should be the smallest percentage change that could affect any contract holder due to the proposed rate filing with that base medical product; the impact of riders is not included.
- Highest should be the largest percentage change that could affect any contract holder due to the proposed rate filing with that base medical product; the impact of riders is not included.
- The weighted average should reflect the average using the distribution of contracts within each base medical product; the impact of riders is not included.

Non Rolling Rate Product

Policy Form #	Product Name	Product Street Name	Effective Date of New Rate	Proposed Percentage Rate Change		
				Lowest	Highest	Weighted Avg

Rolling Rate Product

Policy Form #	Product Name	Product Street Name	Effective Period of New Rolling Rate *	Proposed Percentage Rate Change		
				Lowest	Highest	Weighted Avg
OHPNY SB POS S 307 OHINY SB POS S 307	Small Group POS	Small Group POS	January - March 2012	17.4%	18.0%	17.6%
OHPNY SB POS S 307 OHINY SB POS S 307	Small Group POS	Small Group POS	April - June 2012	16.8%	17.4%	17.0%
OHPNY SB POS S 307 OHINY SB POS S 307	Small Group POS	Small Group POS	July - September 2012	23.8%	24.5%	24.0%
OHPNY SB POS S 307 OHINY SB POS S 307	Small Group POS	Small Group POS	October - December 2012	24.5%	24.5%	24.5%

* The effective period of a new rolling rate may vary depending on the rolling structure (e.g., "January - March 2012" for a quarterly rolling rate structure.)

B. DRUG RIDERS

Market Segment: **Small Group**

Rating Region: **All**

=> Provide a list of proposed rate changes for drug riders available with base medical products.

=> The "proposed percentage rate change" is just for the drug riders available with the indicated base medical product and excludes the impact of the base medical plan rates and non-drug riders.
The lowest, highest, and weighted average are just among the drug riders available to the indicated base medical product.

=> This is for the traditional drug riders, but not for minor drug related riders such as, the inclusion of oral contraceptives.

Non Rolling Rate Product

Drug Rider	Base Medical Policy Form #	Base Medical Product Name	Effective Date of New Rate	Proposed Percentage Rate Change		
				Lowest	Highest	Weighted Avg

Rolling Rate Product

Drug Rider	Base Medical Policy Form #	Base Medical Product Name	Effective Period of New Rolling Rate *	Proposed Percentage Rate Change		
				Lowest	Highest	Weighted Avg
All	OHPNY SB POS S 307 OHINY SB POS S 307	Small Group POS	January - March 2012	16.8%	17.4%	17.0%
All	OHPNY SB POS S 307 OHINY SB POS S 307	Small Group POS	April - June 2012	16.8%	17.4%	17.0%
All	OHPNY SB POS S 307 OHINY SB POS S 307	Small Group POS	July - September 2012	23.8%	24.5%	24.0%
All	OHPNY SB POS S 307 OHINY SB POS S 307	Small Group POS	October - December 2012	24.5%	24.5%	24.5%

EXHIBIT 5: DISTRIBUTION OF CONTRACTS AFFECTED BY PROPOSED RATE ADJUSTMENTS

Company Name: Oxford Health Plans (NY), Inc. & Oxford Health Insurance, Inc.
NAIC Code: 95479 & 78026
SERFF Tracking #: XFRD-127211286 & XFRD-127211299

Instructions:

1) The percentage rate change reported in Sections A and B reflect the impact of all riders that apply to the contracts. The percentage rate change reflects the expected change in premium that would apply to the contract holder on that contract holder's next rate change date.

2) The distribution is by number of contracts or number of members . The Company should indicate which basis, either number of contracts or number of members, is used in this Exhibit.
3) The Weighted Average Percentage should be developed based on the distribution of contracts or members for that market segment/product and for the market segment in total.
4) The distribution table should be grouped by market segment (e.g., Large Group, Small Group, Individual, Sole Proprietor, Healthy NY). If the proposed percentage rate change for Sole Proprietor is different from Small Group, then a separate market segment of Sole Proprietor is to be reported. Use the drop down list for entries of Market Segment or make your own entry.
5) Under each market segment, the table should provide the distribution by broad product type (e.g., HMO, POS, EPO, PPO, Indemnity, High Deductible/Consumer Driven, Medicare Supplement, etc.).
6) In Section A, provide the distribution of contracts or members affected by proposed rate change for all non-rolling rate contracts by market segment/product.
7) In Section B, provide distribution information for each rolling rate cohort of a rolling rate structure contract affected by this rate submission (e.g., by quarter of renewal for a quarterly rolling rate structure).
8) Edit the worksheet to add more rows as needed.
9) This exhibit must be submitted as an Excel file, even if a version is submitted as a PDF file.

A. FOR A NON-ROLLING RATE STRUCTURE -- Distribution of Non Rolling Rate Contracts by Proposed Rate Adjustment

#	Market Segment	Rating Region	Product	Weighted Avg %	Total # of (*) as of mm/dd/yyyy	Number of (*) with Proposed Percentage Rate Change at Renewal										
						Decrease	No Change	0.1% - 4.9%	5.0% - 9.9%	10.0% - 14.9%	15.0% - 19.9%	20.0% - 24.9%	25.0% - 29.9%	30.0% - 39.9%	40.0% - 49.9%	50.0% or higher
	Market Segment Total:															

B. FOR A ROLLING RATE STRUCTURE - Distribution of Rolling Rate Contracts by Proposed Rate Adjustment by Each Rolling Rate Cohort

Effective Period of New Rolling Rate*: 1/1/2012 - 3/31/2012

#	Market Segment	Rating Region	Product	Weighted Avg %	Total # of Contracts as of 4/30/2011	Number of Contracts with Proposed Percentage Rate Change at Renewal										
						Decrease	No Change	0.1% - 4.9%	5.0% - 9.9%	10.0% - 14.9%	15.0% - 19.9%	20.0% - 24.9%	25.0% - 29.9%	30.0% - 39.9%	40.0% - 49.9%	50.0% or higher
	Small Group	All	POS	17.4%	6,406	0	0	0	0	0	6,406	0	0	0	0	0
	Market Segment Total:			17.4%	6,406	0	0	0	0	0	6,406	0	0	0	0	0

Effective Period of New Rolling Rate*: 4/1/2012 - 6/30/2012

#	Market Segment	Rating Region	Product	Weighted Avg %	Total # of Contracts as of 4/30/2011	Number of Contracts with Proposed Percentage Rate Change at Renewal										
						Decrease	No Change	0.1% - 4.9%	5.0% - 9.9%	10.0% - 14.9%	15.0% - 19.9%	20.0% - 24.9%	25.0% - 29.9%	30.0% - 39.9%	40.0% - 49.9%	50.0% or higher
	Small Group	All	POS	17.0%	4,849	0	0	0	0	0	4,849	0	0	0	0	0
	Market Segment Total:			17.0%	4,849	0	0	0	0	0	4,849	0	0	0	0	0

Effective Period of New Rolling Rate*: 7/1/2012 - 9/30/2012

#	Market Segment	Rating Region	Product	Weighted Avg %	Total # of Contracts as of 4/30/2011	Number of Contracts with Proposed Percentage Rate Change at Renewal										
						Decrease	No Change	0.1% - 4.9%	5.0% - 9.9%	10.0% - 14.9%	15.0% - 19.9%	20.0% - 24.9%	25.0% - 29.9%	30.0% - 39.9%	40.0% - 49.9%	50.0% or higher
	Small Group	All	POS	24.0%	4,443	0	0	0	0	0	0	4,443	0	0	0	0
	Market Segment Total:			24.0%	4,443	0	0	0	0	0	0	4,443	0	0	0	0

Effective Period of New Rolling Rate*: 10/1/2012 - 12/31/2012

#	Market Segment	Rating Region	Product	Weighted Avg %	Total # of Contracts as of 4/30/2011	Number of Contracts with Proposed Percentage Rate Change at Renewal										
						Decrease	No Change	0.1% - 4.9%	5.0% - 9.9%	10.0% - 14.9%	15.0% - 19.9%	20.0% - 24.9%	25.0% - 29.9%	30.0% - 39.9%	40.0% - 49.9%	50.0% or higher
	Small Group	All	POS	24.5%	3,629	0	0	0	0	0	0	3,629	0	0	0	0
	Market Segment Total:			24.5%	3,629	0	0	0	0	0	0	3,629	0	0	0	0

*** The effective period of a new rolling rate may vary depending on the rolling structure (e.g., "01/01/2012 - 03/31/2012" for a quarterly rolling rate structure.)**
Use the same format to provide the same information for each rolling rate cohort under each market segment.

(*) Indicate weighted average base used: Contracts or Members

EXHIBIT 6: SUMMARY OF POLICY FORM AND PRODUCT CHANGES

Company Name: Oxford Health Plans (NY), Inc. & Oxford Health Insurance, Inc.

NAIC Code: 95479 & 78026

SERFF Number: XFRD-127211286 & XFRD-127211299

Instructions:

- This Exhibit summarizes all benefit/rate changes filed with the Health Bureau's Albany office that impact the rate tables in this filing.
- The product street name is the product name as advertised to consumers (i.e., as consumers are likely to refer to this product/policy form when communicating with the Department).
- Extend the worksheet to add more rows as needed.

A. List of rate filings that have been approved since the prior §3231(e)(1) or §4308(c) rate filing, which impact the rate tables in this filing.

SERFF #	NY State Tracking #	Date of Submission	Policy Form #	Product Name (including Street Name)	Brief Description of Benefit/Rate Change	Approval Date
UHLC-126878098	2010100141	10/26/2010	OHPNY SB POS S 307 OHINY SB POS S 307	Small Group POS	Dependent Coverage to Age 26	4/5/2011

B. List of the rate filings that are currently pending with the Department, which impact the rate tables in this filing.

SERFF #	NY State Tracking #	Date of Submission	Policy Form #	Product Name (including Street Name)	Brief Description of Benefit/Rate Change

C. List of remnants of the "file and use" submissions, which impact the rate tables in this filing.

SERFF #	NY State Tracking #	Date of Submission	Policy Form #	Product Name (including Street Name)	Brief Description of Benefit/Rate Change	Benefit/Rate Change Effective Date

EXHIBIT 3: NARRATIVE SUMMARY

Company Oxford Health Plans (NY), Inc. & Oxford Health Insurance, Inc.
NAIC Code: 95479 & 78026
SERFF Tracking #: XFRD-127211286 & XFRD-127211299

Submit a Narrative Summary explaining the reason(s) for the proposed rate adjustment. The purpose of this Narrative Summary is to provide a written explanation to the company's policyholders to help them to understand the reason(s) why a rate increase is needed.

- The Narrative Summary will be a public document and will be posted on the Department's website and furnished by the Department to the public upon request.
- It is strongly encouraged that the company submit the Narrative Summary to the Department ten (10) days before submitting a rate adjustment application.
- It is suggested that once reviewed by the Department, the company post the Narrative Summary on its website. Any changes made to the Narrative Summary subsequent to the posting are required to be submitted to the Department.
- The Narrative Summary should include, but not be limited to, the following information:
  1) The name of the company submitting the rate adjustment request.
  2) A summary of the proposed rate adjustments, which can be a range as long as the range is consistent with the range stated in the initial notice to policyholders for the various products, and rating region.
  3) A description of which policyholders are affected by this rate adjustment application. The rate adjustment may only affect certain policyholders in a market segment (e.g., Small Group), or with certain products (indicate the "street name" of the products affected), or only a certain renewal cohort (e.g., policyholders renewing mm/dd/yyyy – mm/dd/yyyy).
  4) The product street name is the product name as advertised to consumers (i.e., as consumers are likely to refer to this product/policy form when communicating with the Department).
  5) The effective date of the proposed rate adjustments and an indication of when the rate change would affect policyholders.
     For example:
     (a) For a non-guaranteed rate structure: All policyholders will receive the rate adjustment on mm/dd/yyyy.
     (b) For a rate structure with a 12 month rate guarantee: A policyholder will receive the rate adjustment on the policyholder's next anniversary on or after mm/dd/yyyy.
  6) The number of policyholders/members affected by the proposed rate adjustment(s); aggregated across all market segments and products affected by the rate adjustments submission.
  7) An explanation, in plain-language, as to why it is necessary to request such rate changes. As appropriate, a separate explanation should be provided for each market segment. Where the rate increases are not the same for each product type within a market segment, the company should provide a separate explanation for each such product type.
- Each page of the Narrative Summary should be numbered (i.e., [page] of [pages]).