

SERFF Tracking Number: XFRD-127211310 State: New York  
 Filing Company: Oxford Health Insurance, Inc. State Tracking Number: 2011060164  
 Company Tracking Number:  
 TOI: H15G Group Health - Hospital/Surgical/Medical Sub-TOI: H15G.003 Small Group Only  
 Expense  
 Product Name: Oxford Small Metro: CY2012  
 Project Name/Number: /

## Filing at a Glance

Company: Oxford Health Insurance, Inc.

Product Name: Oxford Small Metro: 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-127211310 State: New York

SERFF Status: Closed-APPR

State Tr Num: 2011060164

Approved

Co Tr Num:

State Status:

Reviewer(s): [REDACTED],  
 [REDACTED]  
 [REDACTED]

Authors: [REDACTED]  
 [REDACTED]

Disposition Date: 09/27/2011

Date Submitted: 06/22/2011

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

Filing Description:

This rate filing addresses the development of the New York Small Group Metro rates for the effective dates from January 2012 to December 2012.

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Small

Overall Rate Impact: 14.8%

Deemer Date:

Submitted By: [REDACTED]

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## Company and Contact

### Filing Contact Information

[REDACTED] [REDACTED] [REDACTED]  
[REDACTED] [REDACTED]  
[REDACTED]

### Filing Company Information

Oxford Health Insurance, Inc. CoCode: 78026 State of Domicile: New York  
48 Monroe Turnpike Group Code: 1182 Company Type:  
Trumbull, CT 06614 Group Name: State ID Number:  
(203) 459-6000 ext. [Phone] FEIN Number: 22-2797560

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## 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.): No
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

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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

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 Product Name: Oxford Small Metro: CY2012  
 Project Name/Number: /

## Rate Information

Rate data applies to filing.

**Filing Method:** Prior Approval  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** -3.800%  
**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	8.800%	14.800%	\$73,610,965	11,567	\$498,256,435	8.800%	3.500%
<b>Product Type:</b>	<b>HMO</b>	<b>PPO</b>	<b>EPO</b>	<b>POS</b>	<b>HSA</b>	<b>HDHP</b>	<b>FFS</b>	<b>Other</b>
<b>Covered Lives:</b>		65,889						
<b>Policy Holders:</b>		11,567						

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## Rate Review Details

### COMPANY:

Company Name: Oxford Health Insurance, Inc.  
HHS Issuer Id: 85629  
Product Names: Metro (Freedom and Liberty network), Metro Access (Freedom and Liberty network), Oxford USA - Freedom Plan Metro Access Non-Gated  
Trend Factors: The requested increase for Metro is 8.8% 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: OHINY Metro 2/04, OHINY Metro 5/01, OHI NY R MTR SNGK 1004, OHINY SB MTR S 307, OHI RX INF 8/02

### REQUESTED RATE CHANGE

#### INFORMATION:

Change Period: Quarterly  
Member Months: 922,284  
Benefit Change: None  
Percent Change Requested: Min: 12.1 Max: 20.6 Avg: 14.8

### PRIOR RATE:

Total Earned Premium: 498,256,435.00  
Total Incurred Claims: 421,096,589.00  
Annual \$: Min: 370.00 Max: 826.79 Avg: 540.24

### REQUESTED RATE:

Projected Earned Premium: 695,452,820.00

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Projected Incurred Claims: 540,523,742.00  
Annual \$: Min: 589.70 Max: 883.88 Avg: 754.05

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## Supporting Document Schedules

**Item Status:** **Status Date:**  
**Satisfied - Item:** Checklist-Community Rated  
 Medical Renewal Rate Review

**Comments:**

**Attachment:**

NY SG Metro 2012 Checklist.pdf

**Item Status:** **Status Date:**  
**Satisfied - Item:** Medical Renewal Rate Filing  
 Summary Template

**Comments:**

**Attachment:**

Exhibit I - Summary Template Metro.pdf

**Item Status:** **Status Date:**  
**Satisfied - Item:** Actuarial Memorandum

**Comments:**

**Attachments:**

SG Metro Actuarial Memorandum 2012.pdf  
 New York Minimum Participation Requirement Filing.pdf

**Item Status:** **Status Date:**  
**Satisfied - Item:** Notice of Proposed Rate  
 Adjustment

**Comments:**

**Attachments:**

NY-11-528 Q1-12 Oxford NY Small Metro Association - Initial Notice.pdf  
 NY-11-529 Q1-12 Oxford NY Small Metro Group - Initial Notice.pdf

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 Product Name: Oxford Small Metro: CY2012  
 Project Name/Number: /

- NY-11-530 Q1-12 Oxford NY Small Metro Subscriber - Initial Notice.pdf
- NY-11-537 Q2-12 Oxford NY Small Metro Association - Initial Notice.pdf
- NY-11-538 Q2-12 Oxford NY Small Metro Group - Initial Notice.pdf
- NY-11-539 Q2-12 Oxford NY Small Metro Subscriber - Initial Notice.pdf
- NY-11-546 Q3-12 Oxford NY Small Metro Association - Initial Notice.pdf
- NY-11-547 Q3-12 Oxford NY Small Metro Group - Initial Notice.pdf
- Q2-12 Oxford NY Small Metro Association - Second Notice.pdf
- Q2-12 Oxford NY Small Metro Group - Second Notice.pdf
- Q2-12 Oxford NY Small Metro Subscriber - Second Notice.pdf
- Q3-12 Oxford NY Small Metro Association - Second Notice.pdf
- Q3-12 Oxford NY Small Metro Group - Second Notice.pdf
- NY-11-548 Q3-12 Oxford NY Small Metro Subscriber - Initial Notice.pdf
- NY-11-555 Q4-12 Oxford NY Small Metro Association - Initial Notice.pdf
- NY-11-556 Q4-12 Oxford NY Small Metro Group - Initial Notice.pdf
- NY-11-557 Q4-12 Oxford NY Small Metro Subscriber - Initial Notice.pdf
- Q1-12 Oxford NY Small Metro Association - Second Notice.pdf
- Q1-12 Oxford NY Small Metro Group - Second Notice.pdf
- Q1-12 Oxford NY Small Metro Subscriber - Second Notice.pdf
- Q3-12 Oxford NY Small Metro Subscriber - Second Notice.pdf
- Q4-12 Oxford NY Small Metro Association - Second Notice.pdf
- Q4-12 Oxford NY Small Metro Group - Second Notice.pdf
- Q4-12 Oxford NY Small Metro Subscriber - Second Notice.pdf

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Cover Letter

**Comments:**

**Attachment:**

Cover letter Metro 2012.pdf

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Certification

**Comments:**

**Attachment:**

Certification Metro 2012.pdf

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**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Section I - Supporting Exhibits II-V

**Comments:**

**Attachments:**

- Exhibit II - NYSG 2012 Pricing Trend Development.pdf
- Exhibit III - Metro Rate Development.pdf
- Exhibit IV - Metro Migration.pdf
- Exhibit V - Metro Standardized Premium.pdf

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Section II - Rate Manual

**Comments:**

**Attachment:**

- NY\_Metro\_rate\_manual\_final 2012.pdf

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Exhibits 1-6

**Comments:**

**Attachments:**

- Q3-12 Oxford NY SG Metro Narrative Summary REDACTED.pdf
- Q4-12 Oxford NY SG Metro Narrative Summary.pdf
- Q4-12 Oxford NY SG Metro Narrative Summary REDACTED.pdf
- Supplemental Exhibits (1, 2, 3, 6) Metro 2012.pdf
- Q1-12 Oxford NY SG Metro Narrative Summary.pdf
- Q1-12 Oxford NY SG Metro Narrative Summary REDACTED.pdf
- Q2-12 Oxford NY SG Metro Narrative Summary.pdf
- Q2-12 Oxford NY SG Metro Narrative Summary REDACTED.pdf
- Q3-12 Oxford NY SG Metro Narrative Summary.pdf
- Supplemental Exhibits (4, 5) Metro 2012.xls
- Supplemental Exhibits (4, 5) Metro 2012 REDACTED.xls
- Supplemental Exhibits (1, 2, 3, 6) Metro 2012 REDACTED.pdf

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FOIL Statement of Necessity 20110622.pdf

**Item Status:** **Status Date:**

**Satisfied - Item:** Redacted Rate Manual  
**Comments:**  
**Attachment:**  
 NY\_Metro\_rate\_manual\_final 2012 REDACTED.pdf

**Item Status:** **Status Date:**

**Satisfied - Item:** OHI 2012 Objection Response  
**Comments:**  
 Revised response with Exhibits 1-5  
**Attachment:**  
 OHI 2012 Objection Response.pdf

**Item Status:** **Status Date:**

**Satisfied - Item:** Approved Rate Documents  
**Comments:**  
**Attachments:**  
 Cover letter Metro 2012 Resubmit.pdf  
 NY\_Metro\_rate\_manual\_final 2012 Approved Rates.pdf  
 Q1-12 Oxford NY Small Metro Association - Second Notice.pdf  
 Q1-12 Oxford NY Small Metro Group - Second Notice.pdf  
 Q1-12 Oxford NY Small Metro Subscriber - Second Notice.pdf  
 Q2-12 Oxford NY Small Metro Association - Second Notice.pdf  
 Q2-12 Oxford NY Small Metro Group - Second Notice.pdf  
 Q2-12 Oxford NY Small Metro Subscriber - Second Notice.pdf  
 Q3-12 Oxford NY Small Metro Association - Second Notice.pdf  
 Q3-12 Oxford NY Small Metro Group - Second Notice.pdf  
 Q3-12 Oxford NY Small Metro Subscriber - Second Notice.pdf  
 Q4-12 Oxford NY Small Metro Association - Second Notice.pdf  
 Q4-12 Oxford NY Small Metro Group - Second Notice.pdf

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 Expense  
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 Project Name/Number: /

Q4-12 Oxford NY Small Metro Subscriber - Second Notice.pdf

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Final Notification Letters with  
 Approved Language

**Comments:**

**Attachments:**

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

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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
<b>REQUEST FOR FOIL EXEMPTION</b>		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
<b>DEFINITIONS</b>		<ul style="list-style-type: none"> <li>a. Company refers to the licensed entity submitting the rate filing.</li> <li>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.</li> <li>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.</li> <li>d. Rate applicability period refers to the length of time the rates in a rate table are assumed to remain in effect. <ul style="list-style-type: none"> <li>(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.</li> <li>(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)</li> </ul> </li> </ul>	

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		<p>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.</p> <p>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 3<sup>rd</sup> and 4<sup>th</sup> quarter 2011 and 1<sup>st</sup> and 2<sup>nd</sup> quarter 2012. The 2<sup>nd</sup> quarter 2011 rates have already been approved. Therefore, the 2<sup>nd</sup> 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 2<sup>nd</sup> quarter 2011 rate tables.)</p>	
<p><b>ROLLING RATE STRUCTURE</b></p>		<p>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).</p> <p>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.</p> <p>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).</p>	<p>Section II - Rate Manual</p>
<p><b>CHANGES TO PREVIOUSLY APPROVED RATE TABLES</b></p>		<p>a. A company can revise a previously approved non-rolling rate table provided that:</p> <ul style="list-style-type: none"> <li>(i) The proposed effective date of the rate table is at least 12 months after the effective date of the current rate table; or</li> <li>(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.</li> </ul> <p>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</p>	

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

		included quarterly rolling rate tables for 1 <sup>st</sup> , 2 <sup>nd</sup> , 3 <sup>rd</sup> and 4 <sup>th</sup> quarter of 2011. The company can not revise the 1 <sup>st</sup> and 2 <sup>nd</sup> quarter 2011 rate tables, but if the indicated criteria is met, can submit a new prior approval rate filing that includes rolling rates for 3 <sup>rd</sup> and 4 <sup>th</sup> quarter 2011 and 1 <sup>st</sup> and 2 <sup>nd</sup> quarter 2012.)	
<b>ACTUARIAL MEMORANDUM</b>	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 1 <sup>st</sup> , 2 <sup>nd</sup> , 3 <sup>rd</sup> , and 4 <sup>th</sup> quarter of 2011. Rates are for a 12 month period. Indicate the average rate change percentage from the 1 <sup>st</sup> quarter of 2010 rate tables to the 1 <sup>st</sup> 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

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		<p>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.</p> <p>(i) Each experience period is to be for 12 months (or shorter if a new form).</p> <p>(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.)</p> <p>(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.</p> <p>(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 3<sup>rd</sup> quarter 2011 issues/renewals or later).</p> <p>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.</p> <p>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%.)</p>	
<p>Justification of Rates</p>	<p>§3231(e) §4308(c) 11NYCRR52.40 11NYCRR52.42 (HMOs) 11NYCRR52.45 11NYCRR59.5(b) 11NYCRR360.11</p>	<p>a. Description of proposed changes in rates, including the following:</p> <p>(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.</p> <p>(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</p>	<p>Section II – Rate Manual, Actuarial Memorandum, &amp; Exhibit III – Rate Development</p>

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

		<p>rate filing includes four quarterly rolling rate tables beginning 3<sup>rd</sup> quarter 2011. The change from each of the 2<sup>nd</sup> quarter 2011 rolling rate tables to the corresponding 3<sup>rd</sup> quarter 2011 rolling rate table is to be indicated.)</p> <ul style="list-style-type: none"> <li>(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.</li> <li>(iv) The percentage change due to any change to the tier structure relationships included in this rate filing. Include justification for such changes.</li> <li>(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.</li> <li>(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.</li> </ul> <p>b. Include the following:</p> <ul style="list-style-type: none"> <li>(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.</li> <li>(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.)</li> </ul> <p>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.</p>	
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		<p>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.</p> <p>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:</p> <ul style="list-style-type: none"> <li>(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).             <ul style="list-style-type: none"> <li>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 3<sup>rd</sup> and 4<sup>th</sup> quarter 2011 and 1<sup>st</sup> and 2<sup>nd</sup> 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).</li> <li>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 3<sup>rd</sup> quarter 2011 issues/renewals or later).</li> </ul> </li> <li>(ii) Member months for each of the two experience periods.</li> <li>(iii) Earned premiums for each of the two experience periods (in \$ and \$mpm).</li> <li>(iv) Standardized earned premium for each of the two experience periods (in \$ and \$mpm). 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.</li> <li>(v) Paid claims for each of the two experience periods (in \$ and \$mpm).</li> <li>(vi) Incurred claims for each of the two experience periods (in \$ and \$mpm).             <ul style="list-style-type: none"> <li>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.</li> <li>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.</li> </ul> </li> <li>(vii) Administrative expenses (including commissions and premium taxes, but excluding federal and state income taxes) for each of the two experience</li> </ul>	
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		<p>periods (in \$ and \$mpm).</p> <ul style="list-style-type: none"> <li>(viii) Ratio of incurred claims to earned premiums for each of the two experience periods.</li> <li>(ix) Ratio of incurred claims to standardized earned premiums for each of the two experience periods.</li> <li>(x) Ratio of administrative expenses (including commissions and premium taxes but excluding state and federal income taxes) to earned premiums.</li> <li>(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.</li> </ul> <p>On the Summary Template, include the New York statewide experience for each of the base medical policy forms, including associated riders.</p> <p>Include as part of the actuarial memorandum supplemental exhibits showing the New York State experience for each permitted aggregation of policy forms.</p> <p>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.</p> <ul style="list-style-type: none"> <li>f. Discuss the source data used to develop the claims projected for the renewal rate applicability period.             <ul style="list-style-type: none"> <li>(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.</li> <li>(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.</li> <li>(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).</li> <li>(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.</li> </ul> </li> <li>g. Indicate the assumed annualized claim trend projection factors used to project the</li> </ul>	
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Review Standards for Medical Rate Filings Submitted Pursuant to Section 3231(e)(1) or Section 4308(c) of the Insurance Law

		<p>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).</p> <ul style="list-style-type: none"> <li>(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.</li> <li>(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.</li> <li>(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.</li> </ul> <p>h. Actuarial justification of the proposed rate changes for each base medical policy form and each rider form included in the rate filing.</p> <ul style="list-style-type: none"> <li>(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 2<sup>nd</sup> quarter 2011 rate table to the proposed 3<sup>rd</sup> quarter 2011 rate table was developed for each rating element in the proposed rate table.)</li> <li>(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 3<sup>rd</sup> quarter 2011 rate table to the 4<sup>th</sup> quarter 2011 rate table). Provide justification for these changes between the rolling rate tables.</li> <li>(iii) Clearly show how the following were reflected in the proposed rate development, as applicable:             <ol style="list-style-type: none"> <li>1. Standard Direct Pay and Healthy New York stop loss pools (Insurance Law sections 4321-a, 4322-a, and 4327); and</li> <li>2. Regulation 146 (11 NYCRR 361) and Insurance Law section 3233 market stabilization pool.</li> </ol> </li> </ul> <p>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</p>	
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Review Standards for Medical Rate Filings Submitted Pursuant to Section 3231(e)(1) or Section 4308(c) of the Insurance Law

		<p>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.</p> <p>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.</p> <p>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.</p> <p>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:</p> <ul style="list-style-type: none"> <li>(i) Administrative expenses;</li> <li>(ii) Commissions;</li> <li>(iii) Premium taxes;</li> <li>(iv) Pre-tax profit/contribution to surplus;</li> <li>(v) State income taxes;</li> <li>(vi) Federal income taxes; and</li> <li>(vii) Total of the above.</li> </ul>	
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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

		<p>Discuss how administrative expenses are allocated to the various market segments and product lines.</p> <p>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.</p> <p>(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.</p> <p>(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.</p> <p>(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.</p>	
Minimum Loss Ratio Requirements	<p>§3231(e)(1)(B)</p> <p>§4308(c)(3)</p> <p>11NYCRR52.45(i)</p> <p>11NYCRR59.5(b)</p>	<p>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).</p> <p>b. The minimum loss ratio for the official Medicare Supplement products is:</p> <p>(i) Article 43 companies: as specified in section 4308(c)(3)(B) of the Insurance Law (as amended June 8, 2010, chapter 107); and</p> <p>(ii) Article 42 companies: as specified in section 52.45(i) of Regulation 62 (11 NYCRR 52).</p>	
Actuarial Certification	11NYCRR52.40(a)(1)	<p>a. The filing is in compliance with all applicable laws and regulations of the State of New York.</p> <p>b. The filing is in compliance with Actuarial Standard of Practice No. 8 “Regulatory Filings for Rates and Financial Projections for Health Plans”.</p> <p>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.</p> <p>d. The benefits are reasonable in relation to the premiums charged.</p> <p>e. The rates are not unfairly discriminatory.</p>	Actuarial Certification
<b>REVISED RATE MANUAL PAGES</b>	<p>11NYCRR52.40(e)(2)</p> <p>11NYCRR52.45(f)</p> <p>11NYCRR59.5(b)</p>	<p>a. Table of contents*.</p> <p>b. Rate pages, including a page indicating the composition of each rating region*.</p> <p>c. Insurer/corporation name on each consecutively numbered rate page*.</p> <p>d. Identification by form number of each policy, rider, or endorsement to which the rates apply*.</p>	Section II – Rate Manual

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

		<ul style="list-style-type: none"> <li>e. Brief description of benefits, types of coverage, limitations, exclusions, and issue limits*.</li> <li>f. Description of revised rating classes, factors and discounts*.</li> <li>g. Examples of rate calculations*.</li> <li>h. Commission schedule(s) and fees*.</li> <li>i. Underwriting guidelines and/or underwriting manual*.</li> <li>j. A page with the expected loss ratio(s) for each permitted aggregation of policy forms within each permitted aggregation of rating regions.</li> </ul> <p>* Can not request exemption from FOIL</p>	
<b>NOTICE TO POLICYHOLDERS</b>	§3231(e)(1)(A) §4308(c)(2)	<ul style="list-style-type: none"> <li>a. A sample copy of the initial written notice sent to policyholders of the proposed rate adjustment submitted to the Insurance Department.</li> <li>b. A sample copy of the final written notice to be sent to policyholders after the proposed rates are finalized.</li> </ul>	Section III – Sample Notices
<b>GUARANTEED RATES FOR HMO COVERAGE</b>	11NYCRR52.42(b)	<ul style="list-style-type: none"> <li>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.</li> <li>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.</li> </ul>	
<b>UNREASONABLE RATE INCREASES</b>	PPACA	<p>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.</p> <p><b>[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.]</b></p>	

**Oxford Health Insurance, Inc.**  
**Small Group Metro**  
**Proposed Rates Effective January 1, 2012**

	<u>Estimated Percent of Premium</u>	
Inpatient	14.8%	} Medical Costs 82.0%
Outpatient	11.3%	
Physician	28.7%	
Capitations / Other	11.0%	
Rx	13.0%	
HCRA *	2.1%	
GME **	1.4%	
Reg 146/Stop Loss	-0.3%	
Premium & MTA Tax	2.1%	
Section 332 Assessments	0.8%	
Federal Income Tax	2.6%	} Expenses 13.5%
State Income Tax	0.5%	
Admin Costs	4.1%	
Broker Commissions	3.5%	
Post Tax Profit	4.5%	
<b>Total</b>	<b>100.0%</b>	
Direct Medical/Rx Costs	78.8%	
Taxes/Assessments	9.1%	
Admin Costs	4.1%	
Commissions	3.5%	
Post Tax Profit	4.5%	

\* HCRA = Health Care Reform Act (Hospital Surcharge)

\*\* GME = Graduate Medical Expense

<b>Summary template for submitting certain identifying information per base medical policy form included in renewal medical rate filing</b>				
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.				
<b>Data Item for Rate Filing</b>	<b>Response</b>			
A. Company Name	Oxford Health Insurance, Inc			
B. Phone number of contact person	(██████████) ██████████-██████████			
C. Email address of contact person	██████████@██████████.██████████			
D. Type of insurer (for-profit, non-profit) [drop down menu]	For Profit			
<b>Data Item for Specified Base Medical Policy Form</b>	<b>Response</b>	<b>Response</b>	<b>Response</b>	<b>Response</b>
1. Base medical policy form number	OHINY SB MTRS 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]	PPO			
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			

## Section I Exhibit I - Summary Template

FOIL PROTECTION REQUESTED

<b>Data Item for Specified Base Medical Policy Form</b>	<b>Response</b>	<b>Response</b>	<b>Response</b>	<b>Response</b>
10. Weighted average rate change % requested across base medical policy form from current rate charged policyholder (including all associated riders)	14.8%			
11. Number of policyholders affected by rate change	11,332			
12. Number of covered lives affected by rate change	65,889			
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	922,284			
14.4 Earned premiums for experience period - in \$	498,256,435			
14.5 Standardized earned premiums for experience period - in \$	605,933,898			
14.6 Paid claims for experience period in \$	431,480,834			
14.7 Incurred claims for experience period - in \$	421,096,589			
14.8 Administration expenses for experience period - in \$ (including commissions and premium taxes, but excluding federal and state income taxes)	55,170,701			
14.9 Earned premiums for experience period - in \$mpm	540.24	0.00	0.00	0.00
14.10 Standardized premiums for experience period - in \$mpm	656.99	0.00	0.00	0.00
14.11 Paid claims for experience period - in \$mpm	467.84	0.00	0.00	0.00
14.12 Incurred claims for experience period - in \$mpm	456.58	0.00	0.00	0.00
14.13 Administration expenses for experience period - in \$mpm (including commissions and premium taxes, but excluding federal and state income taxes)	59.82	0.00	0.00	0.00
14.14 Ratio: Incurred Claims / Earned Premiums	0.845	0.000	0.000	0.000
14.15 Ratio: Incurred Claims / Standardized Earned Premiums	0.695	0.000	0.000	0.000
14.16 Ratio: Administration Expenses / Earned Premiums	0.111	0.000	0.000	0.000
14.17 Ratio: (Incurred Claims + Admin) / Earned Premiums	0.956	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			

## Section I Exhibit I - Summary Template

## FOIL PROTECTION REQUESTED

<b>Data Item for Specified Base Medical Policy Form</b>	<b>Response</b>	<b>Response</b>	<b>Response</b>	<b>Response</b>
15.2 Experience period to date (MM/DD/YYYY)	12/31/2009			
15.3 Member months for experience period	1,279,671			
15.4 Earned premiums for experience period - in \$	589,897,784			
15.5 Standardized earned premiums for experience period - in \$	851,138,584			
15.6 Paid claims for experience period in \$	526,043,463			
15.7 Incurred claims for experience period - in \$	503,408,989			
15.8 Administration expenses for experience period - in \$ (including commissions and premium taxes, but excluding federal and state income taxes)	73,269,155			
15.9 Earned premiums for experience period - in \$mpm	460.98	0.00	0.00	0.00
15.10 Standardized premiums for experience period - in \$mpm	665.12	0.00	0.00	0.00
15.11 Paid claims for experience period - in \$mpm	411.08	0.00	0.00	0.00
15.12 Incurred claims for experience period - in \$mpm	393.39	0.00	0.00	0.00
15.13 Administration expenses for experience period - in \$mpm (including commissions and premium taxes, but excluding federal and state income taxes)	57.26	0.00	0.00	0.00
15.14 Ratio: Incurred Claims / Earned Premiums	0.853	0.000	0.000	0.000
15.15 Ratio: Incurred Claims / Standardized Earned Premiums	0.591	0.000	0.000	0.000
15.16 Ratio: Administration Expenses / Earned Premiums	0.124	0.000	0.000	0.000
15.17 Ratio: (Incurred Claims + Admin) / Earned Premiums	0.978	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	<p>The net claim cost PMPM increased 17.1% for the 12 months ending 12/31/2009 over the 12 months ending 12/31/2008 and by 16.1% for the 12 months ending 12/31/2010 over the 12 months ending 12/31/2009. Average gross annual filed rate increases were 17.8% for 12 months ending 12/31/2009 and 19.0% for the 12 months ending 12/31/2010. Actual premium PMPMs increased by less, however, 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 11.1%. The actual premium PMPM for the 12 months ending 12/31/2010 over the 12 months ending 12/31/2009 increased by 17.2%.</p>			
16.3 Note: 1.3% due to trend leveraging				



*Oxford Health Insurance, Inc.*

New York Small Group Metro Product  
Rates Effective January 2012 – December 2012

**ACTUARIAL MEMORANDUM**

**I. Introduction**

This rate filing addresses development of the New York Small Group Metro 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 4<sup>th</sup> quarter of 2011 were filed with the Department on March 15, 2011 and modified on June 3, 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 1<sup>st</sup> quarter 2012 effective dates be increased by 8.8% over the rates for the 4<sup>th</sup> quarter of 2011 effective dates. This proposed quarterly increase results in annual increases of 14.6% for medical, 12.3% for pharmacy, and 14.2% on a combined basis.

We are proposing quarterly medical and pharmacy rate increases of 3.5% for each of the 2<sup>nd</sup>, 3<sup>rd</sup>, and 4<sup>th</sup> quarters 2012 effective dates. These proposed quarterly increases result in annual increases of 13.4% for medical, 12.2% for pharmacy, and 13.1% on a combined basis for 2<sup>nd</sup> quarter 2012, and average annual increases of 12.1% for 3<sup>rd</sup> quarter 2012, and 20.6% for 4<sup>th</sup> 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 number for these separate filings is UHLC-126878121. These filings were submitted on October 26, 2010 and approved/modified by NYSID on April 11, 2011. 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 changes 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 14.4% for 1st quarter 2012, 13.3 % for 2nd quarter 2012, and 12.2% for 3rd quarter 2012.

**III. Source Data**

In order to project future experience on the Metro 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, Inc. is as follows:

$$A = \text{Number of Contracts Factor} = (\text{Contracts}/500)^{1/2}, \text{ never to exceed } 141.42\%$$

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 change are as follows:

- **Trend:** The rate development assumes projected trend of 15.2% (6.4% unit cost, 6.8% utilization, and 1.3% trend leveraging).
- **Regulation 146:** The projected receivable for the rating period is \$2.19 PMPM; the experience period reflects a receivable of \$0.40 PMPM. We are projecting a slight increase in the Regulation 146 receivable versus the experience period.
- **Benefit Change Adjustment:** The claim projection includes a 4.7% adjustment to reflect the expected average decrease in benefits for the changes to the Metro product that were separately filed by Oxford Health Insurance, Inc. and approved by the New York State Insurance Department effective January 1, 2011. The changes associated with this approved filing include increased member cost sharing values that decrease expected net claims. Note that the projected standardized premium projection also includes an adjustment for the corresponding premium impact of these changes.
- **Migration:** The rate development includes a 1.9% adjustment to experience period claims to account for migration. We observe migration into the Metro product mainly from the POS product and migration out of the Metro product into the EPO and Direct products. The allowed claim cost PMPMs of members migrating into the Metro product from the POS product are higher than the allowed claim cost PMPM for existing Metro members. This is described in greater detail below.
- **Target Loss Ratio:** The rate development assumes an 82% target loss ratio.

Please see Exhibit III for a detailed development of the requested rate change. We have used claims incurred between January 1<sup>st</sup>, 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 84.5%.

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 31, 2010) and the endpoint of the rating period (December 31, 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 0.953 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.
3. **Migration Adjustment:** An adjustment factor of 1.019 is applied to reflect the migration between Oxford products and its projected impact on Metro medical claims. For the Metro product, we observe migration into the Metro product from the POS product and also migration out of the Metro product into the EPO and Direct product. The POS members who migrate into the Metro product have higher average allowed claim cost PMPMs than the existing Metro members. The Metro members migrating to the EPO and Direct products further contribute to the migration impact because members at the lower Metro allowed claim cost PMPM are leaving the product and being replaced by those migrating in at a higher allowed claim cost PMPMs from the POS product. Please refer to Exhibit IV. We calculated the migration adjustment in Exhibit IV as described in the following steps:
  - a. We compiled the allowed (net paid by Oxford plus member cost sharing) and net paid (net paid by Oxford) claim cost PMPMs by product for the experience period between January 2010 and December 2010. Note that these amounts reflect fee for service medical and pharmacy claims but exclude Regulation 146, GME, and capitations.
  - b. Exhibit IV shows the projected migration percentages both into and out of the Metro product based upon the historical results. As aforementioned, the most significant impact on the Metro product is the migration from the POS Product. We project that, at each renewal month, an average of 3.3% of the POS members will migrate to the Metro Product. Note that all of these values are calculated as percentages of existing Metro business.
  - c. As you can see in Exhibit IV, we have modeled the impact of this monthly renewal migration on the allowed claim cost PMPMs. In this modeling, we start with the allowed claim cost PMPMs for the members' pre-migration products.
  - d. We adjusted the allowed claim cost PMPMs for the migrating members by the net to allowed ratio for the Metro product. This calculates the projected net claim cost PMPMs based upon the average Metro cost sharing.
  - e. We increased the HMO and EPO claim cost PMPMs by an additional 5% to reflect an expected utilization increase due to the addition of the out-of-network benefit when moving to the Metro Product.
  - f. We have also enhanced the migration calculation by adding adjustments for differences in network (Freedom vs. Liberty) and access (gatekeeper vs. non-

gatekeeper) between the pre-renewal and post-renewal products based upon the current member distribution.

- g. We calculated the expected post-renewal net claim cost PMPM reflecting the projected migration both into and out of the Metro product. The resulting projected net claim cost PMPM is .9% higher than the pre-renewal net claim cost PMPM. This is the estimated annual impact of migration for the Metro product in addition to trend.
- h. Since there are 24 months between the endpoint of the experience period and the endpoint of the rating period, we have calculated the 1.9% adjustment by squaring the estimated annual impact.

As aforementioned, the projected Regulation 146 receivable for the rating period is \$2.19 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 4<sup>th</sup> quarter 2011 rate level. Please see Exhibit V for this calculation.

The projected loss ratio of 89.2% for the rating period is calculated by dividing the projected claims by the standardized premium. The required 1<sup>st</sup> quarter 2012 rate increase over approved 4<sup>th</sup> quarter 2011 rates is 8.8% to target an 82% loss ratio. For each of the 2<sup>nd</sup>, 3<sup>rd</sup>, and 4<sup>th</sup> quarters 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 1/4 power.

**VI. Expected Loss Ratio**

The requested rate increase reflects an 82% target loss ratio.

**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:

	Metro Plans
Administration	4.1%
Commission	3.5%
Premium Tax / Assessment	2.8%
Total	10.4%

Target Loss Ratio	82.0%
Pre-Tax Profit	7.6%
State Income Taxes	0.5%
Federal Income Taxes	2.6%
Projected Profit/Contribution to Surplus After Taxes	4.5%

This reflects an 82% target loss ratio. The projected profit amount of 4.5% assumes that the 82% target loss ratio is achieved.

**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: Pricing Trend Development
4. Exhibit III: Metro Rate Development
5. Exhibit IV: Development of Migration Adjustment
6. Exhibit V: Calculation of Standardized Premium
7. Rate Exhibits & Rate Manual Pages Showing Rates/Factors (since rates will not be released until approximately 60 days prior to the effective dates)

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

## Oxford Health Insurance Inc. New York Small Group Minimum Participation Requirements

**We will not issue or renew an insurance policy to any group that does not meet our minimum participation requirements. Small groups must meet the following minimum participation requirements:**

<b>Participation Requirements</b>	<p><u>HMO</u> = Oxford Health Insurance Inc. does not write HMO coverage. These requirements only apply to insurance products and do not apply to HMO products offered by Oxford Health Plans (NY), Inc.</p> <p><u>Insurance</u> = The minimum participation requirement for a small group is 51% of eligible employees after valid waivers. The eligible employee count is based upon total number of eligible employees after valid waivers. When calculating whether a group has met overall participation levels, both HMO and insurance membership on all Oxford products is counted.</p> <p>Oxford Health Insurance Inc. must be the sole carrier when an insurance plan is offered.</p>
<b>Excluded Carveouts</b>	Coverage of management employees only is not permitted. (Does not apply if group insures only a class of management employees.)
<b>Valid Waivers</b>	Spousal, medicare, medicaid and VA.
<b>Requirements for Multiple Plan Designs</b>	<p><u>Dual Option (Two Insurance Plan Design Options)</u> = To be eligible to have 2 insurance plan designs, the group must have a minimum of 7 enrolled.</p> <p><u>Triple Option (Three Insurance Plan Design Options)</u> = To be eligible to have 3 insurance plan designs, the group must have a minimum of 25 enrolled.</p> <p><u>Multiple Plan Design Rules for Riders</u> = When a group is eligible to have multiple plans designs, all plan designs must have the same riders (e.g., vision, dental, student cut-off and domestic partner). There can be variations in the rider benefit level among the options except for the Pharmacy rider. Pharmacy rider must be the same for all plan options.</p>

**The process for confirming minimum participation consists of (1) documentation and (2) an audit function. The audit may take place pre or post enrollment/renewal, depending on when information is received. We will not issue or renew an insurance policy to any group that does not submit information needed to confirm minimum participation requirements.**

<b>New Business</b>	
<b>Forms Required?</b>	Yes. Group Application.
<b>Tax Documents Required?</b>	Yes. NYS-45 or W4.
<b>Action if Not Received?</b>	Enrollment denied.
<b>Action if Requirements Not Met?</b>	Enrollment denied.
<b>Audit Methodology</b>	Statistical sampling or information showing potential fraud/abuse or potentially not a group or does not meet underwriting/minimum participation guidelines.
<b>Renewing Business</b>	
<b>Forms Required?</b>	Yes. Attestation.
<b>Tax Documents Required?</b>	If group is selected for an audit, NYS-45 or W4 required.
<b>Action if Not Received?</b>	Non-renew.
<b>Action if Requirements Not Met?</b>	Non-renew. We will use a point in time prior to renewal to determine whether the group meets minimum participation requirements based upon the current eligible employee count and enrollment. If a group does not meet the requirements, we intend to reach out to group to give them an opportunity to add enrollment prior to non-renewal.
<b>Action if Group Size Changes?</b>	If small group size expands above 50 eligible employees, offer renewal on a large group product. If large group falls below 50 eligible employees, offer renewal on small group product.
<b>Audit Methodology</b>	Statistical sampling or information showing potential fraud/abuse or potentially not a group or does not meet underwriting/minimum participation guidelines.



June 22, 2011

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

**Re: Rate Filing for Oxford New York Small Group Metro plans**

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

Thank you for allowing UnitedHealthcare to serve your health benefit plan needs with our Oxford<sup>1</sup> products. We are filing a rate application with the New York State Insurance Department (NYSID) on June 22, 2011 seeking an increase to our Metro 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.

<b>Renewal Date</b>	<b>Estimated Medical Increase Over 2011 Medical Premium (%)</b>	<b>Estimated Pharmacy Increase Over 2011 Pharmacy Premium (%)</b>	<b>Estimated Total (Medical and Pharmacy) Increase Over 2011 Premium (%)</b>
January 2012 – March 2012	14.6%	12.3%	14.2%

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. We also received approval from NYSID to increase the rates for dependent coverage (Age 26 mandate) effective October 1, 2011 by \$1.79 for the employee/children tier and by \$3.59 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.<sup>2</sup> 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:

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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](http://www.oxfordhealth.com), within the Employer 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,  
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Oxford



June 22, 2011

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

**Re: Rate Filing for Oxford New York Small Group Metro plans**

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

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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 (%)
July 2012 – September 2012	12.1%	12.1%	12.1%

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. We also received approval from NYSID to increase the rates for dependent coverage (Age 26 mandate) effective October 1, 2011 by \$1.79 for the employee/children tier and by \$3.59 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.<sup>2</sup> 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:

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Health Bureau-Premium Rate Adjustments  
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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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<sup>2</sup> We do not have any benefit changes on file with the NYSID. In the event that benefit changes (e.g., benefit mandate) are made to our Metro product prior to your 2012 renewal, those changes may also impact your final premium rates.



<Date>

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

**Re: Rate Filing for Oxford New York Small Group Metro plans**

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

Thank you for allowing UnitedHealthcare to serve your health benefit plan needs with our Oxford<sup>1</sup> products. We are writing as a follow-up to our rate application with the New York State Insurance Department (NYSID) on June 22, 2011. This notice is being sent to you and your group’s employees who are certificate holders to notify you of the approved increases.

The NYSID approved the following rate increases related to medical cost trends which will be added to your group’s current 2011 premium rate (groups without pharmacy benefits should review the medical increase only):

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 (%)
January 2012 – March 2012	X%	Y%	Z%

Please be aware that the approved increases do not reflect the final renewal increase. We also received approval from NYSID to increase the rates for dependent coverage (Age 26 mandate) effective October 1, 2011 by \$1.79 for the employee/children tier and by \$3.59 for the family tier. Your group’s final renewal rate will be based on 1) increase for dependent age coverage (if applicable), 2) the rate increases approved by the NYSID reflected in this notice, 3) plan design changes your group make at renewal, and 4) changes to your group’s census at renewal.<sup>2</sup>

Prior to your group’s renewal, you will receive additional renewal materials with your group’s final renewal rate. Your group will also be able to choose other plan options at that time.

Thank you for your business.

Sincerely,

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<Date>

<Subscriber First Name> <Subscriber Last Name>

<Address 1>

<Address 2>

<City>, <State> <Zip>

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July 2012 – September 2012	X%	Y%	Z%

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

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<Address 2>

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June 22, 2011

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

RE: Oxford Health Insurance, Inc.  
NY Small Group Metro  
**Form OHI NY METRO 2/04**  
**Form OHI NY METRO 5/01,**  
**Form OHI NY R MTR SNGK 1004**  
**Form OHINY SB MTRS 307**  
**Form OHINY R S RX 309**  
Rate Filing for January 2012 – December 2012 Rate Effective Dates

Dear [REDACTED]

This rate filing addresses the development of the New York Small Group Metro rates for the effective dates from January 1, 2012 to December 31, 2012.

Included in this filing are

- Actuarial Certification
- Actuarial Memorandum
- Section I – Supporting Exhibits I – V
- 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]

Sincerely,

[REDACTED]



*Oxford Health Insurance, Inc.*

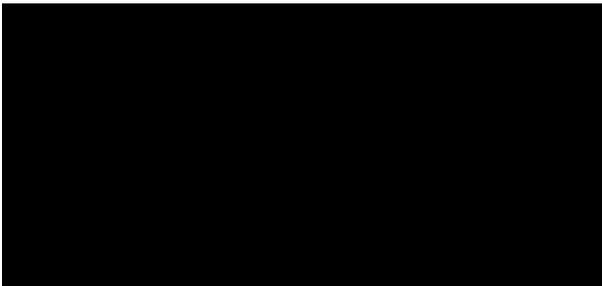
New York Small Group Metro Product  
Rate Effective January 1, 2012 – December 31, 2012

**ACTUARIAL CERTIFICATION**

I, , 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.



June 22, 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	
<b>Baseline Medical Expense</b>										
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
<b>Baseline Trend Decomposition</b>										
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%	
<b>Projected CY 2011 Pricing Trend</b>										
Baseline Core Unit Cost			(h)	= (c) x (d)	6.8%			7.1%	6.9%	
Projected Unit S 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%	
<b>Projected Unit Cost Trend</b>			(i)		<b>7.9%</b>			<b>8.1%</b>	<b>7.9%</b>	
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
<b>Projected Utilization Trend</b>			(k)		<b>7.2%</b>			<b>7.4%</b>	<b>7.2%</b>	
<b>CY 2011 Implied Pricing Trend</b>			(l)	= (i) x (k)	<b>15.6%</b>			<b>16.1%</b>	<b>15.7%</b>	Implied CY Pricing Trend
<b>Projected CY 2012 Pricing Trend</b>										
Baseline Core Unit Cost			(m)	= (i)	7.9%			8.1%	7.9%	
Projected Unit S 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%	
<b>Projected Unit Cost Trend</b>			(n)		<b>7.7%</b>			<b>7.8%</b>	<b>7.7%</b>	
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%	
<b>Projected Utilization Trend</b>			(p)		<b>6.7%</b>			<b>5.5%</b>	<b>6.4%</b>	
<b>CY 2012 Implied Pricing Trend</b>			(q)	= (n) x (p)	<b>14.8%</b>			<b>13.6%</b>	<b>14.6%</b>	Implied CY Pricing Trend
<b>Blended CY Pricing Trend</b>										
Blended Unit Cost Trend					7.8%			7.9%	7.8%	
Blended Utilization Trend				x	6.9%			6.5%	6.8%	
<b>Blended CY Pricing Trend</b>			(r)	= (l) x (q)	<b>15.2%</b>			<b>14.9%</b>	<b>15.2%</b>	50 / 50 weight on 2011 and 2012

**Oxford Health Insurance, Inc.  
New York Small Group Metro  
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	Metro			
<b><u>Member Months</u></b>				
14.3	(a)	Member Months	922,284	
	(b) = (a) / 12	Average Members	76,857	
			<b><u>Dollars</u></b>	<b><u>PMPM</u></b>
<b><u>Experience Period Claims</u></b>				
	(c)	Total Medical/Rx Claims	\$ 414,405,106	\$ 449.32
	(d)	Regulation 146	\$ (367,562)	\$ (0.40)
	<u>(e)</u>	<u>GME</u>	\$ 7,059,045	\$ 7.65
14.7	(f) = sum(c):(e)	Total Incurred Claims	\$ 421,096,589	\$ 456.58
<b><u>Experience Period Premiums</u></b>				
14.9	(g)	Earned Premiums	\$ 498,256,435	\$ 540.24
	<u>(h)</u>	<u>Timothy's Law \$ Received</u>	\$ -	\$ -
	(i) = (g) + (h)	Total Premium	\$ 498,256,435	\$ 540.24
<b><u>Experience Period Loss Ratios</u></b>				
14.14	(j) = (f) / (i)	Experience Period Loss Ratio	84.5%	84.5%
	(k) = (f) / (g)	Experience Period Loss Ratio Net of TL	84.5%	84.5%
<b><u>Claim Projection</u></b>				
16.1	(l) = (f) - (d)	Incurred Claims Net of Reg 146	\$ 421,464,151	\$ 456.98
	(m)	Annualized Trend *	15.2%	15.2%
	(n)	Months of Trend	24	24
	(o) = [1+(m)] <sup>^(n)/12</sup>	Trend Factor	1.326	1.326
	(p)	Impact of Sweeps Benefit Changes	0.953	0.953
	(q)	Impact of Migrating Business	1.019	1.019
	(r) = (l) * (o) * (p) * (q)	Projected Claims Net of Reg 146	\$ 542,540,408	\$ 588.26
	(s)	Projected Reg 146 for Rating Period	\$ (2,016,665)	\$ (2.19)
	(t) = (r) + (s)	Projected Claims Including Reg 146	\$ 540,523,742	\$ 586.07

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

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Rate Filing Line Reference	Metro			
<b>Premium &amp; Loss Ratio Projection</b>				
14.10	(u)	Standardized Premiums **	\$ 605,933,898	\$ 656.99
	(v) = (t) / (u)	Projected Loss Ratio **	89.2%	89.2%
	(w)	Target Loss Ratio	82.0%	82.0%
	(x) = (v)/(w)-1	<b>Required Q1-12 / Q4-11 Rate Change</b>	<b>8.8%</b>	<b>8.8%</b>
	(y)	<b>Resulting Q1-12 / Q1-11 Rate Change</b>	<b>14.2%</b>	<b>14.2%</b>
	(z)	<b>Proposed Q1-12 / Q4-11 Rate Change</b>	<b>8.8%</b>	<b>8.8%</b>
	(aa)	<b>Resulting Q1-12 / Q1-11 Rate Change</b>	<b>14.2%</b>	<b>14.2%</b>
	(ab)	<b>Implied Target Loss Ratio</b>	<b>82.0%</b>	<b>82.0%</b>
	(ac)	<b>Proposed Quarterly Trend</b>	<b>3.5%</b>	<b>3.5%</b>
	(ad)	<b>Resulting Q2-12 / Q2-11 Rate Change</b>	<b>13.1%</b>	<b>13.1%</b>
	(ae)	<b>Resulting Q3-12 / Q3-11 Rate Change</b>	<b>12.1%</b>	<b>12.1%</b>
	(af)	<b>Resulting Q4-12 / Q4-11 Rate Change</b>	<b>20.6%</b>	<b>20.6%</b>

\* Includes 1.3% for leveraging

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

**Oxford Health Insurance, Inc.**  
**2012 Small Group Metro Pricing**  
**Experience Claims Adjustment for Continued Migration**  
**Base Experience Period: Incurred Jan-10 - Dec-10 Paid Through Mar-10**  
**Migration Data: Jan-11 - Mar-11**

	HMO	POS	EPO	Metro	Direct
Allowed	\$ 290.75	\$ 727.04	\$ 379.83	\$ 536.70	\$ 470.89
Net	\$ 249.95	\$ 621.49	\$ 328.08	\$ 451.39	\$ 367.53
Net:Allowed	86.0%	85.5%	86.4%	84.1%	78.1%

<b>Metro</b>			Allowed from	Net to	Out-of-	Network	Gatekeeper	Calculated
		% of Metro	Original	Allowed	Network	(Freedom /	Adjustment	Net
		Business	Product		Adjustment	Liberty)		
Metro			\$ 536.70	84.1%	1.000	1.000	1.000	\$ 451.39
to	HMO	1.3%	\$ 536.70	84.1%	1.000	1.000	1.000	\$ 451.39
	POS	2.1%	\$ 536.70	84.1%	1.000	1.000	1.000	\$ 451.39
	EPO	8.7%	\$ 536.70	84.1%	1.000	1.000	1.000	\$ 451.39
	Direct	5.9%	\$ 536.70	84.1%	1.000	1.000	1.000	\$ 451.39
from	HMO	0.0%	\$ 290.75	84.1%	1.050	1.059	1.023	\$ 277.96
	POS	3.3%	\$ 727.04	84.1%	1.000	0.995	1.002	\$ 609.21
	EPO	0.4%	\$ 379.83	84.1%	1.050	1.014	0.991	\$ 336.80
	Direct	0.8%	\$ 470.89	84.1%	1.000	1.000	0.991	\$ 392.12
								Renewal Total
								\$ 455.59
								% Difference
								0.9%
								<b>Adj from Exp to Rating Period</b>
								<b>1.9%</b>

**Oxford Health Insurance, Inc.  
New York Small Group Metro**

**Standardized Premium Calculation**

Effective Month Year	Effective Quarter Year	Time Period for Premium Data in column (A)	Earned Premium 1/2009 - 12/2009 A	Filed Rate Increase to 4Q- 11 Level * B	1/2009 - 12/2009 Standardized Premium C = A x (1+B)
February 2008	1Q2008	1/2009	\$ 4,609,298	62.9%	\$ 7,510,561
March 2008	1Q2008	1/2009 - 2/2009	\$ 11,089,130	62.9%	\$ 18,069,042
April 2008	2Q2008	1/2009 - 3/2009	\$ 15,152,180	55.5%	\$ 23,558,709
May 2008	2Q2008	1/2009 - 4/2009	\$ 14,996,278	55.5%	\$ 23,316,312
June 2008	2Q2008	1/2009 - 5/2009	\$ 23,271,321	55.5%	\$ 36,182,404
July 2008	3Q2008	1/2009 - 6/2009	\$ 25,796,590	56.1%	\$ 40,269,788
August 2008	3Q2008	1/2009 - 7/2009	\$ 27,362,872	56.1%	\$ 42,714,834
September 2008	3Q2008	1/2009 - 8/2009	\$ 33,870,873	56.1%	\$ 52,874,154
October 2008	4Q2008	1/2009 - 9/2009	\$ 30,687,929	51.6%	\$ 46,510,113
November 2008	4Q2008	1/2009 - 10/2009	\$ 35,211,637	51.6%	\$ 53,366,170
December 2008	4Q2008	1/2009 - 11/2009	\$ 42,151,025	51.6%	\$ 63,883,391
January 2009	1Q2009	1/2009 - 12/2009	\$ 81,387,402	40.0%	\$ 113,959,155
February 2009	1Q2009	2/2009 - 12/2009	\$ 42,615,382	40.0%	\$ 59,670,326
March 2009	1Q2009	3/2009 - 12/2009	\$ 46,989,860	40.0%	\$ 65,795,499
April 2009	2Q2009	4/2009 - 12/2009	\$ 35,008,397	32.3%	\$ 46,331,738
May 2009	2Q2009	5/2009 - 12/2009	\$ 22,457,436	32.3%	\$ 29,721,213
June 2009	2Q2009	6/2009 - 12/2009	\$ 25,094,762	32.3%	\$ 33,211,573
July 2009	3Q2009	7/2009 - 12/2009	\$ 21,993,080	31.5%	\$ 28,911,809
August 2009	3Q2009	8/2009 - 12/2009	\$ 17,494,983	31.5%	\$ 22,998,672
September 2009	3Q2009	9/2009 - 12/2009	\$ 14,565,456	31.5%	\$ 19,147,554
October 2009	4Q2009	10/2009 - 12/2009	\$ 8,811,581	27.9%	\$ 11,268,081
November 2009	4Q2009	11/2009 - 12/2009	\$ 6,028,466	27.9%	\$ 7,709,087
December 2009	4Q2009	12/2009	\$ 3,251,845	27.9%	\$ 4,158,397
<b>1/1/2009 - 12/31/2009 Total</b>			<b>\$ 589,897,784</b>		<b>\$ 851,138,584</b>

**Ratio to Convert Earned Premium to Standardized Premium**

**1.44**

**Oxford Health Insurance, Inc.  
New York Small Group Metro**

**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	\$ 3,567,408	40.0%	\$ 4,995,108
March 2009	1Q2009	1/2010 - 2/2010	\$ 8,800,914	40.0%	\$ 12,323,095
April 2009	2Q2009	1/2010 - 3/2010	\$ 10,575,153	32.3%	\$ 13,995,649
May 2009	2Q2009	1/2010 - 4/2010	\$ 10,510,447	32.3%	\$ 13,910,013
June 2009	2Q2009	1/2010 - 5/2010	\$ 16,408,925	32.3%	\$ 21,716,333
July 2009	3Q2009	1/2010 - 6/2010	\$ 20,683,127	31.5%	\$ 27,189,763
August 2009	3Q2009	1/2010 - 7/2010	\$ 22,784,132	31.5%	\$ 29,951,716
September 2009	3Q2009	1/2010 - 8/2010	\$ 27,511,709	31.5%	\$ 36,166,526
October 2009	4Q2009	1/2010 - 9/2010	\$ 23,990,223	27.9%	\$ 30,678,236
November 2009	4Q2009	1/2010 - 10/2010	\$ 28,615,144	27.9%	\$ 36,592,497
December 2009	4Q2009	1/2010 - 11/2010	\$ 33,676,788	27.9%	\$ 43,065,230
January 2010	1Q2010	1/2010 - 12/2010	\$ 68,362,368	19.1%	\$ 81,420,693
February 2010	1Q2010	2/2010 - 12/2010	\$ 34,622,030	19.1%	\$ 41,235,402
March 2010	1Q2010	3/2010 - 12/2010	\$ 38,998,487	19.1%	\$ 46,447,832
April 2010	2Q2010	4/2010 - 12/2010	\$ 32,798,967	14.6%	\$ 37,597,790
May 2010	2Q2010	5/2010 - 12/2010	\$ 21,172,108	14.6%	\$ 24,269,803
June 2010	2Q2010	6/2010 - 12/2010	\$ 24,638,603	14.6%	\$ 28,243,482
July 2010	3Q2010	7/2010 - 12/2010	\$ 22,404,044	9.1%	\$ 24,435,759
August 2010	3Q2010	8/2010 - 12/2010	\$ 16,526,257	9.1%	\$ 18,024,945
September 2010	3Q2010	9/2010 - 12/2010	\$ 14,318,302	9.1%	\$ 15,616,761
October 2010	4Q2010	10/2010 - 12/2010	\$ 8,413,135	4.4%	\$ 8,785,819
November 2010	4Q2010	11/2010 - 12/2010	\$ 5,855,795	4.4%	\$ 6,115,194
December 2010	4Q2010	12/2010	\$ 3,022,368	4.4%	\$ 3,156,252

**1/1/2010 - 12/31/2010 Total** \$ 498,256,435

\$ 605,933,898

**Ratio to Convert Earned Premium to Standardized Premium**

**1.22**

*Oxford Health Insurance*

***OHI FREEDOM PLAN METRO RATE MANUAL***

SECTION 23

*For Groups with 2-50 Employees*

*Rate effective January 1, 2012*

OXFORD HEALTH INSURANCE  
*OHI FREEDOM PLAN METRO RATE MANUAL*

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In Network - \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery/Inpatient Copay/Day, \$1,250 Maximum/Year Out of Network - \$1,000/\$3,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<b>1st Quarter 2012 Rates:</b>								
Single rate	\$756.21	\$778.90	\$718.40	\$778.90	\$756.21	\$756.21	\$604.97	\$604.97
Parent / Child(ren) rate	\$1,398.99	\$1,440.97	\$1,329.04	\$1,440.97	\$1,398.99	\$1,398.99	\$1,119.19	\$1,119.19
Couple rate	\$1,663.66	\$1,713.58	\$1,580.48	\$1,713.58	\$1,663.66	\$1,663.66	\$1,330.93	\$1,330.93
Family rate	\$2,344.25	\$2,414.59	\$2,227.04	\$2,414.59	\$2,344.25	\$2,344.25	\$1,875.41	\$1,875.41
<b>1st Quarter 2011 Rates:</b>								
Single rate	\$659.60	\$679.39	\$626.62	\$679.39	\$659.60	\$659.60	\$527.68	\$527.68
Parent / Child(ren) rate	\$1,220.26	\$1,256.87	\$1,159.25	\$1,256.87	\$1,220.26	\$1,220.26	\$976.21	\$976.21
Couple rate	\$1,451.12	\$1,494.66	\$1,378.56	\$1,494.66	\$1,451.12	\$1,451.12	\$1,160.90	\$1,160.90
Family rate	\$2,044.76	\$2,106.11	\$1,942.52	\$2,106.11	\$2,044.76	\$2,044.76	\$1,635.81	\$1,635.81
<b>Dollar Amount Change</b>								
Single rate	\$96.61	\$99.51	\$91.78	\$99.51	\$96.61	\$96.61	\$77.29	\$77.29
Parent / Child(ren) rate	\$178.73	\$184.10	\$169.79	\$184.10	\$178.73	\$178.73	\$142.98	\$142.98
Couple rate	\$212.54	\$218.92	\$201.92	\$218.92	\$212.54	\$212.54	\$170.03	\$170.03
Family rate	\$299.49	\$308.48	\$284.52	\$308.48	\$299.49	\$299.49	\$239.60	\$239.60
<b>Percent Change:</b>								
Single rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
Parent / Child(ren) rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
Couple rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
Family rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%

In Network - \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery/Inpatient Per Diem Copay to a Maximum of \$2,500 Per Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<b>1st Quarter 2012 Rates:</b>								
Single rate	\$677.25	\$697.57	\$643.39	\$697.57	\$677.25	\$677.25	\$541.80	\$541.80
Parent / Child(ren) rate	\$1,252.91	\$1,290.50	\$1,190.27	\$1,290.50	\$1,252.91	\$1,252.91	\$1,002.33	\$1,002.33
Couple rate	\$1,489.95	\$1,534.65	\$1,415.46	\$1,534.65	\$1,489.95	\$1,489.95	\$1,191.96	\$1,191.96
Family rate	\$2,099.48	\$2,162.47	\$1,994.51	\$2,162.47	\$2,099.48	\$2,099.48	\$1,679.58	\$1,679.58
<b>1st Quarter 2011 Rates:</b>								
Single rate	\$590.72	\$608.44	\$561.18	\$608.44	\$590.72	\$590.72	\$472.58	\$472.58
Parent / Child(ren) rate	\$1,092.83	\$1,125.61	\$1,038.18	\$1,125.61	\$1,092.83	\$1,092.83	\$874.27	\$874.27
Couple rate	\$1,299.58	\$1,338.57	\$1,234.60	\$1,338.57	\$1,299.58	\$1,299.58	\$1,039.68	\$1,039.68
Family rate	\$1,831.23	\$1,886.16	\$1,739.66	\$1,886.16	\$1,831.23	\$1,831.23	\$1,465.00	\$1,465.00
<b>Dollar Amount Change</b>								
Single rate	\$86.53	\$89.13	\$82.21	\$89.13	\$86.53	\$86.53	\$69.22	\$69.22
Parent / Child(ren) rate	\$160.08	\$164.89	\$152.09	\$164.89	\$160.08	\$160.08	\$128.06	\$128.06
Couple rate	\$190.37	\$196.08	\$180.86	\$196.08	\$190.37	\$190.37	\$152.28	\$152.28
Family rate	\$268.25	\$276.31	\$254.85	\$276.31	\$268.25	\$268.25	\$214.58	\$214.58
<b>Percent Change:</b>								
Single rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
Parent / Child(ren) rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
Couple rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
Family rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%

In Network - \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MGRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$741.22	\$763.46	\$704.16	\$763.46	\$741.22	\$741.22	\$592.98	\$592.98
Parent / Child(ren) rate	\$1,371.26	\$1,412.40	\$1,302.70	\$1,412.40	\$1,371.26	\$1,371.26	\$1,097.01	\$1,097.01
Couple rate	\$1,630.68	\$1,679.61	\$1,549.15	\$1,679.61	\$1,630.68	\$1,630.68	\$1,304.56	\$1,304.56
Family rate	\$2,297.78	\$2,366.73	\$2,182.90	\$2,366.73	\$2,297.78	\$2,297.78	\$1,838.24	\$1,838.24
<u>1st Quarter 2011 Rates:</u>								
Single rate	\$646.52	\$665.92	\$614.19	\$665.92	\$646.52	\$646.52	\$517.22	\$517.22
Parent / Child(ren) rate	\$1,196.06	\$1,231.95	\$1,136.25	\$1,231.95	\$1,196.06	\$1,196.06	\$956.86	\$956.86
Couple rate	\$1,422.34	\$1,465.02	\$1,351.22	\$1,465.02	\$1,422.34	\$1,422.34	\$1,137.88	\$1,137.88
Family rate	\$2,004.21	\$2,064.35	\$1,903.99	\$2,064.35	\$2,004.21	\$2,004.21	\$1,603.38	\$1,603.38
<u>Dollar Amount Change</u>								
Single rate	\$94.70	\$97.54	\$89.97	\$97.54	\$94.70	\$94.70	\$75.76	\$75.76
Parent / Child(ren) rate	\$175.20	\$180.45	\$166.45	\$180.45	\$175.20	\$175.20	\$140.15	\$140.15
Couple rate	\$208.34	\$214.59	\$197.93	\$214.59	\$208.34	\$208.34	\$166.68	\$166.68
Family rate	\$293.57	\$302.38	\$278.91	\$302.38	\$293.57	\$293.57	\$234.86	\$234.86
<u>Percent Change:</u>								
Single rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
Parent / Child(ren) rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
Couple rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
Family rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%

In Network - \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MGRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$674.46	\$694.69	\$640.74	\$694.69	\$674.46	\$674.46	\$539.57	\$539.57
Parent / Child(ren) rate	\$1,247.75	\$1,285.18	\$1,185.37	\$1,285.18	\$1,247.75	\$1,247.75	\$998.20	\$998.20
Couple rate	\$1,483.81	\$1,528.32	\$1,409.63	\$1,528.32	\$1,483.81	\$1,483.81	\$1,187.05	\$1,187.05
Family rate	\$2,090.83	\$2,153.54	\$1,986.29	\$2,153.54	\$2,090.83	\$2,090.83	\$1,672.67	\$1,672.67
<u>1st Quarter 2011 Rates:</u>								
Single rate	\$588.30	\$605.95	\$558.89	\$605.95	\$588.30	\$588.30	\$470.64	\$470.64
Parent / Child(ren) rate	\$1,088.36	\$1,121.01	\$1,033.95	\$1,121.01	\$1,088.36	\$1,088.36	\$870.68	\$870.68
Couple rate	\$1,294.26	\$1,333.09	\$1,229.56	\$1,333.09	\$1,294.26	\$1,294.26	\$1,035.41	\$1,035.41
Family rate	\$1,823.73	\$1,878.45	\$1,732.56	\$1,878.45	\$1,823.73	\$1,823.73	\$1,458.98	\$1,458.98
<u>Dollar Amount Change</u>								
Single rate	\$86.16	\$88.74	\$81.85	\$88.74	\$86.16	\$86.16	\$68.93	\$68.93
Parent / Child(ren) rate	\$159.39	\$164.17	\$151.42	\$164.17	\$159.39	\$159.39	\$127.52	\$127.52
Couple rate	\$189.55	\$195.23	\$180.07	\$195.23	\$189.55	\$189.55	\$151.64	\$151.64
Family rate	\$267.10	\$275.09	\$253.73	\$275.09	\$267.10	\$267.10	\$213.69	\$213.69
<u>Percent Change:</u>								
Single rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
Parent / Child(ren) rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
Couple rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
Family rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%

New Metro NG								
In Network - \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$750 Inpatient Per Admit.								
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MGRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$647.83	\$667.26	\$615.44	\$667.26	\$647.83	\$647.83	\$518.26	\$518.26
Parent / Child(ren) rate	\$1,198.49	\$1,234.43	\$1,138.56	\$1,234.43	\$1,198.49	\$1,198.49	\$958.78	\$958.78
Couple rate	\$1,425.23	\$1,467.97	\$1,353.97	\$1,467.97	\$1,425.23	\$1,425.23	\$1,140.17	\$1,140.17
Family rate	\$2,008.27	\$2,068.51	\$1,907.86	\$2,068.51	\$2,008.27	\$2,008.27	\$1,606.61	\$1,606.61
<u>1st Quarter 2011 Rates:</u>								
Single rate	\$565.06	\$582.01	\$536.81	\$582.01	\$565.06	\$565.06	\$452.05	\$452.05
Parent / Child(ren) rate	\$1,045.36	\$1,076.72	\$993.10	\$1,076.72	\$1,045.36	\$1,045.36	\$836.29	\$836.29
Couple rate	\$1,243.13	\$1,280.42	\$1,180.98	\$1,280.42	\$1,243.13	\$1,243.13	\$994.51	\$994.51
Family rate	\$1,751.69	\$1,804.23	\$1,664.11	\$1,804.23	\$1,751.69	\$1,751.69	\$1,401.36	\$1,401.36
<u>Dollar Amount Change</u>								
Single rate	\$82.77	\$85.25	\$78.63	\$85.25	\$82.77	\$82.77	\$66.21	\$66.21
Parent / Child(ren) rate	\$153.13	\$157.71	\$145.46	\$157.71	\$153.13	\$153.13	\$122.49	\$122.49
Couple rate	\$182.10	\$187.55	\$172.99	\$187.55	\$182.10	\$182.10	\$145.66	\$145.66
Family rate	\$256.58	\$264.28	\$243.75	\$264.28	\$256.58	\$256.58	\$205.25	\$205.25
<u>Percent Change:</u>								
Single rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
Parent / Child(ren) rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
Couple rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
Family rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%

New Metro								
In Network - \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$750 Inpatient Per Diem Copay to a Maximum of \$3,750 Per Year								
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MGRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$628.92	\$647.79	\$597.47	\$647.79	\$628.92	\$628.92	\$503.14	\$503.14
Parent / Child(ren) rate	\$1,163.50	\$1,198.41	\$1,105.32	\$1,198.41	\$1,163.50	\$1,163.50	\$930.81	\$930.81
Couple rate	\$1,383.62	\$1,425.14	\$1,314.43	\$1,425.14	\$1,383.62	\$1,383.62	\$1,106.91	\$1,106.91
Family rate	\$1,949.65	\$2,008.15	\$1,852.16	\$2,008.15	\$1,949.65	\$1,949.65	\$1,559.73	\$1,559.73
<u>1st Quarter 2011 Rates:</u>								
Single rate	\$548.57	\$565.03	\$521.14	\$565.03	\$548.57	\$548.57	\$438.86	\$438.86
Parent / Child(ren) rate	\$1,014.85	\$1,045.31	\$964.11	\$1,045.31	\$1,014.85	\$1,014.85	\$811.89	\$811.89
Couple rate	\$1,206.85	\$1,243.07	\$1,146.51	\$1,243.07	\$1,206.85	\$1,206.85	\$965.49	\$965.49
Family rate	\$1,700.57	\$1,751.59	\$1,615.53	\$1,751.59	\$1,700.57	\$1,700.57	\$1,360.47	\$1,360.47
<u>Dollar Amount Change</u>								
Single rate	\$80.35	\$82.76	\$76.33	\$82.76	\$80.35	\$80.35	\$64.28	\$64.28
Parent / Child(ren) rate	\$148.65	\$153.10	\$141.21	\$153.10	\$148.65	\$148.65	\$118.92	\$118.92
Couple rate	\$176.77	\$182.07	\$167.92	\$182.07	\$176.77	\$176.77	\$141.42	\$141.42
Family rate	\$249.08	\$256.56	\$236.63	\$256.56	\$249.08	\$249.08	\$199.26	\$199.26
<u>Percent Change:</u>								
Single rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
Parent / Child(ren) rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
Couple rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
Family rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%

In Network - \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery \$250 Inpatient Copay to \$1,250Max/Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR (MNRP)								
Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<b>1st Quarter 2012 Rates:</b>								
Single rate	\$701.31	\$722.35	\$666.24	\$722.35	\$701.31	\$701.31	\$561.05	\$561.05
Parent / Child(ren) rate	\$1,297.42	\$1,336.35	\$1,232.54	\$1,336.35	\$1,297.42	\$1,297.42	\$1,037.94	\$1,037.94
Couple rate	\$1,542.88	\$1,589.17	\$1,465.73	\$1,589.17	\$1,542.88	\$1,542.88	\$1,234.31	\$1,234.31
Family rate	\$2,174.06	\$2,239.29	\$2,065.34	\$2,239.29	\$2,174.06	\$2,174.06	\$1,739.26	\$1,739.26
<b>1st Quarter 2011 Rates:</b>								
Single rate	\$611.71	\$630.06	\$581.12	\$630.06	\$611.71	\$611.71	\$489.37	\$489.37
Parent / Child(ren) rate	\$1,131.66	\$1,165.61	\$1,075.07	\$1,165.61	\$1,131.66	\$1,131.66	\$905.33	\$905.33
Couple rate	\$1,345.76	\$1,386.13	\$1,278.46	\$1,386.13	\$1,345.76	\$1,345.76	\$1,076.61	\$1,076.61
Family rate	\$1,896.30	\$1,953.19	\$1,801.47	\$1,953.19	\$1,896.30	\$1,896.30	\$1,517.05	\$1,517.05
<b>Dollar Amount Change</b>								
Single rate	\$89.60	\$92.29	\$85.12	\$92.29	\$89.60	\$89.60	\$71.68	\$71.68
Parent / Child(ren) rate	\$165.76	\$170.74	\$157.47	\$170.74	\$165.76	\$165.76	\$132.61	\$132.61
Couple rate	\$197.12	\$203.04	\$187.27	\$203.04	\$197.12	\$197.12	\$157.70	\$157.70
Family rate	\$277.76	\$286.10	\$263.87	\$286.10	\$277.76	\$277.76	\$222.21	\$222.21
<b>Percent Change:</b>								
Single rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
Parent / Child(ren) rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
Couple rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
Family rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%

In Network - \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Diem Copay to a Maximum of 5 Copays per Stay Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR								
Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<b>1st Quarter 2012 Rates:</b>								
Single rate	633.94	652.96	602.24	652.96	633.94	633.94	507.15	507.15
Parent / Child(ren) rate	1,172.79	1,207.98	1,114.14	1,207.98	1,172.79	1,172.79	938.23	938.23
Couple rate	1,394.67	1,436.51	1,324.93	1,436.51	1,394.67	1,394.67	1,115.73	1,115.73
Family rate	1,965.21	2,024.18	1,866.94	2,024.18	1,965.21	1,965.21	1,572.17	1,572.17
<b>1st Quarter 2011 Rates:</b>								
Single rate	\$552.95	\$569.54	\$525.30	\$569.54	\$552.95	\$552.95	\$442.36	\$442.36
Parent / Child(ren) rate	\$1,022.96	\$1,053.65	\$971.81	\$1,053.65	\$1,022.96	\$1,022.96	\$818.37	\$818.37
Couple rate	\$1,216.49	\$1,252.99	\$1,155.66	\$1,252.99	\$1,216.49	\$1,216.49	\$973.19	\$973.19
Family rate	\$1,714.15	\$1,765.57	\$1,628.43	\$1,765.57	\$1,714.15	\$1,714.15	\$1,371.32	\$1,371.32
<b>Dollar Amount Change</b>								
Single rate	\$80.99	\$83.42	\$76.94	\$83.42	\$80.99	\$80.99	\$64.79	\$64.79
Parent / Child(ren) rate	\$149.83	\$154.33	\$142.33	\$154.33	\$149.83	\$149.83	\$119.86	\$119.86
Couple rate	\$178.18	\$183.52	\$169.27	\$183.52	\$178.18	\$178.18	\$142.54	\$142.54
Family rate	\$251.06	\$258.61	\$238.51	\$258.61	\$251.06	\$251.06	\$200.85	\$200.85
<b>Percent Change:</b>								
Single rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
Parent / Child(ren) rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
Couple rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
Family rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%

In Network - \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<b>1st Quarter 2012 Rates:</b>								
Single rate	\$695.61	\$716.48	\$660.83	\$716.48	\$695.61	\$695.61	\$556.49	\$556.49
Parent / Child(ren) rate	\$1,286.88	\$1,325.49	\$1,222.54	\$1,325.49	\$1,286.88	\$1,286.88	\$1,029.51	\$1,029.51
Couple rate	\$1,530.34	\$1,576.26	\$1,453.83	\$1,576.26	\$1,530.34	\$1,530.34	\$1,224.28	\$1,224.28
Family rate	\$2,156.39	\$2,221.09	\$2,048.57	\$2,221.09	\$2,156.39	\$2,156.39	\$1,725.12	\$1,725.12
<b>1st Quarter 2011 Rates:</b>								
Single rate	\$606.74	\$624.94	\$576.40	\$624.94	\$606.74	\$606.74	\$485.39	\$485.39
Parent / Child(ren) rate	\$1,122.47	\$1,156.14	\$1,066.34	\$1,156.14	\$1,122.47	\$1,122.47	\$897.97	\$897.97
Couple rate	\$1,334.83	\$1,374.87	\$1,268.08	\$1,374.87	\$1,334.83	\$1,334.83	\$1,067.86	\$1,067.86
Family rate	\$1,880.89	\$1,937.31	\$1,786.84	\$1,937.31	\$1,880.89	\$1,880.89	\$1,504.71	\$1,504.71
<b>Dollar Amount Change</b>								
Single rate	\$88.87	\$91.54	\$84.43	\$91.54	\$88.87	\$88.87	\$71.10	\$71.10
Parent / Child(ren) rate	\$164.41	\$169.35	\$156.20	\$169.35	\$164.41	\$164.41	\$131.54	\$131.54
Couple rate	\$195.51	\$201.39	\$185.75	\$201.39	\$195.51	\$195.51	\$156.42	\$156.42
Family rate	\$275.50	\$283.78	\$261.73	\$283.78	\$275.50	\$275.50	\$220.41	\$220.41
<b>Percent Change:</b>								
Single rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
Parent / Child(ren) rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
Couple rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
Family rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%

In Network - \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$500 Inpatient Per Admit. Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC(MNRP)								
Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<b>1st Quarter 2012 Rates:</b>								
Single rate	\$632.39	\$651.36	\$600.77	\$651.36	\$632.39	\$632.39	\$505.91	\$505.91
Parent / Child(ren) rate	\$1,169.92	\$1,205.02	\$1,111.42	\$1,205.02	\$1,169.92	\$1,169.92	\$935.93	\$935.93
Couple rate	\$1,391.26	\$1,432.99	\$1,321.69	\$1,432.99	\$1,391.26	\$1,391.26	\$1,113.00	\$1,113.00
Family rate	\$1,960.41	\$2,019.22	\$1,862.39	\$2,019.22	\$1,960.41	\$1,960.41	\$1,568.32	\$1,568.32
<b>1st Quarter 2011 Rates:</b>								
Single rate	\$551.60	\$568.15	\$524.02	\$568.15	\$551.60	\$551.60	\$441.28	\$441.28
Parent / Child(ren) rate	\$1,020.46	\$1,051.08	\$969.44	\$1,051.08	\$1,020.46	\$1,020.46	\$816.37	\$816.37
Couple rate	\$1,213.52	\$1,249.93	\$1,152.84	\$1,249.93	\$1,213.52	\$1,213.52	\$970.82	\$970.82
Family rate	\$1,709.96	\$1,761.27	\$1,624.46	\$1,761.27	\$1,709.96	\$1,709.96	\$1,367.97	\$1,367.97
<b>Dollar Amount Change</b>								
Single rate	\$80.79	\$83.21	\$76.75	\$83.21	\$80.79	\$80.79	\$64.63	\$64.63
Parent / Child(ren) rate	\$149.46	\$153.94	\$141.98	\$153.94	\$149.46	\$149.46	\$119.56	\$119.56
Couple rate	\$177.74	\$183.06	\$168.85	\$183.06	\$177.74	\$177.74	\$142.18	\$142.18
Family rate	\$250.45	\$257.95	\$237.93	\$257.95	\$250.45	\$250.45	\$200.35	\$200.35
<b>Percent Change:</b>								
Single rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
Parent / Child(ren) rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
Couple rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
Family rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%

New Metro NG								
In Network - \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/day IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay								
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare								
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$590.84	\$608.57	\$561.30	\$608.57	\$590.84	\$590.84	\$472.67	\$472.67
Parent / Child(ren) rate	\$1,093.05	\$1,125.85	\$1,038.41	\$1,125.85	\$1,093.05	\$1,093.05	\$874.44	\$874.44
Couple rate	\$1,299.85	\$1,338.85	\$1,234.86	\$1,338.85	\$1,299.85	\$1,299.85	\$1,039.87	\$1,039.87
Family rate	\$1,831.60	\$1,886.57	\$1,740.03	\$1,886.57	\$1,831.60	\$1,831.60	\$1,465.28	\$1,465.28
<u>1st Quarter 2011 Rates:</u>								
Single rate	\$515.35	\$530.81	\$489.58	\$530.81	\$515.35	\$515.35	\$412.28	\$412.28
Parent / Child(ren) rate	\$953.40	\$982.00	\$905.72	\$982.00	\$953.40	\$953.40	\$762.72	\$762.72
Couple rate	\$1,133.77	\$1,167.78	\$1,077.08	\$1,167.78	\$1,133.77	\$1,133.77	\$907.02	\$907.02
Family rate	\$1,597.59	\$1,645.51	\$1,517.70	\$1,645.51	\$1,597.59	\$1,597.59	\$1,278.07	\$1,278.07
<u>Dollar Amount Change</u>								
Single rate	\$75.49	\$77.76	\$71.72	\$77.76	\$75.49	\$75.49	\$60.39	\$60.39
Parent / Child(ren) rate	\$139.65	\$143.85	\$132.69	\$143.85	\$139.65	\$139.65	\$111.72	\$111.72
Couple rate	\$166.08	\$171.07	\$157.78	\$171.07	\$166.08	\$166.08	\$132.85	\$132.85
Family rate	\$234.01	\$241.06	\$222.33	\$241.06	\$234.01	\$234.01	\$187.21	\$187.21
<u>Percent Change:</u>								
Single rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
Parent / Child(ren) rate	14.6%	14.6%	14.7%	14.6%	14.6%	14.6%	14.6%	14.6%
Couple rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
Family rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%

New Metro								
In Network - \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/day IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay								
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare								
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$589.70	\$607.39	\$560.22	\$607.39	\$589.70	\$589.70	\$471.76	\$471.76
Parent / Child(ren) rate	\$1,090.95	\$1,123.67	\$1,036.41	\$1,123.67	\$1,090.95	\$1,090.95	\$872.76	\$872.76
Couple rate	\$1,297.34	\$1,336.26	\$1,232.48	\$1,336.26	\$1,297.34	\$1,297.34	\$1,037.87	\$1,037.87
Family rate	\$1,828.07	\$1,882.91	\$1,736.68	\$1,882.91	\$1,828.07	\$1,828.07	\$1,462.46	\$1,462.46
<u>1st Quarter 2011 Rates:</u>								
Single rate	\$514.35	\$529.78	\$488.63	\$529.78	\$514.35	\$514.35	\$411.48	\$411.48
Parent / Child(ren) rate	\$951.55	\$980.09	\$903.97	\$980.09	\$951.55	\$951.55	\$761.24	\$761.24
Couple rate	\$1,131.57	\$1,165.52	\$1,074.99	\$1,165.52	\$1,131.57	\$1,131.57	\$905.26	\$905.26
Family rate	\$1,594.49	\$1,642.32	\$1,514.75	\$1,642.32	\$1,594.49	\$1,594.49	\$1,275.59	\$1,275.59
<u>Dollar Amount Change</u>								
Single rate	\$75.35	\$77.61	\$71.59	\$77.61	\$75.35	\$75.35	\$60.28	\$60.28
Parent / Child(ren) rate	\$139.40	\$143.58	\$132.44	\$143.58	\$139.40	\$139.40	\$111.52	\$111.52
Couple rate	\$165.77	\$170.74	\$157.49	\$170.74	\$165.77	\$165.77	\$132.61	\$132.61
Family rate	\$233.58	\$240.59	\$221.93	\$240.59	\$233.58	\$233.58	\$186.87	\$186.87
<u>Percent Change:</u>								
Single rate	14.6%	14.6%	14.7%	14.6%	14.6%	14.6%	14.6%	14.6%
Parent / Child(ren) rate	14.6%	14.6%	14.7%	14.6%	14.6%	14.6%	14.6%	14.6%
Couple rate	14.6%	14.6%	14.7%	14.6%	14.6%	14.6%	14.6%	14.6%
Family rate	14.6%	14.6%	14.7%	14.6%	14.6%	14.6%	14.6%	14.6%

In Network - \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery/Inpatient Copay/Day, \$1,250 Maximum/Year Out of Network - \$1,000/\$3,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$782.68	\$806.16	\$743.55	\$806.16	\$782.68	\$782.68	\$626.14	\$626.14
Parent / Child(ren) rate	\$1,447.96	\$1,491.40	\$1,375.57	\$1,491.40	\$1,447.96	\$1,447.96	\$1,158.36	\$1,158.36
Couple rate	\$1,721.90	\$1,773.55	\$1,635.81	\$1,773.55	\$1,721.90	\$1,721.90	\$1,377.51	\$1,377.51
Family rate	\$2,426.31	\$2,499.10	\$2,305.01	\$2,499.10	\$2,426.31	\$2,426.31	\$1,941.03	\$1,941.03
<u>2nd Quarter 2011 Rates:</u>								
Single rate	\$690.34	\$711.05	\$655.82	\$711.05	\$690.34	\$690.34	\$552.27	\$552.27
Parent / Child(ren) rate	\$1,277.13	\$1,315.44	\$1,213.27	\$1,315.44	\$1,277.13	\$1,277.13	\$1,021.70	\$1,021.70
Couple rate	\$1,518.75	\$1,564.31	\$1,442.80	\$1,564.31	\$1,518.75	\$1,518.75	\$1,214.99	\$1,214.99
Family rate	\$2,140.05	\$2,204.26	\$2,033.04	\$2,204.26	\$2,140.05	\$2,140.05	\$1,712.04	\$1,712.04
<u>Dollar Amount Change</u>								
Single rate	\$92.34	\$95.11	\$87.73	\$95.11	\$92.34	\$92.34	\$73.87	\$73.87
Parent / Child(ren) rate	\$170.83	\$175.96	\$162.30	\$175.96	\$170.83	\$170.83	\$136.66	\$136.66
Couple rate	\$203.15	\$209.24	\$193.01	\$209.24	\$203.15	\$203.15	\$162.52	\$162.52
Family rate	\$286.26	\$294.84	\$271.97	\$294.84	\$286.26	\$286.26	\$228.99	\$228.99
<u>Percent Change:</u>								
Single rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%
Parent / Child(ren) rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%
Couple rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%
Family rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%

In Network - \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery/Inpatient Per Diem Copay to a Maximum of \$2,500 Per Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$700.95	\$721.98	\$665.90	\$721.98	\$700.95	\$700.95	\$560.76	\$560.76
Parent / Child(ren) rate	\$1,296.76	\$1,335.66	\$1,231.92	\$1,335.66	\$1,296.76	\$1,296.76	\$1,037.41	\$1,037.41
Couple rate	\$1,542.09	\$1,588.36	\$1,464.98	\$1,588.36	\$1,542.09	\$1,542.09	\$1,233.67	\$1,233.67
Family rate	\$2,172.95	\$2,238.14	\$2,064.29	\$2,238.14	\$2,172.95	\$2,172.95	\$1,738.36	\$1,738.36
<u>2nd Quarter 2011 Rates:</u>								
Single rate	\$618.25	\$636.80	\$587.34	\$636.80	\$618.25	\$618.25	\$494.60	\$494.60
Parent / Child(ren) rate	\$1,143.76	\$1,178.08	\$1,086.58	\$1,178.08	\$1,143.76	\$1,143.76	\$915.01	\$915.01
Couple rate	\$1,360.15	\$1,400.96	\$1,292.15	\$1,400.96	\$1,360.15	\$1,360.15	\$1,088.12	\$1,088.12
Family rate	\$1,916.58	\$1,974.08	\$1,820.75	\$1,974.08	\$1,916.58	\$1,916.58	\$1,533.26	\$1,533.26
<u>Dollar Amount Change</u>								
Single rate	\$82.70	\$85.18	\$78.56	\$85.18	\$82.70	\$82.70	\$66.16	\$66.16
Parent / Child(ren) rate	\$153.00	\$157.58	\$145.34	\$157.58	\$153.00	\$153.00	\$122.40	\$122.40
Couple rate	\$181.94	\$187.40	\$172.83	\$187.40	\$181.94	\$181.94	\$145.55	\$145.55
Family rate	\$256.37	\$264.06	\$243.54	\$264.06	\$256.37	\$256.37	\$205.10	\$205.10
<u>Percent Change:</u>								
Single rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%
Parent / Child(ren) rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%
Couple rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%
Family rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%

In Network - \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MGRP)								
Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<b>2nd Quarter 2012 Rates:</b>								
Single rate	\$767.16	\$790.17	\$728.80	\$790.17	\$767.16	\$767.16	\$613.73	\$613.73
Parent / Child(ren) rate	\$1,419.25	\$1,461.81	\$1,348.28	\$1,461.81	\$1,419.25	\$1,419.25	\$1,135.40	\$1,135.40
Couple rate	\$1,687.75	\$1,738.37	\$1,603.36	\$1,738.37	\$1,687.75	\$1,687.75	\$1,350.21	\$1,350.21
Family rate	\$2,378.20	\$2,449.53	\$2,259.28	\$2,449.53	\$2,378.20	\$2,378.20	\$1,902.56	\$1,902.56
<b>2nd Quarter 2011 Rates:</b>								
Single rate	\$676.65	\$696.95	\$642.82	\$696.95	\$676.65	\$676.65	\$541.32	\$541.32
Parent / Child(ren) rate	\$1,251.80	\$1,289.36	\$1,189.22	\$1,289.36	\$1,251.80	\$1,251.80	\$1,001.44	\$1,001.44
Couple rate	\$1,488.63	\$1,533.29	\$1,414.20	\$1,533.29	\$1,488.63	\$1,488.63	\$1,190.90	\$1,190.90
Family rate	\$2,097.62	\$2,160.55	\$1,992.74	\$2,160.55	\$2,097.62	\$2,097.62	\$1,678.09	\$1,678.09
<b>Dollar Amount Change</b>								
Single rate	\$90.51	\$93.22	\$85.98	\$93.22	\$90.51	\$90.51	\$72.41	\$72.41
Parent / Child(ren) rate	\$167.45	\$172.45	\$159.06	\$172.45	\$167.45	\$167.45	\$133.96	\$133.96
Couple rate	\$199.12	\$205.08	\$189.16	\$205.08	\$199.12	\$199.12	\$159.31	\$159.31
Family rate	\$280.58	\$288.98	\$266.54	\$288.98	\$280.58	\$280.58	\$224.47	\$224.47
<b>Percent Change:</b>								
Single rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%
Parent / Child(ren) rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%
Couple rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%
Family rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%

In Network - \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MGRP)								
Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<b>2nd Quarter 2012 Rates:</b>								
Single rate	\$698.07	\$719.01	\$663.17	\$719.01	\$698.07	\$698.07	\$558.46	\$558.46
Parent / Child(ren) rate	\$1,291.43	\$1,330.17	\$1,226.86	\$1,330.17	\$1,291.43	\$1,291.43	\$1,033.15	\$1,033.15
Couple rate	\$1,535.75	\$1,581.82	\$1,458.97	\$1,581.82	\$1,535.75	\$1,535.75	\$1,228.61	\$1,228.61
Family rate	\$2,164.02	\$2,228.93	\$2,055.83	\$2,228.93	\$2,164.02	\$2,164.02	\$1,731.23	\$1,731.23
<b>2nd Quarter 2011 Rates:</b>								
Single rate	\$615.71	\$634.18	\$584.92	\$634.18	\$615.71	\$615.71	\$492.57	\$492.57
Parent / Child(ren) rate	\$1,139.06	\$1,173.23	\$1,082.10	\$1,173.23	\$1,139.06	\$1,139.06	\$911.25	\$911.25
Couple rate	\$1,354.56	\$1,395.20	\$1,286.82	\$1,395.20	\$1,354.56	\$1,354.56	\$1,083.65	\$1,083.65
Family rate	\$1,908.70	\$1,965.96	\$1,813.25	\$1,965.96	\$1,908.70	\$1,908.70	\$1,526.97	\$1,526.97
<b>Dollar Amount Change</b>								
Single rate	\$82.36	\$84.83	\$78.25	\$84.83	\$82.36	\$82.36	\$65.89	\$65.89
Parent / Child(ren) rate	\$152.37	\$156.94	\$144.76	\$156.94	\$152.37	\$152.37	\$121.90	\$121.90
Couple rate	\$181.19	\$186.62	\$172.15	\$186.62	\$181.19	\$181.19	\$144.96	\$144.96
Family rate	\$255.32	\$262.97	\$242.58	\$262.97	\$255.32	\$255.32	\$204.26	\$204.26
<b>Percent Change:</b>								
Single rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%
Parent / Child(ren) rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%
Couple rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%
Family rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%

New Metro NG								
In Network - \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$750 Inpatient Per Admit.								
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$670.50	\$690.62	\$636.98	\$690.62	\$670.50	\$670.50	\$536.40	\$536.40
Parent / Child(ren) rate	\$1,240.43	\$1,277.65	\$1,178.41	\$1,277.65	\$1,240.43	\$1,240.43	\$992.34	\$992.34
Couple rate	\$1,475.10	\$1,519.36	\$1,401.36	\$1,519.36	\$1,475.10	\$1,475.10	\$1,180.08	\$1,180.08
Family rate	\$2,078.55	\$2,140.92	\$1,974.64	\$2,140.92	\$2,078.55	\$2,078.55	\$1,662.84	\$1,662.84
<u>2nd Quarter 2011 Rates:</u>								
Single rate	\$591.39	\$609.13	\$561.82	\$609.13	\$591.39	\$591.39	\$473.11	\$473.11
Parent / Child(ren) rate	\$1,094.07	\$1,126.89	\$1,039.37	\$1,126.89	\$1,094.07	\$1,094.07	\$875.25	\$875.25
Couple rate	\$1,301.06	\$1,340.09	\$1,236.00	\$1,340.09	\$1,301.06	\$1,301.06	\$1,040.84	\$1,040.84
Family rate	\$1,833.31	\$1,888.30	\$1,741.64	\$1,888.30	\$1,833.31	\$1,833.31	\$1,466.64	\$1,466.64
<u>Dollar Amount Change</u>								
Single rate	\$79.11	\$81.49	\$75.16	\$81.49	\$79.11	\$79.11	\$63.29	\$63.29
Parent / Child(ren) rate	\$146.36	\$150.76	\$139.04	\$150.76	\$146.36	\$146.36	\$117.09	\$117.09
Couple rate	\$174.04	\$179.27	\$165.36	\$179.27	\$174.04	\$174.04	\$139.24	\$139.24
Family rate	\$245.24	\$252.62	\$233.00	\$252.62	\$245.24	\$245.24	\$196.20	\$196.20
<u>Percent Change:</u>								
Single rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%
Parent / Child(ren) rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%
Couple rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%
Family rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%

New Metro								
In Network - \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$750 Inpatient Per Diem Copay to a Maximum of \$3,750 Per Year								
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$650.93	\$670.46	\$618.38	\$670.46	\$650.93	\$650.93	\$520.74	\$520.74
Parent / Child(ren) rate	\$1,204.22	\$1,240.35	\$1,144.00	\$1,240.35	\$1,204.22	\$1,204.22	\$963.37	\$963.37
Couple rate	\$1,432.05	\$1,475.01	\$1,360.44	\$1,475.01	\$1,432.05	\$1,432.05	\$1,145.63	\$1,145.63
Family rate	\$2,017.88	\$2,078.43	\$1,916.98	\$2,078.43	\$2,017.88	\$2,017.88	\$1,614.29	\$1,614.29
<u>2nd Quarter 2011 Rates:</u>								
Single rate	\$574.13	\$591.35	\$545.42	\$591.35	\$574.13	\$574.13	\$459.30	\$459.30
Parent / Child(ren) rate	\$1,062.14	\$1,094.00	\$1,009.03	\$1,094.00	\$1,062.14	\$1,062.14	\$849.71	\$849.71
Couple rate	\$1,263.09	\$1,300.97	\$1,199.92	\$1,300.97	\$1,263.09	\$1,263.09	\$1,010.46	\$1,010.46
Family rate	\$1,779.80	\$1,833.19	\$1,690.80	\$1,833.19	\$1,779.80	\$1,779.80	\$1,423.83	\$1,423.83
<u>Dollar Amount Change</u>								
Single rate	\$76.80	\$79.11	\$72.96	\$79.11	\$76.80	\$76.80	\$61.44	\$61.44
Parent / Child(ren) rate	\$142.08	\$146.35	\$134.97	\$146.35	\$142.08	\$142.08	\$113.66	\$113.66
Couple rate	\$168.96	\$174.04	\$160.52	\$174.04	\$168.96	\$168.96	\$135.17	\$135.17
Family rate	\$238.08	\$245.24	\$226.18	\$245.24	\$238.08	\$238.08	\$190.46	\$190.46
<u>Percent Change:</u>								
Single rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%
Parent / Child(ren) rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%
Couple rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%
Family rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%

In Network - \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery \$250 Inpatient Copay to \$1,250Max/Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR (MNRP)								
Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$725.86	\$747.64	\$689.57	\$747.64	\$725.86	\$725.86	\$580.69	\$580.69
Parent / Child(ren) rate	\$1,342.84	\$1,383.13	\$1,275.70	\$1,383.13	\$1,342.84	\$1,342.84	\$1,074.28	\$1,074.28
Couple rate	\$1,596.89	\$1,644.81	\$1,517.05	\$1,644.81	\$1,596.89	\$1,596.89	\$1,277.52	\$1,277.52
Family rate	\$2,250.17	\$2,317.68	\$2,137.67	\$2,317.68	\$2,250.17	\$2,250.17	\$1,800.14	\$1,800.14
<u>2nd Quarter 2011 Rates:</u>								
Single rate	\$640.22	\$659.43	\$608.21	\$659.43	\$640.22	\$640.22	\$512.18	\$512.18
Parent / Child(ren) rate	\$1,184.41	\$1,219.95	\$1,125.19	\$1,219.95	\$1,184.41	\$1,184.41	\$947.53	\$947.53
Couple rate	\$1,408.48	\$1,450.75	\$1,338.06	\$1,450.75	\$1,408.48	\$1,408.48	\$1,126.80	\$1,126.80
Family rate	\$1,984.68	\$2,044.23	\$1,885.45	\$2,044.23	\$1,984.68	\$1,984.68	\$1,587.76	\$1,587.76
<u>Dollar Amount Change</u>								
Single rate	\$85.64	\$88.21	\$81.36	\$88.21	\$85.64	\$85.64	\$68.51	\$68.51
Parent / Child(ren) rate	\$158.43	\$163.18	\$150.51	\$163.18	\$158.43	\$158.43	\$126.75	\$126.75
Couple rate	\$188.41	\$194.06	\$178.99	\$194.06	\$188.41	\$188.41	\$150.72	\$150.72
Family rate	\$265.49	\$273.45	\$252.22	\$273.45	\$265.49	\$265.49	\$212.38	\$212.38
<u>Percent Change:</u>								
Single rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%
Parent / Child(ren) rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%
Couple rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%
Family rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%

In Network - \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Diem Copay to a Maximum of 5 Copays per Stay Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR								
Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<u>2nd Quarter 2012 Rates:</u>								
Single rate	656.13	675.81	623.32	675.81	656.13	656.13	524.90	524.90
Parent / Child(ren) rate	1,213.84	1,250.25	1,153.14	1,250.25	1,213.84	1,213.84	971.07	971.07
Couple rate	1,443.49	1,486.78	1,371.30	1,486.78	1,443.49	1,443.49	1,154.78	1,154.78
Family rate	2,034.00	2,095.01	1,932.29	2,095.01	2,034.00	2,034.00	1,627.19	1,627.19
<u>2nd Quarter 2011 Rates:</u>								
Single rate	\$578.72	\$596.08	\$549.78	\$596.08	\$578.72	\$578.72	\$462.98	\$462.98
Parent / Child(ren) rate	\$1,070.63	\$1,102.75	\$1,017.09	\$1,102.75	\$1,070.63	\$1,070.63	\$856.51	\$856.51
Couple rate	\$1,273.18	\$1,311.38	\$1,209.52	\$1,311.38	\$1,273.18	\$1,273.18	\$1,018.56	\$1,018.56
Family rate	\$1,794.03	\$1,847.85	\$1,704.32	\$1,847.85	\$1,794.03	\$1,794.03	\$1,435.24	\$1,435.24
<u>Dollar Amount Change</u>								
Single rate	\$77.41	\$79.73	\$73.54	\$79.73	\$77.41	\$77.41	\$61.92	\$61.92
Parent / Child(ren) rate	\$143.21	\$147.50	\$136.05	\$147.50	\$143.21	\$143.21	\$114.56	\$114.56
Couple rate	\$170.31	\$175.40	\$161.78	\$175.40	\$170.31	\$170.31	\$136.22	\$136.22
Family rate	\$239.97	\$247.16	\$227.97	\$247.16	\$239.97	\$239.97	\$191.95	\$191.95
<u>Percent Change:</u>								
Single rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%
Parent / Child(ren) rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%
Couple rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%
Family rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%

In Network - \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<b>2nd Quarter 2012 Rates:</b>								
Single rate	\$719.96	\$741.56	\$683.96	\$741.56	\$719.96	\$719.96	\$575.97	\$575.97
Parent / Child(ren) rate	\$1,331.93	\$1,371.89	\$1,265.33	\$1,371.89	\$1,331.93	\$1,331.93	\$1,065.54	\$1,065.54
Couple rate	\$1,583.91	\$1,631.43	\$1,504.71	\$1,631.43	\$1,583.91	\$1,583.91	\$1,267.13	\$1,267.13
Family rate	\$2,231.88	\$2,298.84	\$2,120.28	\$2,298.84	\$2,231.88	\$2,231.88	\$1,785.51	\$1,785.51
<b>2nd Quarter 2011 Rates:</b>								
Single rate	\$635.01	\$654.06	\$603.26	\$654.06	\$635.01	\$635.01	\$508.01	\$508.01
Parent / Child(ren) rate	\$1,174.77	\$1,210.01	\$1,116.03	\$1,210.01	\$1,174.77	\$1,174.77	\$939.82	\$939.82
Couple rate	\$1,397.02	\$1,438.93	\$1,327.17	\$1,438.93	\$1,397.02	\$1,397.02	\$1,117.62	\$1,117.62
Family rate	\$1,968.53	\$2,027.59	\$1,870.11	\$2,027.59	\$1,968.53	\$1,968.53	\$1,574.83	\$1,574.83
<b>Dollar Amount Change</b>								
Single rate	\$84.95	\$87.50	\$80.70	\$87.50	\$84.95	\$84.95	\$67.96	\$67.96
Parent / Child(ren) rate	\$157.16	\$161.88	\$149.30	\$161.88	\$157.16	\$157.16	\$125.72	\$125.72
Couple rate	\$186.89	\$192.50	\$177.54	\$192.50	\$186.89	\$186.89	\$149.51	\$149.51
Family rate	\$263.35	\$271.25	\$250.17	\$271.25	\$263.35	\$263.35	\$210.68	\$210.68
<b>Percent Change:</b>								
Single rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%
Parent / Child(ren) rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%
Couple rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%
Family rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%

In Network - \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$500 Inpatient Per Admit. Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC(MNRP)								
Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<b>2nd Quarter 2012 Rates:</b>								
Single rate	\$654.52	\$674.16	\$621.79	\$674.16	\$654.52	\$654.52	\$523.62	\$523.62
Parent / Child(ren) rate	\$1,210.86	\$1,247.20	\$1,150.31	\$1,247.20	\$1,210.86	\$1,210.86	\$968.70	\$968.70
Couple rate	\$1,439.94	\$1,483.15	\$1,367.94	\$1,483.15	\$1,439.94	\$1,439.94	\$1,151.96	\$1,151.96
Family rate	\$2,029.01	\$2,089.90	\$1,927.55	\$2,089.90	\$2,029.01	\$2,029.01	\$1,623.22	\$1,623.22
<b>2nd Quarter 2011 Rates:</b>								
Single rate	\$577.30	\$594.62	\$548.44	\$594.62	\$577.30	\$577.30	\$461.84	\$461.84
Parent / Child(ren) rate	\$1,068.01	\$1,100.05	\$1,014.61	\$1,100.05	\$1,068.01	\$1,068.01	\$854.40	\$854.40
Couple rate	\$1,270.06	\$1,308.16	\$1,206.57	\$1,308.16	\$1,270.06	\$1,270.06	\$1,016.05	\$1,016.05
Family rate	\$1,789.63	\$1,843.32	\$1,700.16	\$1,843.32	\$1,789.63	\$1,789.63	\$1,431.70	\$1,431.70
<b>Dollar Amount Change</b>								
Single rate	\$77.22	\$79.54	\$73.35	\$79.54	\$77.22	\$77.22	\$61.78	\$61.78
Parent / Child(ren) rate	\$142.85	\$147.15	\$135.70	\$147.15	\$142.85	\$142.85	\$114.30	\$114.30
Couple rate	\$169.88	\$174.99	\$161.37	\$174.99	\$169.88	\$169.88	\$135.91	\$135.91
Family rate	\$239.38	\$246.58	\$227.39	\$246.58	\$239.38	\$239.38	\$191.52	\$191.52
<b>Percent Change:</b>								
Single rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%
Parent / Child(ren) rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%
Couple rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%
Family rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%

New Metro NG								
In Network - \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/day IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay								
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare								
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$611.52	\$629.87	\$580.94	\$629.87	\$611.52	\$611.52	\$489.22	\$489.22
Parent / Child(ren) rate	\$1,131.31	\$1,165.26	\$1,074.74	\$1,165.26	\$1,131.31	\$1,131.31	\$905.06	\$905.06
Couple rate	\$1,345.34	\$1,385.71	\$1,278.07	\$1,385.71	\$1,345.34	\$1,345.34	\$1,076.28	\$1,076.28
Family rate	\$1,895.71	\$1,952.60	\$1,800.91	\$1,952.60	\$1,895.71	\$1,895.71	\$1,516.58	\$1,516.58
<u>2nd Quarter 2011 Rates:</u>								
Single rate	\$539.37	\$555.55	\$512.40	\$555.55	\$539.37	\$539.37	\$431.50	\$431.50
Parent / Child(ren) rate	\$997.83	\$1,027.77	\$947.94	\$1,027.77	\$997.83	\$997.83	\$798.28	\$798.28
Couple rate	\$1,186.61	\$1,222.21	\$1,127.28	\$1,222.21	\$1,186.61	\$1,186.61	\$949.30	\$949.30
Family rate	\$1,672.05	\$1,722.21	\$1,588.44	\$1,722.21	\$1,672.05	\$1,672.05	\$1,337.65	\$1,337.65
<u>Dollar Amount Change</u>								
Single rate	\$72.15	\$74.32	\$68.54	\$74.32	\$72.15	\$72.15	\$57.72	\$57.72
Parent / Child(ren) rate	\$133.48	\$137.49	\$126.80	\$137.49	\$133.48	\$133.48	\$106.78	\$106.78
Couple rate	\$158.73	\$163.50	\$150.79	\$163.50	\$158.73	\$158.73	\$126.98	\$126.98
Family rate	\$223.66	\$230.39	\$212.47	\$230.39	\$223.66	\$223.66	\$178.93	\$178.93
<u>Percent Change:</u>								
Single rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%
Parent / Child(ren) rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%
Couple rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%
Family rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%

New Metro								
In Network - \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/day IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay								
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare								
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$610.34	\$628.65	\$579.82	\$628.65	\$610.34	\$610.34	\$488.27	\$488.27
Parent / Child(ren) rate	\$1,129.13	\$1,163.00	\$1,072.67	\$1,163.00	\$1,129.13	\$1,129.13	\$903.30	\$903.30
Couple rate	\$1,342.75	\$1,383.03	\$1,275.60	\$1,383.03	\$1,342.75	\$1,342.75	\$1,074.19	\$1,074.19
Family rate	\$1,892.05	\$1,948.82	\$1,797.44	\$1,948.82	\$1,892.05	\$1,892.05	\$1,513.64	\$1,513.64
<u>2nd Quarter 2011 Rates:</u>								
Single rate	\$538.32	\$554.47	\$511.40	\$554.47	\$538.32	\$538.32	\$430.66	\$430.66
Parent / Child(ren) rate	\$995.89	\$1,025.77	\$946.09	\$1,025.77	\$995.89	\$995.89	\$796.72	\$796.72
Couple rate	\$1,184.30	\$1,219.83	\$1,125.08	\$1,219.83	\$1,184.30	\$1,184.30	\$947.45	\$947.45
Family rate	\$1,668.79	\$1,718.86	\$1,585.34	\$1,718.86	\$1,668.79	\$1,668.79	\$1,335.05	\$1,335.05
<u>Dollar Amount Change</u>								
Single rate	\$72.02	\$74.18	\$68.42	\$74.18	\$72.02	\$72.02	\$57.61	\$57.61
Parent / Child(ren) rate	\$133.24	\$137.23	\$126.58	\$137.23	\$133.24	\$133.24	\$106.58	\$106.58
Couple rate	\$158.45	\$163.20	\$150.52	\$163.20	\$158.45	\$158.45	\$126.74	\$126.74
Family rate	\$223.26	\$229.96	\$212.10	\$229.96	\$223.26	\$223.26	\$178.59	\$178.59
<u>Percent Change:</u>								
Single rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%
Parent / Child(ren) rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%
Couple rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%
Family rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%

In Network - \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery/Inpatient Copay/Day, \$1,250 Maximum/Year Out of Network - \$1,000/\$3,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$810.07	\$834.37	\$769.57	\$834.37	\$810.07	\$810.07	\$648.06	\$648.06
Parent / Child(ren) rate	\$1,498.63	\$1,543.58	\$1,423.70	\$1,543.58	\$1,498.63	\$1,498.63	\$1,198.91	\$1,198.91
Couple rate	\$1,782.15	\$1,835.61	\$1,693.05	\$1,835.61	\$1,782.15	\$1,782.15	\$1,425.73	\$1,425.73
Family rate	\$2,511.22	\$2,586.55	\$2,385.67	\$2,586.55	\$2,511.22	\$2,511.22	\$2,008.99	\$2,008.99
<u>3rd Quarter 2011 Rates:</u>								
Single rate	\$722.51	\$744.19	\$686.38	\$744.19	\$722.51	\$722.51	\$578.01	\$578.01
Parent / Child(ren) rate	\$1,336.64	\$1,376.75	\$1,269.80	\$1,376.75	\$1,336.64	\$1,336.64	\$1,069.32	\$1,069.32
Couple rate	\$1,589.52	\$1,637.22	\$1,510.04	\$1,637.22	\$1,589.52	\$1,589.52	\$1,271.62	\$1,271.62
Family rate	\$2,239.78	\$2,306.99	\$2,127.78	\$2,306.99	\$2,239.78	\$2,239.78	\$1,791.83	\$1,791.83
<u>Dollar Amount Change</u>								
Single rate	\$87.56	\$90.18	\$83.19	\$90.18	\$87.56	\$87.56	\$70.05	\$70.05
Parent / Child(ren) rate	\$161.99	\$166.83	\$153.90	\$166.83	\$161.99	\$161.99	\$129.59	\$129.59
Couple rate	\$192.63	\$198.39	\$183.01	\$198.39	\$192.63	\$192.63	\$154.11	\$154.11
Family rate	\$271.44	\$279.56	\$257.89	\$279.56	\$271.44	\$271.44	\$217.16	\$217.16
<u>Percent Change:</u>								
Single rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Parent / Child(ren) rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Couple rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Family rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%

In Network - \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery/Inpatient Per Diem Copay to a Maximum of \$2,500 Per Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$725.48	\$747.24	\$689.21	\$747.24	\$725.48	\$725.48	\$580.38	\$580.38
Parent / Child(ren) rate	\$1,342.14	\$1,382.39	\$1,275.04	\$1,382.39	\$1,342.14	\$1,342.14	\$1,073.70	\$1,073.70
Couple rate	\$1,596.06	\$1,643.93	\$1,516.26	\$1,643.93	\$1,596.06	\$1,596.06	\$1,276.84	\$1,276.84
Family rate	\$2,248.99	\$2,316.44	\$2,136.55	\$2,316.44	\$2,248.99	\$2,248.99	\$1,799.18	\$1,799.18
<u>3rd Quarter 2011 Rates:</u>								
Single rate	\$647.06	\$666.47	\$614.71	\$666.47	\$647.06	\$647.06	\$517.65	\$517.65
Parent / Child(ren) rate	\$1,197.06	\$1,232.97	\$1,137.21	\$1,232.97	\$1,197.06	\$1,197.06	\$957.65	\$957.65
Couple rate	\$1,423.53	\$1,466.23	\$1,352.36	\$1,466.23	\$1,423.53	\$1,423.53	\$1,138.83	\$1,138.83
Family rate	\$2,005.89	\$2,066.06	\$1,905.60	\$2,066.06	\$2,005.89	\$2,005.89	\$1,604.72	\$1,604.72
<u>Dollar Amount Change</u>								
Single rate	\$78.42	\$80.77	\$74.50	\$80.77	\$78.42	\$78.42	\$62.73	\$62.73
Parent / Child(ren) rate	\$145.08	\$149.42	\$137.83	\$149.42	\$145.08	\$145.08	\$116.05	\$116.05
Couple rate	\$172.53	\$177.70	\$163.90	\$177.70	\$172.53	\$172.53	\$138.01	\$138.01
Family rate	\$243.10	\$250.38	\$230.95	\$250.38	\$243.10	\$243.10	\$194.46	\$194.46
<u>Percent Change:</u>								
Single rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Parent / Child(ren) rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Couple rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Family rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%

In Network - \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MGRP)								
Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<b>3rd Quarter 2012 Rates:</b>								
Single rate	\$794.01	\$817.83	\$754.31	\$817.83	\$794.01	\$794.01	\$635.21	\$635.21
Parent / Child(ren) rate	\$1,468.92	\$1,512.99	\$1,395.47	\$1,512.99	\$1,468.92	\$1,468.92	\$1,175.14	\$1,175.14
Couple rate	\$1,746.82	\$1,799.23	\$1,659.48	\$1,799.23	\$1,746.82	\$1,746.82	\$1,397.46	\$1,397.46
Family rate	\$2,461.43	\$2,535.27	\$2,338.36	\$2,535.27	\$2,461.43	\$2,461.43	\$1,969.15	\$1,969.15
<b>3rd Quarter 2011 Rates:</b>								
Single rate	\$708.18	\$729.43	\$672.77	\$729.43	\$708.18	\$708.18	\$566.54	\$566.54
Parent / Child(ren) rate	\$1,310.13	\$1,349.45	\$1,244.62	\$1,349.45	\$1,310.13	\$1,310.13	\$1,048.10	\$1,048.10
Couple rate	\$1,558.00	\$1,604.75	\$1,480.09	\$1,604.75	\$1,558.00	\$1,558.00	\$1,246.39	\$1,246.39
Family rate	\$2,195.36	\$2,261.23	\$2,085.59	\$2,261.23	\$2,195.36	\$2,195.36	\$1,756.27	\$1,756.27
<b>Dollar Amount Change</b>								
Single rate	\$85.83	\$88.40	\$81.54	\$88.40	\$85.83	\$85.83	\$68.67	\$68.67
Parent / Child(ren) rate	\$158.79	\$163.54	\$150.85	\$163.54	\$158.79	\$158.79	\$127.04	\$127.04
Couple rate	\$188.82	\$194.48	\$179.39	\$194.48	\$188.82	\$188.82	\$151.07	\$151.07
Family rate	\$266.07	\$274.04	\$252.77	\$274.04	\$266.07	\$266.07	\$212.88	\$212.88
<b>Percent Change:</b>								
Single rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Parent / Child(ren) rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Couple rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Family rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%

In Network - \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MGRP)								
Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<b>3rd Quarter 2012 Rates:</b>								
Single rate	\$722.50	\$744.18	\$686.38	\$744.18	\$722.50	\$722.50	\$578.00	\$578.00
Parent / Child(ren) rate	\$1,336.63	\$1,376.73	\$1,269.80	\$1,376.73	\$1,336.63	\$1,336.63	\$1,069.30	\$1,069.30
Couple rate	\$1,589.50	\$1,637.20	\$1,510.04	\$1,637.20	\$1,589.50	\$1,589.50	\$1,271.60	\$1,271.60
Family rate	\$2,239.75	\$2,306.96	\$2,127.78	\$2,306.96	\$2,239.75	\$2,239.75	\$1,791.80	\$1,791.80
<b>3rd Quarter 2011 Rates:</b>								
Single rate	\$644.40	\$663.73	\$612.18	\$663.73	\$644.40	\$644.40	\$515.52	\$515.52
Parent / Child(ren) rate	\$1,192.14	\$1,227.90	\$1,132.53	\$1,227.90	\$1,192.14	\$1,192.14	\$953.71	\$953.71
Couple rate	\$1,417.68	\$1,460.21	\$1,346.80	\$1,460.21	\$1,417.68	\$1,417.68	\$1,134.14	\$1,134.14
Family rate	\$1,997.64	\$2,057.56	\$1,897.76	\$2,057.56	\$1,997.64	\$1,997.64	\$1,598.11	\$1,598.11
<b>Dollar Amount Change</b>								
Single rate	\$78.10	\$80.45	\$74.20	\$80.45	\$78.10	\$78.10	\$62.48	\$62.48
Parent / Child(ren) rate	\$144.49	\$148.83	\$137.27	\$148.83	\$144.49	\$144.49	\$115.59	\$115.59
Couple rate	\$171.82	\$176.99	\$163.24	\$176.99	\$171.82	\$171.82	\$137.46	\$137.46
Family rate	\$242.11	\$249.40	\$230.02	\$249.40	\$242.11	\$242.11	\$193.69	\$193.69
<b>Percent Change:</b>								
Single rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Parent / Child(ren) rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Couple rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Family rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%

New Metro NG								
In Network - \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$750 Inpatient Per Admit.								
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$693.97	\$714.79	\$659.27	\$714.79	\$693.97	\$693.97	\$555.18	\$555.18
Parent / Child(ren) rate	\$1,283.84	\$1,322.36	\$1,219.65	\$1,322.36	\$1,283.84	\$1,283.84	\$1,027.08	\$1,027.08
Couple rate	\$1,526.73	\$1,572.54	\$1,450.39	\$1,572.54	\$1,526.73	\$1,526.73	\$1,221.40	\$1,221.40
Family rate	\$2,151.31	\$2,215.85	\$2,043.74	\$2,215.85	\$2,151.31	\$2,151.31	\$1,721.06	\$1,721.06
<u>3rd Quarter 2011 Rates:</u>								
Single rate	\$618.95	\$637.52	\$588.00	\$637.52	\$618.95	\$618.95	\$495.16	\$495.16
Parent / Child(ren) rate	\$1,145.06	\$1,179.41	\$1,087.80	\$1,179.41	\$1,145.06	\$1,145.06	\$916.05	\$916.05
Couple rate	\$1,361.69	\$1,402.54	\$1,293.60	\$1,402.54	\$1,361.69	\$1,361.69	\$1,089.35	\$1,089.35
Family rate	\$1,918.75	\$1,976.31	\$1,822.80	\$1,976.31	\$1,918.75	\$1,918.75	\$1,535.00	\$1,535.00
<u>Dollar Amount Change</u>								
Single rate	\$75.02	\$77.27	\$71.27	\$77.27	\$75.02	\$75.02	\$60.02	\$60.02
Parent / Child(ren) rate	\$138.78	\$142.95	\$131.85	\$142.95	\$138.78	\$138.78	\$111.03	\$111.03
Couple rate	\$165.04	\$170.00	\$156.79	\$170.00	\$165.04	\$165.04	\$132.05	\$132.05
Family rate	\$232.56	\$239.54	\$220.94	\$239.54	\$232.56	\$232.56	\$186.06	\$186.06
<u>Percent Change:</u>								
Single rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Parent / Child(ren) rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Couple rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Family rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%

New Metro								
In Network - \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$750 Inpatient Per Diem Copay to a Maximum of \$3,750 Per Year								
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$673.71	\$693.92	\$640.02	\$693.92	\$673.71	\$673.71	\$538.97	\$538.97
Parent / Child(ren) rate	\$1,246.36	\$1,283.75	\$1,184.04	\$1,283.75	\$1,246.36	\$1,246.36	\$997.09	\$997.09
Couple rate	\$1,482.16	\$1,526.62	\$1,408.04	\$1,526.62	\$1,482.16	\$1,482.16	\$1,185.73	\$1,185.73
Family rate	\$2,088.50	\$2,151.15	\$1,984.06	\$2,151.15	\$2,088.50	\$2,088.50	\$1,670.81	\$1,670.81
<u>3rd Quarter 2011 Rates:</u>								
Single rate	\$600.88	\$618.91	\$570.84	\$618.91	\$600.88	\$600.88	\$480.70	\$480.70
Parent / Child(ren) rate	\$1,111.63	\$1,144.98	\$1,056.05	\$1,144.98	\$1,111.63	\$1,111.63	\$889.30	\$889.30
Couple rate	\$1,321.94	\$1,361.60	\$1,255.85	\$1,361.60	\$1,321.94	\$1,321.94	\$1,057.54	\$1,057.54
Family rate	\$1,862.73	\$1,918.62	\$1,769.60	\$1,918.62	\$1,862.73	\$1,862.73	\$1,490.17	\$1,490.17
<u>Dollar Amount Change</u>								
Single rate	\$72.83	\$75.01	\$69.18	\$75.01	\$72.83	\$72.83	\$58.27	\$58.27
Parent / Child(ren) rate	\$134.73	\$138.77	\$127.99	\$138.77	\$134.73	\$134.73	\$107.79	\$107.79
Couple rate	\$160.22	\$165.02	\$152.19	\$165.02	\$160.22	\$160.22	\$128.19	\$128.19
Family rate	\$225.77	\$232.53	\$214.46	\$232.53	\$225.77	\$225.77	\$180.64	\$180.64
<u>Percent Change:</u>								
Single rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Parent / Child(ren) rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Couple rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Family rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%

In Network - \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery \$250 Inpatient Copay to \$1,250Max/Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR (MNRP)								
Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<b>3rd Quarter 2012 Rates:</b>								
Single rate	\$751.27	\$773.81	\$713.71	\$773.81	\$751.27	\$751.27	\$601.02	\$601.02
Parent / Child(ren) rate	\$1,389.85	\$1,431.55	\$1,320.36	\$1,431.55	\$1,389.85	\$1,389.85	\$1,111.89	\$1,111.89
Couple rate	\$1,652.79	\$1,702.38	\$1,570.16	\$1,702.38	\$1,652.79	\$1,652.79	\$1,322.24	\$1,322.24
Family rate	\$2,328.94	\$2,398.81	\$2,212.50	\$2,398.81	\$2,328.94	\$2,328.94	\$1,863.16	\$1,863.16
<b>3rd Quarter 2011 Rates:</b>								
Single rate	\$670.05	\$690.15	\$636.55	\$690.15	\$670.05	\$670.05	\$536.04	\$536.04
Parent / Child(ren) rate	\$1,239.59	\$1,276.78	\$1,177.62	\$1,276.78	\$1,239.59	\$1,239.59	\$991.67	\$991.67
Couple rate	\$1,474.11	\$1,518.33	\$1,400.41	\$1,518.33	\$1,474.11	\$1,474.11	\$1,179.29	\$1,179.29
Family rate	\$2,077.16	\$2,139.47	\$1,973.31	\$2,139.47	\$2,077.16	\$2,077.16	\$1,661.72	\$1,661.72
<b>Dollar Amount Change</b>								
Single rate	\$81.22	\$83.66	\$77.16	\$83.66	\$81.22	\$81.22	\$64.98	\$64.98
Parent / Child(ren) rate	\$150.26	\$154.77	\$142.74	\$154.77	\$150.26	\$150.26	\$120.22	\$120.22
Couple rate	\$178.68	\$184.05	\$169.75	\$184.05	\$178.68	\$178.68	\$142.95	\$142.95
Family rate	\$251.78	\$259.34	\$239.19	\$259.34	\$251.78	\$251.78	\$201.44	\$201.44
<b>Percent Change:</b>								
Single rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Parent / Child(ren) rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Couple rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Family rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%

In Network - \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Diem Copay to a Maximum of 5 Copays per Stay Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR								
Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<b>3rd Quarter 2012 Rates:</b>								
Single rate	679.09	699.46	645.14	699.46	679.09	679.09	543.27	543.27
Parent / Child(ren) rate	1,256.32	1,294.00	1,193.51	1,294.00	1,256.32	1,256.32	1,005.05	1,005.05
Couple rate	1,494.00	1,538.81	1,419.31	1,538.81	1,494.00	1,494.00	1,195.19	1,195.19
Family rate	2,105.18	2,168.33	1,999.93	2,168.33	2,105.18	2,105.18	1,684.14	1,684.14
<b>3rd Quarter 2011 Rates:</b>								
Single rate	\$605.69	\$623.86	\$575.41	\$623.86	\$605.69	\$605.69	\$484.55	\$484.55
Parent / Child(ren) rate	\$1,120.53	\$1,154.14	\$1,064.51	\$1,154.14	\$1,120.53	\$1,120.53	\$896.42	\$896.42
Couple rate	\$1,332.52	\$1,372.49	\$1,265.90	\$1,372.49	\$1,332.52	\$1,332.52	\$1,066.01	\$1,066.01
Family rate	\$1,877.64	\$1,933.97	\$1,783.77	\$1,933.97	\$1,877.64	\$1,877.64	\$1,502.11	\$1,502.11
<b>Dollar Amount Change</b>								
Single rate	\$73.40	\$75.60	\$69.73	\$75.60	\$73.40	\$73.40	\$58.72	\$58.72
Parent / Child(ren) rate	\$135.79	\$139.86	\$129.00	\$139.86	\$135.79	\$135.79	\$108.63	\$108.63
Couple rate	\$161.48	\$166.32	\$153.41	\$166.32	\$161.48	\$161.48	\$129.18	\$129.18
Family rate	\$227.54	\$234.36	\$216.16	\$234.36	\$227.54	\$227.54	\$182.03	\$182.03
<b>Percent Change:</b>								
Single rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Parent / Child(ren) rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Couple rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Family rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
In Network - \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$745.16	\$767.51	\$707.90	\$767.51	\$745.16	\$745.16	\$596.13	\$596.13
Parent / Child(ren) rate	\$1,378.55	\$1,419.89	\$1,309.62	\$1,419.89	\$1,378.55	\$1,378.55	\$1,102.84	\$1,102.84
Couple rate	\$1,639.35	\$1,688.52	\$1,557.38	\$1,688.52	\$1,639.35	\$1,639.35	\$1,311.49	\$1,311.49
Family rate	\$2,310.00	\$2,379.28	\$2,194.49	\$2,379.28	\$2,310.00	\$2,310.00	\$1,848.00	\$1,848.00
<u>3rd Quarter 2011 Rates:</u>								
Single rate	\$664.60	\$684.54	\$631.37	\$684.54	\$664.60	\$664.60	\$531.68	\$531.68
Parent / Child(ren) rate	\$1,229.51	\$1,266.40	\$1,168.03	\$1,266.40	\$1,229.51	\$1,229.51	\$983.61	\$983.61
Couple rate	\$1,462.12	\$1,505.99	\$1,389.01	\$1,505.99	\$1,462.12	\$1,462.12	\$1,169.70	\$1,169.70
Family rate	\$2,060.26	\$2,122.07	\$1,957.25	\$2,122.07	\$2,060.26	\$2,060.26	\$1,648.21	\$1,648.21
<u>Dollar Amount Change</u>								
Single rate	\$80.56	\$82.97	\$76.53	\$82.97	\$80.56	\$80.56	\$64.45	\$64.45
Parent / Child(ren) rate	\$149.04	\$153.49	\$141.59	\$153.49	\$149.04	\$149.04	\$119.23	\$119.23
Couple rate	\$177.23	\$182.53	\$168.37	\$182.53	\$177.23	\$177.23	\$141.79	\$141.79
Family rate	\$249.74	\$257.21	\$237.24	\$257.21	\$249.74	\$249.74	\$199.79	\$199.79
<u>Percent Change:</u>								
Single rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Parent / Child(ren) rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Couple rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Family rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
In Network - \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$500 Inpatient Per Admit. Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC(MNRP)								
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$677.43	\$697.75	\$643.56	\$697.75	\$677.43	\$677.43	\$541.94	\$541.94
Parent / Child(ren) rate	\$1,253.25	\$1,290.84	\$1,190.59	\$1,290.84	\$1,253.25	\$1,253.25	\$1,002.59	\$1,002.59
Couple rate	\$1,490.35	\$1,535.05	\$1,415.83	\$1,535.05	\$1,490.35	\$1,490.35	\$1,192.27	\$1,192.27
Family rate	\$2,100.03	\$2,163.03	\$1,995.04	\$2,163.03	\$2,100.03	\$2,100.03	\$1,680.01	\$1,680.01
<u>3rd Quarter 2011 Rates:</u>								
Single rate	\$604.20	\$622.33	\$573.99	\$622.33	\$604.20	\$604.20	\$483.36	\$483.36
Parent / Child(ren) rate	\$1,117.77	\$1,151.31	\$1,061.88	\$1,151.31	\$1,117.77	\$1,117.77	\$894.22	\$894.22
Couple rate	\$1,329.24	\$1,369.13	\$1,262.78	\$1,369.13	\$1,329.24	\$1,329.24	\$1,063.39	\$1,063.39
Family rate	\$1,873.02	\$1,929.22	\$1,779.37	\$1,929.22	\$1,873.02	\$1,873.02	\$1,498.42	\$1,498.42
<u>Dollar Amount Change</u>								
Single rate	\$73.23	\$75.42	\$69.57	\$75.42	\$73.23	\$73.23	\$58.58	\$58.58
Parent / Child(ren) rate	\$135.48	\$139.53	\$128.71	\$139.53	\$135.48	\$135.48	\$108.37	\$108.37
Couple rate	\$161.11	\$165.92	\$153.05	\$165.92	\$161.11	\$161.11	\$128.88	\$128.88
Family rate	\$227.01	\$233.81	\$215.67	\$233.81	\$227.01	\$227.01	\$181.59	\$181.59
<u>Percent Change:</u>								
Single rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Parent / Child(ren) rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Couple rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Family rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%

New Metro NG								
In Network - \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/day IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay								
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare								
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$632.92	\$651.91	\$601.27	\$651.91	\$632.92	\$632.92	\$506.34	\$506.34
Parent / Child(ren) rate	\$1,170.90	\$1,206.03	\$1,112.35	\$1,206.03	\$1,170.90	\$1,170.90	\$936.73	\$936.73
Couple rate	\$1,392.42	\$1,434.20	\$1,322.79	\$1,434.20	\$1,392.42	\$1,392.42	\$1,113.95	\$1,113.95
Family rate	\$1,962.05	\$2,020.92	\$1,863.94	\$2,020.92	\$1,962.05	\$1,962.05	\$1,569.65	\$1,569.65
<u>3rd Quarter 2011 Rates:</u>								
Single rate	\$564.50	\$581.44	\$536.28	\$581.44	\$564.50	\$564.50	\$451.60	\$451.60
Parent / Child(ren) rate	\$1,044.33	\$1,075.66	\$992.12	\$1,075.66	\$1,044.33	\$1,044.33	\$835.46	\$835.46
Couple rate	\$1,241.90	\$1,279.17	\$1,179.82	\$1,279.17	\$1,241.90	\$1,241.90	\$993.52	\$993.52
Family rate	\$1,749.95	\$1,802.46	\$1,662.47	\$1,802.46	\$1,749.95	\$1,749.95	\$1,399.96	\$1,399.96
<u>Dollar Amount Change</u>								
Single rate	\$68.42	\$70.47	\$64.99	\$70.47	\$68.42	\$68.42	\$54.74	\$54.74
Parent / Child(ren) rate	\$126.57	\$130.37	\$120.23	\$130.37	\$126.57	\$126.57	\$101.27	\$101.27
Couple rate	\$150.52	\$155.03	\$142.97	\$155.03	\$150.52	\$150.52	\$120.43	\$120.43
Family rate	\$212.10	\$218.46	\$201.47	\$218.46	\$212.10	\$212.10	\$169.69	\$169.69
<u>Percent Change:</u>								
Single rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Parent / Child(ren) rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Couple rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Family rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%

New Metro								
In Network - \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/day IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay								
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare								
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$631.70	\$650.65	\$600.12	\$650.65	\$631.70	\$631.70	\$505.36	\$505.36
Parent / Child(ren) rate	\$1,168.65	\$1,203.70	\$1,110.22	\$1,203.70	\$1,168.65	\$1,168.65	\$934.92	\$934.92
Couple rate	\$1,389.74	\$1,431.43	\$1,320.26	\$1,431.43	\$1,389.74	\$1,389.74	\$1,111.79	\$1,111.79
Family rate	\$1,958.27	\$2,017.02	\$1,860.37	\$2,017.02	\$1,958.27	\$1,958.27	\$1,566.62	\$1,566.62
<u>3rd Quarter 2011 Rates:</u>								
Single rate	\$563.41	\$580.31	\$535.24	\$580.31	\$563.41	\$563.41	\$450.73	\$450.73
Parent / Child(ren) rate	\$1,042.31	\$1,073.57	\$990.19	\$1,073.57	\$1,042.31	\$1,042.31	\$833.85	\$833.85
Couple rate	\$1,239.50	\$1,276.68	\$1,177.53	\$1,276.68	\$1,239.50	\$1,239.50	\$991.61	\$991.61
Family rate	\$1,746.57	\$1,798.96	\$1,659.24	\$1,798.96	\$1,746.57	\$1,746.57	\$1,397.26	\$1,397.26
<u>Dollar Amount Change</u>								
Single rate	\$68.29	\$70.34	\$64.88	\$70.34	\$68.29	\$68.29	\$54.63	\$54.63
Parent / Child(ren) rate	\$126.34	\$130.13	\$120.03	\$130.13	\$126.34	\$126.34	\$101.07	\$101.07
Couple rate	\$150.24	\$154.75	\$142.73	\$154.75	\$150.24	\$150.24	\$120.18	\$120.18
Family rate	\$211.70	\$218.06	\$201.13	\$218.06	\$211.70	\$211.70	\$169.36	\$169.36
<u>Percent Change:</u>								
Single rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Parent / Child(ren) rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Couple rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Family rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%

In Network - \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery/Inpatient Copay/Day, \$1,250 Maximum/Year  
 Out of Network - \$1,000/\$3,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)

<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$838.42	\$863.57	\$796.50	\$863.57	\$838.42	\$838.42	\$670.74	\$670.74
Parent / Child(ren) rate	\$1,551.08	\$1,597.60	\$1,473.53	\$1,597.60	\$1,551.08	\$1,551.08	\$1,240.87	\$1,240.87
Couple rate	\$1,844.52	\$1,899.85	\$1,752.30	\$1,899.85	\$1,844.52	\$1,844.52	\$1,475.63	\$1,475.63
Family rate	\$2,599.10	\$2,677.07	\$2,469.15	\$2,677.07	\$2,599.10	\$2,599.10	\$2,079.29	\$2,079.29
<u>4th Quarter 2011 Rates:</u>								
Single rate	\$695.05	\$715.90	\$660.30	\$715.90	\$695.05	\$695.05	\$556.04	\$556.04
Parent / Child(ren) rate	\$1,285.84	\$1,324.42	\$1,221.56	\$1,324.42	\$1,285.84	\$1,285.84	\$1,028.67	\$1,028.67
Couple rate	\$1,529.11	\$1,574.98	\$1,452.66	\$1,574.98	\$1,529.11	\$1,529.11	\$1,223.29	\$1,223.29
Family rate	\$2,154.66	\$2,219.29	\$2,046.93	\$2,219.29	\$2,154.66	\$2,154.66	\$1,723.72	\$1,723.72
<u>Dollar Amount Change</u>								
Single rate	\$143.37	\$147.67	\$136.20	\$147.67	\$143.37	\$143.37	\$114.70	\$114.70
Parent / Child(ren) rate	\$265.24	\$273.18	\$251.97	\$273.18	\$265.24	\$265.24	\$212.20	\$212.20
Couple rate	\$315.41	\$324.87	\$299.64	\$324.87	\$315.41	\$315.41	\$252.34	\$252.34
Family rate	\$444.44	\$457.78	\$422.22	\$457.78	\$444.44	\$444.44	\$355.57	\$355.57
<u>Percent Change:</u>								
Single rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Parent / Child(ren) rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Couple rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Family rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%

In Network - \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery/Inpatient Per Diem Copay to a Maximum of \$2,500 Per Year  
 Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)

<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$750.87	\$773.40	\$713.33	\$773.40	\$750.87	\$750.87	\$600.70	\$600.70
Parent / Child(ren) rate	\$1,389.11	\$1,430.79	\$1,319.66	\$1,430.79	\$1,389.11	\$1,389.11	\$1,111.30	\$1,111.30
Couple rate	\$1,651.91	\$1,701.48	\$1,569.33	\$1,701.48	\$1,651.91	\$1,651.91	\$1,321.54	\$1,321.54
Family rate	\$2,327.70	\$2,397.54	\$2,211.32	\$2,397.54	\$2,327.70	\$2,327.70	\$1,862.17	\$1,862.17
<u>4th Quarter 2011 Rates:</u>								
Single rate	\$622.47	\$641.14	\$591.35	\$641.14	\$622.47	\$622.47	\$497.98	\$497.98
Parent / Child(ren) rate	\$1,151.57	\$1,186.11	\$1,094.00	\$1,186.11	\$1,151.57	\$1,151.57	\$921.26	\$921.26
Couple rate	\$1,369.43	\$1,410.51	\$1,300.97	\$1,410.51	\$1,369.43	\$1,369.43	\$1,095.56	\$1,095.56
Family rate	\$1,929.66	\$1,987.53	\$1,833.19	\$1,987.53	\$1,929.66	\$1,929.66	\$1,543.74	\$1,543.74
<u>Dollar Amount Change</u>								
Single rate	\$128.40	\$132.26	\$121.98	\$132.26	\$128.40	\$128.40	\$102.72	\$102.72
Parent / Child(ren) rate	\$237.54	\$244.68	\$225.66	\$244.68	\$237.54	\$237.54	\$190.04	\$190.04
Couple rate	\$282.48	\$290.97	\$268.36	\$290.97	\$282.48	\$282.48	\$225.98	\$225.98
Family rate	\$398.04	\$410.01	\$378.13	\$410.01	\$398.04	\$398.04	\$318.43	\$318.43
<u>Percent Change:</u>								
Single rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Parent / Child(ren) rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Couple rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Family rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%

In Network - \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$821.80	\$846.45	\$780.71	\$846.45	\$821.80	\$821.80	\$657.44	\$657.44
Parent / Child(ren) rate	\$1,520.33	\$1,565.93	\$1,444.31	\$1,565.93	\$1,520.33	\$1,520.33	\$1,216.26	\$1,216.26
Couple rate	\$1,807.96	\$1,862.19	\$1,717.56	\$1,862.19	\$1,807.96	\$1,807.96	\$1,446.37	\$1,446.37
Family rate	\$2,547.58	\$2,624.00	\$2,420.20	\$2,624.00	\$2,547.58	\$2,547.58	\$2,038.06	\$2,038.06
<u>4th Quarter 2011 Rates:</u>								
Single rate	\$681.27	\$701.71	\$647.21	\$701.71	\$681.27	\$681.27	\$545.02	\$545.02
Parent / Child(ren) rate	\$1,260.35	\$1,298.16	\$1,197.34	\$1,298.16	\$1,260.35	\$1,260.35	\$1,008.29	\$1,008.29
Couple rate	\$1,498.79	\$1,543.76	\$1,423.86	\$1,543.76	\$1,498.79	\$1,498.79	\$1,199.04	\$1,199.04
Family rate	\$2,111.94	\$2,175.30	\$2,006.35	\$2,175.30	\$2,111.94	\$2,111.94	\$1,689.56	\$1,689.56
<u>Dollar Amount Change</u>								
Single rate	\$140.53	\$144.74	\$133.50	\$144.74	\$140.53	\$140.53	\$112.42	\$112.42
Parent / Child(ren) rate	\$259.98	\$267.77	\$246.97	\$267.77	\$259.98	\$259.98	\$207.97	\$207.97
Couple rate	\$309.17	\$318.43	\$293.70	\$318.43	\$309.17	\$309.17	\$247.33	\$247.33
Family rate	\$435.64	\$448.70	\$413.85	\$448.70	\$435.64	\$435.64	\$348.50	\$348.50
<u>Percent Change:</u>								
Single rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Parent / Child(ren) rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Couple rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Family rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%

In Network - \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$747.79	\$770.22	\$710.40	\$770.22	\$747.79	\$747.79	\$598.23	\$598.23
Parent / Child(ren) rate	\$1,383.41	\$1,424.91	\$1,314.24	\$1,424.91	\$1,383.41	\$1,383.41	\$1,106.73	\$1,106.73
Couple rate	\$1,645.14	\$1,694.48	\$1,562.88	\$1,694.48	\$1,645.14	\$1,645.14	\$1,316.11	\$1,316.11
Family rate	\$2,318.15	\$2,387.68	\$2,202.24	\$2,387.68	\$2,318.15	\$2,318.15	\$1,854.51	\$1,854.51
<u>4th Quarter 2011 Rates:</u>								
Single rate	\$619.91	\$638.51	\$588.91	\$638.51	\$619.91	\$619.91	\$495.93	\$495.93
Parent / Child(ren) rate	\$1,146.83	\$1,181.24	\$1,089.48	\$1,181.24	\$1,146.83	\$1,146.83	\$917.47	\$917.47
Couple rate	\$1,363.80	\$1,404.72	\$1,295.60	\$1,404.72	\$1,363.80	\$1,363.80	\$1,091.05	\$1,091.05
Family rate	\$1,921.72	\$1,979.38	\$1,825.62	\$1,979.38	\$1,921.72	\$1,921.72	\$1,537.38	\$1,537.38
<u>Dollar Amount Change</u>								
Single rate	\$127.88	\$131.71	\$121.49	\$131.71	\$127.88	\$127.88	\$102.30	\$102.30
Parent / Child(ren) rate	\$236.58	\$243.67	\$224.76	\$243.67	\$236.58	\$236.58	\$189.26	\$189.26
Couple rate	\$281.34	\$289.76	\$267.28	\$289.76	\$281.34	\$281.34	\$225.06	\$225.06
Family rate	\$396.43	\$408.30	\$376.62	\$408.30	\$396.43	\$396.43	\$317.13	\$317.13
<u>Percent Change:</u>								
Single rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Parent / Child(ren) rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Couple rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Family rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%

New Metro NG								
In Network - \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$750 Inpatient Per Admit.								
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MGRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$718.26	\$739.81	\$682.35	\$739.81	\$718.26	\$718.26	\$574.61	\$574.61
Parent / Child(ren) rate	\$1,328.78	\$1,368.65	\$1,262.35	\$1,368.65	\$1,328.78	\$1,328.78	\$1,063.03	\$1,063.03
Couple rate	\$1,580.17	\$1,627.58	\$1,501.17	\$1,627.58	\$1,580.17	\$1,580.17	\$1,264.14	\$1,264.14
Family rate	\$2,226.61	\$2,293.41	\$2,115.29	\$2,293.41	\$2,226.61	\$2,226.61	\$1,781.29	\$1,781.29
<u>4th Quarter 2011 Rates:</u>								
Single rate	\$595.43	\$613.29	\$565.66	\$613.29	\$595.43	\$595.43	\$476.34	\$476.34
Parent / Child(ren) rate	\$1,101.55	\$1,134.59	\$1,046.47	\$1,134.59	\$1,101.55	\$1,101.55	\$881.23	\$881.23
Couple rate	\$1,309.95	\$1,349.24	\$1,244.45	\$1,349.24	\$1,309.95	\$1,309.95	\$1,047.95	\$1,047.95
Family rate	\$1,845.83	\$1,901.20	\$1,753.55	\$1,901.20	\$1,845.83	\$1,845.83	\$1,476.65	\$1,476.65
<u>Dollar Amount Change</u>								
Single rate	\$122.83	\$126.52	\$116.69	\$126.52	\$122.83	\$122.83	\$98.27	\$98.27
Parent / Child(ren) rate	\$227.23	\$234.06	\$215.88	\$234.06	\$227.23	\$227.23	\$181.80	\$181.80
Couple rate	\$270.22	\$278.34	\$256.72	\$278.34	\$270.22	\$270.22	\$216.19	\$216.19
Family rate	\$380.78	\$392.21	\$361.74	\$392.21	\$380.78	\$380.78	\$304.64	\$304.64
<u>Percent Change:</u>								
Single rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Parent / Child(ren) rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Couple rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Family rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%

New Metro								
In Network - \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$750 Inpatient Per Diem Copay to a Maximum of \$3,750 Per Year								
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MGRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$697.29	\$718.21	\$662.43	\$718.21	\$697.29	\$697.29	\$557.83	\$557.83
Parent / Child(ren) rate	\$1,289.99	\$1,328.69	\$1,225.50	\$1,328.69	\$1,289.99	\$1,289.99	\$1,031.99	\$1,031.99
Couple rate	\$1,534.04	\$1,580.06	\$1,457.35	\$1,580.06	\$1,534.04	\$1,534.04	\$1,227.23	\$1,227.23
Family rate	\$2,161.60	\$2,226.45	\$2,053.53	\$2,226.45	\$2,161.60	\$2,161.60	\$1,729.27	\$1,729.27
<u>4th Quarter 2011 Rates:</u>								
Single rate	\$578.05	\$595.39	\$549.15	\$595.39	\$578.05	\$578.05	\$462.44	\$462.44
Parent / Child(ren) rate	\$1,069.39	\$1,101.47	\$1,015.93	\$1,101.47	\$1,069.39	\$1,069.39	\$855.51	\$855.51
Couple rate	\$1,271.71	\$1,309.86	\$1,208.13	\$1,309.86	\$1,271.71	\$1,271.71	\$1,017.37	\$1,017.37
Family rate	\$1,791.96	\$1,845.71	\$1,702.37	\$1,845.71	\$1,791.96	\$1,791.96	\$1,433.56	\$1,433.56
<u>Dollar Amount Change</u>								
Single rate	\$119.24	\$122.82	\$113.28	\$122.82	\$119.24	\$119.24	\$95.39	\$95.39
Parent / Child(ren) rate	\$220.60	\$227.22	\$209.57	\$227.22	\$220.60	\$220.60	\$176.48	\$176.48
Couple rate	\$262.33	\$270.20	\$249.22	\$270.20	\$262.33	\$262.33	\$209.86	\$209.86
Family rate	\$369.64	\$380.74	\$351.16	\$380.74	\$369.64	\$369.64	\$295.71	\$295.71
<u>Percent Change:</u>								
Single rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Parent / Child(ren) rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Couple rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Family rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%

In Network - \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery \$250 Inpatient Copay to \$1,250Max/Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR (MNRP)								
Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<b>4th Quarter 2012 Rates:</b>								
Single rate	\$777.56	\$800.89	\$738.68	\$800.89	\$777.56	\$777.56	\$622.05	\$622.05
Parent / Child(ren) rate	\$1,438.49	\$1,481.65	\$1,366.56	\$1,481.65	\$1,438.49	\$1,438.49	\$1,150.79	\$1,150.79
Couple rate	\$1,710.63	\$1,761.96	\$1,625.10	\$1,761.96	\$1,710.63	\$1,710.63	\$1,368.51	\$1,368.51
Family rate	\$2,410.44	\$2,482.76	\$2,289.91	\$2,482.76	\$2,410.44	\$2,410.44	\$1,928.36	\$1,928.36
<b>4th Quarter 2011 Rates:</b>								
Single rate	\$644.59	\$663.93	\$612.36	\$663.93	\$644.59	\$644.59	\$515.67	\$515.67
Parent / Child(ren) rate	\$1,192.49	\$1,228.27	\$1,132.87	\$1,228.27	\$1,192.49	\$1,192.49	\$953.99	\$953.99
Couple rate	\$1,418.10	\$1,460.65	\$1,347.19	\$1,460.65	\$1,418.10	\$1,418.10	\$1,134.47	\$1,134.47
Family rate	\$1,998.23	\$2,058.18	\$1,898.32	\$2,058.18	\$1,998.23	\$1,998.23	\$1,598.58	\$1,598.58
<b>Dollar Amount Change</b>								
Single rate	\$132.97	\$136.96	\$126.32	\$136.96	\$132.97	\$132.97	\$106.38	\$106.38
Parent / Child(ren) rate	\$246.00	\$253.38	\$233.69	\$253.38	\$246.00	\$246.00	\$196.80	\$196.80
Couple rate	\$292.53	\$301.31	\$277.91	\$301.31	\$292.53	\$292.53	\$234.04	\$234.04
Family rate	\$412.21	\$424.58	\$391.59	\$424.58	\$412.21	\$412.21	\$329.78	\$329.78
<b>Percent Change:</b>								
Single rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Parent / Child(ren) rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Couple rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Family rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%

In Network - \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Diem Copay to a Maximum of 5 Copays per Stay Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR								
Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<b>4th Quarter 2012 Rates:</b>								
Single rate	702.86	723.95	667.72	723.95	702.86	702.86	562.29	562.29
Parent / Child(ren) rate	1,300.29	1,339.31	1,235.28	1,339.31	1,300.29	1,300.29	1,040.24	1,040.24
Couple rate	1,546.29	1,592.69	1,468.98	1,592.69	1,546.29	1,546.29	1,237.04	1,237.04
Family rate	2,178.87	2,244.25	2,069.93	2,244.25	2,178.87	2,178.87	1,743.10	1,743.10
<b>4th Quarter 2011 Rates:</b>								
Single rate	\$582.67	\$600.15	\$553.54	\$600.15	\$582.67	\$582.67	\$466.14	\$466.14
Parent / Child(ren) rate	\$1,077.94	\$1,110.28	\$1,024.05	\$1,110.28	\$1,077.94	\$1,077.94	\$862.36	\$862.36
Couple rate	\$1,281.87	\$1,320.33	\$1,217.79	\$1,320.33	\$1,281.87	\$1,281.87	\$1,025.51	\$1,025.51
Family rate	\$1,806.28	\$1,860.47	\$1,715.97	\$1,860.47	\$1,806.28	\$1,806.28	\$1,445.03	\$1,445.03
<b>Dollar Amount Change</b>								
Single rate	\$120.19	\$123.80	\$114.18	\$123.80	\$120.19	\$120.19	\$96.15	\$96.15
Parent / Child(ren) rate	\$222.35	\$229.03	\$211.23	\$229.03	\$222.35	\$222.35	\$177.88	\$177.88
Couple rate	\$264.42	\$272.36	\$251.19	\$272.36	\$264.42	\$264.42	\$211.53	\$211.53
Family rate	\$372.59	\$383.78	\$353.96	\$383.78	\$372.59	\$372.59	\$298.07	\$298.07
<b>Percent Change:</b>								
Single rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Parent / Child(ren) rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Couple rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Family rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%

In Network - \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$771.24	\$794.38	\$732.68	\$794.38	\$771.24	\$771.24	\$616.99	\$616.99
Parent / Child(ren) rate	\$1,426.79	\$1,469.60	\$1,355.46	\$1,469.60	\$1,426.79	\$1,426.79	\$1,141.43	\$1,141.43
Couple rate	\$1,696.73	\$1,747.64	\$1,611.90	\$1,747.64	\$1,696.73	\$1,696.73	\$1,357.38	\$1,357.38
Family rate	\$2,390.84	\$2,462.58	\$2,271.31	\$2,462.58	\$2,390.84	\$2,390.84	\$1,912.67	\$1,912.67
<u>4th Quarter 2011 Rates:</u>								
Single rate	\$639.35	\$658.53	\$607.38	\$658.53	\$639.35	\$639.35	\$511.48	\$511.48
Parent / Child(ren) rate	\$1,182.80	\$1,218.28	\$1,123.65	\$1,218.28	\$1,182.80	\$1,182.80	\$946.24	\$946.24
Couple rate	\$1,406.57	\$1,448.77	\$1,336.24	\$1,448.77	\$1,406.57	\$1,406.57	\$1,125.26	\$1,125.26
Family rate	\$1,981.99	\$2,041.44	\$1,882.88	\$2,041.44	\$1,981.99	\$1,981.99	\$1,585.59	\$1,585.59
<u>Dollar Amount Change</u>								
Single rate	\$131.89	\$135.85	\$125.30	\$135.85	\$131.89	\$131.89	\$105.51	\$105.51
Parent / Child(ren) rate	\$243.99	\$251.32	\$231.81	\$251.32	\$243.99	\$243.99	\$195.19	\$195.19
Couple rate	\$290.16	\$298.87	\$275.66	\$298.87	\$290.16	\$290.16	\$232.12	\$232.12
Family rate	\$408.85	\$421.14	\$388.43	\$421.14	\$408.85	\$408.85	\$327.08	\$327.08
<u>Percent Change:</u>								
Single rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Parent / Child(ren) rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Couple rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Family rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%

In Network - \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$500 Inpatient Per Admit. Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC(MNRP)								
Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$701.14	\$722.17	\$666.08	\$722.17	\$701.14	\$701.14	\$560.91	\$560.91
Parent / Child(ren) rate	\$1,297.11	\$1,336.01	\$1,232.25	\$1,336.01	\$1,297.11	\$1,297.11	\$1,037.68	\$1,037.68
Couple rate	\$1,542.51	\$1,588.77	\$1,465.38	\$1,588.77	\$1,542.51	\$1,542.51	\$1,234.00	\$1,234.00
Family rate	\$2,173.53	\$2,238.73	\$2,064.85	\$2,238.73	\$2,173.53	\$2,173.53	\$1,738.82	\$1,738.82
<u>4th Quarter 2011 Rates:</u>								
Single rate	\$581.24	\$598.68	\$552.18	\$598.68	\$581.24	\$581.24	\$464.99	\$464.99
Parent / Child(ren) rate	\$1,075.29	\$1,107.56	\$1,021.53	\$1,107.56	\$1,075.29	\$1,075.29	\$860.23	\$860.23
Couple rate	\$1,278.73	\$1,317.10	\$1,214.80	\$1,317.10	\$1,278.73	\$1,278.73	\$1,022.98	\$1,022.98
Family rate	\$1,801.84	\$1,855.91	\$1,711.76	\$1,855.91	\$1,801.84	\$1,801.84	\$1,441.47	\$1,441.47
<u>Dollar Amount Change</u>								
Single rate	\$119.90	\$123.49	\$113.90	\$123.49	\$119.90	\$119.90	\$95.92	\$95.92
Parent / Child(ren) rate	\$221.82	\$228.45	\$210.72	\$228.45	\$221.82	\$221.82	\$177.45	\$177.45
Couple rate	\$263.78	\$271.67	\$250.58	\$271.67	\$263.78	\$263.78	\$211.02	\$211.02
Family rate	\$371.69	\$382.82	\$353.09	\$382.82	\$371.69	\$371.69	\$297.35	\$297.35
<u>Percent Change:</u>								
Single rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Parent / Child(ren) rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Couple rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Family rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%

New Metro NG								
In Network - \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/day IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay								
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare								
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$655.07	\$674.72	\$622.32	\$674.72	\$655.07	\$655.07	\$524.06	\$524.06
Parent / Child(ren) rate	\$1,211.88	\$1,248.23	\$1,151.29	\$1,248.23	\$1,211.88	\$1,211.88	\$969.51	\$969.51
Couple rate	\$1,441.15	\$1,484.38	\$1,369.10	\$1,484.38	\$1,441.15	\$1,441.15	\$1,152.93	\$1,152.93
Family rate	\$2,030.72	\$2,091.63	\$1,929.19	\$2,091.63	\$2,030.72	\$2,030.72	\$1,624.59	\$1,624.59
<u>4th Quarter 2011 Rates:</u>								
Single rate	\$543.05	\$559.34	\$515.90	\$559.34	\$543.05	\$543.05	\$434.44	\$434.44
Parent / Child(ren) rate	\$1,004.64	\$1,034.78	\$954.42	\$1,034.78	\$1,004.64	\$1,004.64	\$803.71	\$803.71
Couple rate	\$1,194.71	\$1,230.55	\$1,134.98	\$1,230.55	\$1,194.71	\$1,194.71	\$955.77	\$955.77
Family rate	\$1,683.46	\$1,733.95	\$1,599.29	\$1,733.95	\$1,683.46	\$1,683.46	\$1,346.76	\$1,346.76
<u>Dollar Amount Change</u>								
Single rate	\$112.02	\$115.38	\$106.42	\$115.38	\$112.02	\$112.02	\$89.62	\$89.62
Parent / Child(ren) rate	\$207.24	\$213.45	\$196.87	\$213.45	\$207.24	\$207.24	\$165.80	\$165.80
Couple rate	\$246.44	\$253.83	\$234.12	\$253.83	\$246.44	\$246.44	\$197.16	\$197.16
Family rate	\$347.26	\$357.68	\$329.90	\$357.68	\$347.26	\$347.26	\$277.83	\$277.83
<u>Percent Change:</u>								
Single rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Parent / Child(ren) rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Couple rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Family rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%

New Metro								
In Network - \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/day IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay								
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare								
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$653.81	\$673.42	\$621.12	\$673.42	\$653.81	\$653.81	\$523.05	\$523.05
Parent / Child(ren) rate	\$1,209.55	\$1,245.83	\$1,149.07	\$1,245.83	\$1,209.55	\$1,209.55	\$967.64	\$967.64
Couple rate	\$1,438.38	\$1,481.52	\$1,366.46	\$1,481.52	\$1,438.38	\$1,438.38	\$1,150.71	\$1,150.71
Family rate	\$2,026.81	\$2,087.60	\$1,925.47	\$2,087.60	\$2,026.81	\$2,026.81	\$1,621.46	\$1,621.46
<u>4th Quarter 2011 Rates:</u>								
Single rate	\$542.00	\$558.26	\$514.90	\$558.26	\$542.00	\$542.00	\$433.60	\$433.60
Parent / Child(ren) rate	\$1,002.70	\$1,032.78	\$952.57	\$1,032.78	\$1,002.70	\$1,002.70	\$802.16	\$802.16
Couple rate	\$1,192.40	\$1,228.17	\$1,132.78	\$1,228.17	\$1,192.40	\$1,192.40	\$953.92	\$953.92
Family rate	\$1,680.20	\$1,730.61	\$1,596.19	\$1,730.61	\$1,680.20	\$1,680.20	\$1,344.16	\$1,344.16
<u>Dollar Amount Change</u>								
Single rate	\$111.81	\$115.16	\$106.22	\$115.16	\$111.81	\$111.81	\$89.45	\$89.45
Parent / Child(ren) rate	\$206.85	\$213.05	\$196.50	\$213.05	\$206.85	\$206.85	\$165.48	\$165.48
Couple rate	\$245.98	\$253.35	\$233.68	\$253.35	\$245.98	\$245.98	\$196.79	\$196.79
Family rate	\$346.61	\$356.99	\$329.28	\$356.99	\$346.61	\$346.61	\$277.30	\$277.30
<u>Percent Change:</u>								
Single rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Parent / Child(ren) rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Couple rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Family rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%

Rx Plan: \$15/50%C with a \$50 Deductible								
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<b>1st Quarter 2012 Rates:</b>								
Single rate	\$107.71	\$107.71	\$107.71	\$107.71	\$107.71	\$107.71	\$107.71	\$107.71
Parent / Child(ren) rate	\$199.26	\$199.26	\$199.26	\$199.26	\$199.26	\$199.26	\$199.26	\$199.26
Couple rate	\$236.96	\$236.96	\$236.96	\$236.96	\$236.96	\$236.96	\$236.96	\$236.96
Family rate	\$333.90	\$333.90	\$333.90	\$333.90	\$333.90	\$333.90	\$333.90	\$333.90
<b>1st Quarter 2011 Rates:</b>								
Single rate	\$95.95	\$95.95	\$95.95	\$95.95	\$95.95	\$95.95	\$95.95	\$95.95
Parent / Child(ren) rate	\$177.51	\$177.51	\$177.51	\$177.51	\$177.51	\$177.51	\$177.51	\$177.51
Couple rate	\$211.09	\$211.09	\$211.09	\$211.09	\$211.09	\$211.09	\$211.09	\$211.09
Family rate	\$297.45	\$297.45	\$297.45	\$297.45	\$297.45	\$297.45	\$297.45	\$297.45
<b>Dollar Amount Change</b>								
Single rate	\$11.76	\$11.76	\$11.76	\$11.76	\$11.76	\$11.76	\$11.76	\$11.76
Parent / Child(ren) rate	\$21.75	\$21.75	\$21.75	\$21.75	\$21.75	\$21.75	\$21.75	\$21.75
Couple rate	\$25.87	\$25.87	\$25.87	\$25.87	\$25.87	\$25.87	\$25.87	\$25.87
Family rate	\$36.45	\$36.45	\$36.45	\$36.45	\$36.45	\$36.45	\$36.45	\$36.45
<b>Percent Change:</b>								
Single rate	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%
Parent / Child(ren) rate	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%
Couple rate	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%
Family rate	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%

Rx Plan: \$15/50%C with a \$100 Deductible								
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<b>1st Quarter 2012 Rates:</b>								
Single rate	\$98.08	\$98.08	\$98.08	\$98.08	\$98.08	\$98.08	\$98.08	\$98.08
Parent / Child(ren) rate	\$181.45	\$181.45	\$181.45	\$181.45	\$181.45	\$181.45	\$181.45	\$181.45
Couple rate	\$215.78	\$215.78	\$215.78	\$215.78	\$215.78	\$215.78	\$215.78	\$215.78
Family rate	\$304.05	\$304.05	\$304.05	\$304.05	\$304.05	\$304.05	\$304.05	\$304.05
<b>1st Quarter 2011 Rates:</b>								
Single rate	\$87.38	\$87.38	\$87.38	\$87.38	\$87.38	\$87.38	\$87.38	\$87.38
Parent / Child(ren) rate	\$161.65	\$161.65	\$161.65	\$161.65	\$161.65	\$161.65	\$161.65	\$161.65
Couple rate	\$192.24	\$192.24	\$192.24	\$192.24	\$192.24	\$192.24	\$192.24	\$192.24
Family rate	\$270.88	\$270.88	\$270.88	\$270.88	\$270.88	\$270.88	\$270.88	\$270.88
<b>Dollar Amount Change</b>								
Single rate	\$10.70	\$10.70	\$10.70	\$10.70	\$10.70	\$10.70	\$10.70	\$10.70
Parent / Child(ren) rate	\$19.80	\$19.80	\$19.80	\$19.80	\$19.80	\$19.80	\$19.80	\$19.80
Couple rate	\$23.54	\$23.54	\$23.54	\$23.54	\$23.54	\$23.54	\$23.54	\$23.54
Family rate	\$33.17	\$33.17	\$33.17	\$33.17	\$33.17	\$33.17	\$33.17	\$33.17
<b>Percent Change:</b>								
Single rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Parent / Child(ren) rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Couple rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Family rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%

Rx Plan: \$15/50%C with a \$250 Deductible								
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$89.99	\$89.99	\$89.99	\$89.99	\$89.99	\$89.99	\$89.99	\$89.99
Parent / Child(ren) rate	\$166.48	\$166.48	\$166.48	\$166.48	\$166.48	\$166.48	\$166.48	\$166.48
Couple rate	\$197.98	\$197.98	\$197.98	\$197.98	\$197.98	\$197.98	\$197.98	\$197.98
Family rate	\$278.97	\$278.97	\$278.97	\$278.97	\$278.97	\$278.97	\$278.97	\$278.97
<u>1st Quarter 2011 Rates:</u>								
Single rate	\$80.17	\$80.17	\$80.17	\$80.17	\$80.17	\$80.17	\$80.17	\$80.17
Parent / Child(ren) rate	\$148.31	\$148.31	\$148.31	\$148.31	\$148.31	\$148.31	\$148.31	\$148.31
Couple rate	\$176.37	\$176.37	\$176.37	\$176.37	\$176.37	\$176.37	\$176.37	\$176.37
Family rate	\$248.53	\$248.53	\$248.53	\$248.53	\$248.53	\$248.53	\$248.53	\$248.53
<u>Dollar Amount Change</u>								
Single rate	\$9.82	\$9.82	\$9.82	\$9.82	\$9.82	\$9.82	\$9.82	\$9.82
Parent / Child(ren) rate	\$18.17	\$18.17	\$18.17	\$18.17	\$18.17	\$18.17	\$18.17	\$18.17
Couple rate	\$21.61	\$21.61	\$21.61	\$21.61	\$21.61	\$21.61	\$21.61	\$21.61
Family rate	\$30.44	\$30.44	\$30.44	\$30.44	\$30.44	\$30.44	\$30.44	\$30.44
<u>Percent Change:</u>								
Single rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Parent / Child(ren) rate	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%
Couple rate	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%
Family rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%

Rx Plan: \$15/50%C with a \$500 Deductible								
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$76.14	\$76.14	\$76.14	\$76.14	\$76.14	\$76.14	\$76.14	\$76.14
Parent / Child(ren) rate	\$140.86	\$140.86	\$140.86	\$140.86	\$140.86	\$140.86	\$140.86	\$140.86
Couple rate	\$167.51	\$167.51	\$167.51	\$167.51	\$167.51	\$167.51	\$167.51	\$167.51
Family rate	\$236.03	\$236.03	\$236.03	\$236.03	\$236.03	\$236.03	\$236.03	\$236.03
<u>1st Quarter 2011 Rates:</u>								
Single rate	\$67.83	\$67.83	\$67.83	\$67.83	\$67.83	\$67.83	\$67.83	\$67.83
Parent / Child(ren) rate	\$125.49	\$125.49	\$125.49	\$125.49	\$125.49	\$125.49	\$125.49	\$125.49
Couple rate	\$149.23	\$149.23	\$149.23	\$149.23	\$149.23	\$149.23	\$149.23	\$149.23
Family rate	\$210.27	\$210.27	\$210.27	\$210.27	\$210.27	\$210.27	\$210.27	\$210.27
<u>Dollar Amount Change</u>								
Single rate	\$8.31	\$8.31	\$8.31	\$8.31	\$8.31	\$8.31	\$8.31	\$8.31
Parent / Child(ren) rate	\$15.37	\$15.37	\$15.37	\$15.37	\$15.37	\$15.37	\$15.37	\$15.37
Couple rate	\$18.28	\$18.28	\$18.28	\$18.28	\$18.28	\$18.28	\$18.28	\$18.28
Family rate	\$25.76	\$25.76	\$25.76	\$25.76	\$25.76	\$25.76	\$25.76	\$25.76
<u>Percent Change:</u>								
Single rate	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%
Parent / Child(ren) rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Couple rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Family rate	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%

New Rx Plan: \$10/30/60 2.5x 90 Days, 100 T2 & T3 Deductible									
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<b>1st Quarter 2012 Rates:</b>									
Single rate	\$127.67	\$127.67	\$127.67	\$127.67	\$127.67	\$127.67	\$127.67	\$127.67	\$127.67
Parent / Child(ren) rate	\$236.19	\$236.19	\$236.19	\$236.19	\$236.19	\$236.19	\$236.19	\$236.19	\$236.19
Couple rate	\$280.87	\$280.87	\$280.87	\$280.87	\$280.87	\$280.87	\$280.87	\$280.87	\$280.87
Family rate	\$395.78	\$395.78	\$395.78	\$395.78	\$395.78	\$395.78	\$395.78	\$395.78	\$395.78
<b>1st Quarter 2011 Rates:</b>									
Single rate	\$113.74	\$113.74	\$113.74	\$113.74	\$113.74	\$113.74	\$113.74	\$113.74	\$113.74
Parent / Child(ren) rate	\$210.42	\$210.42	\$210.42	\$210.42	\$210.42	\$210.42	\$210.42	\$210.42	\$210.42
Couple rate	\$250.23	\$250.23	\$250.23	\$250.23	\$250.23	\$250.23	\$250.23	\$250.23	\$250.23
Family rate	\$352.59	\$352.59	\$352.59	\$352.59	\$352.59	\$352.59	\$352.59	\$352.59	\$352.59
<b>Dollar Amount Change</b>									
Single rate	\$13.93	\$13.93	\$13.93	\$13.93	\$13.93	\$13.93	\$13.93	\$13.93	\$13.93
Parent / Child(ren) rate	\$25.77	\$25.77	\$25.77	\$25.77	\$25.77	\$25.77	\$25.77	\$25.77	\$25.77
Couple rate	\$30.64	\$30.64	\$30.64	\$30.64	\$30.64	\$30.64	\$30.64	\$30.64	\$30.64
Family rate	\$43.19	\$43.19	\$43.19	\$43.19	\$43.19	\$43.19	\$43.19	\$43.19	\$43.19
<b>Percent Change:</b>									
Single rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Parent / Child(ren) rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Couple rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Family rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%

New Rx Plan: \$10/30/60 2.5x 90 Days, 250 T2 & T3 Deductible									
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<b>1st Quarter 2012 Rates:</b>									
Single rate	\$118.47	\$118.47	\$118.47	\$118.47	\$118.47	\$118.47	\$118.47	\$118.47	\$118.47
Parent / Child(ren) rate	\$219.17	\$219.17	\$219.17	\$219.17	\$219.17	\$219.17	\$219.17	\$219.17	\$219.17
Couple rate	\$260.63	\$260.63	\$260.63	\$260.63	\$260.63	\$260.63	\$260.63	\$260.63	\$260.63
Family rate	\$367.26	\$367.26	\$367.26	\$367.26	\$367.26	\$367.26	\$367.26	\$367.26	\$367.26
<b>1st Quarter 2011 Rates:</b>									
Single rate	\$105.54	\$105.54	\$105.54	\$105.54	\$105.54	\$105.54	\$105.54	\$105.54	\$105.54
Parent / Child(ren) rate	\$195.25	\$195.25	\$195.25	\$195.25	\$195.25	\$195.25	\$195.25	\$195.25	\$195.25
Couple rate	\$232.19	\$232.19	\$232.19	\$232.19	\$232.19	\$232.19	\$232.19	\$232.19	\$232.19
Family rate	\$327.17	\$327.17	\$327.17	\$327.17	\$327.17	\$327.17	\$327.17	\$327.17	\$327.17
<b>Dollar Amount Change</b>									
Single rate	\$12.93	\$12.93	\$12.93	\$12.93	\$12.93	\$12.93	\$12.93	\$12.93	\$12.93
Parent / Child(ren) rate	\$23.92	\$23.92	\$23.92	\$23.92	\$23.92	\$23.92	\$23.92	\$23.92	\$23.92
Couple rate	\$28.44	\$28.44	\$28.44	\$28.44	\$28.44	\$28.44	\$28.44	\$28.44	\$28.44
Family rate	\$40.09	\$40.09	\$40.09	\$40.09	\$40.09	\$40.09	\$40.09	\$40.09	\$40.09
<b>Percent Change:</b>									
Single rate	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%
Parent / Child(ren) rate	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%
Couple rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Family rate	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%

New Rx Plan: \$10/30/60 2.5x 90 Days, 500 T2 & T3 Deductible								
	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$101.01	\$101.01	\$101.01	\$101.01	\$101.01	\$101.01	\$101.01	\$101.01
Parent / Child(ren) rate	\$186.87	\$186.87	\$186.87	\$186.87	\$186.87	\$186.87	\$186.87	\$186.87
Couple rate	\$222.22	\$222.22	\$222.22	\$222.22	\$222.22	\$222.22	\$222.22	\$222.22
Family rate	\$313.13	\$313.13	\$313.13	\$313.13	\$313.13	\$313.13	\$313.13	\$313.13
<u>1st Quarter 2011 Rates:</u>								
Single rate	\$89.99	\$89.99	\$89.99	\$89.99	\$89.99	\$89.99	\$89.99	\$89.99
Parent / Child(ren) rate	\$166.48	\$166.48	\$166.48	\$166.48	\$166.48	\$166.48	\$166.48	\$166.48
Couple rate	\$197.98	\$197.98	\$197.98	\$197.98	\$197.98	\$197.98	\$197.98	\$197.98
Family rate	\$278.97	\$278.97	\$278.97	\$278.97	\$278.97	\$278.97	\$278.97	\$278.97
<u>Dollar Amount Change</u>								
Single rate	\$11.02	\$11.02	\$11.02	\$11.02	\$11.02	\$11.02	\$11.02	\$11.02
Parent / Child(ren) rate	\$20.39	\$20.39	\$20.39	\$20.39	\$20.39	\$20.39	\$20.39	\$20.39
Couple rate	\$24.24	\$24.24	\$24.24	\$24.24	\$24.24	\$24.24	\$24.24	\$24.24
Family rate	\$34.16	\$34.16	\$34.16	\$34.16	\$34.16	\$34.16	\$34.16	\$34.16
<u>Percent Change:</u>								
Single rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Parent / Child(ren) rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Couple rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Family rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%

Rx Plan: \$15/50%C with a \$50 Deductible									
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>2nd Quarter 2012 Rates:</u>									
Single rate	\$111.48	\$111.48	\$111.48	\$111.48	\$111.48	\$111.48	\$111.48	\$111.48	\$111.48
Parent / Child(ren) rate	\$206.24	\$206.24	\$206.24	\$206.24	\$206.24	\$206.24	\$206.24	\$206.24	\$206.24
Couple rate	\$245.26	\$245.26	\$245.26	\$245.26	\$245.26	\$245.26	\$245.26	\$245.26	\$245.26
Family rate	\$345.59	\$345.59	\$345.59	\$345.59	\$345.59	\$345.59	\$345.59	\$345.59	\$345.59
<u>2nd Quarter 2011 Rates:</u>									
Single rate	\$99.37	\$99.37	\$99.37	\$99.37	\$99.37	\$99.37	\$99.37	\$99.37	\$99.37
Parent / Child(ren) rate	\$183.83	\$183.83	\$183.83	\$183.83	\$183.83	\$183.83	\$183.83	\$183.83	\$183.83
Couple rate	\$218.61	\$218.61	\$218.61	\$218.61	\$218.61	\$218.61	\$218.61	\$218.61	\$218.61
Family rate	\$308.05	\$308.05	\$308.05	\$308.05	\$308.05	\$308.05	\$308.05	\$308.05	\$308.05
<u>Dollar Amount Change</u>									
Single rate	\$12.11	\$12.11	\$12.11	\$12.11	\$12.11	\$12.11	\$12.11	\$12.11	\$12.11
Parent / Child(ren) rate	\$22.41	\$22.41	\$22.41	\$22.41	\$22.41	\$22.41	\$22.41	\$22.41	\$22.41
Couple rate	\$26.65	\$26.65	\$26.65	\$26.65	\$26.65	\$26.65	\$26.65	\$26.65	\$26.65
Family rate	\$37.54	\$37.54	\$37.54	\$37.54	\$37.54	\$37.54	\$37.54	\$37.54	\$37.54
<u>Percent Change:</u>									
Single rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Parent / Child(ren) rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Couple rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Family rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%

Rx Plan: \$15/50%C with a \$100 Deductible									
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>2nd Quarter 2012 Rates:</u>									
Single rate	\$101.51	\$101.51	\$101.51	\$101.51	\$101.51	\$101.51	\$101.51	\$101.51	\$101.51
Parent / Child(ren) rate	\$187.79	\$187.79	\$187.79	\$187.79	\$187.79	\$187.79	\$187.79	\$187.79	\$187.79
Couple rate	\$223.32	\$223.32	\$223.32	\$223.32	\$223.32	\$223.32	\$223.32	\$223.32	\$223.32
Family rate	\$314.68	\$314.68	\$314.68	\$314.68	\$314.68	\$314.68	\$314.68	\$314.68	\$314.68
<u>2nd Quarter 2011 Rates:</u>									
Single rate	\$90.49	\$90.49	\$90.49	\$90.49	\$90.49	\$90.49	\$90.49	\$90.49	\$90.49
Parent / Child(ren) rate	\$167.41	\$167.41	\$167.41	\$167.41	\$167.41	\$167.41	\$167.41	\$167.41	\$167.41
Couple rate	\$199.08	\$199.08	\$199.08	\$199.08	\$199.08	\$199.08	\$199.08	\$199.08	\$199.08
Family rate	\$280.52	\$280.52	\$280.52	\$280.52	\$280.52	\$280.52	\$280.52	\$280.52	\$280.52
<u>Dollar Amount Change</u>									
Single rate	\$11.02	\$11.02	\$11.02	\$11.02	\$11.02	\$11.02	\$11.02	\$11.02	\$11.02
Parent / Child(ren) rate	\$20.38	\$20.38	\$20.38	\$20.38	\$20.38	\$20.38	\$20.38	\$20.38	\$20.38
Couple rate	\$24.24	\$24.24	\$24.24	\$24.24	\$24.24	\$24.24	\$24.24	\$24.24	\$24.24
Family rate	\$34.16	\$34.16	\$34.16	\$34.16	\$34.16	\$34.16	\$34.16	\$34.16	\$34.16
<u>Percent Change:</u>									
Single rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Parent / Child(ren) rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Couple rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Family rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%

Rx Plan: \$15/50%C with a \$250 Deductible								
	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$93.14	\$93.14	\$93.14	\$93.14	\$93.14	\$93.14	\$93.14	\$93.14
Parent / Child(ren) rate	\$172.31	\$172.31	\$172.31	\$172.31	\$172.31	\$172.31	\$172.31	\$172.31
Couple rate	\$204.91	\$204.91	\$204.91	\$204.91	\$204.91	\$204.91	\$204.91	\$204.91
Family rate	\$288.73	\$288.73	\$288.73	\$288.73	\$288.73	\$288.73	\$288.73	\$288.73
<u>2nd Quarter 2011 Rates:</u>								
Single rate	\$83.02	\$83.02	\$83.02	\$83.02	\$83.02	\$83.02	\$83.02	\$83.02
Parent / Child(ren) rate	\$153.59	\$153.59	\$153.59	\$153.59	\$153.59	\$153.59	\$153.59	\$153.59
Couple rate	\$182.64	\$182.64	\$182.64	\$182.64	\$182.64	\$182.64	\$182.64	\$182.64
Family rate	\$257.36	\$257.36	\$257.36	\$257.36	\$257.36	\$257.36	\$257.36	\$257.36
<u>Dollar Amount Change</u>								
Single rate	\$10.12	\$10.12	\$10.12	\$10.12	\$10.12	\$10.12	\$10.12	\$10.12
Parent / Child(ren) rate	\$18.72	\$18.72	\$18.72	\$18.72	\$18.72	\$18.72	\$18.72	\$18.72
Couple rate	\$22.27	\$22.27	\$22.27	\$22.27	\$22.27	\$22.27	\$22.27	\$22.27
Family rate	\$31.37	\$31.37	\$31.37	\$31.37	\$31.37	\$31.37	\$31.37	\$31.37
<u>Percent Change:</u>								
Single rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Parent / Child(ren) rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Couple rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Family rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%

Rx Plan: \$15/50%C with a \$500 Deductible								
	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$78.80	\$78.80	\$78.80	\$78.80	\$78.80	\$78.80	\$78.80	\$78.80
Parent / Child(ren) rate	\$145.78	\$145.78	\$145.78	\$145.78	\$145.78	\$145.78	\$145.78	\$145.78
Couple rate	\$173.36	\$173.36	\$173.36	\$173.36	\$173.36	\$173.36	\$173.36	\$173.36
Family rate	\$244.28	\$244.28	\$244.28	\$244.28	\$244.28	\$244.28	\$244.28	\$244.28
<u>2nd Quarter 2011 Rates:</u>								
Single rate	\$70.24	\$70.24	\$70.24	\$70.24	\$70.24	\$70.24	\$70.24	\$70.24
Parent / Child(ren) rate	\$129.94	\$129.94	\$129.94	\$129.94	\$129.94	\$129.94	\$129.94	\$129.94
Couple rate	\$154.53	\$154.53	\$154.53	\$154.53	\$154.53	\$154.53	\$154.53	\$154.53
Family rate	\$217.74	\$217.74	\$217.74	\$217.74	\$217.74	\$217.74	\$217.74	\$217.74
<u>Dollar Amount Change</u>								
Single rate	\$8.56	\$8.56	\$8.56	\$8.56	\$8.56	\$8.56	\$8.56	\$8.56
Parent / Child(ren) rate	\$15.84	\$15.84	\$15.84	\$15.84	\$15.84	\$15.84	\$15.84	\$15.84
Couple rate	\$18.83	\$18.83	\$18.83	\$18.83	\$18.83	\$18.83	\$18.83	\$18.83
Family rate	\$26.54	\$26.54	\$26.54	\$26.54	\$26.54	\$26.54	\$26.54	\$26.54
<u>Percent Change:</u>								
Single rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Parent / Child(ren) rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Couple rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Family rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%

New Rx Plan: \$10/30/60 2.5x 90 Days, 100 T2 & T3 Deductible									
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>2nd Quarter 2012 Rates:</u>									
Single rate	\$132.14	\$132.14	\$132.14	\$132.14	\$132.14	\$132.14	\$132.14	\$132.14	\$132.14
Parent / Child(ren) rate	\$244.46	\$244.46	\$244.46	\$244.46	\$244.46	\$244.46	\$244.46	\$244.46	\$244.46
Couple rate	\$290.71	\$290.71	\$290.71	\$290.71	\$290.71	\$290.71	\$290.71	\$290.71	\$290.71
Family rate	\$409.63	\$409.63	\$409.63	\$409.63	\$409.63	\$409.63	\$409.63	\$409.63	\$409.63
<u>2nd Quarter 2011 Rates:</u>									
Single rate	\$117.79	\$117.79	\$117.79	\$117.79	\$117.79	\$117.79	\$117.79	\$117.79	\$117.79
Parent / Child(ren) rate	\$217.91	\$217.91	\$217.91	\$217.91	\$217.91	\$217.91	\$217.91	\$217.91	\$217.91
Couple rate	\$259.14	\$259.14	\$259.14	\$259.14	\$259.14	\$259.14	\$259.14	\$259.14	\$259.14
Family rate	\$365.15	\$365.15	\$365.15	\$365.15	\$365.15	\$365.15	\$365.15	\$365.15	\$365.15
<u>Dollar Amount Change</u>									
Single rate	\$14.35	\$14.35	\$14.35	\$14.35	\$14.35	\$14.35	\$14.35	\$14.35	\$14.35
Parent / Child(ren) rate	\$26.55	\$26.55	\$26.55	\$26.55	\$26.55	\$26.55	\$26.55	\$26.55	\$26.55
Couple rate	\$31.57	\$31.57	\$31.57	\$31.57	\$31.57	\$31.57	\$31.57	\$31.57	\$31.57
Family rate	\$44.48	\$44.48	\$44.48	\$44.48	\$44.48	\$44.48	\$44.48	\$44.48	\$44.48
<u>Percent Change:</u>									
Single rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Parent / Child(ren) rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Couple rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Family rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%

New Rx Plan: \$10/30/60 2.5x 90 Days, 250 T2 & T3 Deductible									
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>2nd Quarter 2012 Rates:</u>									
Single rate	\$122.62	\$122.62	\$122.62	\$122.62	\$122.62	\$122.62	\$122.62	\$122.62	\$122.62
Parent / Child(ren) rate	\$226.85	\$226.85	\$226.85	\$226.85	\$226.85	\$226.85	\$226.85	\$226.85	\$226.85
Couple rate	\$269.76	\$269.76	\$269.76	\$269.76	\$269.76	\$269.76	\$269.76	\$269.76	\$269.76
Family rate	\$380.12	\$380.12	\$380.12	\$380.12	\$380.12	\$380.12	\$380.12	\$380.12	\$380.12
<u>2nd Quarter 2011 Rates:</u>									
Single rate	\$109.30	\$109.30	\$109.30	\$109.30	\$109.30	\$109.30	\$109.30	\$109.30	\$109.30
Parent / Child(ren) rate	\$202.21	\$202.21	\$202.21	\$202.21	\$202.21	\$202.21	\$202.21	\$202.21	\$202.21
Couple rate	\$240.46	\$240.46	\$240.46	\$240.46	\$240.46	\$240.46	\$240.46	\$240.46	\$240.46
Family rate	\$338.83	\$338.83	\$338.83	\$338.83	\$338.83	\$338.83	\$338.83	\$338.83	\$338.83
<u>Dollar Amount Change</u>									
Single rate	\$13.32	\$13.32	\$13.32	\$13.32	\$13.32	\$13.32	\$13.32	\$13.32	\$13.32
Parent / Child(ren) rate	\$24.64	\$24.64	\$24.64	\$24.64	\$24.64	\$24.64	\$24.64	\$24.64	\$24.64
Couple rate	\$29.30	\$29.30	\$29.30	\$29.30	\$29.30	\$29.30	\$29.30	\$29.30	\$29.30
Family rate	\$41.29	\$41.29	\$41.29	\$41.29	\$41.29	\$41.29	\$41.29	\$41.29	\$41.29
<u>Percent Change:</u>									
Single rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Parent / Child(ren) rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Couple rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Family rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%

New Rx Plan: \$10/30/60 2.5x 90 Days, 500 T2 & T3 Deductible								
	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$104.55	\$104.55	\$104.55	\$104.55	\$104.55	\$104.55	\$104.55	\$104.55
Parent / Child(ren) rate	\$193.42	\$193.42	\$193.42	\$193.42	\$193.42	\$193.42	\$193.42	\$193.42
Couple rate	\$230.01	\$230.01	\$230.01	\$230.01	\$230.01	\$230.01	\$230.01	\$230.01
Family rate	\$324.11	\$324.11	\$324.11	\$324.11	\$324.11	\$324.11	\$324.11	\$324.11
<u>2nd Quarter 2011 Rates:</u>								
Single rate	\$93.19	\$93.19	\$93.19	\$93.19	\$93.19	\$93.19	\$93.19	\$93.19
Parent / Child(ren) rate	\$172.40	\$172.40	\$172.40	\$172.40	\$172.40	\$172.40	\$172.40	\$172.40
Couple rate	\$205.02	\$205.02	\$205.02	\$205.02	\$205.02	\$205.02	\$205.02	\$205.02
Family rate	\$288.89	\$288.89	\$288.89	\$288.89	\$288.89	\$288.89	\$288.89	\$288.89
<u>Dollar Amount Change</u>								
Single rate	\$11.36	\$11.36	\$11.36	\$11.36	\$11.36	\$11.36	\$11.36	\$11.36
Parent / Child(ren) rate	\$21.02	\$21.02	\$21.02	\$21.02	\$21.02	\$21.02	\$21.02	\$21.02
Couple rate	\$24.99	\$24.99	\$24.99	\$24.99	\$24.99	\$24.99	\$24.99	\$24.99
Family rate	\$35.22	\$35.22	\$35.22	\$35.22	\$35.22	\$35.22	\$35.22	\$35.22
<u>Percent Change:</u>								
Single rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Parent / Child(ren) rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Couple rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Family rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%

Rx Plan: \$15/50%C with a \$50 Deductible									
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>3rd Quarter 2012 Rates:</u>									
Single rate	\$115.38	\$115.38	\$115.38	\$115.38	\$115.38	\$115.38	\$115.38	\$115.38	\$115.38
Parent / Child(ren) rate	\$213.45	\$213.45	\$213.45	\$213.45	\$213.45	\$213.45	\$213.45	\$213.45	\$213.45
Couple rate	\$253.84	\$253.84	\$253.84	\$253.84	\$253.84	\$253.84	\$253.84	\$253.84	\$253.84
Family rate	\$357.68	\$357.68	\$357.68	\$357.68	\$357.68	\$357.68	\$357.68	\$357.68	\$357.68
<u>3rd Quarter 2011 Rates:</u>									
Single rate	\$102.91	\$102.91	\$102.91	\$102.91	\$102.91	\$102.91	\$102.91	\$102.91	\$102.91
Parent / Child(ren) rate	\$190.38	\$190.38	\$190.38	\$190.38	\$190.38	\$190.38	\$190.38	\$190.38	\$190.38
Couple rate	\$226.40	\$226.40	\$226.40	\$226.40	\$226.40	\$226.40	\$226.40	\$226.40	\$226.40
Family rate	\$319.02	\$319.02	\$319.02	\$319.02	\$319.02	\$319.02	\$319.02	\$319.02	\$319.02
<u>Dollar Amount Change</u>									
Single rate	\$12.47	\$12.47	\$12.47	\$12.47	\$12.47	\$12.47	\$12.47	\$12.47	\$12.47
Parent / Child(ren) rate	\$23.07	\$23.07	\$23.07	\$23.07	\$23.07	\$23.07	\$23.07	\$23.07	\$23.07
Couple rate	\$27.44	\$27.44	\$27.44	\$27.44	\$27.44	\$27.44	\$27.44	\$27.44	\$27.44
Family rate	\$38.66	\$38.66	\$38.66	\$38.66	\$38.66	\$38.66	\$38.66	\$38.66	\$38.66
<u>Percent Change:</u>									
Single rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Parent / Child(ren) rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Couple rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Family rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%

Rx Plan: \$15/50%C with a \$100 Deductible									
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>3rd Quarter 2012 Rates:</u>									
Single rate	\$105.06	\$105.06	\$105.06	\$105.06	\$105.06	\$105.06	\$105.06	\$105.06	\$105.06
Parent / Child(ren) rate	\$194.36	\$194.36	\$194.36	\$194.36	\$194.36	\$194.36	\$194.36	\$194.36	\$194.36
Couple rate	\$231.13	\$231.13	\$231.13	\$231.13	\$231.13	\$231.13	\$231.13	\$231.13	\$231.13
Family rate	\$325.69	\$325.69	\$325.69	\$325.69	\$325.69	\$325.69	\$325.69	\$325.69	\$325.69
<u>3rd Quarter 2011 Rates:</u>									
Single rate	\$93.71	\$93.71	\$93.71	\$93.71	\$93.71	\$93.71	\$93.71	\$93.71	\$93.71
Parent / Child(ren) rate	\$173.36	\$173.36	\$173.36	\$173.36	\$173.36	\$173.36	\$173.36	\$173.36	\$173.36
Couple rate	\$206.16	\$206.16	\$206.16	\$206.16	\$206.16	\$206.16	\$206.16	\$206.16	\$206.16
Family rate	\$290.50	\$290.50	\$290.50	\$290.50	\$290.50	\$290.50	\$290.50	\$290.50	\$290.50
<u>Dollar Amount Change</u>									
Single rate	\$11.35	\$11.35	\$11.35	\$11.35	\$11.35	\$11.35	\$11.35	\$11.35	\$11.35
Parent / Child(ren) rate	\$21.00	\$21.00	\$21.00	\$21.00	\$21.00	\$21.00	\$21.00	\$21.00	\$21.00
Couple rate	\$24.97	\$24.97	\$24.97	\$24.97	\$24.97	\$24.97	\$24.97	\$24.97	\$24.97
Family rate	\$35.19	\$35.19	\$35.19	\$35.19	\$35.19	\$35.19	\$35.19	\$35.19	\$35.19
<u>Percent Change:</u>									
Single rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Parent / Child(ren) rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Couple rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Family rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%

Rx Plan: \$15/50%C with a \$250 Deductible								
	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$96.40	\$96.40	\$96.40	\$96.40	\$96.40	\$96.40	\$96.40	\$96.40
Parent / Child(ren) rate	\$178.34	\$178.34	\$178.34	\$178.34	\$178.34	\$178.34	\$178.34	\$178.34
Couple rate	\$212.08	\$212.08	\$212.08	\$212.08	\$212.08	\$212.08	\$212.08	\$212.08
Family rate	\$298.84	\$298.84	\$298.84	\$298.84	\$298.84	\$298.84	\$298.84	\$298.84
<u>3rd Quarter 2011 Rates:</u>								
Single rate	\$85.98	\$85.98	\$85.98	\$85.98	\$85.98	\$85.98	\$85.98	\$85.98
Parent / Child(ren) rate	\$159.06	\$159.06	\$159.06	\$159.06	\$159.06	\$159.06	\$159.06	\$159.06
Couple rate	\$189.16	\$189.16	\$189.16	\$189.16	\$189.16	\$189.16	\$189.16	\$189.16
Family rate	\$266.54	\$266.54	\$266.54	\$266.54	\$266.54	\$266.54	\$266.54	\$266.54
<u>Dollar Amount Change</u>								
Single rate	\$10.42	\$10.42	\$10.42	\$10.42	\$10.42	\$10.42	\$10.42	\$10.42
Parent / Child(ren) rate	\$19.28	\$19.28	\$19.28	\$19.28	\$19.28	\$19.28	\$19.28	\$19.28
Couple rate	\$22.92	\$22.92	\$22.92	\$22.92	\$22.92	\$22.92	\$22.92	\$22.92
Family rate	\$32.30	\$32.30	\$32.30	\$32.30	\$32.30	\$32.30	\$32.30	\$32.30
<u>Percent Change:</u>								
Single rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Parent / Child(ren) rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Couple rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Family rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%

Rx Plan: \$15/50%C with a \$500 Deductible								
	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$81.56	\$81.56	\$81.56	\$81.56	\$81.56	\$81.56	\$81.56	\$81.56
Parent / Child(ren) rate	\$150.89	\$150.89	\$150.89	\$150.89	\$150.89	\$150.89	\$150.89	\$150.89
Couple rate	\$179.43	\$179.43	\$179.43	\$179.43	\$179.43	\$179.43	\$179.43	\$179.43
Family rate	\$252.84	\$252.84	\$252.84	\$252.84	\$252.84	\$252.84	\$252.84	\$252.84
<u>3rd Quarter 2011 Rates:</u>								
Single rate	\$72.74	\$72.74	\$72.74	\$72.74	\$72.74	\$72.74	\$72.74	\$72.74
Parent / Child(ren) rate	\$134.57	\$134.57	\$134.57	\$134.57	\$134.57	\$134.57	\$134.57	\$134.57
Couple rate	\$160.03	\$160.03	\$160.03	\$160.03	\$160.03	\$160.03	\$160.03	\$160.03
Family rate	\$225.49	\$225.49	\$225.49	\$225.49	\$225.49	\$225.49	\$225.49	\$225.49
<u>Dollar Amount Change</u>								
Single rate	\$8.82	\$8.82	\$8.82	\$8.82	\$8.82	\$8.82	\$8.82	\$8.82
Parent / Child(ren) rate	\$16.32	\$16.32	\$16.32	\$16.32	\$16.32	\$16.32	\$16.32	\$16.32
Couple rate	\$19.40	\$19.40	\$19.40	\$19.40	\$19.40	\$19.40	\$19.40	\$19.40
Family rate	\$27.35	\$27.35	\$27.35	\$27.35	\$27.35	\$27.35	\$27.35	\$27.35
<u>Percent Change:</u>								
Single rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Parent / Child(ren) rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Couple rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Family rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%

New Rx Plan: \$10/30/60 2.5x 90 Days, 100 T2 & T3 Deductible								
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$136.76	\$136.76	\$136.76	\$136.76	\$136.76	\$136.76	\$136.76	\$136.76
Parent / Child(ren) rate	\$253.01	\$253.01	\$253.01	\$253.01	\$253.01	\$253.01	\$253.01	\$253.01
Couple rate	\$300.87	\$300.87	\$300.87	\$300.87	\$300.87	\$300.87	\$300.87	\$300.87
Family rate	\$423.96	\$423.96	\$423.96	\$423.96	\$423.96	\$423.96	\$423.96	\$423.96
<u>3rd Quarter 2011 Rates:</u>								
Single rate	\$121.98	\$121.98	\$121.98	\$121.98	\$121.98	\$121.98	\$121.98	\$121.98
Parent / Child(ren) rate	\$225.66	\$225.66	\$225.66	\$225.66	\$225.66	\$225.66	\$225.66	\$225.66
Couple rate	\$268.36	\$268.36	\$268.36	\$268.36	\$268.36	\$268.36	\$268.36	\$268.36
Family rate	\$378.14	\$378.14	\$378.14	\$378.14	\$378.14	\$378.14	\$378.14	\$378.14
<u>Dollar Amount Change</u>								
Single rate	\$14.78	\$14.78	\$14.78	\$14.78	\$14.78	\$14.78	\$14.78	\$14.78
Parent / Child(ren) rate	\$27.35	\$27.35	\$27.35	\$27.35	\$27.35	\$27.35	\$27.35	\$27.35
Couple rate	\$32.51	\$32.51	\$32.51	\$32.51	\$32.51	\$32.51	\$32.51	\$32.51
Family rate	\$45.82	\$45.82	\$45.82	\$45.82	\$45.82	\$45.82	\$45.82	\$45.82
<u>Percent Change:</u>								
Single rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Parent / Child(ren) rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Couple rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Family rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%

New Rx Plan: \$10/30/60 2.5x 90 Days, 250 T2 & T3 Deductible								
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$126.91	\$126.91	\$126.91	\$126.91	\$126.91	\$126.91	\$126.91	\$126.91
Parent / Child(ren) rate	\$234.78	\$234.78	\$234.78	\$234.78	\$234.78	\$234.78	\$234.78	\$234.78
Couple rate	\$279.20	\$279.20	\$279.20	\$279.20	\$279.20	\$279.20	\$279.20	\$279.20
Family rate	\$393.42	\$393.42	\$393.42	\$393.42	\$393.42	\$393.42	\$393.42	\$393.42
<u>3rd Quarter 2011 Rates:</u>								
Single rate	\$113.19	\$113.19	\$113.19	\$113.19	\$113.19	\$113.19	\$113.19	\$113.19
Parent / Child(ren) rate	\$209.40	\$209.40	\$209.40	\$209.40	\$209.40	\$209.40	\$209.40	\$209.40
Couple rate	\$249.02	\$249.02	\$249.02	\$249.02	\$249.02	\$249.02	\$249.02	\$249.02
Family rate	\$350.89	\$350.89	\$350.89	\$350.89	\$350.89	\$350.89	\$350.89	\$350.89
<u>Dollar Amount Change</u>								
Single rate	\$13.72	\$13.72	\$13.72	\$13.72	\$13.72	\$13.72	\$13.72	\$13.72
Parent / Child(ren) rate	\$25.38	\$25.38	\$25.38	\$25.38	\$25.38	\$25.38	\$25.38	\$25.38
Couple rate	\$30.18	\$30.18	\$30.18	\$30.18	\$30.18	\$30.18	\$30.18	\$30.18
Family rate	\$42.53	\$42.53	\$42.53	\$42.53	\$42.53	\$42.53	\$42.53	\$42.53
<u>Percent Change:</u>								
Single rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Parent / Child(ren) rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Couple rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Family rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%

New Rx Plan: \$10/30/60 2.5x 90 Days, 500 T2 & T3 Deductible								
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$108.21	\$108.21	\$108.21	\$108.21	\$108.21	\$108.21	\$108.21	\$108.21
Parent / Child(ren) rate	\$200.19	\$200.19	\$200.19	\$200.19	\$200.19	\$200.19	\$200.19	\$200.19
Couple rate	\$238.06	\$238.06	\$238.06	\$238.06	\$238.06	\$238.06	\$238.06	\$238.06
Family rate	\$335.45	\$335.45	\$335.45	\$335.45	\$335.45	\$335.45	\$335.45	\$335.45
<u>3rd Quarter 2011 Rates:</u>								
Single rate	\$96.51	\$96.51	\$96.51	\$96.51	\$96.51	\$96.51	\$96.51	\$96.51
Parent / Child(ren) rate	\$178.54	\$178.54	\$178.54	\$178.54	\$178.54	\$178.54	\$178.54	\$178.54
Couple rate	\$212.32	\$212.32	\$212.32	\$212.32	\$212.32	\$212.32	\$212.32	\$212.32
Family rate	\$299.18	\$299.18	\$299.18	\$299.18	\$299.18	\$299.18	\$299.18	\$299.18
<u>Dollar Amount Change</u>								
Single rate	\$11.70	\$11.70	\$11.70	\$11.70	\$11.70	\$11.70	\$11.70	\$11.70
Parent / Child(ren) rate	\$21.65	\$21.65	\$21.65	\$21.65	\$21.65	\$21.65	\$21.65	\$21.65
Couple rate	\$25.74	\$25.74	\$25.74	\$25.74	\$25.74	\$25.74	\$25.74	\$25.74
Family rate	\$36.27	\$36.27	\$36.27	\$36.27	\$36.27	\$36.27	\$36.27	\$36.27
<u>Percent Change:</u>								
Single rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Parent / Child(ren) rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Couple rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Family rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%

Rx Plan: \$15/50%C with a \$50 Deductible									
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>4th Quarter 2012 Rates:</u>									
Single rate	\$119.42	\$119.42	\$119.42	\$119.42	\$119.42	\$119.42	\$119.42	\$119.42	\$119.42
Parent / Child(ren) rate	\$220.93	\$220.93	\$220.93	\$220.93	\$220.93	\$220.93	\$220.93	\$220.93	\$220.93
Couple rate	\$262.72	\$262.72	\$262.72	\$262.72	\$262.72	\$262.72	\$262.72	\$262.72	\$262.72
Family rate	\$370.20	\$370.20	\$370.20	\$370.20	\$370.20	\$370.20	\$370.20	\$370.20	\$370.20
<u>4th Quarter 2011 Rates:</u>									
Single rate	\$99.00	\$99.00	\$99.00	\$99.00	\$99.00	\$99.00	\$99.00	\$99.00	\$99.00
Parent / Child(ren) rate	\$183.15	\$183.15	\$183.15	\$183.15	\$183.15	\$183.15	\$183.15	\$183.15	\$183.15
Couple rate	\$217.80	\$217.80	\$217.80	\$217.80	\$217.80	\$217.80	\$217.80	\$217.80	\$217.80
Family rate	\$306.90	\$306.90	\$306.90	\$306.90	\$306.90	\$306.90	\$306.90	\$306.90	\$306.90
<u>Dollar Amount Change</u>									
Single rate	\$20.42	\$20.42	\$20.42	\$20.42	\$20.42	\$20.42	\$20.42	\$20.42	\$20.42
Parent / Child(ren) rate	\$37.78	\$37.78	\$37.78	\$37.78	\$37.78	\$37.78	\$37.78	\$37.78	\$37.78
Couple rate	\$44.92	\$44.92	\$44.92	\$44.92	\$44.92	\$44.92	\$44.92	\$44.92	\$44.92
Family rate	\$63.30	\$63.30	\$63.30	\$63.30	\$63.30	\$63.30	\$63.30	\$63.30	\$63.30
<u>Percent Change:</u>									
Single rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Parent / Child(ren) rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Couple rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Family rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%

Rx Plan: \$15/50%C with a \$100 Deductible									
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>4th Quarter 2012 Rates:</u>									
Single rate	\$108.74	\$108.74	\$108.74	\$108.74	\$108.74	\$108.74	\$108.74	\$108.74	\$108.74
Parent / Child(ren) rate	\$201.17	\$201.17	\$201.17	\$201.17	\$201.17	\$201.17	\$201.17	\$201.17	\$201.17
Couple rate	\$239.23	\$239.23	\$239.23	\$239.23	\$239.23	\$239.23	\$239.23	\$239.23	\$239.23
Family rate	\$337.09	\$337.09	\$337.09	\$337.09	\$337.09	\$337.09	\$337.09	\$337.09	\$337.09
<u>4th Quarter 2011 Rates:</u>									
Single rate	\$90.15	\$90.15	\$90.15	\$90.15	\$90.15	\$90.15	\$90.15	\$90.15	\$90.15
Parent / Child(ren) rate	\$166.78	\$166.78	\$166.78	\$166.78	\$166.78	\$166.78	\$166.78	\$166.78	\$166.78
Couple rate	\$198.33	\$198.33	\$198.33	\$198.33	\$198.33	\$198.33	\$198.33	\$198.33	\$198.33
Family rate	\$279.47	\$279.47	\$279.47	\$279.47	\$279.47	\$279.47	\$279.47	\$279.47	\$279.47
<u>Dollar Amount Change</u>									
Single rate	\$18.59	\$18.59	\$18.59	\$18.59	\$18.59	\$18.59	\$18.59	\$18.59	\$18.59
Parent / Child(ren) rate	\$34.39	\$34.39	\$34.39	\$34.39	\$34.39	\$34.39	\$34.39	\$34.39	\$34.39
Couple rate	\$40.90	\$40.90	\$40.90	\$40.90	\$40.90	\$40.90	\$40.90	\$40.90	\$40.90
Family rate	\$57.62	\$57.62	\$57.62	\$57.62	\$57.62	\$57.62	\$57.62	\$57.62	\$57.62
<u>Percent Change:</u>									
Single rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Parent / Child(ren) rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Couple rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Family rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%

Rx Plan: \$15/50%C with a \$250 Deductible									
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>4th Quarter 2012 Rates:</u>									
Single rate	\$99.77	\$99.77	\$99.77	\$99.77	\$99.77	\$99.77	\$99.77	\$99.77	\$99.77
Parent / Child(ren) rate	\$184.57	\$184.57	\$184.57	\$184.57	\$184.57	\$184.57	\$184.57	\$184.57	\$184.57
Couple rate	\$219.49	\$219.49	\$219.49	\$219.49	\$219.49	\$219.49	\$219.49	\$219.49	\$219.49
Family rate	\$309.29	\$309.29	\$309.29	\$309.29	\$309.29	\$309.29	\$309.29	\$309.29	\$309.29
<u>4th Quarter 2011 Rates:</u>									
Single rate	\$82.71	\$82.71	\$82.71	\$82.71	\$82.71	\$82.71	\$82.71	\$82.71	\$82.71
Parent / Child(ren) rate	\$153.01	\$153.01	\$153.01	\$153.01	\$153.01	\$153.01	\$153.01	\$153.01	\$153.01
Couple rate	\$181.96	\$181.96	\$181.96	\$181.96	\$181.96	\$181.96	\$181.96	\$181.96	\$181.96
Family rate	\$256.40	\$256.40	\$256.40	\$256.40	\$256.40	\$256.40	\$256.40	\$256.40	\$256.40
<u>Dollar Amount Change</u>									
Single rate	\$17.06	\$17.06	\$17.06	\$17.06	\$17.06	\$17.06	\$17.06	\$17.06	\$17.06
Parent / Child(ren) rate	\$31.56	\$31.56	\$31.56	\$31.56	\$31.56	\$31.56	\$31.56	\$31.56	\$31.56
Couple rate	\$37.53	\$37.53	\$37.53	\$37.53	\$37.53	\$37.53	\$37.53	\$37.53	\$37.53
Family rate	\$52.89	\$52.89	\$52.89	\$52.89	\$52.89	\$52.89	\$52.89	\$52.89	\$52.89
<u>Percent Change:</u>									
Single rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Parent / Child(ren) rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Couple rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Family rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%

Rx Plan: \$15/50%C with a \$500 Deductible									
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>4th Quarter 2012 Rates:</u>									
Single rate	\$84.41	\$84.41	\$84.41	\$84.41	\$84.41	\$84.41	\$84.41	\$84.41	\$84.41
Parent / Child(ren) rate	\$156.16	\$156.16	\$156.16	\$156.16	\$156.16	\$156.16	\$156.16	\$156.16	\$156.16
Couple rate	\$185.70	\$185.70	\$185.70	\$185.70	\$185.70	\$185.70	\$185.70	\$185.70	\$185.70
Family rate	\$261.67	\$261.67	\$261.67	\$261.67	\$261.67	\$261.67	\$261.67	\$261.67	\$261.67
<u>4th Quarter 2011 Rates:</u>									
Single rate	\$69.98	\$69.98	\$69.98	\$69.98	\$69.98	\$69.98	\$69.98	\$69.98	\$69.98
Parent / Child(ren) rate	\$129.46	\$129.46	\$129.46	\$129.46	\$129.46	\$129.46	\$129.46	\$129.46	\$129.46
Couple rate	\$153.96	\$153.96	\$153.96	\$153.96	\$153.96	\$153.96	\$153.96	\$153.96	\$153.96
Family rate	\$216.94	\$216.94	\$216.94	\$216.94	\$216.94	\$216.94	\$216.94	\$216.94	\$216.94
<u>Dollar Amount Change</u>									
Single rate	\$14.43	\$14.43	\$14.43	\$14.43	\$14.43	\$14.43	\$14.43	\$14.43	\$14.43
Parent / Child(ren) rate	\$26.70	\$26.70	\$26.70	\$26.70	\$26.70	\$26.70	\$26.70	\$26.70	\$26.70
Couple rate	\$31.74	\$31.74	\$31.74	\$31.74	\$31.74	\$31.74	\$31.74	\$31.74	\$31.74
Family rate	\$44.73	\$44.73	\$44.73	\$44.73	\$44.73	\$44.73	\$44.73	\$44.73	\$44.73
<u>Percent Change:</u>									
Single rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Parent / Child(ren) rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Couple rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Family rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%

New Rx Plan: \$10/30/60 2.5x 90 Days, 100 T2 & T3 Deductible								
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$141.55	\$141.55	\$141.55	\$141.55	\$141.55	\$141.55	\$141.55	\$141.55
Parent / Child(ren) rate	\$261.87	\$261.87	\$261.87	\$261.87	\$261.87	\$261.87	\$261.87	\$261.87
Couple rate	\$311.41	\$311.41	\$311.41	\$311.41	\$311.41	\$311.41	\$311.41	\$311.41
Family rate	\$438.81	\$438.81	\$438.81	\$438.81	\$438.81	\$438.81	\$438.81	\$438.81
<u>4th Quarter 2011 Rates:</u>								
Single rate	\$117.34	\$117.34	\$117.34	\$117.34	\$117.34	\$117.34	\$117.34	\$117.34
Parent / Child(ren) rate	\$217.08	\$217.08	\$217.08	\$217.08	\$217.08	\$217.08	\$217.08	\$217.08
Couple rate	\$258.15	\$258.15	\$258.15	\$258.15	\$258.15	\$258.15	\$258.15	\$258.15
Family rate	\$363.75	\$363.75	\$363.75	\$363.75	\$363.75	\$363.75	\$363.75	\$363.75
<u>Dollar Amount Change</u>								
Single rate	\$24.21	\$24.21	\$24.21	\$24.21	\$24.21	\$24.21	\$24.21	\$24.21
Parent / Child(ren) rate	\$44.79	\$44.79	\$44.79	\$44.79	\$44.79	\$44.79	\$44.79	\$44.79
Couple rate	\$53.26	\$53.26	\$53.26	\$53.26	\$53.26	\$53.26	\$53.26	\$53.26
Family rate	\$75.06	\$75.06	\$75.06	\$75.06	\$75.06	\$75.06	\$75.06	\$75.06
<u>Percent Change:</u>								
Single rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Parent / Child(ren) rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Couple rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Family rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%

New Rx Plan: \$10/30/60 2.5x 90 Days, 250 T2 & T3 Deductible								
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$131.35	\$131.35	\$131.35	\$131.35	\$131.35	\$131.35	\$131.35	\$131.35
Parent / Child(ren) rate	\$243.00	\$243.00	\$243.00	\$243.00	\$243.00	\$243.00	\$243.00	\$243.00
Couple rate	\$288.97	\$288.97	\$288.97	\$288.97	\$288.97	\$288.97	\$288.97	\$288.97
Family rate	\$407.19	\$407.19	\$407.19	\$407.19	\$407.19	\$407.19	\$407.19	\$407.19
<u>4th Quarter 2011 Rates:</u>								
Single rate	\$108.89	\$108.89	\$108.89	\$108.89	\$108.89	\$108.89	\$108.89	\$108.89
Parent / Child(ren) rate	\$201.45	\$201.45	\$201.45	\$201.45	\$201.45	\$201.45	\$201.45	\$201.45
Couple rate	\$239.56	\$239.56	\$239.56	\$239.56	\$239.56	\$239.56	\$239.56	\$239.56
Family rate	\$337.56	\$337.56	\$337.56	\$337.56	\$337.56	\$337.56	\$337.56	\$337.56
<u>Dollar Amount Change</u>								
Single rate	\$22.46	\$22.46	\$22.46	\$22.46	\$22.46	\$22.46	\$22.46	\$22.46
Parent / Child(ren) rate	\$41.55	\$41.55	\$41.55	\$41.55	\$41.55	\$41.55	\$41.55	\$41.55
Couple rate	\$49.41	\$49.41	\$49.41	\$49.41	\$49.41	\$49.41	\$49.41	\$49.41
Family rate	\$69.63	\$69.63	\$69.63	\$69.63	\$69.63	\$69.63	\$69.63	\$69.63
<u>Percent Change:</u>								
Single rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Parent / Child(ren) rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Couple rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Family rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%

New Rx Plan: \$10/30/60 2.5x 90 Days, 500 T2 & T3 Deductible								
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$112.00	\$112.00	\$112.00	\$112.00	\$112.00	\$112.00	\$112.00	\$112.00
Parent / Child(ren) rate	\$207.20	\$207.20	\$207.20	\$207.20	\$207.20	\$207.20	\$207.20	\$207.20
Couple rate	\$246.40	\$246.40	\$246.40	\$246.40	\$246.40	\$246.40	\$246.40	\$246.40
Family rate	\$347.20	\$347.20	\$347.20	\$347.20	\$347.20	\$347.20	\$347.20	\$347.20
<u>4th Quarter 2011 Rates:</u>								
Single rate	\$92.84	\$92.84	\$92.84	\$92.84	\$92.84	\$92.84	\$92.84	\$92.84
Parent / Child(ren) rate	\$171.75	\$171.75	\$171.75	\$171.75	\$171.75	\$171.75	\$171.75	\$171.75
Couple rate	\$204.25	\$204.25	\$204.25	\$204.25	\$204.25	\$204.25	\$204.25	\$204.25
Family rate	\$287.80	\$287.80	\$287.80	\$287.80	\$287.80	\$287.80	\$287.80	\$287.80
<u>Dollar Amount Change</u>								
Single rate	\$19.16	\$19.16	\$19.16	\$19.16	\$19.16	\$19.16	\$19.16	\$19.16
Parent / Child(ren) rate	\$35.45	\$35.45	\$35.45	\$35.45	\$35.45	\$35.45	\$35.45	\$35.45
Couple rate	\$42.15	\$42.15	\$42.15	\$42.15	\$42.15	\$42.15	\$42.15	\$42.15
Family rate	\$59.40	\$59.40	\$59.40	\$59.40	\$59.40	\$59.40	\$59.40	\$59.40
<u>Percent Change:</u>								
Single rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Parent / Child(ren) rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Couple rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Family rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%

Rx Plan: \$15/50%C with a \$50 Deductible									
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>1st Quarter 2012 Rates:</u>									
Single rate	\$4.38	\$4.38	\$4.38	\$4.38	\$4.38	\$4.38	\$4.38	\$4.38	\$4.38
Parent / Child(ren) rate	\$8.10	\$8.10	\$8.10	\$8.10	\$8.10	\$8.10	\$8.10	\$8.10	\$8.10
Couple rate	\$9.64	\$9.64	\$9.64	\$9.64	\$9.64	\$9.64	\$9.64	\$9.64	\$9.64
Family rate	\$13.58	\$13.58	\$13.58	\$13.58	\$13.58	\$13.58	\$13.58	\$13.58	\$13.58
<u>1st Quarter 2011 Rates:</u>									
Single rate	\$3.91	\$3.91	\$3.91	\$3.91	\$3.91	\$3.91	\$3.91	\$3.91	\$3.91
Parent / Child(ren) rate	\$7.23	\$7.23	\$7.23	\$7.23	\$7.23	\$7.23	\$7.23	\$7.23	\$7.23
Couple rate	\$8.60	\$8.60	\$8.60	\$8.60	\$8.60	\$8.60	\$8.60	\$8.60	\$8.60
Family rate	\$12.12	\$12.12	\$12.12	\$12.12	\$12.12	\$12.12	\$12.12	\$12.12	\$12.12
<u>Dollar Amount Change</u>									
Single rate	\$0.47	\$0.47	\$0.47	\$0.47	\$0.47	\$0.47	\$0.47	\$0.47	\$0.47
Parent / Child(ren) rate	\$0.87	\$0.87	\$0.87	\$0.87	\$0.87	\$0.87	\$0.87	\$0.87	\$0.87
Couple rate	\$1.04	\$1.04	\$1.04	\$1.04	\$1.04	\$1.04	\$1.04	\$1.04	\$1.04
Family rate	\$1.46	\$1.46	\$1.46	\$1.46	\$1.46	\$1.46	\$1.46	\$1.46	\$1.46
<u>Percent Change:</u>									
Single rate	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%
Parent / Child(ren) rate	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%
Couple rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Family rate	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%

Rx Plan: \$15/50%C with a \$100 Deductible									
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>1st Quarter 2012 Rates:</u>									
Single rate	\$4.10	\$4.10	\$4.10	\$4.10	\$4.10	\$4.10	\$4.10	\$4.10	\$4.10
Parent / Child(ren) rate	\$7.59	\$7.59	\$7.59	\$7.59	\$7.59	\$7.59	\$7.59	\$7.59	\$7.59
Couple rate	\$9.02	\$9.02	\$9.02	\$9.02	\$9.02	\$9.02	\$9.02	\$9.02	\$9.02
Family rate	\$12.71	\$12.71	\$12.71	\$12.71	\$12.71	\$12.71	\$12.71	\$12.71	\$12.71
<u>1st Quarter 2011 Rates:</u>									
Single rate	\$3.66	\$3.66	\$3.66	\$3.66	\$3.66	\$3.66	\$3.66	\$3.66	\$3.66
Parent / Child(ren) rate	\$6.77	\$6.77	\$6.77	\$6.77	\$6.77	\$6.77	\$6.77	\$6.77	\$6.77
Couple rate	\$8.05	\$8.05	\$8.05	\$8.05	\$8.05	\$8.05	\$8.05	\$8.05	\$8.05
Family rate	\$11.35	\$11.35	\$11.35	\$11.35	\$11.35	\$11.35	\$11.35	\$11.35	\$11.35
<u>Dollar Amount Change</u>									
Single rate	\$0.44	\$0.44	\$0.44	\$0.44	\$0.44	\$0.44	\$0.44	\$0.44	\$0.44
Parent / Child(ren) rate	\$0.82	\$0.82	\$0.82	\$0.82	\$0.82	\$0.82	\$0.82	\$0.82	\$0.82
Couple rate	\$0.97	\$0.97	\$0.97	\$0.97	\$0.97	\$0.97	\$0.97	\$0.97	\$0.97
Family rate	\$1.36	\$1.36	\$1.36	\$1.36	\$1.36	\$1.36	\$1.36	\$1.36	\$1.36
<u>Percent Change:</u>									
Single rate	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%
Parent / Child(ren) rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Couple rate	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%
Family rate	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%

Rx Plan: \$15/50%C with a \$250 Deductible								
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$3.68	\$3.68	\$3.68	\$3.68	\$3.68	\$3.68	\$3.68	\$3.68
Parent / Child(ren) rate	\$6.81	\$6.81	\$6.81	\$6.81	\$6.81	\$6.81	\$6.81	\$6.81
Couple rate	\$8.10	\$8.10	\$8.10	\$8.10	\$8.10	\$8.10	\$8.10	\$8.10
Family rate	\$11.41	\$11.41	\$11.41	\$11.41	\$11.41	\$11.41	\$11.41	\$11.41
<u>1st Quarter 2011 Rates:</u>								
Single rate	\$3.27	\$3.27	\$3.27	\$3.27	\$3.27	\$3.27	\$3.27	\$3.27
Parent / Child(ren) rate	\$6.05	\$6.05	\$6.05	\$6.05	\$6.05	\$6.05	\$6.05	\$6.05
Couple rate	\$7.19	\$7.19	\$7.19	\$7.19	\$7.19	\$7.19	\$7.19	\$7.19
Family rate	\$10.14	\$10.14	\$10.14	\$10.14	\$10.14	\$10.14	\$10.14	\$10.14
<u>Dollar Amount Change</u>								
Single rate	\$0.41	\$0.41	\$0.41	\$0.41	\$0.41	\$0.41	\$0.41	\$0.41
Parent / Child(ren) rate	\$0.76	\$0.76	\$0.76	\$0.76	\$0.76	\$0.76	\$0.76	\$0.76
Couple rate	\$0.91	\$0.91	\$0.91	\$0.91	\$0.91	\$0.91	\$0.91	\$0.91
Family rate	\$1.27	\$1.27	\$1.27	\$1.27	\$1.27	\$1.27	\$1.27	\$1.27
<u>Percent Change:</u>								
Single rate	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
Parent / Child(ren) rate	12.6%	12.6%	12.6%	12.6%	12.6%	12.6%	12.6%	12.6%
Couple rate	12.7%	12.7%	12.7%	12.7%	12.7%	12.7%	12.7%	12.7%
Family rate	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%

Rx Plan: \$15/50%C with a \$500 Deductible								
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$3.13	\$3.13	\$3.13	\$3.13	\$3.13	\$3.13	\$3.13	\$3.13
Parent / Child(ren) rate	\$5.79	\$5.79	\$5.79	\$5.79	\$5.79	\$5.79	\$5.79	\$5.79
Couple rate	\$6.89	\$6.89	\$6.89	\$6.89	\$6.89	\$6.89	\$6.89	\$6.89
Family rate	\$9.70	\$9.70	\$9.70	\$9.70	\$9.70	\$9.70	\$9.70	\$9.70
<u>1st Quarter 2011 Rates:</u>								
Single rate	\$2.79	\$2.79	\$2.79	\$2.79	\$2.79	\$2.79	\$2.79	\$2.79
Parent / Child(ren) rate	\$5.16	\$5.16	\$5.16	\$5.16	\$5.16	\$5.16	\$5.16	\$5.16
Couple rate	\$6.14	\$6.14	\$6.14	\$6.14	\$6.14	\$6.14	\$6.14	\$6.14
Family rate	\$8.65	\$8.65	\$8.65	\$8.65	\$8.65	\$8.65	\$8.65	\$8.65
<u>Dollar Amount Change</u>								
Single rate	\$0.34	\$0.34	\$0.34	\$0.34	\$0.34	\$0.34	\$0.34	\$0.34
Parent / Child(ren) rate	\$0.63	\$0.63	\$0.63	\$0.63	\$0.63	\$0.63	\$0.63	\$0.63
Couple rate	\$0.75	\$0.75	\$0.75	\$0.75	\$0.75	\$0.75	\$0.75	\$0.75
Family rate	\$1.05	\$1.05	\$1.05	\$1.05	\$1.05	\$1.05	\$1.05	\$1.05
<u>Percent Change:</u>								
Single rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Parent / Child(ren) rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Couple rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Family rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%

New Rx Plan: \$10/30/60 2.5x 90 Days, 100 T2 & T3 Deductible									
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<b>1st Quarter 2012 Rates:</b>									
Single rate	\$5.40	\$5.40	\$5.40	\$5.40	\$5.40	\$5.40	\$5.40	\$5.40	\$5.40
Parent / Child(ren) rate	\$9.99	\$9.99	\$9.99	\$9.99	\$9.99	\$9.99	\$9.99	\$9.99	\$9.99
Couple rate	\$11.88	\$11.88	\$11.88	\$11.88	\$11.88	\$11.88	\$11.88	\$11.88	\$11.88
Family rate	\$16.74	\$16.74	\$16.74	\$16.74	\$16.74	\$16.74	\$16.74	\$16.74	\$16.74
<b>1st Quarter 2011 Rates:</b>									
Single rate	\$4.81	\$4.81	\$4.81	\$4.81	\$4.81	\$4.81	\$4.81	\$4.81	\$4.81
Parent / Child(ren) rate	\$8.90	\$8.90	\$8.90	\$8.90	\$8.90	\$8.90	\$8.90	\$8.90	\$8.90
Couple rate	\$10.58	\$10.58	\$10.58	\$10.58	\$10.58	\$10.58	\$10.58	\$10.58	\$10.58
Family rate	\$14.91	\$14.91	\$14.91	\$14.91	\$14.91	\$14.91	\$14.91	\$14.91	\$14.91
<b>Dollar Amount Change</b>									
Single rate	\$0.59	\$0.59	\$0.59	\$0.59	\$0.59	\$0.59	\$0.59	\$0.59	\$0.59
Parent / Child(ren) rate	\$1.09	\$1.09	\$1.09	\$1.09	\$1.09	\$1.09	\$1.09	\$1.09	\$1.09
Couple rate	\$1.30	\$1.30	\$1.30	\$1.30	\$1.30	\$1.30	\$1.30	\$1.30	\$1.30
Family rate	\$1.83	\$1.83	\$1.83	\$1.83	\$1.83	\$1.83	\$1.83	\$1.83	\$1.83
<b>Percent Change:</b>									
Single rate	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%
Parent / Child(ren) rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Couple rate	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%
Family rate	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%

New Rx Plan: \$10/30/60 2.5x 90 Days, 250 T2 & T3 Deductible									
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<b>1st Quarter 2012 Rates:</b>									
Single rate	\$4.96	\$4.96	\$4.96	\$4.96	\$4.96	\$4.96	\$4.96	\$4.96	\$4.96
Parent / Child(ren) rate	\$9.18	\$9.18	\$9.18	\$9.18	\$9.18	\$9.18	\$9.18	\$9.18	\$9.18
Couple rate	\$10.91	\$10.91	\$10.91	\$10.91	\$10.91	\$10.91	\$10.91	\$10.91	\$10.91
Family rate	\$15.38	\$15.38	\$15.38	\$15.38	\$15.38	\$15.38	\$15.38	\$15.38	\$15.38
<b>1st Quarter 2011 Rates:</b>									
Single rate	\$4.42	\$4.42	\$4.42	\$4.42	\$4.42	\$4.42	\$4.42	\$4.42	\$4.42
Parent / Child(ren) rate	\$8.18	\$8.18	\$8.18	\$8.18	\$8.18	\$8.18	\$8.18	\$8.18	\$8.18
Couple rate	\$9.72	\$9.72	\$9.72	\$9.72	\$9.72	\$9.72	\$9.72	\$9.72	\$9.72
Family rate	\$13.70	\$13.70	\$13.70	\$13.70	\$13.70	\$13.70	\$13.70	\$13.70	\$13.70
<b>Dollar Amount Change</b>									
Single rate	\$0.54	\$0.54	\$0.54	\$0.54	\$0.54	\$0.54	\$0.54	\$0.54	\$0.54
Parent / Child(ren) rate	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00
Couple rate	\$1.19	\$1.19	\$1.19	\$1.19	\$1.19	\$1.19	\$1.19	\$1.19	\$1.19
Family rate	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68	\$1.68
<b>Percent Change:</b>									
Single rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Parent / Child(ren) rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Couple rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Family rate	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%

New Rx Plan: \$10/30/60 2.5x 90 Days, 500 T2 & T3 Deductible								
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$4.26	\$4.26	\$4.26	\$4.26	\$4.26	\$4.26	\$4.26	\$4.26
Parent / Child(ren) rate	\$7.88	\$7.88	\$7.88	\$7.88	\$7.88	\$7.88	\$7.88	\$7.88
Couple rate	\$9.37	\$9.37	\$9.37	\$9.37	\$9.37	\$9.37	\$9.37	\$9.37
Family rate	\$13.21	\$13.21	\$13.21	\$13.21	\$13.21	\$13.21	\$13.21	\$13.21
<u>1st Quarter 2011 Rates:</u>								
Single rate	\$3.79	\$3.79	\$3.79	\$3.79	\$3.79	\$3.79	\$3.79	\$3.79
Parent / Child(ren) rate	\$7.01	\$7.01	\$7.01	\$7.01	\$7.01	\$7.01	\$7.01	\$7.01
Couple rate	\$8.34	\$8.34	\$8.34	\$8.34	\$8.34	\$8.34	\$8.34	\$8.34
Family rate	\$11.75	\$11.75	\$11.75	\$11.75	\$11.75	\$11.75	\$11.75	\$11.75
<u>Dollar Amount Change</u>								
Single rate	\$0.47	\$0.47	\$0.47	\$0.47	\$0.47	\$0.47	\$0.47	\$0.47
Parent / Child(ren) rate	\$0.87	\$0.87	\$0.87	\$0.87	\$0.87	\$0.87	\$0.87	\$0.87
Couple rate	\$1.03	\$1.03	\$1.03	\$1.03	\$1.03	\$1.03	\$1.03	\$1.03
Family rate	\$1.46	\$1.46	\$1.46	\$1.46	\$1.46	\$1.46	\$1.46	\$1.46
<u>Percent Change:</u>								
Single rate	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%
Parent / Child(ren) rate	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%
Couple rate	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%
Family rate	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%

	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<b>Rx Plan: \$15/50%C with a \$50 Deductible</b>								
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$4.53	\$4.53	\$4.53	\$4.53	\$4.53	\$4.53	\$4.53	\$4.53
Parent / Child(ren) rate	\$8.38	\$8.38	\$8.38	\$8.38	\$8.38	\$8.38	\$8.38	\$8.38
Couple rate	\$9.97	\$9.97	\$9.97	\$9.97	\$9.97	\$9.97	\$9.97	\$9.97
Family rate	\$14.04	\$14.04	\$14.04	\$14.04	\$14.04	\$14.04	\$14.04	\$14.04
<u>2nd Quarter 2011 Rates:</u>								
Single rate	\$4.05	\$4.05	\$4.05	\$4.05	\$4.05	\$4.05	\$4.05	\$4.05
Parent / Child(ren) rate	\$7.49	\$7.49	\$7.49	\$7.49	\$7.49	\$7.49	\$7.49	\$7.49
Couple rate	\$8.91	\$8.91	\$8.91	\$8.91	\$8.91	\$8.91	\$8.91	\$8.91
Family rate	\$12.56	\$12.56	\$12.56	\$12.56	\$12.56	\$12.56	\$12.56	\$12.56
<u>Dollar Amount Change</u>								
Single rate	\$0.48	\$0.48	\$0.48	\$0.48	\$0.48	\$0.48	\$0.48	\$0.48
Parent / Child(ren) rate	\$0.89	\$0.89	\$0.89	\$0.89	\$0.89	\$0.89	\$0.89	\$0.89
Couple rate	\$1.06	\$1.06	\$1.06	\$1.06	\$1.06	\$1.06	\$1.06	\$1.06
Family rate	\$1.48	\$1.48	\$1.48	\$1.48	\$1.48	\$1.48	\$1.48	\$1.48
<u>Percent Change:</u>								
Single rate	11.9%	11.9%	11.9%	11.9%	11.9%	11.9%	11.9%	11.9%
Parent / Child(ren) rate	11.9%	11.9%	11.9%	11.9%	11.9%	11.9%	11.9%	11.9%
Couple rate	11.9%	11.9%	11.9%	11.9%	11.9%	11.9%	11.9%	11.9%
Family rate	11.8%	11.8%	11.8%	11.8%	11.8%	11.8%	11.8%	11.8%

	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<b>Rx Plan: \$15/50%C with a \$100 Deductible</b>								
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$4.24	\$4.24	\$4.24	\$4.24	\$4.24	\$4.24	\$4.24	\$4.24
Parent / Child(ren) rate	\$7.84	\$7.84	\$7.84	\$7.84	\$7.84	\$7.84	\$7.84	\$7.84
Couple rate	\$9.33	\$9.33	\$9.33	\$9.33	\$9.33	\$9.33	\$9.33	\$9.33
Family rate	\$13.14	\$13.14	\$13.14	\$13.14	\$13.14	\$13.14	\$13.14	\$13.14
<u>2nd Quarter 2011 Rates:</u>								
Single rate	\$3.79	\$3.79	\$3.79	\$3.79	\$3.79	\$3.79	\$3.79	\$3.79
Parent / Child(ren) rate	\$7.01	\$7.01	\$7.01	\$7.01	\$7.01	\$7.01	\$7.01	\$7.01
Couple rate	\$8.34	\$8.34	\$8.34	\$8.34	\$8.34	\$8.34	\$8.34	\$8.34
Family rate	\$11.75	\$11.75	\$11.75	\$11.75	\$11.75	\$11.75	\$11.75	\$11.75
<u>Dollar Amount Change</u>								
Single rate	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
Parent / Child(ren) rate	\$0.83	\$0.83	\$0.83	\$0.83	\$0.83	\$0.83	\$0.83	\$0.83
Couple rate	\$0.99	\$0.99	\$0.99	\$0.99	\$0.99	\$0.99	\$0.99	\$0.99
Family rate	\$1.39	\$1.39	\$1.39	\$1.39	\$1.39	\$1.39	\$1.39	\$1.39
<u>Percent Change:</u>								
Single rate	11.9%	11.9%	11.9%	11.9%	11.9%	11.9%	11.9%	11.9%
Parent / Child(ren) rate	11.8%	11.8%	11.8%	11.8%	11.8%	11.8%	11.8%	11.8%
Couple rate	11.9%	11.9%	11.9%	11.9%	11.9%	11.9%	11.9%	11.9%
Family rate	11.8%	11.8%	11.8%	11.8%	11.8%	11.8%	11.8%	11.8%

Rx Plan: \$15/50%C with a \$250 Deductible									
	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan	
<u>2nd Quarter 2012 Rates:</u>									
Single rate	\$3.81	\$3.81	\$3.81	\$3.81	\$3.81	\$3.81	\$3.81	\$3.81	\$3.81
Parent / Child(ren) rate	\$7.05	\$7.05	\$7.05	\$7.05	\$7.05	\$7.05	\$7.05	\$7.05	\$7.05
Couple rate	\$8.38	\$8.38	\$8.38	\$8.38	\$8.38	\$8.38	\$8.38	\$8.38	\$8.38
Family rate	\$11.81	\$11.81	\$11.81	\$11.81	\$11.81	\$11.81	\$11.81	\$11.81	\$11.81
<u>2nd Quarter 2011 Rates:</u>									
Single rate	\$3.39	\$3.39	\$3.39	\$3.39	\$3.39	\$3.39	\$3.39	\$3.39	\$3.39
Parent / Child(ren) rate	\$6.27	\$6.27	\$6.27	\$6.27	\$6.27	\$6.27	\$6.27	\$6.27	\$6.27
Couple rate	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46
Family rate	\$10.51	\$10.51	\$10.51	\$10.51	\$10.51	\$10.51	\$10.51	\$10.51	\$10.51
<u>Dollar Amount Change</u>									
Single rate	\$0.42	\$0.42	\$0.42	\$0.42	\$0.42	\$0.42	\$0.42	\$0.42	\$0.42
Parent / Child(ren) rate	\$0.78	\$0.78	\$0.78	\$0.78	\$0.78	\$0.78	\$0.78	\$0.78	\$0.78
Couple rate	\$0.92	\$0.92	\$0.92	\$0.92	\$0.92	\$0.92	\$0.92	\$0.92	\$0.92
Family rate	\$1.30	\$1.30	\$1.30	\$1.30	\$1.30	\$1.30	\$1.30	\$1.30	\$1.30
<u>Percent Change:</u>									
Single rate	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%
Parent / Child(ren) rate	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%
Couple rate	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%
Family rate	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%

Rx Plan: \$15/50%C with a \$500 Deductible									
	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan	
<u>2nd Quarter 2012 Rates:</u>									
Single rate	\$3.24	\$3.24	\$3.24	\$3.24	\$3.24	\$3.24	\$3.24	\$3.24	\$3.24
Parent / Child(ren) rate	\$5.99	\$5.99	\$5.99	\$5.99	\$5.99	\$5.99	\$5.99	\$5.99	\$5.99
Couple rate	\$7.13	\$7.13	\$7.13	\$7.13	\$7.13	\$7.13	\$7.13	\$7.13	\$7.13
Family rate	\$10.04	\$10.04	\$10.04	\$10.04	\$10.04	\$10.04	\$10.04	\$10.04	\$10.04
<u>2nd Quarter 2011 Rates:</u>									
Single rate	\$2.89	\$2.89	\$2.89	\$2.89	\$2.89	\$2.89	\$2.89	\$2.89	\$2.89
Parent / Child(ren) rate	\$5.35	\$5.35	\$5.35	\$5.35	\$5.35	\$5.35	\$5.35	\$5.35	\$5.35
Couple rate	\$6.36	\$6.36	\$6.36	\$6.36	\$6.36	\$6.36	\$6.36	\$6.36	\$6.36
Family rate	\$8.96	\$8.96	\$8.96	\$8.96	\$8.96	\$8.96	\$8.96	\$8.96	\$8.96
<u>Dollar Amount Change</u>									
Single rate	\$0.35	\$0.35	\$0.35	\$0.35	\$0.35	\$0.35	\$0.35	\$0.35	\$0.35
Parent / Child(ren) rate	\$0.64	\$0.64	\$0.64	\$0.64	\$0.64	\$0.64	\$0.64	\$0.64	\$0.64
Couple rate	\$0.77	\$0.77	\$0.77	\$0.77	\$0.77	\$0.77	\$0.77	\$0.77	\$0.77
Family rate	\$1.08	\$1.08	\$1.08	\$1.08	\$1.08	\$1.08	\$1.08	\$1.08	\$1.08
<u>Percent Change:</u>									
Single rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Parent / Child(ren) rate	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%
Couple rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Family rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%

New Rx Plan: \$10/30/60 2.5x 90 Days, 100 T2 & T3 Deductible									
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>2nd Quarter 2012 Rates:</u>									
Single rate	\$5.59	\$5.59	\$5.59	\$5.59	\$5.59	\$5.59	\$5.59	\$5.59	\$5.59
Parent / Child(ren) rate	\$10.34	\$10.34	\$10.34	\$10.34	\$10.34	\$10.34	\$10.34	\$10.34	\$10.34
Couple rate	\$12.30	\$12.30	\$12.30	\$12.30	\$12.30	\$12.30	\$12.30	\$12.30	\$12.30
Family rate	\$17.33	\$17.33	\$17.33	\$17.33	\$17.33	\$17.33	\$17.33	\$17.33	\$17.33
<u>2nd Quarter 2011 Rates:</u>									
Single rate	\$4.98	\$4.98	\$4.98	\$4.98	\$4.98	\$4.98	\$4.98	\$4.98	\$4.98
Parent / Child(ren) rate	\$9.21	\$9.21	\$9.21	\$9.21	\$9.21	\$9.21	\$9.21	\$9.21	\$9.21
Couple rate	\$10.96	\$10.96	\$10.96	\$10.96	\$10.96	\$10.96	\$10.96	\$10.96	\$10.96
Family rate	\$15.44	\$15.44	\$15.44	\$15.44	\$15.44	\$15.44	\$15.44	\$15.44	\$15.44
<u>Dollar Amount Change</u>									
Single rate	\$0.61	\$0.61	\$0.61	\$0.61	\$0.61	\$0.61	\$0.61	\$0.61	\$0.61
Parent / Child(ren) rate	\$1.13	\$1.13	\$1.13	\$1.13	\$1.13	\$1.13	\$1.13	\$1.13	\$1.13
Couple rate	\$1.34	\$1.34	\$1.34	\$1.34	\$1.34	\$1.34	\$1.34	\$1.34	\$1.34
Family rate	\$1.89	\$1.89	\$1.89	\$1.89	\$1.89	\$1.89	\$1.89	\$1.89	\$1.89
<u>Percent Change:</u>									
Single rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Parent / Child(ren) rate	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%
Couple rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Family rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%

New Rx Plan: \$10/30/60 2.5x 90 Days, 250 T2 & T3 Deductible									
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>2nd Quarter 2012 Rates:</u>									
Single rate	\$5.13	\$5.13	\$5.13	\$5.13	\$5.13	\$5.13	\$5.13	\$5.13	\$5.13
Parent / Child(ren) rate	\$9.49	\$9.49	\$9.49	\$9.49	\$9.49	\$9.49	\$9.49	\$9.49	\$9.49
Couple rate	\$11.29	\$11.29	\$11.29	\$11.29	\$11.29	\$11.29	\$11.29	\$11.29	\$11.29
Family rate	\$15.90	\$15.90	\$15.90	\$15.90	\$15.90	\$15.90	\$15.90	\$15.90	\$15.90
<u>2nd Quarter 2011 Rates:</u>									
Single rate	\$4.58	\$4.58	\$4.58	\$4.58	\$4.58	\$4.58	\$4.58	\$4.58	\$4.58
Parent / Child(ren) rate	\$8.47	\$8.47	\$8.47	\$8.47	\$8.47	\$8.47	\$8.47	\$8.47	\$8.47
Couple rate	\$10.08	\$10.08	\$10.08	\$10.08	\$10.08	\$10.08	\$10.08	\$10.08	\$10.08
Family rate	\$14.20	\$14.20	\$14.20	\$14.20	\$14.20	\$14.20	\$14.20	\$14.20	\$14.20
<u>Dollar Amount Change</u>									
Single rate	\$0.55	\$0.55	\$0.55	\$0.55	\$0.55	\$0.55	\$0.55	\$0.55	\$0.55
Parent / Child(ren) rate	\$1.02	\$1.02	\$1.02	\$1.02	\$1.02	\$1.02	\$1.02	\$1.02	\$1.02
Couple rate	\$1.21	\$1.21	\$1.21	\$1.21	\$1.21	\$1.21	\$1.21	\$1.21	\$1.21
Family rate	\$1.70	\$1.70	\$1.70	\$1.70	\$1.70	\$1.70	\$1.70	\$1.70	\$1.70
<u>Percent Change:</u>									
Single rate	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%
Parent / Child(ren) rate	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%
Couple rate	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%
Family rate	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%

New Rx Plan: \$10/30/60 2.5x 90 Days, 500 T2 & T3 Deductible								
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$4.41	\$4.41	\$4.41	\$4.41	\$4.41	\$4.41	\$4.41	\$4.41
Parent / Child(ren) rate	\$8.16	\$8.16	\$8.16	\$8.16	\$8.16	\$8.16	\$8.16	\$8.16
Couple rate	\$9.70	\$9.70	\$9.70	\$9.70	\$9.70	\$9.70	\$9.70	\$9.70
Family rate	\$13.67	\$13.67	\$13.67	\$13.67	\$13.67	\$13.67	\$13.67	\$13.67
<u>2nd Quarter 2011 Rates:</u>								
Single rate	\$3.93	\$3.93	\$3.93	\$3.93	\$3.93	\$3.93	\$3.93	\$3.93
Parent / Child(ren) rate	\$7.27	\$7.27	\$7.27	\$7.27	\$7.27	\$7.27	\$7.27	\$7.27
Couple rate	\$8.65	\$8.65	\$8.65	\$8.65	\$8.65	\$8.65	\$8.65	\$8.65
Family rate	\$12.18	\$12.18	\$12.18	\$12.18	\$12.18	\$12.18	\$12.18	\$12.18
<u>Dollar Amount Change</u>								
Single rate	\$0.48	\$0.48	\$0.48	\$0.48	\$0.48	\$0.48	\$0.48	\$0.48
Parent / Child(ren) rate	\$0.89	\$0.89	\$0.89	\$0.89	\$0.89	\$0.89	\$0.89	\$0.89
Couple rate	\$1.05	\$1.05	\$1.05	\$1.05	\$1.05	\$1.05	\$1.05	\$1.05
Family rate	\$1.49	\$1.49	\$1.49	\$1.49	\$1.49	\$1.49	\$1.49	\$1.49
<u>Percent Change:</u>								
Single rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Parent / Child(ren) rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Couple rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Family rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%

Rx Plan: \$15/50%C with a \$50 Deductible									
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>3rd Quarter 2012 Rates:</u>									
Single rate	\$4.69	\$4.69	\$4.69	\$4.69	\$4.69	\$4.69	\$4.69	\$4.69	\$4.69
Parent / Child(ren) rate	\$8.68	\$8.68	\$8.68	\$8.68	\$8.68	\$8.68	\$8.68	\$8.68	\$8.68
Couple rate	\$10.32	\$10.32	\$10.32	\$10.32	\$10.32	\$10.32	\$10.32	\$10.32	\$10.32
Family rate	\$14.54	\$14.54	\$14.54	\$14.54	\$14.54	\$14.54	\$14.54	\$14.54	\$14.54
<u>3rd Quarter 2011 Rates:</u>									
Single rate	\$4.19	\$4.19	\$4.19	\$4.19	\$4.19	\$4.19	\$4.19	\$4.19	\$4.19
Parent / Child(ren) rate	\$7.75	\$7.75	\$7.75	\$7.75	\$7.75	\$7.75	\$7.75	\$7.75	\$7.75
Couple rate	\$9.22	\$9.22	\$9.22	\$9.22	\$9.22	\$9.22	\$9.22	\$9.22	\$9.22
Family rate	\$12.99	\$12.99	\$12.99	\$12.99	\$12.99	\$12.99	\$12.99	\$12.99	\$12.99
<u>Dollar Amount Change</u>									
Single rate	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50
Parent / Child(ren) rate	\$0.93	\$0.93	\$0.93	\$0.93	\$0.93	\$0.93	\$0.93	\$0.93	\$0.93
Couple rate	\$1.10	\$1.10	\$1.10	\$1.10	\$1.10	\$1.10	\$1.10	\$1.10	\$1.10
Family rate	\$1.55	\$1.55	\$1.55	\$1.55	\$1.55	\$1.55	\$1.55	\$1.55	\$1.55
<u>Percent Change:</u>									
Single rate	11.9%	11.9%	11.9%	11.9%	11.9%	11.9%	11.9%	11.9%	11.9%
Parent / Child(ren) rate	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%
Couple rate	11.9%	11.9%	11.9%	11.9%	11.9%	11.9%	11.9%	11.9%	11.9%
Family rate	11.9%	11.9%	11.9%	11.9%	11.9%	11.9%	11.9%	11.9%	11.9%

Rx Plan: \$15/50%C with a \$100 Deductible									
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>3rd Quarter 2012 Rates:</u>									
Single rate	\$4.39	\$4.39	\$4.39	\$4.39	\$4.39	\$4.39	\$4.39	\$4.39	\$4.39
Parent / Child(ren) rate	\$8.12	\$8.12	\$8.12	\$8.12	\$8.12	\$8.12	\$8.12	\$8.12	\$8.12
Couple rate	\$9.66	\$9.66	\$9.66	\$9.66	\$9.66	\$9.66	\$9.66	\$9.66	\$9.66
Family rate	\$13.61	\$13.61	\$13.61	\$13.61	\$13.61	\$13.61	\$13.61	\$13.61	\$13.61
<u>3rd Quarter 2011 Rates:</u>									
Single rate	\$3.92	\$3.92	\$3.92	\$3.92	\$3.92	\$3.92	\$3.92	\$3.92	\$3.92
Parent / Child(ren) rate	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25
Couple rate	\$8.62	\$8.62	\$8.62	\$8.62	\$8.62	\$8.62	\$8.62	\$8.62	\$8.62
Family rate	\$12.15	\$12.15	\$12.15	\$12.15	\$12.15	\$12.15	\$12.15	\$12.15	\$12.15
<u>Dollar Amount Change</u>									
Single rate	\$0.47	\$0.47	\$0.47	\$0.47	\$0.47	\$0.47	\$0.47	\$0.47	\$0.47
Parent / Child(ren) rate	\$0.87	\$0.87	\$0.87	\$0.87	\$0.87	\$0.87	\$0.87	\$0.87	\$0.87
Couple rate	\$1.04	\$1.04	\$1.04	\$1.04	\$1.04	\$1.04	\$1.04	\$1.04	\$1.04
Family rate	\$1.46	\$1.46	\$1.46	\$1.46	\$1.46	\$1.46	\$1.46	\$1.46	\$1.46
<u>Percent Change:</u>									
Single rate	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%
Parent / Child(ren) rate	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%
Couple rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Family rate	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%

Rx Plan: \$15/50%C with a \$250 Deductible								
	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$3.94	\$3.94	\$3.94	\$3.94	\$3.94	\$3.94	\$3.94	\$3.94
Parent / Child(ren) rate	\$7.29	\$7.29	\$7.29	\$7.29	\$7.29	\$7.29	\$7.29	\$7.29
Couple rate	\$8.67	\$8.67	\$8.67	\$8.67	\$8.67	\$8.67	\$8.67	\$8.67
Family rate	\$12.21	\$12.21	\$12.21	\$12.21	\$12.21	\$12.21	\$12.21	\$12.21
<u>3rd Quarter 2011 Rates:</u>								
Single rate	\$3.51	\$3.51	\$3.51	\$3.51	\$3.51	\$3.51	\$3.51	\$3.51
Parent / Child(ren) rate	\$6.49	\$6.49	\$6.49	\$6.49	\$6.49	\$6.49	\$6.49	\$6.49
Couple rate	\$7.72	\$7.72	\$7.72	\$7.72	\$7.72	\$7.72	\$7.72	\$7.72
Family rate	\$10.88	\$10.88	\$10.88	\$10.88	\$10.88	\$10.88	\$10.88	\$10.88
<u>Dollar Amount Change</u>								
Single rate	\$0.43	\$0.43	\$0.43	\$0.43	\$0.43	\$0.43	\$0.43	\$0.43
Parent / Child(ren) rate	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80
Couple rate	\$0.95	\$0.95	\$0.95	\$0.95	\$0.95	\$0.95	\$0.95	\$0.95
Family rate	\$1.33	\$1.33	\$1.33	\$1.33	\$1.33	\$1.33	\$1.33	\$1.33
<u>Percent Change:</u>								
Single rate	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%
Parent / Child(ren) rate	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%
Couple rate	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%
Family rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%

Rx Plan: \$15/50%C with a \$500 Deductible								
	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$3.35	\$3.35	\$3.35	\$3.35	\$3.35	\$3.35	\$3.35	\$3.35
Parent / Child(ren) rate	\$6.20	\$6.20	\$6.20	\$6.20	\$6.20	\$6.20	\$6.20	\$6.20
Couple rate	\$7.37	\$7.37	\$7.37	\$7.37	\$7.37	\$7.37	\$7.37	\$7.37
Family rate	\$10.39	\$10.39	\$10.39	\$10.39	\$10.39	\$10.39	\$10.39	\$10.39
<u>3rd Quarter 2011 Rates:</u>								
Single rate	\$2.99	\$2.99	\$2.99	\$2.99	\$2.99	\$2.99	\$2.99	\$2.99
Parent / Child(ren) rate	\$5.53	\$5.53	\$5.53	\$5.53	\$5.53	\$5.53	\$5.53	\$5.53
Couple rate	\$6.58	\$6.58	\$6.58	\$6.58	\$6.58	\$6.58	\$6.58	\$6.58
Family rate	\$9.27	\$9.27	\$9.27	\$9.27	\$9.27	\$9.27	\$9.27	\$9.27
<u>Dollar Amount Change</u>								
Single rate	\$0.36	\$0.36	\$0.36	\$0.36	\$0.36	\$0.36	\$0.36	\$0.36
Parent / Child(ren) rate	\$0.67	\$0.67	\$0.67	\$0.67	\$0.67	\$0.67	\$0.67	\$0.67
Couple rate	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79
Family rate	\$1.12	\$1.12	\$1.12	\$1.12	\$1.12	\$1.12	\$1.12	\$1.12
<u>Percent Change:</u>								
Single rate	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%
Parent / Child(ren) rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Couple rate	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%
Family rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%

New Rx Plan: \$10/30/60 2.5x 90 Days, 100 T2 & T3 Deductible									
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>3rd Quarter 2012 Rates:</u>									
Single rate	\$5.79	\$5.79	\$5.79	\$5.79	\$5.79	\$5.79	\$5.79	\$5.79	\$5.79
Parent / Child(ren) rate	\$10.71	\$10.71	\$10.71	\$10.71	\$10.71	\$10.71	\$10.71	\$10.71	\$10.71
Couple rate	\$12.74	\$12.74	\$12.74	\$12.74	\$12.74	\$12.74	\$12.74	\$12.74	\$12.74
Family rate	\$17.95	\$17.95	\$17.95	\$17.95	\$17.95	\$17.95	\$17.95	\$17.95	\$17.95
<u>3rd Quarter 2011 Rates:</u>									
Single rate	\$5.16	\$5.16	\$5.16	\$5.16	\$5.16	\$5.16	\$5.16	\$5.16	\$5.16
Parent / Child(ren) rate	\$9.55	\$9.55	\$9.55	\$9.55	\$9.55	\$9.55	\$9.55	\$9.55	\$9.55
Couple rate	\$11.35	\$11.35	\$11.35	\$11.35	\$11.35	\$11.35	\$11.35	\$11.35	\$11.35
Family rate	\$16.00	\$16.00	\$16.00	\$16.00	\$16.00	\$16.00	\$16.00	\$16.00	\$16.00
<u>Dollar Amount Change</u>									
Single rate	\$0.63	\$0.63	\$0.63	\$0.63	\$0.63	\$0.63	\$0.63	\$0.63	\$0.63
Parent / Child(ren) rate	\$1.16	\$1.16	\$1.16	\$1.16	\$1.16	\$1.16	\$1.16	\$1.16	\$1.16
Couple rate	\$1.39	\$1.39	\$1.39	\$1.39	\$1.39	\$1.39	\$1.39	\$1.39	\$1.39
Family rate	\$1.95	\$1.95	\$1.95	\$1.95	\$1.95	\$1.95	\$1.95	\$1.95	\$1.95
<u>Percent Change:</u>									
Single rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Parent / Child(ren) rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Couple rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Family rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%

New Rx Plan: \$10/30/60 2.5x 90 Days, 250 T2 & T3 Deductible									
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>3rd Quarter 2012 Rates:</u>									
Single rate	\$5.31	\$5.31	\$5.31	\$5.31	\$5.31	\$5.31	\$5.31	\$5.31	\$5.31
Parent / Child(ren) rate	\$9.82	\$9.82	\$9.82	\$9.82	\$9.82	\$9.82	\$9.82	\$9.82	\$9.82
Couple rate	\$11.68	\$11.68	\$11.68	\$11.68	\$11.68	\$11.68	\$11.68	\$11.68	\$11.68
Family rate	\$16.46	\$16.46	\$16.46	\$16.46	\$16.46	\$16.46	\$16.46	\$16.46	\$16.46
<u>3rd Quarter 2011 Rates:</u>									
Single rate	\$4.74	\$4.74	\$4.74	\$4.74	\$4.74	\$4.74	\$4.74	\$4.74	\$4.74
Parent / Child(ren) rate	\$8.77	\$8.77	\$8.77	\$8.77	\$8.77	\$8.77	\$8.77	\$8.77	\$8.77
Couple rate	\$10.43	\$10.43	\$10.43	\$10.43	\$10.43	\$10.43	\$10.43	\$10.43	\$10.43
Family rate	\$14.69	\$14.69	\$14.69	\$14.69	\$14.69	\$14.69	\$14.69	\$14.69	\$14.69
<u>Dollar Amount Change</u>									
Single rate	\$0.57	\$0.57	\$0.57	\$0.57	\$0.57	\$0.57	\$0.57	\$0.57	\$0.57
Parent / Child(ren) rate	\$1.05	\$1.05	\$1.05	\$1.05	\$1.05	\$1.05	\$1.05	\$1.05	\$1.05
Couple rate	\$1.25	\$1.25	\$1.25	\$1.25	\$1.25	\$1.25	\$1.25	\$1.25	\$1.25
Family rate	\$1.77	\$1.77	\$1.77	\$1.77	\$1.77	\$1.77	\$1.77	\$1.77	\$1.77
<u>Percent Change:</u>									
Single rate	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%
Parent / Child(ren) rate	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%
Couple rate	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%
Family rate	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%

New Rx Plan: \$10/30/60 2.5x 90 Days, 500 T2 & T3 Deductible								
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$4.56	\$4.56	\$4.56	\$4.56	\$4.56	\$4.56	\$4.56	\$4.56
Parent / Child(ren) rate	\$8.44	\$8.44	\$8.44	\$8.44	\$8.44	\$8.44	\$8.44	\$8.44
Couple rate	\$10.03	\$10.03	\$10.03	\$10.03	\$10.03	\$10.03	\$10.03	\$10.03
Family rate	\$14.14	\$14.14	\$14.14	\$14.14	\$14.14	\$14.14	\$14.14	\$14.14
<u>3rd Quarter 2011 Rates:</u>								
Single rate	\$4.07	\$4.07	\$4.07	\$4.07	\$4.07	\$4.07	\$4.07	\$4.07
Parent / Child(ren) rate	\$7.53	\$7.53	\$7.53	\$7.53	\$7.53	\$7.53	\$7.53	\$7.53
Couple rate	\$8.95	\$8.95	\$8.95	\$8.95	\$8.95	\$8.95	\$8.95	\$8.95
Family rate	\$12.62	\$12.62	\$12.62	\$12.62	\$12.62	\$12.62	\$12.62	\$12.62
<u>Dollar Amount Change</u>								
Single rate	\$0.49	\$0.49	\$0.49	\$0.49	\$0.49	\$0.49	\$0.49	\$0.49
Parent / Child(ren) rate	\$0.91	\$0.91	\$0.91	\$0.91	\$0.91	\$0.91	\$0.91	\$0.91
Couple rate	\$1.08	\$1.08	\$1.08	\$1.08	\$1.08	\$1.08	\$1.08	\$1.08
Family rate	\$1.52	\$1.52	\$1.52	\$1.52	\$1.52	\$1.52	\$1.52	\$1.52
<u>Percent Change:</u>								
Single rate	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%
Parent / Child(ren) rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Couple rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Family rate	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%

Rx Plan: \$15/50%C with a \$50 Deductible									
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>4th Quarter 2012 Rates:</u>									
Single rate	\$4.85	\$4.85	\$4.85	\$4.85	\$4.85	\$4.85	\$4.85	\$4.85	\$4.85
Parent / Child(ren) rate	\$8.97	\$8.97	\$8.97	\$8.97	\$8.97	\$8.97	\$8.97	\$8.97	\$8.97
Couple rate	\$10.67	\$10.67	\$10.67	\$10.67	\$10.67	\$10.67	\$10.67	\$10.67	\$10.67
Family rate	\$15.04	\$15.04	\$15.04	\$15.04	\$15.04	\$15.04	\$15.04	\$15.04	\$15.04
<u>4th Quarter 2011 Rates:</u>									
Single rate	\$4.03	\$4.03	\$4.03	\$4.03	\$4.03	\$4.03	\$4.03	\$4.03	\$4.03
Parent / Child(ren) rate	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46
Couple rate	\$8.87	\$8.87	\$8.87	\$8.87	\$8.87	\$8.87	\$8.87	\$8.87	\$8.87
Family rate	\$12.49	\$12.49	\$12.49	\$12.49	\$12.49	\$12.49	\$12.49	\$12.49	\$12.49
<u>Dollar Amount Change</u>									
Single rate	\$0.82	\$0.82	\$0.82	\$0.82	\$0.82	\$0.82	\$0.82	\$0.82	\$0.82
Parent / Child(ren) rate	\$1.51	\$1.51	\$1.51	\$1.51	\$1.51	\$1.51	\$1.51	\$1.51	\$1.51
Couple rate	\$1.80	\$1.80	\$1.80	\$1.80	\$1.80	\$1.80	\$1.80	\$1.80	\$1.80
Family rate	\$2.55	\$2.55	\$2.55	\$2.55	\$2.55	\$2.55	\$2.55	\$2.55	\$2.55
<u>Percent Change:</u>									
Single rate	20.3%	20.3%	20.3%	20.3%	20.3%	20.3%	20.3%	20.3%	20.3%
Parent / Child(ren) rate	20.2%	20.2%	20.2%	20.2%	20.2%	20.2%	20.2%	20.2%	20.2%
Couple rate	20.3%	20.3%	20.3%	20.3%	20.3%	20.3%	20.3%	20.3%	20.3%
Family rate	20.4%	20.4%	20.4%	20.4%	20.4%	20.4%	20.4%	20.4%	20.4%

Rx Plan: \$15/50%C with a \$100 Deductible									
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>4th Quarter 2012 Rates:</u>									
Single rate	\$4.54	\$4.54	\$4.54	\$4.54	\$4.54	\$4.54	\$4.54	\$4.54	\$4.54
Parent / Child(ren) rate	\$8.40	\$8.40	\$8.40	\$8.40	\$8.40	\$8.40	\$8.40	\$8.40	\$8.40
Couple rate	\$9.99	\$9.99	\$9.99	\$9.99	\$9.99	\$9.99	\$9.99	\$9.99	\$9.99
Family rate	\$14.07	\$14.07	\$14.07	\$14.07	\$14.07	\$14.07	\$14.07	\$14.07	\$14.07
<u>4th Quarter 2011 Rates:</u>									
Single rate	\$3.77	\$3.77	\$3.77	\$3.77	\$3.77	\$3.77	\$3.77	\$3.77	\$3.77
Parent / Child(ren) rate	\$6.97	\$6.97	\$6.97	\$6.97	\$6.97	\$6.97	\$6.97	\$6.97	\$6.97
Couple rate	\$8.29	\$8.29	\$8.29	\$8.29	\$8.29	\$8.29	\$8.29	\$8.29	\$8.29
Family rate	\$11.69	\$11.69	\$11.69	\$11.69	\$11.69	\$11.69	\$11.69	\$11.69	\$11.69
<u>Dollar Amount Change</u>									
Single rate	\$0.77	\$0.77	\$0.77	\$0.77	\$0.77	\$0.77	\$0.77	\$0.77	\$0.77
Parent / Child(ren) rate	\$1.43	\$1.43	\$1.43	\$1.43	\$1.43	\$1.43	\$1.43	\$1.43	\$1.43
Couple rate	\$1.70	\$1.70	\$1.70	\$1.70	\$1.70	\$1.70	\$1.70	\$1.70	\$1.70
Family rate	\$2.38	\$2.38	\$2.38	\$2.38	\$2.38	\$2.38	\$2.38	\$2.38	\$2.38
<u>Percent Change:</u>									
Single rate	20.4%	20.4%	20.4%	20.4%	20.4%	20.4%	20.4%	20.4%	20.4%
Parent / Child(ren) rate	20.5%	20.5%	20.5%	20.5%	20.5%	20.5%	20.5%	20.5%	20.5%
Couple rate	20.5%	20.5%	20.5%	20.5%	20.5%	20.5%	20.5%	20.5%	20.5%
Family rate	20.4%	20.4%	20.4%	20.4%	20.4%	20.4%	20.4%	20.4%	20.4%

Rx Plan: \$15/50%C with a \$250 Deductible								
	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$4.08	\$4.08	\$4.08	\$4.08	\$4.08	\$4.08	\$4.08	\$4.08
Parent / Child(ren) rate	\$7.55	\$7.55	\$7.55	\$7.55	\$7.55	\$7.55	\$7.55	\$7.55
Couple rate	\$8.98	\$8.98	\$8.98	\$8.98	\$8.98	\$8.98	\$8.98	\$8.98
Family rate	\$12.65	\$12.65	\$12.65	\$12.65	\$12.65	\$12.65	\$12.65	\$12.65
<u>4th Quarter 2011 Rates:</u>								
Single rate	\$3.38	\$3.38	\$3.38	\$3.38	\$3.38	\$3.38	\$3.38	\$3.38
Parent / Child(ren) rate	\$6.25	\$6.25	\$6.25	\$6.25	\$6.25	\$6.25	\$6.25	\$6.25
Couple rate	\$7.44	\$7.44	\$7.44	\$7.44	\$7.44	\$7.44	\$7.44	\$7.44
Family rate	\$10.48	\$10.48	\$10.48	\$10.48	\$10.48	\$10.48	\$10.48	\$10.48
<u>Dollar Amount Change</u>								
Single rate	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70
Parent / Child(ren) rate	\$1.30	\$1.30	\$1.30	\$1.30	\$1.30	\$1.30	\$1.30	\$1.30
Couple rate	\$1.54	\$1.54	\$1.54	\$1.54	\$1.54	\$1.54	\$1.54	\$1.54
Family rate	\$2.17	\$2.17	\$2.17	\$2.17	\$2.17	\$2.17	\$2.17	\$2.17
<u>Percent Change:</u>								
Single rate	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
Parent / Child(ren) rate	20.8%	20.8%	20.8%	20.8%	20.8%	20.8%	20.8%	20.8%
Couple rate	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
Family rate	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%

Rx Plan: \$15/50%C with a \$500 Deductible								
	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$3.47	\$3.47	\$3.47	\$3.47	\$3.47	\$3.47	\$3.47	\$3.47
Parent / Child(ren) rate	\$6.42	\$6.42	\$6.42	\$6.42	\$6.42	\$6.42	\$6.42	\$6.42
Couple rate	\$7.63	\$7.63	\$7.63	\$7.63	\$7.63	\$7.63	\$7.63	\$7.63
Family rate	\$10.76	\$10.76	\$10.76	\$10.76	\$10.76	\$10.76	\$10.76	\$10.76
<u>4th Quarter 2011 Rates:</u>								
Single rate	\$2.88	\$2.88	\$2.88	\$2.88	\$2.88	\$2.88	\$2.88	\$2.88
Parent / Child(ren) rate	\$5.33	\$5.33	\$5.33	\$5.33	\$5.33	\$5.33	\$5.33	\$5.33
Couple rate	\$6.34	\$6.34	\$6.34	\$6.34	\$6.34	\$6.34	\$6.34	\$6.34
Family rate	\$8.93	\$8.93	\$8.93	\$8.93	\$8.93	\$8.93	\$8.93	\$8.93
<u>Dollar Amount Change</u>								
Single rate	\$0.59	\$0.59	\$0.59	\$0.59	\$0.59	\$0.59	\$0.59	\$0.59
Parent / Child(ren) rate	\$1.09	\$1.09	\$1.09	\$1.09	\$1.09	\$1.09	\$1.09	\$1.09
Couple rate	\$1.29	\$1.29	\$1.29	\$1.29	\$1.29	\$1.29	\$1.29	\$1.29
Family rate	\$1.83	\$1.83	\$1.83	\$1.83	\$1.83	\$1.83	\$1.83	\$1.83
<u>Percent Change:</u>								
Single rate	20.5%	20.5%	20.5%	20.5%	20.5%	20.5%	20.5%	20.5%
Parent / Child(ren) rate	20.5%	20.5%	20.5%	20.5%	20.5%	20.5%	20.5%	20.5%
Couple rate	20.3%	20.3%	20.3%	20.3%	20.3%	20.3%	20.3%	20.3%
Family rate	20.5%	20.5%	20.5%	20.5%	20.5%	20.5%	20.5%	20.5%

New Rx Plan: \$10/30/60 2.5x 90 Days, 100 T2 & T3 Deductible									
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>4th Quarter 2012 Rates:</u>									
Single rate	\$5.99	\$5.99	\$5.99	\$5.99	\$5.99	\$5.99	\$5.99	\$5.99	\$5.99
Parent / Child(ren) rate	\$11.08	\$11.08	\$11.08	\$11.08	\$11.08	\$11.08	\$11.08	\$11.08	\$11.08
Couple rate	\$13.18	\$13.18	\$13.18	\$13.18	\$13.18	\$13.18	\$13.18	\$13.18	\$13.18
Family rate	\$18.57	\$18.57	\$18.57	\$18.57	\$18.57	\$18.57	\$18.57	\$18.57	\$18.57
<u>4th Quarter 2011 Rates:</u>									
Single rate	\$4.96	\$4.96	\$4.96	\$4.96	\$4.96	\$4.96	\$4.96	\$4.96	\$4.96
Parent / Child(ren) rate	\$9.18	\$9.18	\$9.18	\$9.18	\$9.18	\$9.18	\$9.18	\$9.18	\$9.18
Couple rate	\$10.91	\$10.91	\$10.91	\$10.91	\$10.91	\$10.91	\$10.91	\$10.91	\$10.91
Family rate	\$15.38	\$15.38	\$15.38	\$15.38	\$15.38	\$15.38	\$15.38	\$15.38	\$15.38
<u>Dollar Amount Change</u>									
Single rate	\$1.03	\$1.03	\$1.03	\$1.03	\$1.03	\$1.03	\$1.03	\$1.03	\$1.03
Parent / Child(ren) rate	\$1.90	\$1.90	\$1.90	\$1.90	\$1.90	\$1.90	\$1.90	\$1.90	\$1.90
Couple rate	\$2.27	\$2.27	\$2.27	\$2.27	\$2.27	\$2.27	\$2.27	\$2.27	\$2.27
Family rate	\$3.19	\$3.19	\$3.19	\$3.19	\$3.19	\$3.19	\$3.19	\$3.19	\$3.19
<u>Percent Change:</u>									
Single rate	20.8%	20.8%	20.8%	20.8%	20.8%	20.8%	20.8%	20.8%	20.8%
Parent / Child(ren) rate	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
Couple rate	20.8%	20.8%	20.8%	20.8%	20.8%	20.8%	20.8%	20.8%	20.8%
Family rate	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%

New Rx Plan: \$10/30/60 2.5x 90 Days, 250 T2 & T3 Deductible									
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>4th Quarter 2012 Rates:</u>									
Single rate	\$5.50	\$5.50	\$5.50	\$5.50	\$5.50	\$5.50	\$5.50	\$5.50	\$5.50
Parent / Child(ren) rate	\$10.18	\$10.18	\$10.18	\$10.18	\$10.18	\$10.18	\$10.18	\$10.18	\$10.18
Couple rate	\$12.10	\$12.10	\$12.10	\$12.10	\$12.10	\$12.10	\$12.10	\$12.10	\$12.10
Family rate	\$17.05	\$17.05	\$17.05	\$17.05	\$17.05	\$17.05	\$17.05	\$17.05	\$17.05
<u>4th Quarter 2011 Rates:</u>									
Single rate	\$4.56	\$4.56	\$4.56	\$4.56	\$4.56	\$4.56	\$4.56	\$4.56	\$4.56
Parent / Child(ren) rate	\$8.44	\$8.44	\$8.44	\$8.44	\$8.44	\$8.44	\$8.44	\$8.44	\$8.44
Couple rate	\$10.03	\$10.03	\$10.03	\$10.03	\$10.03	\$10.03	\$10.03	\$10.03	\$10.03
Family rate	\$14.14	\$14.14	\$14.14	\$14.14	\$14.14	\$14.14	\$14.14	\$14.14	\$14.14
<u>Dollar Amount Change</u>									
Single rate	\$0.94	\$0.94	\$0.94	\$0.94	\$0.94	\$0.94	\$0.94	\$0.94	\$0.94
Parent / Child(ren) rate	\$1.74	\$1.74	\$1.74	\$1.74	\$1.74	\$1.74	\$1.74	\$1.74	\$1.74
Couple rate	\$2.07	\$2.07	\$2.07	\$2.07	\$2.07	\$2.07	\$2.07	\$2.07	\$2.07
Family rate	\$2.91	\$2.91	\$2.91	\$2.91	\$2.91	\$2.91	\$2.91	\$2.91	\$2.91
<u>Percent Change:</u>									
Single rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Parent / Child(ren) rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Couple rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Family rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%

New Rx Plan: \$10/30/60 2.5x 90 Days, 500 T2 & T3 Deductible								
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$4.72	\$4.72	\$4.72	\$4.72	\$4.72	\$4.72	\$4.72	\$4.72
Parent / Child(ren) rate	\$8.73	\$8.73	\$8.73	\$8.73	\$8.73	\$8.73	\$8.73	\$8.73
Couple rate	\$10.38	\$10.38	\$10.38	\$10.38	\$10.38	\$10.38	\$10.38	\$10.38
Family rate	\$14.63	\$14.63	\$14.63	\$14.63	\$14.63	\$14.63	\$14.63	\$14.63
<u>4th Quarter 2011 Rates:</u>								
Single rate	\$3.92	\$3.92	\$3.92	\$3.92	\$3.92	\$3.92	\$3.92	\$3.92
Parent / Child(ren) rate	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25
Couple rate	\$8.62	\$8.62	\$8.62	\$8.62	\$8.62	\$8.62	\$8.62	\$8.62
Family rate	\$12.15	\$12.15	\$12.15	\$12.15	\$12.15	\$12.15	\$12.15	\$12.15
<u>Dollar Amount Change</u>								
Single rate	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80
Parent / Child(ren) rate	\$1.48	\$1.48	\$1.48	\$1.48	\$1.48	\$1.48	\$1.48	\$1.48
Couple rate	\$1.76	\$1.76	\$1.76	\$1.76	\$1.76	\$1.76	\$1.76	\$1.76
Family rate	\$2.48	\$2.48	\$2.48	\$2.48	\$2.48	\$2.48	\$2.48	\$2.48
<u>Percent Change:</u>								
Single rate	20.4%	20.4%	20.4%	20.4%	20.4%	20.4%	20.4%	20.4%
Parent / Child(ren) rate	20.4%	20.4%	20.4%	20.4%	20.4%	20.4%	20.4%	20.4%
Couple rate	20.4%	20.4%	20.4%	20.4%	20.4%	20.4%	20.4%	20.4%
Family rate	20.4%	20.4%	20.4%	20.4%	20.4%	20.4%	20.4%	20.4%

In Network - \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery/Inpatient Copay/Day, \$1,250 Maximum/Year Out of Network - \$1,000/\$3,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$9.07	\$9.34	\$8.62	\$9.34	\$9.07	\$9.07	\$7.26	\$7.26
Parent / Child(ren) rate	\$16.78	\$17.28	\$15.95	\$17.28	\$16.78	\$16.78	\$13.43	\$13.43
Couple rate	\$19.95	\$20.55	\$18.96	\$20.55	\$19.95	\$19.95	\$15.97	\$15.97
Family rate	\$28.12	\$28.95	\$26.72	\$28.95	\$28.12	\$28.12	\$22.51	\$22.51
<u>1st Quarter 2011 Rates:</u>								
Single rate	\$7.92	\$8.16	\$7.52	\$8.16	\$7.92	\$7.92	\$6.34	\$6.34
Parent / Child(ren) rate	\$14.65	\$15.10	\$13.91	\$15.10	\$14.65	\$14.65	\$11.73	\$11.73
Couple rate	\$17.42	\$17.95	\$16.54	\$17.95	\$17.42	\$17.42	\$13.95	\$13.95
Family rate	\$24.55	\$25.30	\$23.31	\$25.30	\$24.55	\$24.55	\$19.65	\$19.65
<u>Dollar Amount Change</u>								
Single rate	\$1.15	\$1.18	\$1.10	\$1.18	\$1.15	\$1.15	\$0.92	\$0.92
Parent / Child(ren) rate	\$2.13	\$2.18	\$2.04	\$2.18	\$2.13	\$2.13	\$1.70	\$1.70
Couple rate	\$2.53	\$2.60	\$2.42	\$2.60	\$2.53	\$2.53	\$2.02	\$2.02
Family rate	\$3.57	\$3.65	\$3.41	\$3.65	\$3.57	\$3.57	\$2.86	\$2.86
<u>Percent Change:</u>								
Single rate	14.5%	14.5%	14.6%	14.5%	14.5%	14.5%	14.5%	14.5%
Parent / Child(ren) rate	14.5%	14.4%	14.7%	14.4%	14.5%	14.5%	14.5%	14.5%
Couple rate	14.5%	14.5%	14.6%	14.5%	14.5%	14.5%	14.5%	14.5%
Family rate	14.5%	14.4%	14.6%	14.4%	14.5%	14.5%	14.6%	14.6%

In Network - \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery/Inpatient Per Diem Copay to a Maximum of \$2,500 Per Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$8.13	\$8.37	\$7.72	\$8.37	\$8.13	\$8.13	\$6.50	\$6.50
Parent / Child(ren) rate	\$15.04	\$15.48	\$14.28	\$15.48	\$15.04	\$15.04	\$12.03	\$12.03
Couple rate	\$17.89	\$18.41	\$16.98	\$18.41	\$17.89	\$17.89	\$14.30	\$14.30
Family rate	\$25.20	\$25.95	\$23.93	\$25.95	\$25.20	\$25.20	\$20.15	\$20.15
<u>1st Quarter 2011 Rates:</u>								
Single rate	\$7.09	\$7.30	\$6.74	\$7.30	\$7.09	\$7.09	\$5.67	\$5.67
Parent / Child(ren) rate	\$13.12	\$13.51	\$12.47	\$13.51	\$13.12	\$13.12	\$10.49	\$10.49
Couple rate	\$15.60	\$16.06	\$14.83	\$16.06	\$15.60	\$15.60	\$12.47	\$12.47
Family rate	\$21.98	\$22.63	\$20.89	\$22.63	\$21.98	\$21.98	\$17.58	\$17.58
<u>Dollar Amount Change</u>								
Single rate	\$1.04	\$1.07	\$0.98	\$1.07	\$1.04	\$1.04	\$0.83	\$0.83
Parent / Child(ren) rate	\$1.92	\$1.97	\$1.81	\$1.97	\$1.92	\$1.92	\$1.54	\$1.54
Couple rate	\$2.29	\$2.35	\$2.15	\$2.35	\$2.29	\$2.29	\$1.83	\$1.83
Family rate	\$3.22	\$3.32	\$3.04	\$3.32	\$3.22	\$3.22	\$2.57	\$2.57
<u>Percent Change:</u>								
Single rate	14.7%	14.7%	14.5%	14.7%	14.7%	14.7%	14.6%	14.6%
Parent / Child(ren) rate	14.6%	14.6%	14.5%	14.6%	14.6%	14.6%	14.7%	14.7%
Couple rate	14.7%	14.6%	14.5%	14.6%	14.7%	14.7%	14.7%	14.7%
Family rate	14.6%	14.7%	14.6%	14.7%	14.6%	14.6%	14.6%	14.6%

In Network - \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MGRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$8.89	\$9.16	\$8.45	\$9.16	\$8.89	\$8.89	\$7.11	\$7.11
Parent / Child(ren) rate	\$16.45	\$16.95	\$15.63	\$16.95	\$16.45	\$16.45	\$13.15	\$13.15
Couple rate	\$19.56	\$20.15	\$18.59	\$20.15	\$19.56	\$19.56	\$15.64	\$15.64
Family rate	\$27.56	\$28.40	\$26.20	\$28.40	\$27.56	\$27.56	\$22.04	\$22.04
<u>1st Quarter 2011 Rates:</u>								
Single rate	\$7.76	\$7.99	\$7.37	\$7.99	\$7.76	\$7.76	\$6.21	\$6.21
Parent / Child(ren) rate	\$14.36	\$14.78	\$13.63	\$14.78	\$14.36	\$14.36	\$11.49	\$11.49
Couple rate	\$17.07	\$17.58	\$16.21	\$17.58	\$17.07	\$17.07	\$13.66	\$13.66
Family rate	\$24.06	\$24.77	\$22.85	\$24.77	\$24.06	\$24.06	\$19.25	\$19.25
<u>Dollar Amount Change</u>								
Single rate	\$1.13	\$1.17	\$1.08	\$1.17	\$1.13	\$1.13	\$0.90	\$0.90
Parent / Child(ren) rate	\$2.09	\$2.17	\$2.00	\$2.17	\$2.09	\$2.09	\$1.66	\$1.66
Couple rate	\$2.49	\$2.57	\$2.38	\$2.57	\$2.49	\$2.49	\$1.98	\$1.98
Family rate	\$3.50	\$3.63	\$3.35	\$3.63	\$3.50	\$3.50	\$2.79	\$2.79
<u>Percent Change:</u>								
Single rate	14.6%	14.6%	14.7%	14.6%	14.6%	14.6%	14.5%	14.5%
Parent / Child(ren) rate	14.6%	14.7%	14.7%	14.7%	14.6%	14.6%	14.4%	14.4%
Couple rate	14.6%	14.6%	14.7%	14.6%	14.6%	14.6%	14.5%	14.5%
Family rate	14.5%	14.7%	14.7%	14.7%	14.5%	14.5%	14.5%	14.5%

In Network - \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MGRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$8.09	\$8.33	\$7.69	\$8.33	\$8.09	\$8.09	\$6.47	\$6.47
Parent / Child(ren) rate	\$14.97	\$15.41	\$14.23	\$15.41	\$14.97	\$14.97	\$11.97	\$11.97
Couple rate	\$17.80	\$18.33	\$16.92	\$18.33	\$17.80	\$17.80	\$14.23	\$14.23
Family rate	\$25.08	\$25.82	\$23.84	\$25.82	\$25.08	\$25.08	\$20.06	\$20.06
<u>1st Quarter 2011 Rates:</u>								
Single rate	\$7.06	\$7.27	\$6.71	\$7.27	\$7.06	\$7.06	\$5.65	\$5.65
Parent / Child(ren) rate	\$13.06	\$13.45	\$12.41	\$13.45	\$13.06	\$13.06	\$10.45	\$10.45
Couple rate	\$15.53	\$15.99	\$14.76	\$15.99	\$15.53	\$15.53	\$12.43	\$12.43
Family rate	\$21.89	\$22.54	\$20.80	\$22.54	\$21.89	\$21.89	\$17.52	\$17.52
<u>Dollar Amount Change</u>								
Single rate	\$1.03	\$1.06	\$0.98	\$1.06	\$1.03	\$1.03	\$0.82	\$0.82
Parent / Child(ren) rate	\$1.91	\$1.96	\$1.82	\$1.96	\$1.91	\$1.91	\$1.52	\$1.52
Couple rate	\$2.27	\$2.34	\$2.16	\$2.34	\$2.27	\$2.27	\$1.80	\$1.80
Family rate	\$3.19	\$3.28	\$3.04	\$3.28	\$3.19	\$3.19	\$2.54	\$2.54
<u>Percent Change:</u>								
Single rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.5%	14.5%
Parent / Child(ren) rate	14.6%	14.6%	14.7%	14.6%	14.6%	14.6%	14.5%	14.5%
Couple rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.5%	14.5%
Family rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.5%	14.5%

New Metro NG									
In Network - \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$750 Inpatient Per Admit.									
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MNRP)									
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>1st Quarter 2012 Rates:</u>									
Single rate	\$7.77	\$8.00	\$7.38	\$8.00	\$7.77	\$7.77	\$6.22	\$6.22	
Parent / Child(ren) rate	\$14.37	\$14.80	\$13.65	\$14.80	\$14.37	\$14.37	\$11.51	\$11.51	
Couple rate	\$17.09	\$17.60	\$16.24	\$17.60	\$17.09	\$17.09	\$13.68	\$13.68	
Family rate	\$24.09	\$24.80	\$22.88	\$24.80	\$24.09	\$24.09	\$19.28	\$19.28	
<u>1st Quarter 2011 Rates:</u>									
Single rate	\$6.78	\$6.98	\$6.44	\$6.98	\$6.78	\$6.78	\$5.42	\$5.42	
Parent / Child(ren) rate	\$12.54	\$12.91	\$11.91	\$12.91	\$12.54	\$12.54	\$10.03	\$10.03	
Couple rate	\$14.92	\$15.36	\$14.17	\$15.36	\$14.92	\$14.92	\$11.92	\$11.92	
Family rate	\$21.02	\$21.64	\$19.96	\$21.64	\$21.02	\$21.02	\$16.80	\$16.80	
<u>Dollar Amount Change</u>									
Single rate	\$0.99	\$1.02	\$0.94	\$1.02	\$0.99	\$0.99	\$0.80	\$0.80	
Parent / Child(ren) rate	\$1.83	\$1.89	\$1.74	\$1.89	\$1.83	\$1.83	\$1.48	\$1.48	
Couple rate	\$2.17	\$2.24	\$2.07	\$2.24	\$2.17	\$2.17	\$1.76	\$1.76	
Family rate	\$3.07	\$3.16	\$2.92	\$3.16	\$3.07	\$3.07	\$2.48	\$2.48	
<u>Percent Change:</u>									
Single rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.8%	14.8%	
Parent / Child(ren) rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.8%	14.8%	
Couple rate	14.5%	14.6%	14.6%	14.6%	14.5%	14.5%	14.8%	14.8%	
Family rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.8%	14.8%	

New Metro									
In Network - \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$750 Inpatient Per Diem Copay to a Maximum of \$3,750 Per Year									
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MNRP)									
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>1st Quarter 2012 Rates:</u>									
Single rate	\$7.55	\$7.78	\$7.17	\$7.78	\$7.55	\$7.55	\$6.04	\$6.04	
Parent / Child(ren) rate	\$13.97	\$14.39	\$13.26	\$14.39	\$13.97	\$13.97	\$11.17	\$11.17	
Couple rate	\$16.61	\$17.12	\$15.77	\$17.12	\$16.61	\$16.61	\$13.29	\$13.29	
Family rate	\$23.41	\$24.12	\$22.23	\$24.12	\$23.41	\$23.41	\$18.72	\$18.72	
<u>1st Quarter 2011 Rates:</u>									
Single rate	\$6.58	\$6.78	\$6.25	\$6.78	\$6.58	\$6.58	\$5.26	\$5.26	
Parent / Child(ren) rate	\$12.17	\$12.54	\$11.56	\$12.54	\$12.17	\$12.17	\$9.73	\$9.73	
Couple rate	\$14.48	\$14.92	\$13.75	\$14.92	\$14.48	\$14.48	\$11.57	\$11.57	
Family rate	\$20.40	\$21.02	\$19.38	\$21.02	\$20.40	\$20.40	\$16.31	\$16.31	
<u>Dollar Amount Change</u>									
Single rate	\$0.97	\$1.00	\$0.92	\$1.00	\$0.97	\$0.97	\$0.78	\$0.78	
Parent / Child(ren) rate	\$1.80	\$1.85	\$1.70	\$1.85	\$1.80	\$1.80	\$1.44	\$1.44	
Couple rate	\$2.13	\$2.20	\$2.02	\$2.20	\$2.13	\$2.13	\$1.72	\$1.72	
Family rate	\$3.01	\$3.10	\$2.85	\$3.10	\$3.01	\$3.01	\$2.41	\$2.41	
<u>Percent Change:</u>									
Single rate	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%	14.8%	14.8%	
Parent / Child(ren) rate	14.8%	14.8%	14.7%	14.8%	14.8%	14.8%	14.8%	14.8%	
Couple rate	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%	14.9%	14.9%	
Family rate	14.8%	14.7%	14.7%	14.7%	14.8%	14.8%	14.8%	14.8%	

In Network - \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery \$250 Inpatient Copay to \$1,250Max/Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR (MNRP)								
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$8.42	\$8.67	\$8.00	\$8.67	\$8.42	\$8.42	\$6.74	\$6.74
Parent / Child(ren) rate	\$15.58	\$16.04	\$14.80	\$16.04	\$15.58	\$15.58	\$12.47	\$12.47
Couple rate	\$18.52	\$19.07	\$17.60	\$19.07	\$18.52	\$18.52	\$14.83	\$14.83
Family rate	\$26.10	\$26.88	\$24.80	\$26.88	\$26.10	\$26.10	\$20.89	\$20.89
<u>1st Quarter 2011 Rates:</u>								
Single rate	\$7.34	\$7.56	\$6.97	\$7.56	\$7.34	\$7.34	\$5.87	\$5.87
Parent / Child(ren) rate	\$13.58	\$13.99	\$12.89	\$13.99	\$13.58	\$13.58	\$10.86	\$10.86
Couple rate	\$16.15	\$16.63	\$15.33	\$16.63	\$16.15	\$16.15	\$12.91	\$12.91
Family rate	\$22.75	\$23.44	\$21.61	\$23.44	\$22.75	\$22.75	\$18.20	\$18.20
<u>Dollar Amount Change</u>								
Single rate	\$1.08	\$1.11	\$1.03	\$1.11	\$1.08	\$1.08	\$0.87	\$0.87
Parent / Child(ren) rate	\$2.00	\$2.05	\$1.91	\$2.05	\$2.00	\$2.00	\$1.61	\$1.61
Couple rate	\$2.37	\$2.44	\$2.27	\$2.44	\$2.37	\$2.37	\$1.92	\$1.92
Family rate	\$3.35	\$3.44	\$3.19	\$3.44	\$3.35	\$3.35	\$2.69	\$2.69
<u>Percent Change:</u>								
Single rate	14.7%	14.7%	14.8%	14.7%	14.7%	14.7%	14.8%	14.8%
Parent / Child(ren) rate	14.7%	14.7%	14.8%	14.7%	14.7%	14.7%	14.8%	14.8%
Couple rate	14.7%	14.7%	14.8%	14.7%	14.7%	14.7%	14.9%	14.9%
Family rate	14.7%	14.7%	14.8%	14.7%	14.7%	14.7%	14.8%	14.8%

In Network - \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Diem Copay to a Maximum of 5 Copays per Stay Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR								
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$7.61	\$7.84	\$7.23	\$7.84	\$7.61	\$7.61	\$6.09	\$6.09
Parent / Child(ren) rate	\$14.08	\$14.50	\$13.38	\$14.50	\$14.08	\$14.08	\$11.27	\$11.27
Couple rate	\$16.74	\$17.25	\$15.91	\$17.25	\$16.74	\$16.74	\$13.40	\$13.40
Family rate	\$23.59	\$24.30	\$22.41	\$24.30	\$23.59	\$23.59	\$18.88	\$18.88
<u>1st Quarter 2011 Rates:</u>								
Single rate	\$6.64	\$6.84	\$6.31	\$6.84	\$6.64	\$6.64	\$5.31	\$5.31
Parent / Child(ren) rate	\$12.28	\$12.65	\$11.67	\$12.65	\$12.28	\$12.28	\$9.82	\$9.82
Couple rate	\$14.61	\$15.05	\$13.88	\$15.05	\$14.61	\$14.61	\$11.68	\$11.68
Family rate	\$20.58	\$21.20	\$19.56	\$21.20	\$20.58	\$20.58	\$16.46	\$16.46
<u>Dollar Amount Change</u>								
Single rate	\$0.97	\$1.00	\$0.92	\$1.00	\$0.97	\$0.97	\$0.78	\$0.78
Parent / Child(ren) rate	\$1.80	\$1.85	\$1.71	\$1.85	\$1.80	\$1.80	\$1.45	\$1.45
Couple rate	\$2.13	\$2.20	\$2.03	\$2.20	\$2.13	\$2.13	\$1.72	\$1.72
Family rate	\$3.01	\$3.10	\$2.85	\$3.10	\$3.01	\$3.01	\$2.42	\$2.42
<u>Percent Change:</u>								
Single rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.7%	14.7%
Parent / Child(ren) rate	14.7%	14.6%	14.7%	14.6%	14.7%	14.7%	14.8%	14.8%
Couple rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.7%	14.7%
Family rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.7%	14.7%

In Network - \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$8.35	\$8.60	\$7.93	\$8.60	\$8.35	\$8.35	\$6.68	\$6.68
Parent / Child(ren) rate	\$15.45	\$15.91	\$14.67	\$15.91	\$15.45	\$15.45	\$12.36	\$12.36
Couple rate	\$18.37	\$18.92	\$17.45	\$18.92	\$18.37	\$18.37	\$14.70	\$14.70
Family rate	\$25.89	\$26.66	\$24.58	\$26.66	\$25.89	\$25.89	\$20.71	\$20.71
<u>1st Quarter 2011 Rates:</u>								
Single rate	\$7.28	\$7.50	\$6.92	\$7.50	\$7.28	\$7.28	\$5.82	\$5.82
Parent / Child(ren) rate	\$13.47	\$13.88	\$12.80	\$13.88	\$13.47	\$13.47	\$10.77	\$10.77
Couple rate	\$16.02	\$16.50	\$15.22	\$16.50	\$16.02	\$16.02	\$12.80	\$12.80
Family rate	\$22.57	\$23.25	\$21.45	\$23.25	\$22.57	\$22.57	\$18.04	\$18.04
<u>Dollar Amount Change</u>								
Single rate	\$1.07	\$1.10	\$1.01	\$1.10	\$1.07	\$1.07	\$0.86	\$0.86
Parent / Child(ren) rate	\$1.98	\$2.03	\$1.87	\$2.03	\$1.98	\$1.98	\$1.59	\$1.59
Couple rate	\$2.35	\$2.42	\$2.23	\$2.42	\$2.35	\$2.35	\$1.90	\$1.90
Family rate	\$3.32	\$3.41	\$3.13	\$3.41	\$3.32	\$3.32	\$2.67	\$2.67
<u>Percent Change:</u>								
Single rate	14.7%	14.7%	14.6%	14.7%	14.7%	14.7%	14.8%	14.8%
Parent / Child(ren) rate	14.7%	14.6%	14.6%	14.6%	14.7%	14.7%	14.8%	14.8%
Couple rate	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%	14.8%	14.8%
Family rate	14.7%	14.7%	14.6%	14.7%	14.7%	14.7%	14.8%	14.8%

In Network - \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$500 Inpatient Per Admit. Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC(MNRP)								
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$7.59	\$7.82	\$7.21	\$7.82	\$7.59	\$7.59	\$6.07	\$6.07
Parent / Child(ren) rate	\$14.04	\$14.47	\$13.34	\$14.47	\$14.04	\$14.04	\$11.23	\$11.23
Couple rate	\$16.70	\$17.20	\$15.86	\$17.20	\$16.70	\$16.70	\$13.35	\$13.35
Family rate	\$23.53	\$24.24	\$22.35	\$24.24	\$23.53	\$23.53	\$18.82	\$18.82
<u>1st Quarter 2011 Rates:</u>								
Single rate	\$6.62	\$6.82	\$6.29	\$6.82	\$6.62	\$6.62	\$5.30	\$5.30
Parent / Child(ren) rate	\$12.25	\$12.62	\$11.64	\$12.62	\$12.25	\$12.25	\$9.81	\$9.81
Couple rate	\$14.56	\$15.00	\$13.84	\$15.00	\$14.56	\$14.56	\$11.66	\$11.66
Family rate	\$20.52	\$21.14	\$19.50	\$21.14	\$20.52	\$20.52	\$16.43	\$16.43
<u>Dollar Amount Change</u>								
Single rate	\$0.97	\$1.00	\$0.92	\$1.00	\$0.97	\$0.97	\$0.77	\$0.77
Parent / Child(ren) rate	\$1.79	\$1.85	\$1.70	\$1.85	\$1.79	\$1.79	\$1.42	\$1.42
Couple rate	\$2.14	\$2.20	\$2.02	\$2.20	\$2.14	\$2.14	\$1.69	\$1.69
Family rate	\$3.01	\$3.10	\$2.85	\$3.10	\$3.01	\$3.01	\$2.39	\$2.39
<u>Percent Change:</u>								
Single rate	14.7%	14.7%	14.6%	14.7%	14.7%	14.7%	14.5%	14.5%
Parent / Child(ren) rate	14.6%	14.7%	14.6%	14.7%	14.6%	14.6%	14.5%	14.5%
Couple rate	14.7%	14.7%	14.6%	14.7%	14.7%	14.7%	14.5%	14.5%
Family rate	14.7%	14.7%	14.6%	14.7%	14.7%	14.7%	14.5%	14.5%

New Metro NG									
In Network - \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/day IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay									
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare									
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>1st Quarter 2012 Rates:</u>									
Single rate	\$7.09	\$7.30	\$6.74	\$7.30	\$7.09	\$7.09	\$5.67	\$5.67	
Parent / Child(ren) rate	\$13.12	\$13.51	\$12.47	\$13.51	\$13.12	\$13.12	\$10.49	\$10.49	
Couple rate	\$15.60	\$16.06	\$14.83	\$16.06	\$15.60	\$15.60	\$12.47	\$12.47	
Family rate	\$21.98	\$22.63	\$20.89	\$22.63	\$21.98	\$21.98	\$17.58	\$17.58	
<u>1st Quarter 2011 Rates:</u>									
Single rate	\$6.18	\$6.37	\$5.87	\$6.37	\$6.18	\$6.18	\$4.94	\$4.94	
Parent / Child(ren) rate	\$11.43	\$11.78	\$10.86	\$11.78	\$11.43	\$11.43	\$9.14	\$9.14	
Couple rate	\$13.60	\$14.01	\$12.91	\$14.01	\$13.60	\$13.60	\$10.87	\$10.87	
Family rate	\$19.16	\$19.75	\$18.20	\$19.75	\$19.16	\$19.16	\$15.31	\$15.31	
<u>Dollar Amount Change</u>									
Single rate	\$0.91	\$0.93	\$0.87	\$0.93	\$0.91	\$0.91	\$0.73	\$0.73	
Parent / Child(ren) rate	\$1.69	\$1.73	\$1.61	\$1.73	\$1.69	\$1.69	\$1.35	\$1.35	
Couple rate	\$2.00	\$2.05	\$1.92	\$2.05	\$2.00	\$2.00	\$1.60	\$1.60	
Family rate	\$2.82	\$2.88	\$2.69	\$2.88	\$2.82	\$2.82	\$2.27	\$2.27	
<u>Percent Change:</u>									
Single rate	14.7%	14.6%	14.8%	14.6%	14.7%	14.7%	14.8%	14.8%	
Parent / Child(ren) rate	14.8%	14.7%	14.8%	14.7%	14.8%	14.8%	14.8%	14.8%	
Couple rate	14.7%	14.6%	14.9%	14.6%	14.7%	14.7%	14.7%	14.7%	
Family rate	14.7%	14.6%	14.8%	14.6%	14.7%	14.7%	14.8%	14.8%	

New Metro									
In Network - \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/day IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay									
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare									
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>1st Quarter 2012 Rates:</u>									
Single rate	\$7.08	\$7.29	\$6.73	\$7.29	\$7.08	\$7.08	\$5.66	\$5.66	
Parent / Child(ren) rate	\$13.10	\$13.49	\$12.45	\$13.49	\$13.10	\$13.10	\$10.47	\$10.47	
Couple rate	\$15.58	\$16.04	\$14.81	\$16.04	\$15.58	\$15.58	\$12.45	\$12.45	
Family rate	\$21.95	\$22.60	\$20.86	\$22.60	\$21.95	\$21.95	\$17.55	\$17.55	
<u>1st Quarter 2011 Rates:</u>									
Single rate	\$6.17	\$6.36	\$5.86	\$6.36	\$6.17	\$6.17	\$4.94	\$4.94	
Parent / Child(ren) rate	\$11.41	\$11.77	\$10.84	\$11.77	\$11.41	\$11.41	\$9.14	\$9.14	
Couple rate	\$13.57	\$13.99	\$12.89	\$13.99	\$13.57	\$13.57	\$10.87	\$10.87	
Family rate	\$19.13	\$19.72	\$18.17	\$19.72	\$19.13	\$19.13	\$15.31	\$15.31	
<u>Dollar Amount Change</u>									
Single rate	\$0.91	\$0.93	\$0.87	\$0.93	\$0.91	\$0.91	\$0.72	\$0.72	
Parent / Child(ren) rate	\$1.69	\$1.72	\$1.61	\$1.72	\$1.69	\$1.69	\$1.33	\$1.33	
Couple rate	\$2.01	\$2.05	\$1.92	\$2.05	\$2.01	\$2.01	\$1.58	\$1.58	
Family rate	\$2.82	\$2.88	\$2.69	\$2.88	\$2.82	\$2.82	\$2.24	\$2.24	
<u>Percent Change:</u>									
Single rate	14.7%	14.6%	14.8%	14.6%	14.7%	14.7%	14.6%	14.6%	
Parent / Child(ren) rate	14.8%	14.6%	14.9%	14.6%	14.8%	14.8%	14.6%	14.6%	
Couple rate	14.8%	14.7%	14.9%	14.7%	14.8%	14.8%	14.5%	14.5%	
Family rate	14.7%	14.6%	14.8%	14.6%	14.7%	14.7%	14.6%	14.6%	

In Network - \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery/Inpatient Copay/Day, \$1,250 Maximum/Year Out of Network - \$1,000/\$3,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$9.39	\$9.67	\$8.92	\$9.67	\$9.39	\$9.39	\$7.51	\$7.51
Parent / Child(ren) rate	\$17.37	\$17.89	\$16.50	\$17.89	\$17.37	\$17.37	\$13.89	\$13.89
Couple rate	\$20.66	\$21.27	\$19.62	\$21.27	\$20.66	\$20.66	\$16.52	\$16.52
Family rate	\$29.11	\$29.98	\$27.65	\$29.98	\$29.11	\$29.11	\$23.28	\$23.28
<u>2nd Quarter 2011 Rates:</u>								
Single rate	\$8.28	\$8.53	\$7.87	\$8.53	\$8.28	\$8.28	\$6.62	\$6.62
Parent / Child(ren) rate	\$15.32	\$15.78	\$14.56	\$15.78	\$15.32	\$15.32	\$12.25	\$12.25
Couple rate	\$18.22	\$18.77	\$17.31	\$18.77	\$18.22	\$18.22	\$14.56	\$14.56
Family rate	\$25.67	\$26.44	\$24.40	\$26.44	\$25.67	\$25.67	\$20.52	\$20.52
<u>Dollar Amount Change</u>								
Single rate	\$1.11	\$1.14	\$1.05	\$1.14	\$1.11	\$1.11	\$0.89	\$0.89
Parent / Child(ren) rate	\$2.05	\$2.11	\$1.94	\$2.11	\$2.05	\$2.05	\$1.64	\$1.64
Couple rate	\$2.44	\$2.50	\$2.31	\$2.50	\$2.44	\$2.44	\$1.96	\$1.96
Family rate	\$3.44	\$3.54	\$3.25	\$3.54	\$3.44	\$3.44	\$2.76	\$2.76
<u>Percent Change:</u>								
Single rate	13.4%	13.4%	13.3%	13.4%	13.4%	13.4%	13.4%	13.4%
Parent / Child(ren) rate	13.4%	13.4%	13.3%	13.4%	13.4%	13.4%	13.4%	13.4%
Couple rate	13.4%	13.3%	13.3%	13.3%	13.4%	13.4%	13.5%	13.5%
Family rate	13.4%	13.4%	13.3%	13.4%	13.4%	13.4%	13.5%	13.5%

In Network - \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery/Inpatient Per Diem Copay to a Maximum of \$2,500 Per Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$8.41	\$8.66	\$7.99	\$8.66	\$8.41	\$8.41	\$6.73	\$6.73
Parent / Child(ren) rate	\$15.56	\$16.02	\$14.78	\$16.02	\$15.56	\$15.56	\$12.45	\$12.45
Couple rate	\$18.50	\$19.05	\$17.58	\$19.05	\$18.50	\$18.50	\$14.81	\$14.81
Family rate	\$26.07	\$26.85	\$24.77	\$26.85	\$26.07	\$26.07	\$20.86	\$20.86
<u>2nd Quarter 2011 Rates:</u>								
Single rate	\$7.42	\$7.64	\$7.05	\$7.64	\$7.42	\$7.42	\$5.94	\$5.94
Parent / Child(ren) rate	\$13.73	\$14.13	\$13.04	\$14.13	\$13.73	\$13.73	\$10.99	\$10.99
Couple rate	\$16.32	\$16.81	\$15.51	\$16.81	\$16.32	\$16.32	\$13.07	\$13.07
Family rate	\$23.00	\$23.68	\$21.86	\$23.68	\$23.00	\$23.00	\$18.41	\$18.41
<u>Dollar Amount Change</u>								
Single rate	\$0.99	\$1.02	\$0.94	\$1.02	\$0.99	\$0.99	\$0.79	\$0.79
Parent / Child(ren) rate	\$1.83	\$1.89	\$1.74	\$1.89	\$1.83	\$1.83	\$1.46	\$1.46
Couple rate	\$2.18	\$2.24	\$2.07	\$2.24	\$2.18	\$2.18	\$1.74	\$1.74
Family rate	\$3.07	\$3.17	\$2.91	\$3.17	\$3.07	\$3.07	\$2.45	\$2.45
<u>Percent Change:</u>								
Single rate	13.3%	13.4%	13.3%	13.4%	13.3%	13.3%	13.3%	13.3%
Parent / Child(ren) rate	13.3%	13.4%	13.3%	13.4%	13.3%	13.3%	13.3%	13.3%
Couple rate	13.4%	13.3%	13.3%	13.3%	13.4%	13.4%	13.3%	13.3%
Family rate	13.3%	13.4%	13.3%	13.4%	13.3%	13.3%	13.3%	13.3%

In Network - \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MGRP)								
Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$9.21	\$9.49	\$8.75	\$9.49	\$9.21	\$9.21	\$7.37	\$7.37
Parent / Child(ren) rate	\$17.04	\$17.56	\$16.19	\$17.56	\$17.04	\$17.04	\$13.63	\$13.63
Couple rate	\$20.26	\$20.88	\$19.25	\$20.88	\$20.26	\$20.26	\$16.21	\$16.21
Family rate	\$28.55	\$29.42	\$27.13	\$29.42	\$28.55	\$28.55	\$22.85	\$22.85
<u>2nd Quarter 2011 Rates:</u>								
Single rate	\$8.12	\$8.36	\$7.71	\$8.36	\$8.12	\$8.12	\$6.50	\$6.50
Parent / Child(ren) rate	\$15.02	\$15.47	\$14.26	\$15.47	\$15.02	\$15.02	\$12.03	\$12.03
Couple rate	\$17.86	\$18.39	\$16.96	\$18.39	\$17.86	\$17.86	\$14.30	\$14.30
Family rate	\$25.17	\$25.92	\$23.90	\$25.92	\$25.17	\$25.17	\$20.15	\$20.15
<u>Dollar Amount Change</u>								
Single rate	\$1.09	\$1.13	\$1.04	\$1.13	\$1.09	\$1.09	\$0.87	\$0.87
Parent / Child(ren) rate	\$2.02	\$2.09	\$1.93	\$2.09	\$2.02	\$2.02	\$1.60	\$1.60
Couple rate	\$2.40	\$2.49	\$2.29	\$2.49	\$2.40	\$2.40	\$1.91	\$1.91
Family rate	\$3.38	\$3.50	\$3.23	\$3.50	\$3.38	\$3.38	\$2.70	\$2.70
<u>Percent Change:</u>								
Single rate	13.4%	13.5%	13.5%	13.5%	13.4%	13.4%	13.4%	13.4%
Parent / Child(ren) rate	13.4%	13.5%	13.5%	13.5%	13.4%	13.4%	13.3%	13.3%
Couple rate	13.4%	13.5%	13.5%	13.5%	13.4%	13.4%	13.4%	13.4%
Family rate	13.4%	13.5%	13.5%	13.5%	13.4%	13.4%	13.4%	13.4%

In Network - \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MGRP)								
Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$8.38	\$8.63	\$7.96	\$8.63	\$8.38	\$8.38	\$6.70	\$6.70
Parent / Child(ren) rate	\$15.50	\$15.97	\$14.73	\$15.97	\$15.50	\$15.50	\$12.40	\$12.40
Couple rate	\$18.44	\$18.99	\$17.51	\$18.99	\$18.44	\$18.44	\$14.74	\$14.74
Family rate	\$25.98	\$26.75	\$24.68	\$26.75	\$25.98	\$25.98	\$20.77	\$20.77
<u>2nd Quarter 2011 Rates:</u>								
Single rate	\$7.39	\$7.61	\$7.02	\$7.61	\$7.39	\$7.39	\$5.91	\$5.91
Parent / Child(ren) rate	\$13.67	\$14.08	\$12.99	\$14.08	\$13.67	\$13.67	\$10.93	\$10.93
Couple rate	\$16.26	\$16.74	\$15.44	\$16.74	\$16.26	\$16.26	\$13.00	\$13.00
Family rate	\$22.91	\$23.59	\$21.76	\$23.59	\$22.91	\$22.91	\$18.32	\$18.32
<u>Dollar Amount Change</u>								
Single rate	\$0.99	\$1.02	\$0.94	\$1.02	\$0.99	\$0.99	\$0.79	\$0.79
Parent / Child(ren) rate	\$1.83	\$1.89	\$1.74	\$1.89	\$1.83	\$1.83	\$1.47	\$1.47
Couple rate	\$2.18	\$2.25	\$2.07	\$2.25	\$2.18	\$2.18	\$1.74	\$1.74
Family rate	\$3.07	\$3.16	\$2.92	\$3.16	\$3.07	\$3.07	\$2.45	\$2.45
<u>Percent Change:</u>								
Single rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%
Parent / Child(ren) rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%
Couple rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%
Family rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%

New Metro NG									
In Network - \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$750 Inpatient Per Admit.									
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MNRP)									
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>2nd Quarter 2012 Rates:</u>									
Single rate	\$8.05	\$8.29	\$7.65	\$8.29	\$8.05	\$8.05	\$6.44	\$6.44	
Parent / Child(ren) rate	\$14.89	\$15.34	\$14.15	\$15.34	\$14.89	\$14.89	\$11.91	\$11.91	
Couple rate	\$17.71	\$18.24	\$16.83	\$18.24	\$17.71	\$17.71	\$14.17	\$14.17	
Family rate	\$24.96	\$25.70	\$23.72	\$25.70	\$24.96	\$24.96	\$19.96	\$19.96	
<u>2nd Quarter 2011 Rates:</u>									
Single rate	\$7.10	\$7.31	\$6.75	\$7.31	\$7.10	\$7.10	\$5.68	\$5.68	
Parent / Child(ren) rate	\$13.14	\$13.52	\$12.49	\$13.52	\$13.14	\$13.14	\$10.51	\$10.51	
Couple rate	\$15.62	\$16.08	\$14.85	\$16.08	\$15.62	\$15.62	\$12.50	\$12.50	
Family rate	\$22.01	\$22.66	\$20.93	\$22.66	\$22.01	\$22.01	\$17.61	\$17.61	
<u>Dollar Amount Change</u>									
Single rate	\$0.95	\$0.98	\$0.90	\$0.98	\$0.95	\$0.95	\$0.76	\$0.76	
Parent / Child(ren) rate	\$1.75	\$1.82	\$1.66	\$1.82	\$1.75	\$1.75	\$1.40	\$1.40	
Couple rate	\$2.09	\$2.16	\$1.98	\$2.16	\$2.09	\$2.09	\$1.67	\$1.67	
Family rate	\$2.95	\$3.04	\$2.79	\$3.04	\$2.95	\$2.95	\$2.35	\$2.35	
<u>Percent Change:</u>									
Single rate	13.4%	13.4%	13.3%	13.4%	13.4%	13.4%	13.4%	13.4%	
Parent / Child(ren) rate	13.3%	13.5%	13.3%	13.5%	13.3%	13.3%	13.3%	13.3%	
Couple rate	13.4%	13.4%	13.3%	13.4%	13.4%	13.4%	13.4%	13.4%	
Family rate	13.4%	13.4%	13.3%	13.4%	13.4%	13.4%	13.3%	13.3%	

New Metro									
In Network - \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$750 Inpatient Per Diem Copay to a Maximum of \$3,750 Per Year									
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MNRP)									
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>2nd Quarter 2012 Rates:</u>									
Single rate	\$7.81	\$8.04	\$7.42	\$8.04	\$7.81	\$7.81	\$6.25	\$6.25	
Parent / Child(ren) rate	\$14.45	\$14.87	\$13.73	\$14.87	\$14.45	\$14.45	\$11.56	\$11.56	
Couple rate	\$17.18	\$17.69	\$16.32	\$17.69	\$17.18	\$17.18	\$13.75	\$13.75	
Family rate	\$24.21	\$24.92	\$23.00	\$24.92	\$24.21	\$24.21	\$19.38	\$19.38	
<u>2nd Quarter 2011 Rates:</u>									
Single rate	\$6.89	\$7.10	\$6.55	\$7.10	\$6.89	\$6.89	\$5.51	\$5.51	
Parent / Child(ren) rate	\$12.75	\$13.14	\$12.12	\$13.14	\$12.75	\$12.75	\$10.19	\$10.19	
Couple rate	\$15.16	\$15.62	\$14.41	\$15.62	\$15.16	\$15.16	\$12.12	\$12.12	
Family rate	\$21.36	\$22.01	\$20.31	\$22.01	\$21.36	\$21.36	\$17.08	\$17.08	
<u>Dollar Amount Change</u>									
Single rate	\$0.92	\$0.94	\$0.87	\$0.94	\$0.92	\$0.92	\$0.74	\$0.74	
Parent / Child(ren) rate	\$1.70	\$1.73	\$1.61	\$1.73	\$1.70	\$1.70	\$1.37	\$1.37	
Couple rate	\$2.02	\$2.07	\$1.91	\$2.07	\$2.02	\$2.02	\$1.63	\$1.63	
Family rate	\$2.85	\$2.91	\$2.69	\$2.91	\$2.85	\$2.85	\$2.30	\$2.30	
<u>Percent Change:</u>									
Single rate	13.4%	13.2%	13.3%	13.2%	13.4%	13.4%	13.4%	13.4%	
Parent / Child(ren) rate	13.3%	13.2%	13.3%	13.2%	13.3%	13.3%	13.4%	13.4%	
Couple rate	13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	13.4%	13.4%	
Family rate	13.3%	13.2%	13.2%	13.2%	13.3%	13.3%	13.5%	13.5%	

In Network - \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery \$250 Inpatient Copay to \$1,250Max/Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR (MNRP)								
Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$8.71	\$8.97	\$8.27	\$8.97	\$8.71	\$8.71	\$6.97	\$6.97
Parent / Child(ren) rate	\$16.11	\$16.59	\$15.30	\$16.59	\$16.11	\$16.11	\$12.89	\$12.89
Couple rate	\$19.16	\$19.73	\$18.19	\$19.73	\$19.16	\$19.16	\$15.33	\$15.33
Family rate	\$27.00	\$27.81	\$25.64	\$27.81	\$27.00	\$27.00	\$21.61	\$21.61
<u>2nd Quarter 2011 Rates:</u>								
Single rate	\$7.68	\$7.91	\$7.30	\$7.91	\$7.68	\$7.68	\$6.14	\$6.14
Parent / Child(ren) rate	\$14.21	\$14.63	\$13.51	\$14.63	\$14.21	\$14.21	\$11.36	\$11.36
Couple rate	\$16.90	\$17.40	\$16.06	\$17.40	\$16.90	\$16.90	\$13.51	\$13.51
Family rate	\$23.81	\$24.52	\$22.63	\$24.52	\$23.81	\$23.81	\$19.03	\$19.03
<u>Dollar Amount Change</u>								
Single rate	\$1.03	\$1.06	\$0.97	\$1.06	\$1.03	\$1.03	\$0.83	\$0.83
Parent / Child(ren) rate	\$1.90	\$1.96	\$1.79	\$1.96	\$1.90	\$1.90	\$1.53	\$1.53
Couple rate	\$2.26	\$2.33	\$2.13	\$2.33	\$2.26	\$2.26	\$1.82	\$1.82
Family rate	\$3.19	\$3.29	\$3.01	\$3.29	\$3.19	\$3.19	\$2.58	\$2.58
<u>Percent Change:</u>								
Single rate	13.4%	13.4%	13.3%	13.4%	13.4%	13.4%	13.5%	13.5%
Parent / Child(ren) rate	13.4%	13.4%	13.2%	13.4%	13.4%	13.4%	13.5%	13.5%
Couple rate	13.4%	13.4%	13.3%	13.4%	13.4%	13.4%	13.5%	13.5%
Family rate	13.4%	13.4%	13.3%	13.4%	13.4%	13.4%	13.6%	13.6%

In Network - \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Diem Copay to a Maximum of 5 Copays per Stay Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR								
Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$7.87	\$8.11	\$7.48	\$8.11	\$7.87	\$7.87	\$6.30	\$6.30
Parent / Child(ren) rate	\$14.56	\$15.00	\$13.84	\$15.00	\$14.56	\$14.56	\$11.66	\$11.66
Couple rate	\$17.31	\$17.84	\$16.46	\$17.84	\$17.31	\$17.31	\$13.86	\$13.86
Family rate	\$24.40	\$25.14	\$23.19	\$25.14	\$24.40	\$24.40	\$19.53	\$19.53
<u>2nd Quarter 2011 Rates:</u>								
Single rate	\$6.94	\$7.15	\$6.59	\$7.15	\$6.94	\$6.94	\$5.55	\$5.55
Parent / Child(ren) rate	\$12.84	\$13.23	\$12.19	\$13.23	\$12.84	\$12.84	\$10.27	\$10.27
Couple rate	\$15.27	\$15.73	\$14.50	\$15.73	\$15.27	\$15.27	\$12.21	\$12.21
Family rate	\$21.51	\$22.17	\$20.43	\$22.17	\$21.51	\$21.51	\$17.21	\$17.21
<u>Dollar Amount Change</u>								
Single rate	\$0.93	\$0.96	\$0.89	\$0.96	\$0.93	\$0.93	\$0.75	\$0.75
Parent / Child(ren) rate	\$1.72	\$1.77	\$1.65	\$1.77	\$1.72	\$1.72	\$1.39	\$1.39
Couple rate	\$2.04	\$2.11	\$1.96	\$2.11	\$2.04	\$2.04	\$1.65	\$1.65
Family rate	\$2.89	\$2.97	\$2.76	\$2.97	\$2.89	\$2.89	\$2.32	\$2.32
<u>Percent Change:</u>								
Single rate	13.4%	13.4%	13.5%	13.4%	13.4%	13.4%	13.5%	13.5%
Parent / Child(ren) rate	13.4%	13.4%	13.5%	13.4%	13.4%	13.4%	13.5%	13.5%
Couple rate	13.4%	13.4%	13.5%	13.4%	13.4%	13.4%	13.5%	13.5%
Family rate	13.4%	13.4%	13.5%	13.4%	13.4%	13.4%	13.5%	13.5%

In Network - \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$8.64	\$8.90	\$8.21	\$8.90	\$8.64	\$8.64	\$6.91	\$6.91
Parent / Child(ren) rate	\$15.98	\$16.47	\$15.19	\$16.47	\$15.98	\$15.98	\$12.78	\$12.78
Couple rate	\$19.01	\$19.58	\$18.06	\$19.58	\$19.01	\$19.01	\$15.20	\$15.20
Family rate	\$26.78	\$27.59	\$25.45	\$27.59	\$26.78	\$26.78	\$21.42	\$21.42
<u>2nd Quarter 2011 Rates:</u>								
Single rate	\$7.62	\$7.85	\$7.24	\$7.85	\$7.62	\$7.62	\$6.10	\$6.10
Parent / Child(ren) rate	\$14.10	\$14.52	\$13.39	\$14.52	\$14.10	\$14.10	\$11.29	\$11.29
Couple rate	\$16.76	\$17.27	\$15.93	\$17.27	\$16.76	\$16.76	\$13.42	\$13.42
Family rate	\$23.62	\$24.34	\$22.44	\$24.34	\$23.62	\$23.62	\$18.91	\$18.91
<u>Dollar Amount Change</u>								
Single rate	\$1.02	\$1.05	\$0.97	\$1.05	\$1.02	\$1.02	\$0.81	\$0.81
Parent / Child(ren) rate	\$1.88	\$1.95	\$1.80	\$1.95	\$1.88	\$1.88	\$1.49	\$1.49
Couple rate	\$2.25	\$2.31	\$2.13	\$2.31	\$2.25	\$2.25	\$1.78	\$1.78
Family rate	\$3.16	\$3.25	\$3.01	\$3.25	\$3.16	\$3.16	\$2.51	\$2.51
<u>Percent Change:</u>								
Single rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.3%	13.3%
Parent / Child(ren) rate	13.3%	13.4%	13.4%	13.4%	13.3%	13.3%	13.2%	13.2%
Couple rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.3%	13.3%
Family rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.3%	13.3%

In Network - \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$500 Inpatient Per Admit. Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC(MNRP)								
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$7.85	\$8.09	\$7.46	\$8.09	\$7.85	\$7.85	\$6.28	\$6.28
Parent / Child(ren) rate	\$14.52	\$14.97	\$13.80	\$14.97	\$14.52	\$14.52	\$11.62	\$11.62
Couple rate	\$17.27	\$17.80	\$16.41	\$17.80	\$17.27	\$17.27	\$13.82	\$13.82
Family rate	\$24.34	\$25.08	\$23.13	\$25.08	\$24.34	\$24.34	\$19.47	\$19.47
<u>2nd Quarter 2011 Rates:</u>								
Single rate	\$6.93	\$7.14	\$6.58	\$7.14	\$6.93	\$6.93	\$5.54	\$5.54
Parent / Child(ren) rate	\$12.82	\$13.21	\$12.17	\$13.21	\$12.82	\$12.82	\$10.25	\$10.25
Couple rate	\$15.25	\$15.71	\$14.48	\$15.71	\$15.25	\$15.25	\$12.19	\$12.19
Family rate	\$21.48	\$22.13	\$20.40	\$22.13	\$21.48	\$21.48	\$17.17	\$17.17
<u>Dollar Amount Change</u>								
Single rate	\$0.92	\$0.95	\$0.88	\$0.95	\$0.92	\$0.92	\$0.74	\$0.74
Parent / Child(ren) rate	\$1.70	\$1.76	\$1.63	\$1.76	\$1.70	\$1.70	\$1.37	\$1.37
Couple rate	\$2.02	\$2.09	\$1.93	\$2.09	\$2.02	\$2.02	\$1.63	\$1.63
Family rate	\$2.86	\$2.95	\$2.73	\$2.95	\$2.86	\$2.86	\$2.30	\$2.30
<u>Percent Change:</u>								
Single rate	13.3%	13.3%	13.4%	13.3%	13.3%	13.3%	13.4%	13.4%
Parent / Child(ren) rate	13.3%	13.3%	13.4%	13.3%	13.3%	13.3%	13.4%	13.4%
Couple rate	13.2%	13.3%	13.3%	13.3%	13.2%	13.2%	13.4%	13.4%
Family rate	13.3%	13.3%	13.4%	13.3%	13.3%	13.3%	13.4%	13.4%

New Metro NG									
In Network - \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/day IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay									
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare									
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>2nd Quarter 2012 Rates:</u>									
Single rate	\$7.34	\$7.56	\$6.97	\$7.56	\$7.34	\$7.34	\$5.87	\$5.87	
Parent / Child(ren) rate	\$13.58	\$13.99	\$12.89	\$13.99	\$13.58	\$13.58	\$10.86	\$10.86	
Couple rate	\$16.15	\$16.63	\$15.33	\$16.63	\$16.15	\$16.15	\$12.91	\$12.91	
Family rate	\$22.75	\$23.44	\$21.61	\$23.44	\$22.75	\$22.75	\$18.20	\$18.20	
<u>2nd Quarter 2011 Rates:</u>									
Single rate	\$6.47	\$6.66	\$6.15	\$6.66	\$6.47	\$6.47	\$5.18	\$5.18	
Parent / Child(ren) rate	\$11.97	\$12.32	\$11.38	\$12.32	\$11.97	\$11.97	\$9.58	\$9.58	
Couple rate	\$14.23	\$14.65	\$13.53	\$14.65	\$14.23	\$14.23	\$11.40	\$11.40	
Family rate	\$20.06	\$20.65	\$19.07	\$20.65	\$20.06	\$20.06	\$16.06	\$16.06	
<u>Dollar Amount Change</u>									
Single rate	\$0.87	\$0.90	\$0.82	\$0.90	\$0.87	\$0.87	\$0.69	\$0.69	
Parent / Child(ren) rate	\$1.61	\$1.67	\$1.51	\$1.67	\$1.61	\$1.61	\$1.28	\$1.28	
Couple rate	\$1.92	\$1.98	\$1.80	\$1.98	\$1.92	\$1.92	\$1.51	\$1.51	
Family rate	\$2.69	\$2.79	\$2.54	\$2.79	\$2.69	\$2.69	\$2.14	\$2.14	
<u>Percent Change:</u>									
Single rate	13.4%	13.5%	13.3%	13.5%	13.4%	13.4%	13.3%	13.3%	
Parent / Child(ren) rate	13.5%	13.6%	13.3%	13.6%	13.5%	13.5%	13.4%	13.4%	
Couple rate	13.5%	13.5%	13.3%	13.5%	13.5%	13.5%	13.2%	13.2%	
Family rate	13.4%	13.5%	13.3%	13.5%	13.4%	13.4%	13.3%	13.3%	

New Metro									
In Network - \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/day IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay									
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare									
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>2nd Quarter 2012 Rates:</u>									
Single rate	\$7.32	\$7.54	\$6.95	\$7.54	\$7.32	\$7.32	\$5.86	\$5.86	
Parent / Child(ren) rate	\$13.54	\$13.95	\$12.86	\$13.95	\$13.54	\$13.54	\$10.84	\$10.84	
Couple rate	\$16.10	\$16.59	\$15.29	\$16.59	\$16.10	\$16.10	\$12.89	\$12.89	
Family rate	\$22.69	\$23.37	\$21.55	\$23.37	\$22.69	\$22.69	\$18.17	\$18.17	
<u>2nd Quarter 2011 Rates:</u>									
Single rate	\$6.46	\$6.65	\$6.14	\$6.65	\$6.46	\$6.46	\$5.17	\$5.17	
Parent / Child(ren) rate	\$11.95	\$12.30	\$11.36	\$12.30	\$11.95	\$11.95	\$9.56	\$9.56	
Couple rate	\$14.21	\$14.63	\$13.51	\$14.63	\$14.21	\$14.21	\$11.37	\$11.37	
Family rate	\$20.03	\$20.62	\$19.03	\$20.62	\$20.03	\$20.03	\$16.03	\$16.03	
<u>Dollar Amount Change</u>									
Single rate	\$0.86	\$0.89	\$0.81	\$0.89	\$0.86	\$0.86	\$0.69	\$0.69	
Parent / Child(ren) rate	\$1.59	\$1.65	\$1.50	\$1.65	\$1.59	\$1.59	\$1.28	\$1.28	
Couple rate	\$1.89	\$1.96	\$1.78	\$1.96	\$1.89	\$1.89	\$1.52	\$1.52	
Family rate	\$2.66	\$2.75	\$2.52	\$2.75	\$2.66	\$2.66	\$2.14	\$2.14	
<u>Percent Change:</u>									
Single rate	13.3%	13.4%	13.2%	13.4%	13.3%	13.3%	13.3%	13.3%	
Parent / Child(ren) rate	13.3%	13.4%	13.2%	13.4%	13.3%	13.3%	13.4%	13.4%	
Couple rate	13.3%	13.4%	13.2%	13.4%	13.3%	13.3%	13.4%	13.4%	
Family rate	13.3%	13.3%	13.2%	13.3%	13.3%	13.3%	13.3%	13.3%	

In Network - \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery/Inpatient Copay/Day, \$1,250 Maximum/Year Out of Network - \$1,000/\$3,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$9.72	\$10.01	\$9.23	\$10.01	\$9.72	\$9.72	\$7.78	\$7.78
Parent / Child(ren) rate	\$17.98	\$18.52	\$17.08	\$18.52	\$17.98	\$17.98	\$14.39	\$14.39
Couple rate	\$21.38	\$22.02	\$20.31	\$22.02	\$21.38	\$21.38	\$17.12	\$17.12
Family rate	\$30.13	\$31.03	\$28.61	\$31.03	\$30.13	\$30.13	\$24.12	\$24.12
<u>3rd Quarter 2011 Rates:</u>								
Single rate	\$8.67	\$8.93	\$8.24	\$8.93	\$8.67	\$8.67	\$6.94	\$6.94
Parent / Child(ren) rate	\$16.04	\$16.52	\$15.24	\$16.52	\$16.04	\$16.04	\$12.84	\$12.84
Couple rate	\$19.07	\$19.65	\$18.13	\$19.65	\$19.07	\$19.07	\$15.27	\$15.27
Family rate	\$26.88	\$27.68	\$25.54	\$27.68	\$26.88	\$26.88	\$21.51	\$21.51
<u>Dollar Amount Change</u>								
Single rate	\$1.05	\$1.08	\$0.99	\$1.08	\$1.05	\$1.05	\$0.84	\$0.84
Parent / Child(ren) rate	\$1.94	\$2.00	\$1.84	\$2.00	\$1.94	\$1.94	\$1.55	\$1.55
Couple rate	\$2.31	\$2.37	\$2.18	\$2.37	\$2.31	\$2.31	\$1.85	\$1.85
Family rate	\$3.25	\$3.35	\$3.07	\$3.35	\$3.25	\$3.25	\$2.61	\$2.61
<u>Percent Change:</u>								
Single rate	12.1%	12.1%	12.0%	12.1%	12.1%	12.1%	12.1%	12.1%
Parent / Child(ren) rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Couple rate	12.1%	12.1%	12.0%	12.1%	12.1%	12.1%	12.1%	12.1%
Family rate	12.1%	12.1%	12.0%	12.1%	12.1%	12.1%	12.1%	12.1%

In Network - \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery/Inpatient Per Diem Copay to a Maximum of \$2,500 Per Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$8.71	\$8.97	\$8.27	\$8.97	\$8.71	\$8.71	\$6.97	\$6.97
Parent / Child(ren) rate	\$16.11	\$16.59	\$15.30	\$16.59	\$16.11	\$16.11	\$12.89	\$12.89
Couple rate	\$19.16	\$19.73	\$18.19	\$19.73	\$19.16	\$19.16	\$15.33	\$15.33
Family rate	\$27.00	\$27.81	\$25.64	\$27.81	\$27.00	\$27.00	\$21.61	\$21.61
<u>3rd Quarter 2011 Rates:</u>								
Single rate	\$7.76	\$7.99	\$7.37	\$7.99	\$7.76	\$7.76	\$6.21	\$6.21
Parent / Child(ren) rate	\$14.36	\$14.78	\$13.63	\$14.78	\$14.36	\$14.36	\$11.49	\$11.49
Couple rate	\$17.07	\$17.58	\$16.21	\$17.58	\$17.07	\$17.07	\$13.66	\$13.66
Family rate	\$24.06	\$24.77	\$22.85	\$24.77	\$24.06	\$24.06	\$19.25	\$19.25
<u>Dollar Amount Change</u>								
Single rate	\$0.95	\$0.98	\$0.90	\$0.98	\$0.95	\$0.95	\$0.76	\$0.76
Parent / Child(ren) rate	\$1.75	\$1.81	\$1.67	\$1.81	\$1.75	\$1.75	\$1.40	\$1.40
Couple rate	\$2.09	\$2.15	\$1.98	\$2.15	\$2.09	\$2.09	\$1.67	\$1.67
Family rate	\$2.94	\$3.04	\$2.79	\$3.04	\$2.94	\$2.94	\$2.36	\$2.36
<u>Percent Change:</u>								
Single rate	12.2%	12.3%	12.2%	12.3%	12.2%	12.2%	12.2%	12.2%
Parent / Child(ren) rate	12.2%	12.2%	12.3%	12.2%	12.2%	12.2%	12.2%	12.2%
Couple rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%
Family rate	12.2%	12.3%	12.2%	12.3%	12.2%	12.2%	12.3%	12.3%

In Network - \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$9.53	\$9.82	\$9.05	\$9.82	\$9.53	\$9.53	\$7.62	\$7.62
Parent / Child(ren) rate	\$17.63	\$18.17	\$16.74	\$18.17	\$17.63	\$17.63	\$14.10	\$14.10
Couple rate	\$20.97	\$21.60	\$19.91	\$21.60	\$20.97	\$20.97	\$16.76	\$16.76
Family rate	\$29.54	\$30.44	\$28.06	\$30.44	\$29.54	\$29.54	\$23.62	\$23.62
<u>3rd Quarter 2011 Rates:</u>								
Single rate	\$8.50	\$8.76	\$8.08	\$8.76	\$8.50	\$8.50	\$6.80	\$6.80
Parent / Child(ren) rate	\$15.73	\$16.21	\$14.95	\$16.21	\$15.73	\$15.73	\$12.58	\$12.58
Couple rate	\$18.70	\$19.27	\$17.78	\$19.27	\$18.70	\$18.70	\$14.96	\$14.96
Family rate	\$26.35	\$27.16	\$25.05	\$27.16	\$26.35	\$26.35	\$21.08	\$21.08
<u>Dollar Amount Change</u>								
Single rate	\$1.03	\$1.06	\$0.97	\$1.06	\$1.03	\$1.03	\$0.82	\$0.82
Parent / Child(ren) rate	\$1.90	\$1.96	\$1.79	\$1.96	\$1.90	\$1.90	\$1.52	\$1.52
Couple rate	\$2.27	\$2.33	\$2.13	\$2.33	\$2.27	\$2.27	\$1.80	\$1.80
Family rate	\$3.19	\$3.28	\$3.01	\$3.28	\$3.19	\$3.19	\$2.54	\$2.54
<u>Percent Change:</u>								
Single rate	12.1%	12.1%	12.0%	12.1%	12.1%	12.1%	12.1%	12.1%
Parent / Child(ren) rate	12.1%	12.1%	12.0%	12.1%	12.1%	12.1%	12.1%	12.1%
Couple rate	12.1%	12.1%	12.0%	12.1%	12.1%	12.1%	12.0%	12.0%
Family rate	12.1%	12.1%	12.0%	12.1%	12.1%	12.1%	12.0%	12.0%

In Network - \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$8.67	\$8.93	\$8.24	\$8.93	\$8.67	\$8.67	\$6.94	\$6.94
Parent / Child(ren) rate	\$16.04	\$16.52	\$15.24	\$16.52	\$16.04	\$16.04	\$12.84	\$12.84
Couple rate	\$19.07	\$19.65	\$18.13	\$19.65	\$19.07	\$19.07	\$15.27	\$15.27
Family rate	\$26.88	\$27.68	\$25.54	\$27.68	\$26.88	\$26.88	\$21.51	\$21.51
<u>3rd Quarter 2011 Rates:</u>								
Single rate	\$7.73	\$7.96	\$7.34	\$7.96	\$7.73	\$7.73	\$6.18	\$6.18
Parent / Child(ren) rate	\$14.30	\$14.73	\$13.58	\$14.73	\$14.30	\$14.30	\$11.43	\$11.43
Couple rate	\$17.01	\$17.51	\$16.15	\$17.51	\$17.01	\$17.01	\$13.60	\$13.60
Family rate	\$23.96	\$24.68	\$22.75	\$24.68	\$23.96	\$23.96	\$19.16	\$19.16
<u>Dollar Amount Change</u>								
Single rate	\$0.94	\$0.97	\$0.90	\$0.97	\$0.94	\$0.94	\$0.76	\$0.76
Parent / Child(ren) rate	\$1.74	\$1.79	\$1.66	\$1.79	\$1.74	\$1.74	\$1.41	\$1.41
Couple rate	\$2.06	\$2.14	\$1.98	\$2.14	\$2.06	\$2.06	\$1.67	\$1.67
Family rate	\$2.92	\$3.00	\$2.79	\$3.00	\$2.92	\$2.92	\$2.35	\$2.35
<u>Percent Change:</u>								
Single rate	12.2%	12.2%	12.3%	12.2%	12.2%	12.2%	12.3%	12.3%
Parent / Child(ren) rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.3%	12.3%
Couple rate	12.1%	12.2%	12.3%	12.2%	12.1%	12.1%	12.3%	12.3%
Family rate	12.2%	12.2%	12.3%	12.2%	12.2%	12.2%	12.3%	12.3%

New Metro NG									
In Network - \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$750 Inpatient Per Admit.									
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MGRP)									
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>3rd Quarter 2012 Rates:</u>									
Single rate	\$8.33	\$8.58	\$7.91	\$8.58	\$8.33	\$8.33	\$6.66	\$6.66	
Parent / Child(ren) rate	\$15.41	\$15.87	\$14.63	\$15.87	\$15.41	\$15.41	\$12.32	\$12.32	
Couple rate	\$18.33	\$18.88	\$17.40	\$18.88	\$18.33	\$18.33	\$14.65	\$14.65	
Family rate	\$25.82	\$26.60	\$24.52	\$26.60	\$25.82	\$25.82	\$20.65	\$20.65	
<u>3rd Quarter 2011 Rates:</u>									
Single rate	\$7.43	\$7.65	\$7.06	\$7.65	\$7.43	\$7.43	\$5.94	\$5.94	
Parent / Child(ren) rate	\$13.75	\$14.15	\$13.06	\$14.15	\$13.75	\$13.75	\$10.99	\$10.99	
Couple rate	\$16.35	\$16.83	\$15.53	\$16.83	\$16.35	\$16.35	\$13.07	\$13.07	
Family rate	\$23.03	\$23.72	\$21.89	\$23.72	\$23.03	\$23.03	\$18.41	\$18.41	
<u>Dollar Amount Change</u>									
Single rate	\$0.90	\$0.93	\$0.85	\$0.93	\$0.90	\$0.90	\$0.72	\$0.72	
Parent / Child(ren) rate	\$1.66	\$1.72	\$1.57	\$1.72	\$1.66	\$1.66	\$1.33	\$1.33	
Couple rate	\$1.98	\$2.05	\$1.87	\$2.05	\$1.98	\$1.98	\$1.58	\$1.58	
Family rate	\$2.79	\$2.88	\$2.63	\$2.88	\$2.79	\$2.79	\$2.24	\$2.24	
<u>Percent Change:</u>									
Single rate	12.1%	12.2%	12.0%	12.2%	12.1%	12.1%	12.1%	12.1%	
Parent / Child(ren) rate	12.1%	12.2%	12.0%	12.2%	12.1%	12.1%	12.1%	12.1%	
Couple rate	12.1%	12.2%	12.0%	12.2%	12.1%	12.1%	12.1%	12.1%	
Family rate	12.1%	12.1%	12.0%	12.1%	12.1%	12.1%	12.2%	12.2%	

New Metro									
In Network - \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$750 Inpatient Per Diem Copay to a Maximum of \$3,750 Per Year									
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MGRP)									
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>3rd Quarter 2012 Rates:</u>									
Single rate	\$8.08	\$8.32	\$7.68	\$8.32	\$8.08	\$8.08	\$6.46	\$6.46	
Parent / Child(ren) rate	\$14.95	\$15.39	\$14.21	\$15.39	\$14.95	\$14.95	\$11.95	\$11.95	
Couple rate	\$17.78	\$18.30	\$16.90	\$18.30	\$17.78	\$17.78	\$14.21	\$14.21	
Family rate	\$25.05	\$25.79	\$23.81	\$25.79	\$25.05	\$25.05	\$20.03	\$20.03	
<u>3rd Quarter 2011 Rates:</u>									
Single rate	\$7.21	\$7.43	\$6.85	\$7.43	\$7.21	\$7.21	\$5.77	\$5.77	
Parent / Child(ren) rate	\$13.34	\$13.75	\$12.67	\$13.75	\$13.34	\$13.34	\$10.67	\$10.67	
Couple rate	\$15.86	\$16.35	\$15.07	\$16.35	\$15.86	\$15.86	\$12.69	\$12.69	
Family rate	\$22.35	\$23.03	\$21.24	\$23.03	\$22.35	\$22.35	\$17.89	\$17.89	
<u>Dollar Amount Change</u>									
Single rate	\$0.87	\$0.89	\$0.83	\$0.89	\$0.87	\$0.87	\$0.69	\$0.69	
Parent / Child(ren) rate	\$1.61	\$1.64	\$1.54	\$1.64	\$1.61	\$1.61	\$1.28	\$1.28	
Couple rate	\$1.92	\$1.95	\$1.83	\$1.95	\$1.92	\$1.92	\$1.52	\$1.52	
Family rate	\$2.70	\$2.76	\$2.57	\$2.76	\$2.70	\$2.70	\$2.14	\$2.14	
<u>Percent Change:</u>									
Single rate	12.1%	12.0%	12.1%	12.0%	12.1%	12.1%	12.0%	12.0%	
Parent / Child(ren) rate	12.1%	11.9%	12.2%	11.9%	12.1%	12.1%	12.0%	12.0%	
Couple rate	12.1%	11.9%	12.1%	11.9%	12.1%	12.1%	12.0%	12.0%	
Family rate	12.1%	12.0%	12.1%	12.0%	12.1%	12.1%	12.0%	12.0%	

In Network - \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery \$250 Inpatient Copay to \$1,250Max/Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR (MNRP)								
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$9.02	\$9.29	\$8.57	\$9.29	\$9.02	\$9.02	\$7.22	\$7.22
Parent / Child(ren) rate	\$16.69	\$17.19	\$15.85	\$17.19	\$16.69	\$16.69	\$13.36	\$13.36
Couple rate	\$19.84	\$20.44	\$18.85	\$20.44	\$19.84	\$19.84	\$15.88	\$15.88
Family rate	\$27.96	\$28.80	\$26.57	\$28.80	\$27.96	\$27.96	\$22.38	\$22.38
<u>3rd Quarter 2011 Rates:</u>								
Single rate	\$8.04	\$8.28	\$7.64	\$8.28	\$8.04	\$8.04	\$6.43	\$6.43
Parent / Child(ren) rate	\$14.87	\$15.32	\$14.13	\$15.32	\$14.87	\$14.87	\$11.90	\$11.90
Couple rate	\$17.69	\$18.22	\$16.81	\$18.22	\$17.69	\$17.69	\$14.15	\$14.15
Family rate	\$24.92	\$25.67	\$23.68	\$25.67	\$24.92	\$24.92	\$19.93	\$19.93
<u>Dollar Amount Change</u>								
Single rate	\$0.98	\$1.01	\$0.93	\$1.01	\$0.98	\$0.98	\$0.79	\$0.79
Parent / Child(ren) rate	\$1.82	\$1.87	\$1.72	\$1.87	\$1.82	\$1.82	\$1.46	\$1.46
Couple rate	\$2.15	\$2.22	\$2.04	\$2.22	\$2.15	\$2.15	\$1.73	\$1.73
Family rate	\$3.04	\$3.13	\$2.89	\$3.13	\$3.04	\$3.04	\$2.45	\$2.45
<u>Percent Change:</u>								
Single rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.3%	12.3%
Parent / Child(ren) rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.3%	12.3%
Couple rate	12.2%	12.2%	12.1%	12.2%	12.2%	12.2%	12.2%	12.2%
Family rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.3%	12.3%

In Network - \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Diem Copay to a Maximum of 5 Copays per Stay Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR								
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$8.15	\$8.39	\$7.74	\$8.39	\$8.15	\$8.15	\$6.52	\$6.52
Parent / Child(ren) rate	\$15.08	\$15.52	\$14.32	\$15.52	\$15.08	\$15.08	\$12.06	\$12.06
Couple rate	\$17.93	\$18.46	\$17.03	\$18.46	\$17.93	\$17.93	\$14.34	\$14.34
Family rate	\$25.27	\$26.01	\$23.99	\$26.01	\$25.27	\$25.27	\$20.21	\$20.21
<u>3rd Quarter 2011 Rates:</u>								
Single rate	\$7.27	\$7.49	\$6.91	\$7.49	\$7.27	\$7.27	\$5.82	\$5.82
Parent / Child(ren) rate	\$13.45	\$13.86	\$12.78	\$13.86	\$13.45	\$13.45	\$10.77	\$10.77
Couple rate	\$15.99	\$16.48	\$15.20	\$16.48	\$15.99	\$15.99	\$12.80	\$12.80
Family rate	\$22.54	\$23.22	\$21.42	\$23.22	\$22.54	\$22.54	\$18.04	\$18.04
<u>Dollar Amount Change</u>								
Single rate	\$0.88	\$0.90	\$0.83	\$0.90	\$0.88	\$0.88	\$0.70	\$0.70
Parent / Child(ren) rate	\$1.63	\$1.66	\$1.54	\$1.66	\$1.63	\$1.63	\$1.29	\$1.29
Couple rate	\$1.94	\$1.98	\$1.83	\$1.98	\$1.94	\$1.94	\$1.54	\$1.54
Family rate	\$2.73	\$2.79	\$2.57	\$2.79	\$2.73	\$2.73	\$2.17	\$2.17
<u>Percent Change:</u>								
Single rate	12.1%	12.0%	12.0%	12.0%	12.1%	12.1%	12.0%	12.0%
Parent / Child(ren) rate	12.1%	12.0%	12.1%	12.0%	12.1%	12.1%	12.0%	12.0%
Couple rate	12.1%	12.0%	12.0%	12.0%	12.1%	12.1%	12.0%	12.0%
Family rate	12.1%	12.0%	12.0%	12.0%	12.1%	12.1%	12.0%	12.0%

In Network - \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$8.94	\$9.21	\$8.49	\$9.21	\$8.94	\$8.94	\$7.15	\$7.15
Parent / Child(ren) rate	\$16.54	\$17.04	\$15.71	\$17.04	\$16.54	\$16.54	\$13.23	\$13.23
Couple rate	\$19.67	\$20.26	\$18.68	\$20.26	\$19.67	\$19.67	\$15.73	\$15.73
Family rate	\$27.71	\$28.55	\$26.32	\$28.55	\$27.71	\$27.71	\$22.17	\$22.17
<u>3rd Quarter 2011 Rates:</u>								
Single rate	\$7.98	\$8.22	\$7.58	\$8.22	\$7.98	\$7.98	\$6.38	\$6.38
Parent / Child(ren) rate	\$14.76	\$15.21	\$14.02	\$15.21	\$14.76	\$14.76	\$11.80	\$11.80
Couple rate	\$17.56	\$18.08	\$16.68	\$18.08	\$17.56	\$17.56	\$14.04	\$14.04
Family rate	\$24.74	\$25.48	\$23.50	\$25.48	\$24.74	\$24.74	\$19.78	\$19.78
<u>Dollar Amount Change</u>								
Single rate	\$0.96	\$0.99	\$0.91	\$0.99	\$0.96	\$0.96	\$0.77	\$0.77
Parent / Child(ren) rate	\$1.78	\$1.83	\$1.69	\$1.83	\$1.78	\$1.78	\$1.43	\$1.43
Couple rate	\$2.11	\$2.18	\$2.00	\$2.18	\$2.11	\$2.11	\$1.69	\$1.69
Family rate	\$2.97	\$3.07	\$2.82	\$3.07	\$2.97	\$2.97	\$2.39	\$2.39
<u>Percent Change:</u>								
Single rate	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.1%	12.1%
Parent / Child(ren) rate	12.1%	12.0%	12.1%	12.0%	12.1%	12.1%	12.1%	12.1%
Couple rate	12.0%	12.1%	12.0%	12.1%	12.0%	12.0%	12.0%	12.0%
Family rate	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.1%	12.1%

In Network - \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$500 Inpatient Per Admit. Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC(MNRP)								
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$8.13	\$8.37	\$7.72	\$8.37	\$8.13	\$8.13	\$6.50	\$6.50
Parent / Child(ren) rate	\$15.04	\$15.48	\$14.28	\$15.48	\$15.04	\$15.04	\$12.03	\$12.03
Couple rate	\$17.89	\$18.41	\$16.98	\$18.41	\$17.89	\$17.89	\$14.30	\$14.30
Family rate	\$25.20	\$25.95	\$23.93	\$25.95	\$25.20	\$25.20	\$20.15	\$20.15
<u>3rd Quarter 2011 Rates:</u>								
Single rate	\$7.25	\$7.47	\$6.89	\$7.47	\$7.25	\$7.25	\$5.80	\$5.80
Parent / Child(ren) rate	\$13.41	\$13.82	\$12.75	\$13.82	\$13.41	\$13.41	\$10.73	\$10.73
Couple rate	\$15.95	\$16.43	\$15.16	\$16.43	\$15.95	\$15.95	\$12.76	\$12.76
Family rate	\$22.48	\$23.16	\$21.36	\$23.16	\$22.48	\$22.48	\$17.98	\$17.98
<u>Dollar Amount Change</u>								
Single rate	\$0.88	\$0.90	\$0.83	\$0.90	\$0.88	\$0.88	\$0.70	\$0.70
Parent / Child(ren) rate	\$1.63	\$1.66	\$1.53	\$1.66	\$1.63	\$1.63	\$1.30	\$1.30
Couple rate	\$1.94	\$1.98	\$1.82	\$1.98	\$1.94	\$1.94	\$1.54	\$1.54
Family rate	\$2.72	\$2.79	\$2.57	\$2.79	\$2.72	\$2.72	\$2.17	\$2.17
<u>Percent Change:</u>								
Single rate	12.1%	12.0%	12.0%	12.0%	12.1%	12.1%	12.1%	12.1%
Parent / Child(ren) rate	12.2%	12.0%	12.0%	12.0%	12.2%	12.2%	12.1%	12.1%
Couple rate	12.2%	12.1%	12.0%	12.1%	12.2%	12.2%	12.1%	12.1%
Family rate	12.1%	12.0%	12.0%	12.0%	12.1%	12.1%	12.1%	12.1%

New Metro NG									
In Network - \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/day IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay									
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare									
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>3rd Quarter 2012 Rates:</u>									
Single rate	\$7.60	\$7.83	\$7.22	\$7.83	\$7.60	\$7.60	\$6.08	\$6.08	
Parent / Child(ren) rate	\$14.06	\$14.49	\$13.36	\$14.49	\$14.06	\$14.06	\$11.25	\$11.25	
Couple rate	\$16.72	\$17.23	\$15.88	\$17.23	\$16.72	\$16.72	\$13.38	\$13.38	
Family rate	\$23.56	\$24.27	\$22.38	\$24.27	\$23.56	\$23.56	\$18.85	\$18.85	
<u>3rd Quarter 2011 Rates:</u>									
Single rate	\$6.77	\$6.97	\$6.43	\$6.97	\$6.77	\$6.77	\$5.42	\$5.42	
Parent / Child(ren) rate	\$12.52	\$12.89	\$11.90	\$12.89	\$12.52	\$12.52	\$10.03	\$10.03	
Couple rate	\$14.89	\$15.33	\$14.15	\$15.33	\$14.89	\$14.89	\$11.92	\$11.92	
Family rate	\$20.99	\$21.61	\$19.93	\$21.61	\$20.99	\$20.99	\$16.80	\$16.80	
<u>Dollar Amount Change</u>									
Single rate	\$0.83	\$0.86	\$0.79	\$0.86	\$0.83	\$0.83	\$0.66	\$0.66	
Parent / Child(ren) rate	\$1.54	\$1.60	\$1.46	\$1.60	\$1.54	\$1.54	\$1.22	\$1.22	
Couple rate	\$1.83	\$1.90	\$1.73	\$1.90	\$1.83	\$1.83	\$1.46	\$1.46	
Family rate	\$2.57	\$2.66	\$2.45	\$2.66	\$2.57	\$2.57	\$2.05	\$2.05	
<u>Percent Change:</u>									
Single rate	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.2%	12.2%	
Parent / Child(ren) rate	12.3%	12.4%	12.3%	12.4%	12.3%	12.3%	12.2%	12.2%	
Couple rate	12.3%	12.4%	12.2%	12.4%	12.3%	12.3%	12.2%	12.2%	
Family rate	12.2%	12.3%	12.3%	12.3%	12.2%	12.2%	12.2%	12.2%	

New Metro									
In Network - \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/day IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay									
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare									
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>3rd Quarter 2012 Rates:</u>									
Single rate	\$7.58	\$7.81	\$7.20	\$7.81	\$7.58	\$7.58	\$6.06	\$6.06	
Parent / Child(ren) rate	\$14.02	\$14.45	\$13.32	\$14.45	\$14.02	\$14.02	\$11.21	\$11.21	
Couple rate	\$16.68	\$17.18	\$15.84	\$17.18	\$16.68	\$16.68	\$13.33	\$13.33	
Family rate	\$23.50	\$24.21	\$22.32	\$24.21	\$23.50	\$23.50	\$18.79	\$18.79	
<u>3rd Quarter 2011 Rates:</u>									
Single rate	\$6.76	\$6.96	\$6.42	\$6.96	\$6.76	\$6.76	\$5.41	\$5.41	
Parent / Child(ren) rate	\$12.51	\$12.88	\$11.88	\$12.88	\$12.51	\$12.51	\$10.01	\$10.01	
Couple rate	\$14.87	\$15.31	\$14.12	\$15.31	\$14.87	\$14.87	\$11.90	\$11.90	
Family rate	\$20.96	\$21.58	\$19.90	\$21.58	\$20.96	\$20.96	\$16.77	\$16.77	
<u>Dollar Amount Change</u>									
Single rate	\$0.82	\$0.85	\$0.78	\$0.85	\$0.82	\$0.82	\$0.65	\$0.65	
Parent / Child(ren) rate	\$1.51	\$1.57	\$1.44	\$1.57	\$1.51	\$1.51	\$1.20	\$1.20	
Couple rate	\$1.81	\$1.87	\$1.72	\$1.87	\$1.81	\$1.81	\$1.43	\$1.43	
Family rate	\$2.54	\$2.63	\$2.42	\$2.63	\$2.54	\$2.54	\$2.02	\$2.02	
<u>Percent Change:</u>									
Single rate	12.1%	12.2%	12.1%	12.2%	12.1%	12.1%	12.0%	12.0%	
Parent / Child(ren) rate	12.1%	12.2%	12.1%	12.2%	12.1%	12.1%	12.0%	12.0%	
Couple rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.0%	12.0%	
Family rate	12.1%	12.2%	12.2%	12.2%	12.1%	12.1%	12.0%	12.0%	

In Network - \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery/Inpatient Copay/Day, \$1,250 Maximum/Year Out of Network - \$1,000/\$3,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$10.06	\$10.36	\$9.56	\$10.36	\$10.06	\$10.06	\$8.05	\$8.05
Parent / Child(ren) rate	\$18.61	\$19.17	\$17.69	\$19.17	\$18.61	\$18.61	\$14.89	\$14.89
Couple rate	\$22.13	\$22.79	\$21.03	\$22.79	\$22.13	\$22.13	\$17.71	\$17.71
Family rate	\$31.19	\$32.12	\$29.64	\$32.12	\$31.19	\$31.19	\$24.96	\$24.96
<u>4th Quarter 2011 Rates:</u>								
Single rate	\$8.34	\$8.59	\$7.92	\$8.59	\$8.34	\$8.34	\$6.67	\$6.67
Parent / Child(ren) rate	\$15.43	\$15.89	\$14.65	\$15.89	\$15.43	\$15.43	\$12.34	\$12.34
Couple rate	\$18.35	\$18.90	\$17.42	\$18.90	\$18.35	\$18.35	\$14.67	\$14.67
Family rate	\$25.85	\$26.63	\$24.55	\$26.63	\$25.85	\$25.85	\$20.68	\$20.68
<u>Dollar Amount Change</u>								
Single rate	\$1.72	\$1.77	\$1.64	\$1.77	\$1.72	\$1.72	\$1.38	\$1.38
Parent / Child(ren) rate	\$3.18	\$3.28	\$3.04	\$3.28	\$3.18	\$3.18	\$2.55	\$2.55
Couple rate	\$3.78	\$3.89	\$3.61	\$3.89	\$3.78	\$3.78	\$3.04	\$3.04
Family rate	\$5.34	\$5.49	\$5.09	\$5.49	\$5.34	\$5.34	\$4.28	\$4.28
<u>Percent Change:</u>								
Single rate	20.6%	20.6%	20.7%	20.6%	20.6%	20.6%	20.7%	20.7%
Parent / Child(ren) rate	20.6%	20.6%	20.8%	20.6%	20.6%	20.6%	20.7%	20.7%
Couple rate	20.6%	20.6%	20.7%	20.6%	20.6%	20.6%	20.7%	20.7%
Family rate	20.7%	20.6%	20.7%	20.6%	20.7%	20.7%	20.7%	20.7%

In Network - \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery/Inpatient Per Diem Copay to a Maximum of \$2,500 Per Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$9.01	\$9.28	\$8.56	\$9.28	\$9.01	\$9.01	\$7.21	\$7.21
Parent / Child(ren) rate	\$16.67	\$17.17	\$15.84	\$17.17	\$16.67	\$16.67	\$13.34	\$13.34
Couple rate	\$19.82	\$20.42	\$18.83	\$20.42	\$19.82	\$19.82	\$15.86	\$15.86
Family rate	\$27.93	\$28.77	\$26.54	\$28.77	\$27.93	\$27.93	\$22.35	\$22.35
<u>4th Quarter 2011 Rates:</u>								
Single rate	\$7.47	\$7.69	\$7.10	\$7.69	\$7.47	\$7.47	\$5.98	\$5.98
Parent / Child(ren) rate	\$13.82	\$14.23	\$13.14	\$14.23	\$13.82	\$13.82	\$11.06	\$11.06
Couple rate	\$16.43	\$16.92	\$15.62	\$16.92	\$16.43	\$16.43	\$13.16	\$13.16
Family rate	\$23.16	\$23.84	\$22.01	\$23.84	\$23.16	\$23.16	\$18.54	\$18.54
<u>Dollar Amount Change</u>								
Single rate	\$1.54	\$1.59	\$1.46	\$1.59	\$1.54	\$1.54	\$1.23	\$1.23
Parent / Child(ren) rate	\$2.85	\$2.94	\$2.70	\$2.94	\$2.85	\$2.85	\$2.28	\$2.28
Couple rate	\$3.39	\$3.50	\$3.21	\$3.50	\$3.39	\$3.39	\$2.70	\$2.70
Family rate	\$4.77	\$4.93	\$4.53	\$4.93	\$4.77	\$4.77	\$3.81	\$3.81
<u>Percent Change:</u>								
Single rate	20.6%	20.7%	20.6%	20.7%	20.6%	20.6%	20.6%	20.6%
Parent / Child(ren) rate	20.6%	20.7%	20.5%	20.7%	20.6%	20.6%	20.6%	20.6%
Couple rate	20.6%	20.7%	20.6%	20.7%	20.6%	20.6%	20.5%	20.5%
Family rate	20.6%	20.7%	20.6%	20.7%	20.6%	20.6%	20.6%	20.6%

In Network - \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$9.86	\$10.16	\$9.37	\$10.16	\$9.86	\$9.86	\$7.89	\$7.89
Parent / Child(ren) rate	\$18.24	\$18.80	\$17.33	\$18.80	\$18.24	\$18.24	\$14.60	\$14.60
Couple rate	\$21.69	\$22.35	\$20.61	\$22.35	\$21.69	\$21.69	\$17.36	\$17.36
Family rate	\$30.57	\$31.50	\$29.05	\$31.50	\$30.57	\$30.57	\$24.46	\$24.46
<u>4th Quarter 2011 Rates:</u>								
Single rate	\$8.18	\$8.43	\$7.77	\$8.43	\$8.18	\$8.18	\$6.54	\$6.54
Parent / Child(ren) rate	\$15.13	\$15.60	\$14.37	\$15.60	\$15.13	\$15.13	\$12.10	\$12.10
Couple rate	\$18.00	\$18.55	\$17.09	\$18.55	\$18.00	\$18.00	\$14.39	\$14.39
Family rate	\$25.36	\$26.13	\$24.09	\$26.13	\$25.36	\$25.36	\$20.27	\$20.27
<u>Dollar Amount Change</u>								
Single rate	\$1.68	\$1.73	\$1.60	\$1.73	\$1.68	\$1.68	\$1.35	\$1.35
Parent / Child(ren) rate	\$3.11	\$3.20	\$2.96	\$3.20	\$3.11	\$3.11	\$2.50	\$2.50
Couple rate	\$3.69	\$3.80	\$3.52	\$3.80	\$3.69	\$3.69	\$2.97	\$2.97
Family rate	\$5.21	\$5.37	\$4.96	\$5.37	\$5.21	\$5.21	\$4.19	\$4.19
<u>Percent Change:</u>								
Single rate	20.5%	20.5%	20.6%	20.5%	20.5%	20.5%	20.6%	20.6%
Parent / Child(ren) rate	20.6%	20.5%	20.6%	20.5%	20.6%	20.6%	20.7%	20.7%
Couple rate	20.5%	20.5%	20.6%	20.5%	20.5%	20.5%	20.6%	20.6%
Family rate	20.5%	20.6%	20.6%	20.6%	20.5%	20.5%	20.7%	20.7%

In Network - \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$8.97	\$9.24	\$8.52	\$9.24	\$8.97	\$8.97	\$7.18	\$7.18
Parent / Child(ren) rate	\$16.59	\$17.09	\$15.76	\$17.09	\$16.59	\$16.59	\$13.28	\$13.28
Couple rate	\$19.73	\$20.33	\$18.74	\$20.33	\$19.73	\$19.73	\$15.80	\$15.80
Family rate	\$27.81	\$28.64	\$26.41	\$28.64	\$27.81	\$27.81	\$22.26	\$22.26
<u>4th Quarter 2011 Rates:</u>								
Single rate	\$7.44	\$7.66	\$7.07	\$7.66	\$7.44	\$7.44	\$5.95	\$5.95
Parent / Child(ren) rate	\$13.76	\$14.17	\$13.08	\$14.17	\$13.76	\$13.76	\$11.01	\$11.01
Couple rate	\$16.37	\$16.85	\$15.55	\$16.85	\$16.37	\$16.37	\$13.09	\$13.09
Family rate	\$23.06	\$23.75	\$21.92	\$23.75	\$23.06	\$23.06	\$18.45	\$18.45
<u>Dollar Amount Change</u>								
Single rate	\$1.53	\$1.58	\$1.45	\$1.58	\$1.53	\$1.53	\$1.23	\$1.23
Parent / Child(ren) rate	\$2.83	\$2.92	\$2.68	\$2.92	\$2.83	\$2.83	\$2.27	\$2.27
Couple rate	\$3.36	\$3.48	\$3.19	\$3.48	\$3.36	\$3.36	\$2.71	\$2.71
Family rate	\$4.75	\$4.89	\$4.49	\$4.89	\$4.75	\$4.75	\$3.81	\$3.81
<u>Percent Change:</u>								
Single rate	20.6%	20.6%	20.5%	20.6%	20.6%	20.6%	20.7%	20.7%
Parent / Child(ren) rate	20.6%	20.6%	20.5%	20.6%	20.6%	20.6%	20.6%	20.6%
Couple rate	20.5%	20.7%	20.5%	20.7%	20.5%	20.5%	20.7%	20.7%
Family rate	20.6%	20.6%	20.5%	20.6%	20.6%	20.6%	20.7%	20.7%

New Metro NG									
In Network - \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$750 Inpatient Per Admit.									
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MNRP)									
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>4th Quarter 2012 Rates:</u>									
Single rate	\$8.62	\$8.88	\$8.19	\$8.88	\$8.62	\$8.62	\$6.90	\$6.90	
Parent / Child(ren) rate	\$15.95	\$16.43	\$15.15	\$16.43	\$15.95	\$15.95	\$12.77	\$12.77	
Couple rate	\$18.96	\$19.54	\$18.02	\$19.54	\$18.96	\$18.96	\$15.18	\$15.18	
Family rate	\$26.72	\$27.53	\$25.39	\$27.53	\$26.72	\$26.72	\$21.39	\$21.39	
<u>4th Quarter 2011 Rates:</u>									
Single rate	\$7.15	\$7.36	\$6.79	\$7.36	\$7.15	\$7.15	\$5.72	\$5.72	
Parent / Child(ren) rate	\$13.23	\$13.62	\$12.56	\$13.62	\$13.23	\$13.23	\$10.58	\$10.58	
Couple rate	\$15.73	\$16.19	\$14.94	\$16.19	\$15.73	\$15.73	\$12.58	\$12.58	
Family rate	\$22.17	\$22.82	\$21.05	\$22.82	\$22.17	\$22.17	\$17.73	\$17.73	
<u>Dollar Amount Change</u>									
Single rate	\$1.47	\$1.52	\$1.40	\$1.52	\$1.47	\$1.47	\$1.18	\$1.18	
Parent / Child(ren) rate	\$2.72	\$2.81	\$2.59	\$2.81	\$2.72	\$2.72	\$2.19	\$2.19	
Couple rate	\$3.23	\$3.35	\$3.08	\$3.35	\$3.23	\$3.23	\$2.60	\$2.60	
Family rate	\$4.55	\$4.71	\$4.34	\$4.71	\$4.55	\$4.55	\$3.66	\$3.66	
<u>Percent Change:</u>									
Single rate	20.6%	20.7%	20.6%	20.7%	20.6%	20.6%	20.6%	20.6%	
Parent / Child(ren) rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.7%	20.7%	
Couple rate	20.5%	20.7%	20.6%	20.7%	20.5%	20.5%	20.7%	20.7%	
Family rate	20.5%	20.6%	20.6%	20.6%	20.5%	20.5%	20.6%	20.6%	

New Metro									
In Network - \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$750 Inpatient Per Diem Copay to a Maximum of \$3,750 Per Year									
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MNRP)									
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>4th Quarter 2012 Rates:</u>									
Single rate	\$8.37	\$8.62	\$7.95	\$8.62	\$8.37	\$8.37	\$6.70	\$6.70	
Parent / Child(ren) rate	\$15.48	\$15.95	\$14.71	\$15.95	\$15.48	\$15.48	\$12.40	\$12.40	
Couple rate	\$18.41	\$18.96	\$17.49	\$18.96	\$18.41	\$18.41	\$14.74	\$14.74	
Family rate	\$25.95	\$26.72	\$24.65	\$26.72	\$25.95	\$25.95	\$20.77	\$20.77	
<u>4th Quarter 2011 Rates:</u>									
Single rate	\$6.94	\$7.15	\$6.59	\$7.15	\$6.94	\$6.94	\$5.55	\$5.55	
Parent / Child(ren) rate	\$12.84	\$13.23	\$12.19	\$13.23	\$12.84	\$12.84	\$10.27	\$10.27	
Couple rate	\$15.27	\$15.73	\$14.50	\$15.73	\$15.27	\$15.27	\$12.21	\$12.21	
Family rate	\$21.51	\$22.17	\$20.43	\$22.17	\$21.51	\$21.51	\$17.21	\$17.21	
<u>Dollar Amount Change</u>									
Single rate	\$1.43	\$1.47	\$1.36	\$1.47	\$1.43	\$1.43	\$1.15	\$1.15	
Parent / Child(ren) rate	\$2.64	\$2.72	\$2.52	\$2.72	\$2.64	\$2.64	\$2.13	\$2.13	
Couple rate	\$3.14	\$3.23	\$2.99	\$3.23	\$3.14	\$3.14	\$2.53	\$2.53	
Family rate	\$4.44	\$4.55	\$4.22	\$4.55	\$4.44	\$4.44	\$3.56	\$3.56	
<u>Percent Change:</u>									
Single rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.7%	20.7%	
Parent / Child(ren) rate	20.6%	20.6%	20.7%	20.6%	20.6%	20.6%	20.7%	20.7%	
Couple rate	20.6%	20.5%	20.6%	20.5%	20.6%	20.6%	20.7%	20.7%	
Family rate	20.6%	20.5%	20.7%	20.5%	20.6%	20.6%	20.7%	20.7%	

In Network - \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery \$250 Inpatient Copay to \$1,250Max/Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR (MNRP)								
Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$9.33	\$9.61	\$8.86	\$9.61	\$9.33	\$9.33	\$7.46	\$7.46
Parent / Child(ren) rate	\$17.26	\$17.78	\$16.39	\$17.78	\$17.26	\$17.26	\$13.80	\$13.80
Couple rate	\$20.53	\$21.14	\$19.49	\$21.14	\$20.53	\$20.53	\$16.41	\$16.41
Family rate	\$28.92	\$29.79	\$27.47	\$29.79	\$28.92	\$28.92	\$23.13	\$23.13
<u>4th Quarter 2011 Rates:</u>								
Single rate	\$7.74	\$7.97	\$7.35	\$7.97	\$7.74	\$7.74	\$6.19	\$6.19
Parent / Child(ren) rate	\$14.32	\$14.74	\$13.60	\$14.74	\$14.32	\$14.32	\$11.45	\$11.45
Couple rate	\$17.03	\$17.53	\$16.17	\$17.53	\$17.03	\$17.03	\$13.62	\$13.62
Family rate	\$23.99	\$24.71	\$22.79	\$24.71	\$23.99	\$23.99	\$19.19	\$19.19
<u>Dollar Amount Change</u>								
Single rate	\$1.59	\$1.64	\$1.51	\$1.64	\$1.59	\$1.59	\$1.27	\$1.27
Parent / Child(ren) rate	\$2.94	\$3.04	\$2.79	\$3.04	\$2.94	\$2.94	\$2.35	\$2.35
Couple rate	\$3.50	\$3.61	\$3.32	\$3.61	\$3.50	\$3.50	\$2.79	\$2.79
Family rate	\$4.93	\$5.08	\$4.68	\$5.08	\$4.93	\$4.93	\$3.94	\$3.94
<u>Percent Change:</u>								
Single rate	20.5%	20.6%	20.5%	20.6%	20.5%	20.5%	20.5%	20.5%
Parent / Child(ren) rate	20.5%	20.6%	20.5%	20.6%	20.5%	20.5%	20.5%	20.5%
Couple rate	20.6%	20.6%	20.5%	20.6%	20.6%	20.6%	20.5%	20.5%
Family rate	20.6%	20.6%	20.5%	20.6%	20.6%	20.6%	20.5%	20.5%

In Network - \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Diem Copay to a Maximum of 5 Copays per Stay Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR								
Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$8.43	\$8.68	\$8.01	\$8.68	\$8.43	\$8.43	\$6.74	\$6.74
Parent / Child(ren) rate	\$15.60	\$16.06	\$14.82	\$16.06	\$15.60	\$15.60	\$12.47	\$12.47
Couple rate	\$18.55	\$19.10	\$17.62	\$19.10	\$18.55	\$18.55	\$14.83	\$14.83
Family rate	\$26.13	\$26.91	\$24.83	\$26.91	\$26.13	\$26.13	\$20.89	\$20.89
<u>4th Quarter 2011 Rates:</u>								
Single rate	\$6.99	\$7.20	\$6.64	\$7.20	\$6.99	\$6.99	\$5.59	\$5.59
Parent / Child(ren) rate	\$12.93	\$13.32	\$12.28	\$13.32	\$12.93	\$12.93	\$10.34	\$10.34
Couple rate	\$15.38	\$15.84	\$14.61	\$15.84	\$15.38	\$15.38	\$12.30	\$12.30
Family rate	\$21.67	\$22.32	\$20.58	\$22.32	\$21.67	\$21.67	\$17.33	\$17.33
<u>Dollar Amount Change</u>								
Single rate	\$1.44	\$1.48	\$1.37	\$1.48	\$1.44	\$1.44	\$1.15	\$1.15
Parent / Child(ren) rate	\$2.67	\$2.74	\$2.54	\$2.74	\$2.67	\$2.67	\$2.13	\$2.13
Couple rate	\$3.17	\$3.26	\$3.01	\$3.26	\$3.17	\$3.17	\$2.53	\$2.53
Family rate	\$4.46	\$4.59	\$4.25	\$4.59	\$4.46	\$4.46	\$3.56	\$3.56
<u>Percent Change:</u>								
Single rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Parent / Child(ren) rate	20.6%	20.6%	20.7%	20.6%	20.6%	20.6%	20.6%	20.6%
Couple rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Family rate	20.6%	20.6%	20.7%	20.6%	20.6%	20.6%	20.5%	20.5%

In Network - \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$9.25	\$9.53	\$8.79	\$9.53	\$9.25	\$9.25	\$7.40	\$7.40
Parent / Child(ren) rate	\$17.11	\$17.63	\$16.26	\$17.63	\$17.11	\$17.11	\$13.69	\$13.69
Couple rate	\$20.35	\$20.97	\$19.34	\$20.97	\$20.35	\$20.35	\$16.28	\$16.28
Family rate	\$28.68	\$29.54	\$27.25	\$29.54	\$28.68	\$28.68	\$22.94	\$22.94
<u>4th Quarter 2011 Rates:</u>								
Single rate	\$7.67	\$7.90	\$7.29	\$7.90	\$7.67	\$7.67	\$6.14	\$6.14
Parent / Child(ren) rate	\$14.19	\$14.62	\$13.49	\$14.62	\$14.19	\$14.19	\$11.36	\$11.36
Couple rate	\$16.87	\$17.38	\$16.04	\$17.38	\$16.87	\$16.87	\$13.51	\$13.51
Family rate	\$23.78	\$24.49	\$22.60	\$24.49	\$23.78	\$23.78	\$19.03	\$19.03
<u>Dollar Amount Change</u>								
Single rate	\$1.58	\$1.63	\$1.50	\$1.63	\$1.58	\$1.58	\$1.26	\$1.26
Parent / Child(ren) rate	\$2.92	\$3.01	\$2.77	\$3.01	\$2.92	\$2.92	\$2.33	\$2.33
Couple rate	\$3.48	\$3.59	\$3.30	\$3.59	\$3.48	\$3.48	\$2.77	\$2.77
Family rate	\$4.90	\$5.05	\$4.65	\$5.05	\$4.90	\$4.90	\$3.91	\$3.91
<u>Percent Change:</u>								
Single rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.5%	20.5%
Parent / Child(ren) rate	20.6%	20.6%	20.5%	20.6%	20.6%	20.6%	20.5%	20.5%
Couple rate	20.6%	20.7%	20.6%	20.7%	20.6%	20.6%	20.5%	20.5%
Family rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.5%	20.5%

In Network - \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$500 Inpatient Per Admit. Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC(MNRP)								
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$8.41	\$8.66	\$7.99	\$8.66	\$8.41	\$8.41	\$6.73	\$6.73
Parent / Child(ren) rate	\$15.56	\$16.02	\$14.78	\$16.02	\$15.56	\$15.56	\$12.45	\$12.45
Couple rate	\$18.50	\$19.05	\$17.58	\$19.05	\$18.50	\$18.50	\$14.81	\$14.81
Family rate	\$26.07	\$26.85	\$24.77	\$26.85	\$26.07	\$26.07	\$20.86	\$20.86
<u>4th Quarter 2011 Rates:</u>								
Single rate	\$6.97	\$7.18	\$6.62	\$7.18	\$6.97	\$6.97	\$5.58	\$5.58
Parent / Child(ren) rate	\$12.89	\$13.28	\$12.25	\$13.28	\$12.89	\$12.89	\$10.32	\$10.32
Couple rate	\$15.33	\$15.80	\$14.56	\$15.80	\$15.33	\$15.33	\$12.28	\$12.28
Family rate	\$21.61	\$22.26	\$20.52	\$22.26	\$21.61	\$21.61	\$17.30	\$17.30
<u>Dollar Amount Change</u>								
Single rate	\$1.44	\$1.48	\$1.37	\$1.48	\$1.44	\$1.44	\$1.15	\$1.15
Parent / Child(ren) rate	\$2.67	\$2.74	\$2.53	\$2.74	\$2.67	\$2.67	\$2.13	\$2.13
Couple rate	\$3.17	\$3.25	\$3.02	\$3.25	\$3.17	\$3.17	\$2.53	\$2.53
Family rate	\$4.46	\$4.59	\$4.25	\$4.59	\$4.46	\$4.46	\$3.56	\$3.56
<u>Percent Change:</u>								
Single rate	20.7%	20.6%	20.7%	20.6%	20.7%	20.7%	20.6%	20.6%
Parent / Child(ren) rate	20.7%	20.6%	20.7%	20.6%	20.7%	20.7%	20.6%	20.6%
Couple rate	20.7%	20.6%	20.7%	20.6%	20.7%	20.7%	20.6%	20.6%
Family rate	20.6%	20.6%	20.7%	20.6%	20.6%	20.6%	20.6%	20.6%

New Metro NG									
In Network - \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/day IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay									
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare									
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>4th Quarter 2012 Rates:</u>									
Single rate	\$7.86	\$8.10	\$7.47	\$8.10	\$7.86	\$7.86	\$6.29	\$6.29	
Parent / Child(ren) rate	\$14.54	\$14.99	\$13.82	\$14.99	\$14.54	\$14.54	\$11.64	\$11.64	
Couple rate	\$17.29	\$17.82	\$16.43	\$17.82	\$17.29	\$17.29	\$13.84	\$13.84	
Family rate	\$24.37	\$25.11	\$23.16	\$25.11	\$24.37	\$24.37	\$19.50	\$19.50	
<u>4th Quarter 2011 Rates:</u>									
Single rate	\$6.52	\$6.72	\$6.19	\$6.72	\$6.52	\$6.52	\$5.22	\$5.22	
Parent / Child(ren) rate	\$12.06	\$12.43	\$11.45	\$12.43	\$12.06	\$12.06	\$9.66	\$9.66	
Couple rate	\$14.34	\$14.78	\$13.62	\$14.78	\$14.34	\$14.34	\$11.48	\$11.48	
Family rate	\$20.21	\$20.83	\$19.19	\$20.83	\$20.21	\$20.21	\$16.18	\$16.18	
<u>Dollar Amount Change</u>									
Single rate	\$1.34	\$1.38	\$1.28	\$1.38	\$1.34	\$1.34	\$1.07	\$1.07	
Parent / Child(ren) rate	\$2.48	\$2.56	\$2.37	\$2.56	\$2.48	\$2.48	\$1.98	\$1.98	
Couple rate	\$2.95	\$3.04	\$2.81	\$3.04	\$2.95	\$2.95	\$2.36	\$2.36	
Family rate	\$4.16	\$4.28	\$3.97	\$4.28	\$4.16	\$4.16	\$3.32	\$3.32	
<u>Percent Change:</u>									
Single rate	20.6%	20.5%	20.7%	20.5%	20.6%	20.6%	20.5%	20.5%	
Parent / Child(ren) rate	20.6%	20.6%	20.7%	20.6%	20.6%	20.6%	20.5%	20.5%	
Couple rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	
Family rate	20.6%	20.5%	20.7%	20.5%	20.6%	20.6%	20.5%	20.5%	

New Metro									
In Network - \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/day IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay									
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare									
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>4th Quarter 2012 Rates:</u>									
Single rate	\$7.85	\$8.09	\$7.46	\$8.09	\$7.85	\$7.85	\$6.28	\$6.28	
Parent / Child(ren) rate	\$14.52	\$14.97	\$13.80	\$14.97	\$14.52	\$14.52	\$11.62	\$11.62	
Couple rate	\$17.27	\$17.80	\$16.41	\$17.80	\$17.27	\$17.27	\$13.82	\$13.82	
Family rate	\$24.34	\$25.08	\$23.13	\$25.08	\$24.34	\$24.34	\$19.47	\$19.47	
<u>4th Quarter 2011 Rates:</u>									
Single rate	\$6.50	\$6.70	\$6.18	\$6.70	\$6.50	\$6.50	\$5.20	\$5.20	
Parent / Child(ren) rate	\$12.03	\$12.40	\$11.43	\$12.40	\$12.03	\$12.03	\$9.62	\$9.62	
Couple rate	\$14.30	\$14.74	\$13.60	\$14.74	\$14.30	\$14.30	\$11.44	\$11.44	
Family rate	\$20.15	\$20.77	\$19.16	\$20.77	\$20.15	\$20.15	\$16.12	\$16.12	
<u>Dollar Amount Change</u>									
Single rate	\$1.35	\$1.39	\$1.28	\$1.39	\$1.35	\$1.35	\$1.08	\$1.08	
Parent / Child(ren) rate	\$2.49	\$2.57	\$2.37	\$2.57	\$2.49	\$2.49	\$2.00	\$2.00	
Couple rate	\$2.97	\$3.06	\$2.81	\$3.06	\$2.97	\$2.97	\$2.38	\$2.38	
Family rate	\$4.19	\$4.31	\$3.97	\$4.31	\$4.19	\$4.19	\$3.35	\$3.35	
<u>Percent Change:</u>									
Single rate	20.8%	20.7%	20.7%	20.7%	20.8%	20.8%	20.8%	20.8%	
Parent / Child(ren) rate	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.8%	20.8%	
Couple rate	20.8%	20.8%	20.7%	20.8%	20.8%	20.8%	20.8%	20.8%	
Family rate	20.8%	20.8%	20.7%	20.8%	20.8%	20.8%	20.8%	20.8%	

In Network - \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery/Inpatient Copay/Day, \$1,250 Maximum/Year Out of Network - \$1,000/\$3,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$21.17	\$21.81	\$20.11	\$21.81	\$21.17	\$21.17	\$16.94	\$16.94
Parent / Child(ren) rate	\$39.16	\$40.35	\$37.20	\$40.35	\$39.16	\$39.16	\$31.34	\$31.34
Couple rate	\$46.57	\$47.98	\$44.24	\$47.98	\$46.57	\$46.57	\$37.27	\$37.27
Family rate	\$65.63	\$67.61	\$62.34	\$67.61	\$65.63	\$65.63	\$52.51	\$52.51
<u>1st Quarter 2011 Rates:</u>								
Single rate	\$18.47	\$19.02	\$17.55	\$19.02	\$18.47	\$18.47	\$14.78	\$14.78
Parent / Child(ren) rate	\$34.17	\$35.19	\$32.47	\$35.19	\$34.17	\$34.17	\$27.34	\$27.34
Couple rate	\$40.63	\$41.84	\$38.61	\$41.84	\$40.63	\$40.63	\$32.52	\$32.52
Family rate	\$57.26	\$58.96	\$54.41	\$58.96	\$57.26	\$57.26	\$45.82	\$45.82
<u>Dollar Amount Change</u>								
Single rate	\$2.70	\$2.79	\$2.56	\$2.79	\$2.70	\$2.70	\$2.16	\$2.16
Parent / Child(ren) rate	\$4.99	\$5.16	\$4.73	\$5.16	\$4.99	\$4.99	\$4.00	\$4.00
Couple rate	\$5.94	\$6.14	\$5.63	\$6.14	\$5.94	\$5.94	\$4.75	\$4.75
Family rate	\$8.37	\$8.65	\$7.93	\$8.65	\$8.37	\$8.37	\$6.69	\$6.69
<u>Percent Change:</u>								
Single rate	14.6%	14.7%	14.6%	14.7%	14.6%	14.6%	14.6%	14.6%
Parent / Child(ren) rate	14.6%	14.7%	14.6%	14.7%	14.6%	14.6%	14.6%	14.6%
Couple rate	14.6%	14.7%	14.6%	14.7%	14.6%	14.6%	14.6%	14.6%
Family rate	14.6%	14.7%	14.6%	14.7%	14.6%	14.6%	14.6%	14.6%

In Network - \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery/Inpatient Per Diem Copay to a Maximum of \$2,500 Per Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$18.96	\$19.53	\$18.01	\$19.53	\$18.96	\$18.96	\$15.17	\$15.17
Parent / Child(ren) rate	\$35.08	\$36.13	\$33.32	\$36.13	\$35.08	\$35.08	\$28.06	\$28.06
Couple rate	\$41.71	\$42.97	\$39.62	\$42.97	\$41.71	\$41.71	\$33.37	\$33.37
Family rate	\$58.78	\$60.54	\$55.83	\$60.54	\$58.78	\$58.78	\$47.03	\$47.03
<u>1st Quarter 2011 Rates:</u>								
Single rate	\$16.54	\$17.04	\$15.71	\$17.04	\$16.54	\$16.54	\$13.23	\$13.23
Parent / Child(ren) rate	\$30.60	\$31.52	\$29.06	\$31.52	\$30.60	\$30.60	\$24.48	\$24.48
Couple rate	\$36.39	\$37.49	\$34.56	\$37.49	\$36.39	\$36.39	\$29.11	\$29.11
Family rate	\$51.27	\$52.82	\$48.70	\$52.82	\$51.27	\$51.27	\$41.01	\$41.01
<u>Dollar Amount Change</u>								
Single rate	\$2.42	\$2.49	\$2.30	\$2.49	\$2.42	\$2.42	\$1.94	\$1.94
Parent / Child(ren) rate	\$4.48	\$4.61	\$4.26	\$4.61	\$4.48	\$4.48	\$3.58	\$3.58
Couple rate	\$5.32	\$5.48	\$5.06	\$5.48	\$5.32	\$5.32	\$4.26	\$4.26
Family rate	\$7.51	\$7.72	\$7.13	\$7.72	\$7.51	\$7.51	\$6.02	\$6.02
<u>Percent Change:</u>								
Single rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.7%	14.7%
Parent / Child(ren) rate	14.6%	14.6%	14.7%	14.6%	14.6%	14.6%	14.6%	14.6%
Couple rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
Family rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.7%	14.7%

In Network - \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MGRP)									
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>1st Quarter 2012 Rates:</u>									
Single rate	\$20.75	\$21.37	\$19.71	\$21.37	\$20.75	\$20.75	\$16.60	\$16.60	
Parent / Child(ren) rate	\$38.39	\$39.53	\$36.46	\$39.53	\$38.39	\$38.39	\$30.71	\$30.71	
Couple rate	\$45.65	\$47.01	\$43.36	\$47.01	\$45.65	\$45.65	\$36.52	\$36.52	
Family rate	\$64.33	\$66.25	\$61.10	\$66.25	\$64.33	\$64.33	\$51.46	\$51.46	
<u>1st Quarter 2011 Rates:</u>									
Single rate	\$18.10	\$18.64	\$17.20	\$18.64	\$18.10	\$18.10	\$14.48	\$14.48	
Parent / Child(ren) rate	\$33.49	\$34.48	\$31.82	\$34.48	\$33.49	\$33.49	\$26.79	\$26.79	
Couple rate	\$39.82	\$41.01	\$37.84	\$41.01	\$39.82	\$39.82	\$31.86	\$31.86	
Family rate	\$56.11	\$57.78	\$53.32	\$57.78	\$56.11	\$56.11	\$44.89	\$44.89	
<u>Dollar Amount Change</u>									
Single rate	\$2.65	\$2.73	\$2.51	\$2.73	\$2.65	\$2.65	\$2.12	\$2.12	
Parent / Child(ren) rate	\$4.90	\$5.05	\$4.64	\$5.05	\$4.90	\$4.90	\$3.92	\$3.92	
Couple rate	\$5.83	\$6.00	\$5.52	\$6.00	\$5.83	\$5.83	\$4.66	\$4.66	
Family rate	\$8.22	\$8.47	\$7.78	\$8.47	\$8.22	\$8.22	\$6.57	\$6.57	
<u>Percent Change:</u>									
Single rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	
Parent / Child(ren) rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	
Couple rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	
Family rate	14.6%	14.7%	14.6%	14.7%	14.6%	14.6%	14.6%	14.6%	

In Network - \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MGRP)									
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>1st Quarter 2012 Rates:</u>									
Single rate	\$18.88	\$19.45	\$17.94	\$19.45	\$18.88	\$18.88	\$15.10	\$15.10	
Parent / Child(ren) rate	\$34.93	\$35.98	\$33.19	\$35.98	\$34.93	\$34.93	\$27.94	\$27.94	
Couple rate	\$41.54	\$42.79	\$39.47	\$42.79	\$41.54	\$41.54	\$33.22	\$33.22	
Family rate	\$58.53	\$60.30	\$55.61	\$60.30	\$58.53	\$58.53	\$46.81	\$46.81	
<u>1st Quarter 2011 Rates:</u>									
Single rate	\$16.47	\$16.96	\$15.65	\$16.96	\$16.47	\$16.47	\$13.18	\$13.18	
Parent / Child(ren) rate	\$30.47	\$31.38	\$28.95	\$31.38	\$30.47	\$30.47	\$24.38	\$24.38	
Couple rate	\$36.23	\$37.31	\$34.43	\$37.31	\$36.23	\$36.23	\$29.00	\$29.00	
Family rate	\$51.06	\$52.58	\$48.52	\$52.58	\$51.06	\$51.06	\$40.86	\$40.86	
<u>Dollar Amount Change</u>									
Single rate	\$2.41	\$2.49	\$2.29	\$2.49	\$2.41	\$2.41	\$1.92	\$1.92	
Parent / Child(ren) rate	\$4.46	\$4.60	\$4.24	\$4.60	\$4.46	\$4.46	\$3.56	\$3.56	
Couple rate	\$5.31	\$5.48	\$5.04	\$5.48	\$5.31	\$5.31	\$4.22	\$4.22	
Family rate	\$7.47	\$7.72	\$7.09	\$7.72	\$7.47	\$7.47	\$5.95	\$5.95	
<u>Percent Change:</u>									
Single rate	14.6%	14.7%	14.6%	14.7%	14.6%	14.6%	14.6%	14.6%	
Parent / Child(ren) rate	14.6%	14.7%	14.6%	14.7%	14.6%	14.6%	14.6%	14.6%	
Couple rate	14.7%	14.7%	14.6%	14.7%	14.7%	14.7%	14.6%	14.6%	
Family rate	14.6%	14.7%	14.6%	14.7%	14.6%	14.6%	14.6%	14.6%	

New Metro NG									
In Network - \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$750 Inpatient Per Admit.									
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MGRP)									
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>1st Quarter 2012 Rates:</u>									
Single rate	\$18.14	\$18.68	\$17.23	\$18.68	\$18.14	\$18.14	\$14.51	\$14.51	
Parent / Child(ren) rate	\$33.56	\$34.56	\$31.88	\$34.56	\$33.56	\$33.56	\$26.84	\$26.84	
Couple rate	\$39.91	\$41.10	\$37.91	\$41.10	\$39.91	\$39.91	\$31.92	\$31.92	
Family rate	\$56.23	\$57.91	\$53.41	\$57.91	\$56.23	\$56.23	\$44.98	\$44.98	
<u>1st Quarter 2011 Rates:</u>									
Single rate	\$15.82	\$16.29	\$15.03	\$16.29	\$15.82	\$15.82	\$12.66	\$12.66	
Parent / Child(ren) rate	\$29.27	\$30.14	\$27.81	\$30.14	\$29.27	\$29.27	\$23.42	\$23.42	
Couple rate	\$34.80	\$35.84	\$33.07	\$35.84	\$34.80	\$34.80	\$27.85	\$27.85	
Family rate	\$49.04	\$50.50	\$46.59	\$50.50	\$49.04	\$49.04	\$39.25	\$39.25	
<u>Dollar Amount Change</u>									
Single rate	\$2.32	\$2.39	\$2.20	\$2.39	\$2.32	\$2.32	\$1.85	\$1.85	
Parent / Child(ren) rate	\$4.29	\$4.42	\$4.07	\$4.42	\$4.29	\$4.29	\$3.42	\$3.42	
Couple rate	\$5.11	\$5.26	\$4.84	\$5.26	\$5.11	\$5.11	\$4.07	\$4.07	
Family rate	\$7.19	\$7.41	\$6.82	\$7.41	\$7.19	\$7.19	\$5.73	\$5.73	
<u>Percent Change:</u>									
Single rate	14.7%	14.7%	14.6%	14.7%	14.7%	14.7%	14.6%	14.6%	
Parent / Child(ren) rate	14.7%	14.7%	14.6%	14.7%	14.7%	14.7%	14.6%	14.6%	
Couple rate	14.7%	14.7%	14.6%	14.7%	14.7%	14.7%	14.6%	14.6%	
Family rate	14.7%	14.7%	14.6%	14.7%	14.7%	14.7%	14.6%	14.6%	

New Metro									
In Network - \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$750 Inpatient Per Diem Copay to a Maximum of \$3,750 Per Year									
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MGRP)									
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>1st Quarter 2012 Rates:</u>									
Single rate	\$17.61	\$18.14	\$16.73	\$18.14	\$17.61	\$17.61	\$14.09	\$14.09	
Parent / Child(ren) rate	\$32.58	\$33.56	\$30.95	\$33.56	\$32.58	\$32.58	\$26.07	\$26.07	
Couple rate	\$38.74	\$39.91	\$36.81	\$39.91	\$38.74	\$38.74	\$31.00	\$31.00	
Family rate	\$54.59	\$56.23	\$51.86	\$56.23	\$54.59	\$54.59	\$43.68	\$43.68	
<u>1st Quarter 2011 Rates:</u>									
Single rate	\$15.36	\$15.82	\$14.59	\$15.82	\$15.36	\$15.36	\$12.29	\$12.29	
Parent / Child(ren) rate	\$28.42	\$29.27	\$26.99	\$29.27	\$28.42	\$28.42	\$22.74	\$22.74	
Couple rate	\$33.79	\$34.80	\$32.10	\$34.80	\$33.79	\$33.79	\$27.04	\$27.04	
Family rate	\$47.62	\$49.04	\$45.23	\$49.04	\$47.62	\$47.62	\$38.10	\$38.10	
<u>Dollar Amount Change</u>									
Single rate	\$2.25	\$2.32	\$2.14	\$2.32	\$2.25	\$2.25	\$1.80	\$1.80	
Parent / Child(ren) rate	\$4.16	\$4.29	\$3.96	\$4.29	\$4.16	\$4.16	\$3.33	\$3.33	
Couple rate	\$4.95	\$5.11	\$4.71	\$5.11	\$4.95	\$4.95	\$3.96	\$3.96	
Family rate	\$6.97	\$7.19	\$6.63	\$7.19	\$6.97	\$6.97	\$5.58	\$5.58	
<u>Percent Change:</u>									
Single rate	14.6%	14.7%	14.7%	14.7%	14.6%	14.6%	14.6%	14.6%	
Parent / Child(ren) rate	14.6%	14.7%	14.7%	14.7%	14.6%	14.6%	14.6%	14.6%	
Couple rate	14.6%	14.7%	14.7%	14.7%	14.6%	14.6%	14.6%	14.6%	
Family rate	14.6%	14.7%	14.7%	14.7%	14.6%	14.6%	14.6%	14.6%	

In Network - \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery \$250 Inpatient Copay to \$1,250Max/Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR (MNRP)									
Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan	
<u>1st Quarter 2012 Rates:</u>									
Single rate	\$19.64	\$20.23	\$18.66	\$20.23	\$19.64	\$19.64	\$15.71	\$15.71	
Parent / Child(ren) rate	\$36.33	\$37.43	\$34.52	\$37.43	\$36.33	\$36.33	\$29.06	\$29.06	
Couple rate	\$43.21	\$44.51	\$41.05	\$44.51	\$43.21	\$43.21	\$34.56	\$34.56	
Family rate	\$60.88	\$62.71	\$57.85	\$62.71	\$60.88	\$60.88	\$48.70	\$48.70	
<u>1st Quarter 2011 Rates:</u>									
Single rate	\$17.13	\$17.64	\$16.27	\$17.64	\$17.13	\$17.13	\$13.70	\$13.70	
Parent / Child(ren) rate	\$31.69	\$32.63	\$30.10	\$32.63	\$31.69	\$31.69	\$25.35	\$25.35	
Couple rate	\$37.69	\$38.81	\$35.79	\$38.81	\$37.69	\$37.69	\$30.14	\$30.14	
Family rate	\$53.10	\$54.68	\$50.44	\$54.68	\$53.10	\$53.10	\$42.47	\$42.47	
<u>Dollar Amount Change</u>									
Single rate	\$2.51	\$2.59	\$2.39	\$2.59	\$2.51	\$2.51	\$2.01	\$2.01	
Parent / Child(ren) rate	\$4.64	\$4.80	\$4.42	\$4.80	\$4.64	\$4.64	\$3.71	\$3.71	
Couple rate	\$5.52	\$5.70	\$5.26	\$5.70	\$5.52	\$5.52	\$4.42	\$4.42	
Family rate	\$7.78	\$8.03	\$7.41	\$8.03	\$7.78	\$7.78	\$6.23	\$6.23	
<u>Percent Change:</u>									
Single rate	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%	
Parent / Child(ren) rate	14.6%	14.7%	14.7%	14.7%	14.6%	14.6%	14.6%	14.6%	
Couple rate	14.6%	14.7%	14.7%	14.7%	14.6%	14.6%	14.7%	14.7%	
Family rate	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%	

In Network - \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Diem Copay to a Maximum of 5 Copays per Stay Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR									
Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan	
<u>1st Quarter 2012 Rates:</u>									
Single rate	\$17.75	\$18.28	\$16.86	\$18.28	\$17.75	\$17.75	\$14.20	\$14.20	
Parent / Child(ren) rate	\$32.84	\$33.82	\$31.19	\$33.82	\$32.84	\$32.84	\$26.27	\$26.27	
Couple rate	\$39.05	\$40.22	\$37.09	\$40.22	\$39.05	\$39.05	\$31.24	\$31.24	
Family rate	\$55.03	\$56.67	\$52.27	\$56.67	\$55.03	\$55.03	\$44.02	\$44.02	
<u>1st Quarter 2011 Rates:</u>									
Single rate	\$15.48	\$15.94	\$14.71	\$15.94	\$15.48	\$15.48	\$12.38	\$12.38	
Parent / Child(ren) rate	\$28.64	\$29.49	\$27.21	\$29.49	\$28.64	\$28.64	\$22.90	\$22.90	
Couple rate	\$34.06	\$35.07	\$32.36	\$35.07	\$34.06	\$34.06	\$27.24	\$27.24	
Family rate	\$47.99	\$49.41	\$45.60	\$49.41	\$47.99	\$47.99	\$38.38	\$38.38	
<u>Dollar Amount Change</u>									
Single rate	\$2.27	\$2.34	\$2.15	\$2.34	\$2.27	\$2.27	\$1.82	\$1.82	
Parent / Child(ren) rate	\$4.20	\$4.33	\$3.98	\$4.33	\$4.20	\$4.20	\$3.37	\$3.37	
Couple rate	\$4.99	\$5.15	\$4.73	\$5.15	\$4.99	\$4.99	\$4.00	\$4.00	
Family rate	\$7.04	\$7.26	\$6.67	\$7.26	\$7.04	\$7.04	\$5.64	\$5.64	
<u>Percent Change:</u>									
Single rate	14.7%	14.7%	14.6%	14.7%	14.7%	14.7%	14.7%	14.7%	
Parent / Child(ren) rate	14.7%	14.7%	14.6%	14.7%	14.7%	14.7%	14.7%	14.7%	
Couple rate	14.7%	14.7%	14.6%	14.7%	14.7%	14.7%	14.7%	14.7%	
Family rate	14.7%	14.7%	14.6%	14.7%	14.7%	14.7%	14.7%	14.7%	

In Network - \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$19.48	\$20.06	\$18.51	\$20.06	\$19.48	\$19.48	\$15.58	\$15.58
Parent / Child(ren) rate	\$36.04	\$37.11	\$34.24	\$37.11	\$36.04	\$36.04	\$28.82	\$28.82
Couple rate	\$42.86	\$44.13	\$40.72	\$44.13	\$42.86	\$42.86	\$34.28	\$34.28
Family rate	\$60.39	\$62.19	\$57.38	\$62.19	\$60.39	\$60.39	\$48.30	\$48.30
<u>1st Quarter 2011 Rates:</u>								
Single rate	\$16.99	\$17.50	\$16.14	\$17.50	\$16.99	\$16.99	\$13.59	\$13.59
Parent / Child(ren) rate	\$31.43	\$32.38	\$29.86	\$32.38	\$31.43	\$31.43	\$25.14	\$25.14
Couple rate	\$37.38	\$38.50	\$35.51	\$38.50	\$37.38	\$37.38	\$29.90	\$29.90
Family rate	\$52.67	\$54.25	\$50.03	\$54.25	\$52.67	\$52.67	\$42.13	\$42.13
<u>Dollar Amount Change</u>								
Single rate	\$2.49	\$2.56	\$2.37	\$2.56	\$2.49	\$2.49	\$1.99	\$1.99
Parent / Child(ren) rate	\$4.61	\$4.73	\$4.38	\$4.73	\$4.61	\$4.61	\$3.68	\$3.68
Couple rate	\$5.48	\$5.63	\$5.21	\$5.63	\$5.48	\$5.48	\$4.38	\$4.38
Family rate	\$7.72	\$7.94	\$7.35	\$7.94	\$7.72	\$7.72	\$6.17	\$6.17
<u>Percent Change:</u>								
Single rate	14.7%	14.6%	14.7%	14.6%	14.7%	14.7%	14.6%	14.6%
Parent / Child(ren) rate	14.7%	14.6%	14.7%	14.6%	14.7%	14.7%	14.6%	14.6%
Couple rate	14.7%	14.6%	14.7%	14.6%	14.7%	14.7%	14.6%	14.6%
Family rate	14.7%	14.6%	14.7%	14.6%	14.7%	14.7%	14.6%	14.6%

In Network - \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$500 Inpatient Per Admit. Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC(MNRP)								
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$17.71	\$18.24	\$16.82	\$18.24	\$17.71	\$17.71	\$14.17	\$14.17
Parent / Child(ren) rate	\$32.76	\$33.74	\$31.12	\$33.74	\$32.76	\$32.76	\$26.21	\$26.21
Couple rate	\$38.96	\$40.13	\$37.00	\$40.13	\$38.96	\$38.96	\$31.17	\$31.17
Family rate	\$54.90	\$56.54	\$52.14	\$56.54	\$54.90	\$54.90	\$43.93	\$43.93
<u>1st Quarter 2011 Rates:</u>								
Single rate	\$15.44	\$15.90	\$14.67	\$15.90	\$15.44	\$15.44	\$12.35	\$12.35
Parent / Child(ren) rate	\$28.56	\$29.42	\$27.14	\$29.42	\$28.56	\$28.56	\$22.85	\$22.85
Couple rate	\$33.97	\$34.98	\$32.27	\$34.98	\$33.97	\$33.97	\$27.17	\$27.17
Family rate	\$47.86	\$49.29	\$45.48	\$49.29	\$47.86	\$47.86	\$38.29	\$38.29
<u>Dollar Amount Change</u>								
Single rate	\$2.27	\$2.34	\$2.15	\$2.34	\$2.27	\$2.27	\$1.82	\$1.82
Parent / Child(ren) rate	\$4.20	\$4.32	\$3.98	\$4.32	\$4.20	\$4.20	\$3.36	\$3.36
Couple rate	\$4.99	\$5.15	\$4.73	\$5.15	\$4.99	\$4.99	\$4.00	\$4.00
Family rate	\$7.04	\$7.25	\$6.66	\$7.25	\$7.04	\$7.04	\$5.64	\$5.64
<u>Percent Change:</u>								
Single rate	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%
Parent / Child(ren) rate	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%
Couple rate	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%
Family rate	14.7%	14.7%	14.6%	14.7%	14.7%	14.7%	14.7%	14.7%

New Metro NG									
In Network - \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/day IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay									
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare									
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>1st Quarter 2012 Rates:</u>									
Single rate	\$16.54	\$17.04	\$15.71	\$17.04	\$16.54	\$16.54	\$13.23	\$13.23	
Parent / Child(ren) rate	\$30.60	\$31.52	\$29.06	\$31.52	\$30.60	\$30.60	\$24.48	\$24.48	
Couple rate	\$36.39	\$37.49	\$34.56	\$37.49	\$36.39	\$36.39	\$29.11	\$29.11	
Family rate	\$51.27	\$52.82	\$48.70	\$52.82	\$51.27	\$51.27	\$41.01	\$41.01	
<u>1st Quarter 2011 Rates:</u>									
Single rate	\$14.43	\$14.86	\$13.71	\$14.86	\$14.43	\$14.43	\$11.54	\$11.54	
Parent / Child(ren) rate	\$26.70	\$27.49	\$25.36	\$27.49	\$26.70	\$26.70	\$21.35	\$21.35	
Couple rate	\$31.75	\$32.69	\$30.16	\$32.69	\$31.75	\$31.75	\$25.39	\$25.39	
Family rate	\$44.73	\$46.07	\$42.50	\$46.07	\$44.73	\$44.73	\$35.77	\$35.77	
<u>Dollar Amount Change</u>									
Single rate	\$2.11	\$2.18	\$2.00	\$2.18	\$2.11	\$2.11	\$1.69	\$1.69	
Parent / Child(ren) rate	\$3.90	\$4.03	\$3.70	\$4.03	\$3.90	\$3.90	\$3.13	\$3.13	
Couple rate	\$4.64	\$4.80	\$4.40	\$4.80	\$4.64	\$4.64	\$3.72	\$3.72	
Family rate	\$6.54	\$6.75	\$6.20	\$6.75	\$6.54	\$6.54	\$5.24	\$5.24	
<u>Percent Change:</u>									
Single rate	14.6%	14.7%	14.6%	14.7%	14.6%	14.6%	14.6%	14.6%	
Parent / Child(ren) rate	14.6%	14.7%	14.6%	14.7%	14.6%	14.6%	14.7%	14.7%	
Couple rate	14.6%	14.7%	14.6%	14.7%	14.6%	14.6%	14.7%	14.7%	
Family rate	14.6%	14.7%	14.6%	14.7%	14.6%	14.6%	14.6%	14.6%	

New Metro									
In Network - \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/day IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay									
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare									
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>1st Quarter 2012 Rates:</u>									
Single rate	\$16.51	\$17.01	\$15.68	\$17.01	\$16.51	\$16.51	\$13.21	\$13.21	
Parent / Child(ren) rate	\$30.54	\$31.47	\$29.01	\$31.47	\$30.54	\$30.54	\$24.44	\$24.44	
Couple rate	\$36.32	\$37.42	\$34.50	\$37.42	\$36.32	\$36.32	\$29.06	\$29.06	
Family rate	\$51.18	\$52.73	\$48.61	\$52.73	\$51.18	\$51.18	\$40.95	\$40.95	
<u>1st Quarter 2011 Rates:</u>									
Single rate	\$14.40	\$14.83	\$13.68	\$14.83	\$14.40	\$14.40	\$11.52	\$11.52	
Parent / Child(ren) rate	\$26.64	\$27.44	\$25.31	\$27.44	\$26.64	\$26.64	\$21.31	\$21.31	
Couple rate	\$31.68	\$32.63	\$30.10	\$32.63	\$31.68	\$31.68	\$25.34	\$25.34	
Family rate	\$44.64	\$45.97	\$42.41	\$45.97	\$44.64	\$44.64	\$35.71	\$35.71	
<u>Dollar Amount Change</u>									
Single rate	\$2.11	\$2.18	\$2.00	\$2.18	\$2.11	\$2.11	\$1.69	\$1.69	
Parent / Child(ren) rate	\$3.90	\$4.03	\$3.70	\$4.03	\$3.90	\$3.90	\$3.13	\$3.13	
Couple rate	\$4.64	\$4.79	\$4.40	\$4.79	\$4.64	\$4.64	\$3.72	\$3.72	
Family rate	\$6.54	\$6.76	\$6.20	\$6.76	\$6.54	\$6.54	\$5.24	\$5.24	
<u>Percent Change:</u>									
Single rate	14.7%	14.7%	14.6%	14.7%	14.7%	14.7%	14.7%	14.7%	
Parent / Child(ren) rate	14.6%	14.7%	14.6%	14.7%	14.6%	14.6%	14.7%	14.7%	
Couple rate	14.6%	14.7%	14.6%	14.7%	14.6%	14.6%	14.7%	14.7%	
Family rate	14.7%	14.7%	14.6%	14.7%	14.7%	14.7%	14.7%	14.7%	

In Network - \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery/Inpatient Copay/Day, \$1,250 Maximum/Year Out of Network - \$1,000/\$3,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$21.92	\$22.58	\$20.82	\$22.58	\$21.92	\$21.92	\$17.54	\$17.54
Parent / Child(ren) rate	\$40.55	\$41.77	\$38.52	\$41.77	\$40.55	\$40.55	\$32.45	\$32.45
Couple rate	\$48.22	\$49.68	\$45.80	\$49.68	\$48.22	\$48.22	\$38.59	\$38.59
Family rate	\$67.95	\$70.00	\$64.54	\$70.00	\$67.95	\$67.95	\$54.37	\$54.37
<u>2nd Quarter 2011 Rates:</u>								
Single rate	\$19.33	\$19.91	\$18.36	\$19.91	\$19.33	\$19.33	\$15.46	\$15.46
Parent / Child(ren) rate	\$35.76	\$36.83	\$33.97	\$36.83	\$35.76	\$35.76	\$28.60	\$28.60
Couple rate	\$42.53	\$43.80	\$40.39	\$43.80	\$42.53	\$42.53	\$34.01	\$34.01
Family rate	\$59.92	\$61.72	\$56.92	\$61.72	\$59.92	\$59.92	\$47.93	\$47.93
<u>Dollar Amount Change</u>								
Single rate	\$2.59	\$2.67	\$2.46	\$2.67	\$2.59	\$2.59	\$2.08	\$2.08
Parent / Child(ren) rate	\$4.79	\$4.94	\$4.55	\$4.94	\$4.79	\$4.79	\$3.85	\$3.85
Couple rate	\$5.69	\$5.88	\$5.41	\$5.88	\$5.69	\$5.69	\$4.58	\$4.58
Family rate	\$8.03	\$8.28	\$7.62	\$8.28	\$8.03	\$8.03	\$6.44	\$6.44
<u>Percent Change:</u>								
Single rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.5%	13.5%
Parent / Child(ren) rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.5%	13.5%
Couple rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.5%	13.5%
Family rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%

In Network - \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery/Inpatient Per Diem Copay to a Maximum of \$2,500 Per Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$19.63	\$20.22	\$18.65	\$20.22	\$19.63	\$19.63	\$15.70	\$15.70
Parent / Child(ren) rate	\$36.32	\$37.41	\$34.50	\$37.41	\$36.32	\$36.32	\$29.05	\$29.05
Couple rate	\$43.19	\$44.48	\$41.03	\$44.48	\$43.19	\$43.19	\$34.54	\$34.54
Family rate	\$60.85	\$62.68	\$57.82	\$62.68	\$60.85	\$60.85	\$48.67	\$48.67
<u>2nd Quarter 2011 Rates:</u>								
Single rate	\$17.31	\$17.83	\$16.44	\$17.83	\$17.31	\$17.31	\$13.85	\$13.85
Parent / Child(ren) rate	\$32.02	\$32.99	\$30.41	\$32.99	\$32.02	\$32.02	\$25.62	\$25.62
Couple rate	\$38.08	\$39.23	\$36.17	\$39.23	\$38.08	\$38.08	\$30.47	\$30.47
Family rate	\$53.66	\$55.27	\$50.96	\$55.27	\$53.66	\$53.66	\$42.94	\$42.94
<u>Dollar Amount Change</u>								
Single rate	\$2.32	\$2.39	\$2.21	\$2.39	\$2.32	\$2.32	\$1.85	\$1.85
Parent / Child(ren) rate	\$4.30	\$4.42	\$4.09	\$4.42	\$4.30	\$4.30	\$3.43	\$3.43
Couple rate	\$5.11	\$5.25	\$4.86	\$5.25	\$5.11	\$5.11	\$4.07	\$4.07
Family rate	\$7.19	\$7.41	\$6.86	\$7.41	\$7.19	\$7.19	\$5.73	\$5.73
<u>Percent Change:</u>								
Single rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%
Parent / Child(ren) rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%
Couple rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%
Family rate	13.4%	13.4%	13.5%	13.4%	13.4%	13.4%	13.3%	13.3%

In Network - \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)									
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>2nd Quarter 2012 Rates:</u>									
Single rate	\$21.48	\$22.12	\$20.41	\$22.12	\$21.48	\$21.48	\$17.18	\$17.18	
Parent / Child(ren) rate	\$39.74	\$40.92	\$37.76	\$40.92	\$39.74	\$39.74	\$31.78	\$31.78	
Couple rate	\$47.26	\$48.66	\$44.90	\$48.66	\$47.26	\$47.26	\$37.80	\$37.80	
Family rate	\$66.59	\$68.57	\$63.27	\$68.57	\$66.59	\$66.59	\$53.26	\$53.26	
<u>2nd Quarter 2011 Rates:</u>									
Single rate	\$18.95	\$19.52	\$18.00	\$19.52	\$18.95	\$18.95	\$15.16	\$15.16	
Parent / Child(ren) rate	\$35.06	\$36.11	\$33.30	\$36.11	\$35.06	\$35.06	\$28.05	\$28.05	
Couple rate	\$41.69	\$42.94	\$39.60	\$42.94	\$41.69	\$41.69	\$33.35	\$33.35	
Family rate	\$58.75	\$60.51	\$55.80	\$60.51	\$58.75	\$58.75	\$47.00	\$47.00	
<u>Dollar Amount Change</u>									
Single rate	\$2.53	\$2.60	\$2.41	\$2.60	\$2.53	\$2.53	\$2.02	\$2.02	
Parent / Child(ren) rate	\$4.68	\$4.81	\$4.46	\$4.81	\$4.68	\$4.68	\$3.73	\$3.73	
Couple rate	\$5.57	\$5.72	\$5.30	\$5.72	\$5.57	\$5.57	\$4.45	\$4.45	
Family rate	\$7.84	\$8.06	\$7.47	\$8.06	\$7.84	\$7.84	\$6.26	\$6.26	
<u>Percent Change:</u>									
Single rate	13.4%	13.3%	13.4%	13.3%	13.4%	13.4%	13.3%	13.3%	
Parent / Child(ren) rate	13.3%	13.3%	13.4%	13.3%	13.3%	13.3%	13.3%	13.3%	
Couple rate	13.4%	13.3%	13.4%	13.3%	13.4%	13.4%	13.3%	13.3%	
Family rate	13.3%	13.3%	13.4%	13.3%	13.3%	13.3%	13.3%	13.3%	

In Network - \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)									
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>2nd Quarter 2012 Rates:</u>									
Single rate	\$19.55	\$20.14	\$18.57	\$20.14	\$19.55	\$19.55	\$15.64	\$15.64	
Parent / Child(ren) rate	\$36.17	\$37.26	\$34.35	\$37.26	\$36.17	\$36.17	\$28.93	\$28.93	
Couple rate	\$43.01	\$44.31	\$40.85	\$44.31	\$43.01	\$43.01	\$34.41	\$34.41	
Family rate	\$60.61	\$62.43	\$57.57	\$62.43	\$60.61	\$60.61	\$48.48	\$48.48	
<u>2nd Quarter 2011 Rates:</u>									
Single rate	\$17.24	\$17.76	\$16.38	\$17.76	\$17.24	\$17.24	\$13.79	\$13.79	
Parent / Child(ren) rate	\$31.89	\$32.86	\$30.30	\$32.86	\$31.89	\$31.89	\$25.51	\$25.51	
Couple rate	\$37.93	\$39.07	\$36.04	\$39.07	\$37.93	\$37.93	\$30.34	\$30.34	
Family rate	\$53.44	\$55.06	\$50.78	\$55.06	\$53.44	\$53.44	\$42.75	\$42.75	
<u>Dollar Amount Change</u>									
Single rate	\$2.31	\$2.38	\$2.19	\$2.38	\$2.31	\$2.31	\$1.85	\$1.85	
Parent / Child(ren) rate	\$4.28	\$4.40	\$4.05	\$4.40	\$4.28	\$4.28	\$3.42	\$3.42	
Couple rate	\$5.08	\$5.24	\$4.81	\$5.24	\$5.08	\$5.08	\$4.07	\$4.07	
Family rate	\$7.17	\$7.37	\$6.79	\$7.37	\$7.17	\$7.17	\$5.73	\$5.73	
<u>Percent Change:</u>									
Single rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	
Parent / Child(ren) rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	
Couple rate	13.4%	13.4%	13.3%	13.4%	13.4%	13.4%	13.4%	13.4%	
Family rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	

New Metro NG									
In Network - \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$750 Inpatient Per Admit.									
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MNRP)									
Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan	
<u>2nd Quarter 2012 Rates:</u>									
Single rate	\$18.77	\$19.33	\$17.83	\$19.33	\$18.77	\$18.77	\$15.02	\$15.02	
Parent / Child(ren) rate	\$34.72	\$35.76	\$32.99	\$35.76	\$34.72	\$34.72	\$27.79	\$27.79	
Couple rate	\$41.29	\$42.53	\$39.23	\$42.53	\$41.29	\$41.29	\$33.04	\$33.04	
Family rate	\$58.19	\$59.92	\$55.27	\$59.92	\$58.19	\$58.19	\$46.56	\$46.56	
<u>2nd Quarter 2011 Rates:</u>									
Single rate	\$16.56	\$17.06	\$15.73	\$17.06	\$16.56	\$16.56	\$13.25	\$13.25	
Parent / Child(ren) rate	\$30.64	\$31.56	\$29.10	\$31.56	\$30.64	\$30.64	\$24.51	\$24.51	
Couple rate	\$36.43	\$37.53	\$34.61	\$37.53	\$36.43	\$36.43	\$29.15	\$29.15	
Family rate	\$51.34	\$52.89	\$48.76	\$52.89	\$51.34	\$51.34	\$41.08	\$41.08	
<u>Dollar Amount Change</u>									
Single rate	\$2.21	\$2.27	\$2.10	\$2.27	\$2.21	\$2.21	\$1.77	\$1.77	
Parent / Child(ren) rate	\$4.08	\$4.20	\$3.89	\$4.20	\$4.08	\$4.08	\$3.28	\$3.28	
Couple rate	\$4.86	\$5.00	\$4.62	\$5.00	\$4.86	\$4.86	\$3.89	\$3.89	
Family rate	\$6.85	\$7.03	\$6.51	\$7.03	\$6.85	\$6.85	\$5.48	\$5.48	
<u>Percent Change:</u>									
Single rate	13.3%	13.3%	13.4%	13.3%	13.3%	13.3%	13.4%	13.4%	
Parent / Child(ren) rate	13.3%	13.3%	13.4%	13.3%	13.3%	13.3%	13.4%	13.4%	
Couple rate	13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	
Family rate	13.3%	13.3%	13.4%	13.3%	13.3%	13.3%	13.3%	13.3%	

New Metro									
In Network - \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$750 Inpatient Per Diem Copay to a Maximum of \$3,750 Per Year									
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MNRP)									
Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan	
<u>2nd Quarter 2012 Rates:</u>									
Single rate	\$18.23	\$18.78	\$17.32	\$18.78	\$18.23	\$18.23	\$14.58	\$14.58	
Parent / Child(ren) rate	\$33.73	\$34.74	\$32.04	\$34.74	\$33.73	\$33.73	\$26.97	\$26.97	
Couple rate	\$40.11	\$41.32	\$38.10	\$41.32	\$40.11	\$40.11	\$32.08	\$32.08	
Family rate	\$56.51	\$58.22	\$53.69	\$58.22	\$56.51	\$56.51	\$45.20	\$45.20	
<u>2nd Quarter 2011 Rates:</u>									
Single rate	\$16.08	\$16.56	\$15.28	\$16.56	\$16.08	\$16.08	\$12.86	\$12.86	
Parent / Child(ren) rate	\$29.75	\$30.64	\$28.27	\$30.64	\$29.75	\$29.75	\$23.79	\$23.79	
Couple rate	\$35.38	\$36.43	\$33.62	\$36.43	\$35.38	\$35.38	\$28.29	\$28.29	
Family rate	\$49.85	\$51.34	\$47.37	\$51.34	\$49.85	\$49.85	\$39.87	\$39.87	
<u>Dollar Amount Change</u>									
Single rate	\$2.15	\$2.22	\$2.04	\$2.22	\$2.15	\$2.15	\$1.72	\$1.72	
Parent / Child(ren) rate	\$3.98	\$4.10	\$3.77	\$4.10	\$3.98	\$3.98	\$3.18	\$3.18	
Couple rate	\$4.73	\$4.89	\$4.48	\$4.89	\$4.73	\$4.73	\$3.79	\$3.79	
Family rate	\$6.66	\$6.88	\$6.32	\$6.88	\$6.66	\$6.66	\$5.33	\$5.33	
<u>Percent Change:</u>									
Single rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	
Parent / Child(ren) rate	13.4%	13.4%	13.3%	13.4%	13.4%	13.4%	13.4%	13.4%	
Couple rate	13.4%	13.4%	13.3%	13.4%	13.4%	13.4%	13.4%	13.4%	
Family rate	13.4%	13.4%	13.3%	13.4%	13.4%	13.4%	13.4%	13.4%	

In Network - \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery \$250 Inpatient Copay to \$1,250Max/Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR (MNRP)									
Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan	
<u>2nd Quarter 2012 Rates:</u>									
Single rate	\$20.32	\$20.93	\$19.30	\$20.93	\$20.32	\$20.32	\$16.26	\$16.26	
Parent / Child(ren) rate	\$37.59	\$38.72	\$35.71	\$38.72	\$37.59	\$37.59	\$30.08	\$30.08	
Couple rate	\$44.70	\$46.05	\$42.46	\$46.05	\$44.70	\$44.70	\$35.77	\$35.77	
Family rate	\$62.99	\$64.88	\$59.83	\$64.88	\$62.99	\$62.99	\$50.41	\$50.41	
<u>2nd Quarter 2011 Rates:</u>									
Single rate	\$17.93	\$18.47	\$17.03	\$18.47	\$17.93	\$17.93	\$14.34	\$14.34	
Parent / Child(ren) rate	\$33.17	\$34.17	\$31.51	\$34.17	\$33.17	\$33.17	\$26.53	\$26.53	
Couple rate	\$39.45	\$40.63	\$37.47	\$40.63	\$39.45	\$39.45	\$31.55	\$31.55	
Family rate	\$55.58	\$57.26	\$52.79	\$57.26	\$55.58	\$55.58	\$44.45	\$44.45	
<u>Dollar Amount Change</u>									
Single rate	\$2.39	\$2.46	\$2.27	\$2.46	\$2.39	\$2.39	\$1.92	\$1.92	
Parent / Child(ren) rate	\$4.42	\$4.55	\$4.20	\$4.55	\$4.42	\$4.42	\$3.55	\$3.55	
Couple rate	\$5.25	\$5.42	\$4.99	\$5.42	\$5.25	\$5.25	\$4.22	\$4.22	
Family rate	\$7.41	\$7.62	\$7.04	\$7.62	\$7.41	\$7.41	\$5.96	\$5.96	
<u>Percent Change:</u>									
Single rate	13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	13.4%	13.4%	
Parent / Child(ren) rate	13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	13.4%	13.4%	
Couple rate	13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	13.4%	13.4%	
Family rate	13.3%	13.3%	13.3%	13.3%	13.3%	13.3%	13.4%	13.4%	

In Network - \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Diem Copay to a Maximum of 5 Copays per Stay Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR									
Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan	
<u>2nd Quarter 2012 Rates:</u>									
Single rate	\$18.37	\$18.92	\$17.45	\$18.92	\$18.37	\$18.37	\$14.70	\$14.70	
Parent / Child(ren) rate	\$33.98	\$35.00	\$32.28	\$35.00	\$33.98	\$33.98	\$27.20	\$27.20	
Couple rate	\$40.41	\$41.62	\$38.39	\$41.62	\$40.41	\$40.41	\$32.34	\$32.34	
Family rate	\$56.95	\$58.65	\$54.10	\$58.65	\$56.95	\$56.95	\$45.57	\$45.57	
<u>2nd Quarter 2011 Rates:</u>									
Single rate	\$16.20	\$16.69	\$15.39	\$16.69	\$16.20	\$16.20	\$12.96	\$12.96	
Parent / Child(ren) rate	\$29.97	\$30.88	\$28.47	\$30.88	\$29.97	\$29.97	\$23.98	\$23.98	
Couple rate	\$35.64	\$36.72	\$33.86	\$36.72	\$35.64	\$35.64	\$28.51	\$28.51	
Family rate	\$50.22	\$51.74	\$47.71	\$51.74	\$50.22	\$50.22	\$40.18	\$40.18	
<u>Dollar Amount Change</u>									
Single rate	\$2.17	\$2.23	\$2.06	\$2.23	\$2.17	\$2.17	\$1.74	\$1.74	
Parent / Child(ren) rate	\$4.01	\$4.12	\$3.81	\$4.12	\$4.01	\$4.01	\$3.22	\$3.22	
Couple rate	\$4.77	\$4.90	\$4.53	\$4.90	\$4.77	\$4.77	\$3.83	\$3.83	
Family rate	\$6.73	\$6.91	\$6.39	\$6.91	\$6.73	\$6.73	\$5.39	\$5.39	
<u>Percent Change:</u>									
Single rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	
Parent / Child(ren) rate	13.4%	13.3%	13.4%	13.3%	13.4%	13.4%	13.4%	13.4%	
Couple rate	13.4%	13.3%	13.4%	13.3%	13.4%	13.4%	13.4%	13.4%	
Family rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	

In Network - \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)									
Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan	
<u>2nd Quarter 2012 Rates:</u>									
Single rate	\$20.16	\$20.76	\$19.15	\$20.76	\$20.16	\$20.16	\$16.13	\$16.13	
Parent / Child(ren) rate	\$37.30	\$38.41	\$35.43	\$38.41	\$37.30	\$37.30	\$29.84	\$29.84	
Couple rate	\$44.35	\$45.67	\$42.13	\$45.67	\$44.35	\$44.35	\$35.49	\$35.49	
Family rate	\$62.50	\$64.36	\$59.37	\$64.36	\$62.50	\$62.50	\$50.00	\$50.00	
<u>2nd Quarter 2011 Rates:</u>									
Single rate	\$17.78	\$18.31	\$16.89	\$18.31	\$17.78	\$17.78	\$14.22	\$14.22	
Parent / Child(ren) rate	\$32.89	\$33.87	\$31.25	\$33.87	\$32.89	\$32.89	\$26.31	\$26.31	
Couple rate	\$39.12	\$40.28	\$37.16	\$40.28	\$39.12	\$39.12	\$31.28	\$31.28	
Family rate	\$55.12	\$56.76	\$52.36	\$56.76	\$55.12	\$55.12	\$44.08	\$44.08	
<u>Dollar Amount Change</u>									
Single rate	\$2.38	\$2.45	\$2.26	\$2.45	\$2.38	\$2.38	\$1.91	\$1.91	
Parent / Child(ren) rate	\$4.41	\$4.54	\$4.18	\$4.54	\$4.41	\$4.41	\$3.53	\$3.53	
Couple rate	\$5.23	\$5.39	\$4.97	\$5.39	\$5.23	\$5.23	\$4.21	\$4.21	
Family rate	\$7.38	\$7.60	\$7.01	\$7.60	\$7.38	\$7.38	\$5.92	\$5.92	
<u>Percent Change:</u>									
Single rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	
Parent / Child(ren) rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	
Couple rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.5%	13.5%	
Family rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	

In Network - \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$500 Inpatient Per Admit. Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC(MNRP)									
Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan	
<u>2nd Quarter 2012 Rates:</u>									
Single rate	\$18.33	\$18.88	\$17.41	\$18.88	\$18.33	\$18.33	\$14.66	\$14.66	
Parent / Child(ren) rate	\$33.91	\$34.93	\$32.21	\$34.93	\$33.91	\$33.91	\$27.12	\$27.12	
Couple rate	\$40.33	\$41.54	\$38.30	\$41.54	\$40.33	\$40.33	\$32.25	\$32.25	
Family rate	\$56.82	\$58.53	\$53.97	\$58.53	\$56.82	\$56.82	\$45.45	\$45.45	
<u>2nd Quarter 2011 Rates:</u>									
Single rate	\$16.16	\$16.64	\$15.35	\$16.64	\$16.16	\$16.16	\$12.93	\$12.93	
Parent / Child(ren) rate	\$29.90	\$30.78	\$28.40	\$30.78	\$29.90	\$29.90	\$23.92	\$23.92	
Couple rate	\$35.55	\$36.61	\$33.77	\$36.61	\$35.55	\$35.55	\$28.45	\$28.45	
Family rate	\$50.10	\$51.58	\$47.59	\$51.58	\$50.10	\$50.10	\$40.08	\$40.08	
<u>Dollar Amount Change</u>									
Single rate	\$2.17	\$2.24	\$2.06	\$2.24	\$2.17	\$2.17	\$1.73	\$1.73	
Parent / Child(ren) rate	\$4.01	\$4.15	\$3.81	\$4.15	\$4.01	\$4.01	\$3.20	\$3.20	
Couple rate	\$4.78	\$4.93	\$4.53	\$4.93	\$4.78	\$4.78	\$3.80	\$3.80	
Family rate	\$6.72	\$6.95	\$6.38	\$6.95	\$6.72	\$6.72	\$5.37	\$5.37	
<u>Percent Change:</u>									
Single rate	13.4%	13.5%	13.4%	13.5%	13.4%	13.4%	13.4%	13.4%	
Parent / Child(ren) rate	13.4%	13.5%	13.4%	13.5%	13.4%	13.4%	13.4%	13.4%	
Couple rate	13.4%	13.5%	13.4%	13.5%	13.4%	13.4%	13.4%	13.4%	
Family rate	13.4%	13.5%	13.4%	13.5%	13.4%	13.4%	13.4%	13.4%	

New Metro NG									
In Network - \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/day IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay									
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare									
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>2nd Quarter 2012 Rates:</u>									
Single rate	\$17.12	\$17.63	\$16.26	\$17.63	\$17.12	\$17.12	\$13.70	\$13.70	
Parent / Child(ren) rate	\$31.67	\$32.62	\$30.08	\$32.62	\$31.67	\$31.67	\$25.35	\$25.35	
Couple rate	\$37.66	\$38.79	\$35.77	\$38.79	\$37.66	\$37.66	\$30.14	\$30.14	
Family rate	\$53.07	\$54.65	\$50.41	\$54.65	\$53.07	\$53.07	\$42.47	\$42.47	
<u>2nd Quarter 2011 Rates:</u>									
Single rate	\$15.10	\$15.55	\$14.35	\$15.55	\$15.10	\$15.10	\$12.08	\$12.08	
Parent / Child(ren) rate	\$27.94	\$28.77	\$26.55	\$28.77	\$27.94	\$27.94	\$22.35	\$22.35	
Couple rate	\$33.22	\$34.21	\$31.57	\$34.21	\$33.22	\$33.22	\$26.58	\$26.58	
Family rate	\$46.81	\$48.21	\$44.49	\$48.21	\$46.81	\$46.81	\$37.45	\$37.45	
<u>Dollar Amount Change</u>									
Single rate	\$2.02	\$2.08	\$1.91	\$2.08	\$2.02	\$2.02	\$1.62	\$1.62	
Parent / Child(ren) rate	\$3.73	\$3.85	\$3.53	\$3.85	\$3.73	\$3.73	\$3.00	\$3.00	
Couple rate	\$4.44	\$4.58	\$4.20	\$4.58	\$4.44	\$4.44	\$3.56	\$3.56	
Family rate	\$6.26	\$6.44	\$5.92	\$6.44	\$6.26	\$6.26	\$5.02	\$5.02	
<u>Percent Change:</u>									
Single rate	13.4%	13.4%	13.3%	13.4%	13.4%	13.4%	13.4%	13.4%	
Parent / Child(ren) rate	13.4%	13.4%	13.3%	13.4%	13.4%	13.4%	13.4%	13.4%	
Couple rate	13.4%	13.4%	13.3%	13.4%	13.4%	13.4%	13.4%	13.4%	
Family rate	13.4%	13.4%	13.3%	13.4%	13.4%	13.4%	13.4%	13.4%	

New Metro									
In Network - \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/day IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay									
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare									
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>2nd Quarter 2012 Rates:</u>									
Single rate	\$17.09	\$17.60	\$16.24	\$17.60	\$17.09	\$17.09	\$13.67	\$13.67	
Parent / Child(ren) rate	\$31.62	\$32.56	\$30.04	\$32.56	\$31.62	\$31.62	\$25.29	\$25.29	
Couple rate	\$37.60	\$38.72	\$35.73	\$38.72	\$37.60	\$37.60	\$30.07	\$30.07	
Family rate	\$52.98	\$54.56	\$50.34	\$54.56	\$52.98	\$52.98	\$42.38	\$42.38	
<u>2nd Quarter 2011 Rates:</u>									
Single rate	\$15.07	\$15.52	\$14.32	\$15.52	\$15.07	\$15.07	\$12.06	\$12.06	
Parent / Child(ren) rate	\$27.88	\$28.71	\$26.49	\$28.71	\$27.88	\$27.88	\$22.31	\$22.31	
Couple rate	\$33.15	\$34.14	\$31.50	\$34.14	\$33.15	\$33.15	\$26.53	\$26.53	
Family rate	\$46.72	\$48.11	\$44.39	\$48.11	\$46.72	\$46.72	\$37.39	\$37.39	
<u>Dollar Amount Change</u>									
Single rate	\$2.02	\$2.08	\$1.92	\$2.08	\$2.02	\$2.02	\$1.61	\$1.61	
Parent / Child(ren) rate	\$3.74	\$3.85	\$3.55	\$3.85	\$3.74	\$3.74	\$2.98	\$2.98	
Couple rate	\$4.45	\$4.58	\$4.23	\$4.58	\$4.45	\$4.45	\$3.54	\$3.54	
Family rate	\$6.26	\$6.45	\$5.95	\$6.45	\$6.26	\$6.26	\$4.99	\$4.99	
<u>Percent Change:</u>									
Single rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.3%	13.3%	
Parent / Child(ren) rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	
Couple rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.3%	13.3%	
Family rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.3%	13.3%	

In Network - \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery/Inpatient Copay/Day, \$1,250 Maximum/Year Out of Network - \$1,000/\$3,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$22.68	\$23.36	\$21.55	\$23.36	\$22.68	\$22.68	\$18.14	\$18.14
Parent / Child(ren) rate	\$41.96	\$43.22	\$39.87	\$43.22	\$41.96	\$41.96	\$33.56	\$33.56
Couple rate	\$49.90	\$51.39	\$47.41	\$51.39	\$49.90	\$49.90	\$39.91	\$39.91
Family rate	\$70.31	\$72.42	\$66.81	\$72.42	\$70.31	\$70.31	\$56.23	\$56.23
<u>3rd Quarter 2011 Rates:</u>								
Single rate	\$20.23	\$20.84	\$19.22	\$20.84	\$20.23	\$20.23	\$16.18	\$16.18
Parent / Child(ren) rate	\$37.43	\$38.55	\$35.56	\$38.55	\$37.43	\$37.43	\$29.93	\$29.93
Couple rate	\$44.51	\$45.85	\$42.28	\$45.85	\$44.51	\$44.51	\$35.60	\$35.60
Family rate	\$62.71	\$64.60	\$59.58	\$64.60	\$62.71	\$62.71	\$50.16	\$50.16
<u>Dollar Amount Change</u>								
Single rate	\$2.45	\$2.52	\$2.33	\$2.52	\$2.45	\$2.45	\$1.96	\$1.96
Parent / Child(ren) rate	\$4.53	\$4.67	\$4.31	\$4.67	\$4.53	\$4.53	\$3.63	\$3.63
Couple rate	\$5.39	\$5.54	\$5.13	\$5.54	\$5.39	\$5.39	\$4.31	\$4.31
Family rate	\$7.60	\$7.82	\$7.23	\$7.82	\$7.60	\$7.60	\$6.07	\$6.07
<u>Percent Change:</u>								
Single rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Parent / Child(ren) rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Couple rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Family rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%

In Network - \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery/Inpatient Per Diem Copay to a Maximum of \$2,500 Per Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$20.31	\$20.92	\$19.29	\$20.92	\$20.31	\$20.31	\$16.25	\$16.25
Parent / Child(ren) rate	\$37.57	\$38.70	\$35.69	\$38.70	\$37.57	\$37.57	\$30.06	\$30.06
Couple rate	\$44.68	\$46.02	\$42.44	\$46.02	\$44.68	\$44.68	\$35.75	\$35.75
Family rate	\$62.96	\$64.85	\$59.80	\$64.85	\$62.96	\$62.96	\$50.38	\$50.38
<u>3rd Quarter 2011 Rates:</u>								
Single rate	\$18.12	\$18.66	\$17.21	\$18.66	\$18.12	\$18.12	\$14.50	\$14.50
Parent / Child(ren) rate	\$33.52	\$34.52	\$31.84	\$34.52	\$33.52	\$33.52	\$26.83	\$26.83
Couple rate	\$39.86	\$41.05	\$37.86	\$41.05	\$39.86	\$39.86	\$31.90	\$31.90
Family rate	\$56.17	\$57.85	\$53.35	\$57.85	\$56.17	\$56.17	\$44.95	\$44.95
<u>Dollar Amount Change</u>								
Single rate	\$2.19	\$2.26	\$2.08	\$2.26	\$2.19	\$2.19	\$1.75	\$1.75
Parent / Child(ren) rate	\$4.05	\$4.18	\$3.85	\$4.18	\$4.05	\$4.05	\$3.23	\$3.23
Couple rate	\$4.82	\$4.97	\$4.58	\$4.97	\$4.82	\$4.82	\$3.85	\$3.85
Family rate	\$6.79	\$7.00	\$6.45	\$7.00	\$6.79	\$6.79	\$5.43	\$5.43
<u>Percent Change:</u>								
Single rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Parent / Child(ren) rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.0%	12.0%
Couple rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Family rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%

In Network - \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)									
Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan	
<b>3rd Quarter 2012 Rates:</b>									
Single rate	\$22.23	\$22.90	\$21.12	\$22.90	\$22.23	\$22.23	\$17.78	\$17.78	
Parent / Child(ren) rate	\$41.13	\$42.37	\$39.07	\$42.37	\$41.13	\$41.13	\$32.89	\$32.89	
Couple rate	\$48.91	\$50.38	\$46.46	\$50.38	\$48.91	\$48.91	\$39.12	\$39.12	
Family rate	\$68.91	\$70.99	\$65.47	\$70.99	\$68.91	\$68.91	\$55.12	\$55.12	
<b>3rd Quarter 2011 Rates:</b>									
Single rate	\$19.83	\$20.42	\$18.84	\$20.42	\$19.83	\$19.83	\$15.86	\$15.86	
Parent / Child(ren) rate	\$36.69	\$37.78	\$34.85	\$37.78	\$36.69	\$36.69	\$29.34	\$29.34	
Couple rate	\$43.63	\$44.92	\$41.45	\$44.92	\$43.63	\$43.63	\$34.89	\$34.89	
Family rate	\$61.47	\$63.30	\$58.40	\$63.30	\$61.47	\$61.47	\$49.17	\$49.17	
<b>Dollar Amount Change</b>									
Single rate	\$2.40	\$2.48	\$2.28	\$2.48	\$2.40	\$2.40	\$1.92	\$1.92	
Parent / Child(ren) rate	\$4.44	\$4.59	\$4.22	\$4.59	\$4.44	\$4.44	\$3.55	\$3.55	
Couple rate	\$5.28	\$5.46	\$5.01	\$5.46	\$5.28	\$5.28	\$4.23	\$4.23	
Family rate	\$7.44	\$7.69	\$7.07	\$7.69	\$7.44	\$7.44	\$5.95	\$5.95	
<b>Percent Change:</b>									
Single rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	
Parent / Child(ren) rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	
Couple rate	12.1%	12.2%	12.1%	12.2%	12.1%	12.1%	12.1%	12.1%	
Family rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	

In Network - \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)									
Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan	
<b>3rd Quarter 2012 Rates:</b>									
Single rate	\$20.23	\$20.84	\$19.22	\$20.84	\$20.23	\$20.23	\$16.18	\$16.18	
Parent / Child(ren) rate	\$37.43	\$38.55	\$35.56	\$38.55	\$37.43	\$37.43	\$29.93	\$29.93	
Couple rate	\$44.51	\$45.85	\$42.28	\$45.85	\$44.51	\$44.51	\$35.60	\$35.60	
Family rate	\$62.71	\$64.60	\$59.58	\$64.60	\$62.71	\$62.71	\$50.16	\$50.16	
<b>3rd Quarter 2011 Rates:</b>									
Single rate	\$18.04	\$18.58	\$17.14	\$18.58	\$18.04	\$18.04	\$14.43	\$14.43	
Parent / Child(ren) rate	\$33.37	\$34.37	\$31.71	\$34.37	\$33.37	\$33.37	\$26.70	\$26.70	
Couple rate	\$39.69	\$40.88	\$37.71	\$40.88	\$39.69	\$39.69	\$31.75	\$31.75	
Family rate	\$55.92	\$57.60	\$53.13	\$57.60	\$55.92	\$55.92	\$44.73	\$44.73	
<b>Dollar Amount Change</b>									
Single rate	\$2.19	\$2.26	\$2.08	\$2.26	\$2.19	\$2.19	\$1.75	\$1.75	
Parent / Child(ren) rate	\$4.06	\$4.18	\$3.85	\$4.18	\$4.06	\$4.06	\$3.23	\$3.23	
Couple rate	\$4.82	\$4.97	\$4.57	\$4.97	\$4.82	\$4.82	\$3.85	\$3.85	
Family rate	\$6.79	\$7.00	\$6.45	\$7.00	\$6.79	\$6.79	\$5.43	\$5.43	
<b>Percent Change:</b>									
Single rate	12.1%	12.2%	12.1%	12.2%	12.1%	12.1%	12.1%	12.1%	
Parent / Child(ren) rate	12.2%	12.2%	12.1%	12.2%	12.2%	12.2%	12.1%	12.1%	
Couple rate	12.1%	12.2%	12.1%	12.2%	12.1%	12.1%	12.1%	12.1%	
Family rate	12.1%	12.2%	12.1%	12.2%	12.1%	12.1%	12.1%	12.1%	

New Metro NG									
In Network - \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$750 Inpatient Per Admit.									
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MNRP)									
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>3rd Quarter 2012 Rates:</u>									
Single rate	\$19.43	\$20.01	\$18.46	\$20.01	\$19.43	\$19.43	\$15.54	\$15.54	
Parent / Child(ren) rate	\$35.95	\$37.02	\$34.15	\$37.02	\$35.95	\$35.95	\$28.75	\$28.75	
Couple rate	\$42.75	\$44.02	\$40.61	\$44.02	\$42.75	\$42.75	\$34.19	\$34.19	
Family rate	\$60.23	\$62.03	\$57.23	\$62.03	\$60.23	\$60.23	\$48.17	\$48.17	
<u>3rd Quarter 2011 Rates:</u>									
Single rate	\$17.33	\$17.85	\$16.46	\$17.85	\$17.33	\$17.33	\$13.86	\$13.86	
Parent / Child(ren) rate	\$32.06	\$33.02	\$30.45	\$33.02	\$32.06	\$32.06	\$25.64	\$25.64	
Couple rate	\$38.13	\$39.27	\$36.21	\$39.27	\$38.13	\$38.13	\$30.49	\$30.49	
Family rate	\$53.72	\$55.34	\$51.03	\$55.34	\$53.72	\$53.72	\$42.97	\$42.97	
<u>Dollar Amount Change</u>									
Single rate	\$2.10	\$2.16	\$2.00	\$2.16	\$2.10	\$2.10	\$1.68	\$1.68	
Parent / Child(ren) rate	\$3.89	\$4.00	\$3.70	\$4.00	\$3.89	\$3.89	\$3.11	\$3.11	
Couple rate	\$4.62	\$4.75	\$4.40	\$4.75	\$4.62	\$4.62	\$3.70	\$3.70	
Family rate	\$6.51	\$6.69	\$6.20	\$6.69	\$6.51	\$6.51	\$5.20	\$5.20	
<u>Percent Change:</u>									
Single rate	12.1%	12.1%	12.2%	12.1%	12.1%	12.1%	12.1%	12.1%	
Parent / Child(ren) rate	12.1%	12.1%	12.2%	12.1%	12.1%	12.1%	12.1%	12.1%	
Couple rate	12.1%	12.1%	12.2%	12.1%	12.1%	12.1%	12.1%	12.1%	
Family rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	

New Metro									
In Network - \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$750 Inpatient Per Diem Copay to a Maximum of \$3,750 Per Year									
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MNRP)									
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>3rd Quarter 2012 Rates:</u>									
Single rate	\$18.86	\$19.43	\$17.92	\$19.43	\$18.86	\$18.86	\$15.09	\$15.09	
Parent / Child(ren) rate	\$34.89	\$35.95	\$33.15	\$35.95	\$34.89	\$34.89	\$27.92	\$27.92	
Couple rate	\$41.49	\$42.75	\$39.42	\$42.75	\$41.49	\$41.49	\$33.20	\$33.20	
Family rate	\$58.47	\$60.23	\$55.55	\$60.23	\$58.47	\$58.47	\$46.78	\$46.78	
<u>3rd Quarter 2011 Rates:</u>									
Single rate	\$16.82	\$17.32	\$15.98	\$17.32	\$16.82	\$16.82	\$13.46	\$13.46	
Parent / Child(ren) rate	\$31.12	\$32.04	\$29.56	\$32.04	\$31.12	\$31.12	\$24.90	\$24.90	
Couple rate	\$37.00	\$38.10	\$35.16	\$38.10	\$37.00	\$37.00	\$29.61	\$29.61	
Family rate	\$52.14	\$53.69	\$49.54	\$53.69	\$52.14	\$52.14	\$41.73	\$41.73	
<u>Dollar Amount Change</u>									
Single rate	\$2.04	\$2.11	\$1.94	\$2.11	\$2.04	\$2.04	\$1.63	\$1.63	
Parent / Child(ren) rate	\$3.77	\$3.91	\$3.59	\$3.91	\$3.77	\$3.77	\$3.02	\$3.02	
Couple rate	\$4.49	\$4.65	\$4.26	\$4.65	\$4.49	\$4.49	\$3.59	\$3.59	
Family rate	\$6.33	\$6.54	\$6.01	\$6.54	\$6.33	\$6.33	\$5.05	\$5.05	
<u>Percent Change:</u>									
Single rate	12.1%	12.2%	12.1%	12.2%	12.1%	12.1%	12.1%	12.1%	
Parent / Child(ren) rate	12.1%	12.2%	12.1%	12.2%	12.1%	12.1%	12.1%	12.1%	
Couple rate	12.1%	12.2%	12.1%	12.2%	12.1%	12.1%	12.1%	12.1%	
Family rate	12.1%	12.2%	12.1%	12.2%	12.1%	12.1%	12.1%	12.1%	

In Network - \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery \$250 Inpatient Copay to \$1,250Max/Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR (MNRP)								
Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$21.04	\$21.67	\$19.99	\$21.67	\$21.04	\$21.04	\$16.83	\$16.83
Parent / Child(ren) rate	\$38.92	\$40.09	\$36.98	\$40.09	\$38.92	\$38.92	\$31.14	\$31.14
Couple rate	\$46.29	\$47.67	\$43.98	\$47.67	\$46.29	\$46.29	\$37.03	\$37.03
Family rate	\$65.22	\$67.18	\$61.97	\$67.18	\$65.22	\$65.22	\$52.17	\$52.17
<u>3rd Quarter 2011 Rates:</u>								
Single rate	\$18.76	\$19.32	\$17.82	\$19.32	\$18.76	\$18.76	\$15.01	\$15.01
Parent / Child(ren) rate	\$34.71	\$35.74	\$32.97	\$35.74	\$34.71	\$34.71	\$27.77	\$27.77
Couple rate	\$41.27	\$42.50	\$39.20	\$42.50	\$41.27	\$41.27	\$33.02	\$33.02
Family rate	\$58.16	\$59.89	\$55.24	\$59.89	\$58.16	\$58.16	\$46.53	\$46.53
<u>Dollar Amount Change</u>								
Single rate	\$2.28	\$2.35	\$2.17	\$2.35	\$2.28	\$2.28	\$1.82	\$1.82
Parent / Child(ren) rate	\$4.21	\$4.35	\$4.01	\$4.35	\$4.21	\$4.21	\$3.37	\$3.37
Couple rate	\$5.02	\$5.17	\$4.78	\$5.17	\$5.02	\$5.02	\$4.01	\$4.01
Family rate	\$7.06	\$7.29	\$6.73	\$7.29	\$7.06	\$7.06	\$5.64	\$5.64
<u>Percent Change:</u>								
Single rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.1%	12.1%
Parent / Child(ren) rate	12.1%	12.2%	12.2%	12.2%	12.1%	12.1%	12.1%	12.1%
Couple rate	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.1%	12.1%
Family rate	12.1%	12.2%	12.2%	12.2%	12.1%	12.1%	12.1%	12.1%

In Network - \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Diem Copay to a Maximum of 5 Copays per Stay Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR								
Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$19.01	\$19.58	\$18.06	\$19.58	\$19.01	\$19.01	\$15.21	\$15.21
Parent / Child(ren) rate	\$35.17	\$36.22	\$33.41	\$36.22	\$35.17	\$35.17	\$28.14	\$28.14
Couple rate	\$41.82	\$43.08	\$39.73	\$43.08	\$41.82	\$41.82	\$33.46	\$33.46
Family rate	\$58.93	\$60.70	\$55.99	\$60.70	\$58.93	\$58.93	\$47.15	\$47.15
<u>3rd Quarter 2011 Rates:</u>								
Single rate	\$16.96	\$17.47	\$16.11	\$17.47	\$16.96	\$16.96	\$13.57	\$13.57
Parent / Child(ren) rate	\$31.38	\$32.32	\$29.80	\$32.32	\$31.38	\$31.38	\$25.10	\$25.10
Couple rate	\$37.31	\$38.43	\$35.44	\$38.43	\$37.31	\$37.31	\$29.85	\$29.85
Family rate	\$52.58	\$54.16	\$49.94	\$54.16	\$52.58	\$52.58	\$42.07	\$42.07
<u>Dollar Amount Change</u>								
Single rate	\$2.05	\$2.11	\$1.95	\$2.11	\$2.05	\$2.05	\$1.64	\$1.64
Parent / Child(ren) rate	\$3.79	\$3.90	\$3.61	\$3.90	\$3.79	\$3.79	\$3.04	\$3.04
Couple rate	\$4.51	\$4.65	\$4.29	\$4.65	\$4.51	\$4.51	\$3.61	\$3.61
Family rate	\$6.35	\$6.54	\$6.05	\$6.54	\$6.35	\$6.35	\$5.08	\$5.08
<u>Percent Change:</u>								
Single rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Parent / Child(ren) rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Couple rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Family rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%

In Network - \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)									
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>3rd Quarter 2012 Rates:</u>									
Single rate	\$20.86	\$21.49	\$19.82	\$21.49	\$20.86	\$20.86	\$16.69	\$16.69	
Parent / Child(ren) rate	\$38.59	\$39.76	\$36.67	\$39.76	\$38.59	\$38.59	\$30.88	\$30.88	
Couple rate	\$45.89	\$47.28	\$43.60	\$47.28	\$45.89	\$45.89	\$36.72	\$36.72	
Family rate	\$64.67	\$66.62	\$61.44	\$66.62	\$64.67	\$64.67	\$51.74	\$51.74	
<u>3rd Quarter 2011 Rates:</u>									
Single rate	\$18.61	\$19.17	\$17.68	\$19.17	\$18.61	\$18.61	\$14.89	\$14.89	
Parent / Child(ren) rate	\$34.43	\$35.46	\$32.71	\$35.46	\$34.43	\$34.43	\$27.55	\$27.55	
Couple rate	\$40.94	\$42.17	\$38.90	\$42.17	\$40.94	\$40.94	\$32.76	\$32.76	
Family rate	\$57.69	\$59.43	\$54.81	\$59.43	\$57.69	\$57.69	\$46.16	\$46.16	
<u>Dollar Amount Change</u>									
Single rate	\$2.25	\$2.32	\$2.14	\$2.32	\$2.25	\$2.25	\$1.80	\$1.80	
Parent / Child(ren) rate	\$4.16	\$4.30	\$3.96	\$4.30	\$4.16	\$4.16	\$3.33	\$3.33	
Couple rate	\$4.95	\$5.11	\$4.70	\$5.11	\$4.95	\$4.95	\$3.96	\$3.96	
Family rate	\$6.98	\$7.19	\$6.63	\$7.19	\$6.98	\$6.98	\$5.58	\$5.58	
<u>Percent Change:</u>									
Single rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	
Parent / Child(ren) rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	
Couple rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	
Family rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	

In Network - \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$500 Inpatient Per Admit. Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC(MNRP)									
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>3rd Quarter 2012 Rates:</u>									
Single rate	\$18.97	\$19.54	\$18.02	\$19.54	\$18.97	\$18.97	\$15.18	\$15.18	
Parent / Child(ren) rate	\$35.09	\$36.15	\$33.34	\$36.15	\$35.09	\$35.09	\$28.08	\$28.08	
Couple rate	\$41.73	\$42.99	\$39.64	\$42.99	\$41.73	\$41.73	\$33.40	\$33.40	
Family rate	\$58.81	\$60.57	\$55.86	\$60.57	\$58.81	\$58.81	\$47.06	\$47.06	
<u>3rd Quarter 2011 Rates:</u>									
Single rate	\$16.92	\$17.43	\$16.07	\$17.43	\$16.92	\$16.92	\$13.54	\$13.54	
Parent / Child(ren) rate	\$31.30	\$32.25	\$29.73	\$32.25	\$31.30	\$31.30	\$25.05	\$25.05	
Couple rate	\$37.22	\$38.35	\$35.35	\$38.35	\$37.22	\$37.22	\$29.79	\$29.79	
Family rate	\$52.45	\$54.03	\$49.82	\$54.03	\$52.45	\$52.45	\$41.97	\$41.97	
<u>Dollar Amount Change</u>									
Single rate	\$2.05	\$2.11	\$1.95	\$2.11	\$2.05	\$2.05	\$1.64	\$1.64	
Parent / Child(ren) rate	\$3.79	\$3.90	\$3.61	\$3.90	\$3.79	\$3.79	\$3.03	\$3.03	
Couple rate	\$4.51	\$4.64	\$4.29	\$4.64	\$4.51	\$4.51	\$3.61	\$3.61	
Family rate	\$6.36	\$6.54	\$6.04	\$6.54	\$6.36	\$6.36	\$5.09	\$5.09	
<u>Percent Change:</u>									
Single rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	
Parent / Child(ren) rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	
Couple rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	
Family rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	

New Metro NG									
In Network - \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/day IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay									
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare									
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>3rd Quarter 2012 Rates:</u>									
Single rate	\$17.72	\$18.25	\$16.83	\$18.25	\$17.72	\$17.72	\$14.18	\$14.18	
Parent / Child(ren) rate	\$32.78	\$33.76	\$31.14	\$33.76	\$32.78	\$32.78	\$26.23	\$26.23	
Couple rate	\$38.98	\$40.15	\$37.03	\$40.15	\$38.98	\$38.98	\$31.20	\$31.20	
Family rate	\$54.93	\$56.58	\$52.17	\$56.58	\$54.93	\$54.93	\$43.96	\$43.96	
<u>3rd Quarter 2011 Rates:</u>									
Single rate	\$15.81	\$16.28	\$15.02	\$16.28	\$15.81	\$15.81	\$12.65	\$12.65	
Parent / Child(ren) rate	\$29.25	\$30.12	\$27.79	\$30.12	\$29.25	\$29.25	\$23.40	\$23.40	
Couple rate	\$34.78	\$35.82	\$33.04	\$35.82	\$34.78	\$34.78	\$27.83	\$27.83	
Family rate	\$49.01	\$50.47	\$46.56	\$50.47	\$49.01	\$49.01	\$39.22	\$39.22	
<u>Dollar Amount Change</u>									
Single rate	\$1.91	\$1.97	\$1.81	\$1.97	\$1.91	\$1.91	\$1.53	\$1.53	
Parent / Child(ren) rate	\$3.53	\$3.64	\$3.35	\$3.64	\$3.53	\$3.53	\$2.83	\$2.83	
Couple rate	\$4.20	\$4.33	\$3.99	\$4.33	\$4.20	\$4.20	\$3.37	\$3.37	
Family rate	\$5.92	\$6.11	\$5.61	\$6.11	\$5.92	\$5.92	\$4.74	\$4.74	
<u>Percent Change:</u>									
Single rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	
Parent / Child(ren) rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	
Couple rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	
Family rate	12.1%	12.1%	12.0%	12.1%	12.1%	12.1%	12.1%	12.1%	

New Metro									
In Network - \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/day IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay									
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare									
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>3rd Quarter 2012 Rates:</u>									
Single rate	\$17.69	\$18.22	\$16.81	\$18.22	\$17.69	\$17.69	\$14.15	\$14.15	
Parent / Child(ren) rate	\$32.73	\$33.71	\$31.10	\$33.71	\$32.73	\$32.73	\$26.18	\$26.18	
Couple rate	\$38.92	\$40.08	\$36.98	\$40.08	\$38.92	\$38.92	\$31.13	\$31.13	
Family rate	\$54.84	\$56.48	\$52.11	\$56.48	\$54.84	\$54.84	\$43.87	\$43.87	
<u>3rd Quarter 2011 Rates:</u>									
Single rate	\$15.78	\$16.25	\$14.99	\$16.25	\$15.78	\$15.78	\$12.62	\$12.62	
Parent / Child(ren) rate	\$29.19	\$30.06	\$27.73	\$30.06	\$29.19	\$29.19	\$23.35	\$23.35	
Couple rate	\$34.72	\$35.75	\$32.98	\$35.75	\$34.72	\$34.72	\$27.76	\$27.76	
Family rate	\$48.92	\$50.38	\$46.47	\$50.38	\$48.92	\$48.92	\$39.12	\$39.12	
<u>Dollar Amount Change</u>									
Single rate	\$1.91	\$1.97	\$1.82	\$1.97	\$1.91	\$1.91	\$1.53	\$1.53	
Parent / Child(ren) rate	\$3.54	\$3.65	\$3.37	\$3.65	\$3.54	\$3.54	\$2.83	\$2.83	
Couple rate	\$4.20	\$4.33	\$4.00	\$4.33	\$4.20	\$4.20	\$3.37	\$3.37	
Family rate	\$5.92	\$6.10	\$5.64	\$6.10	\$5.92	\$5.92	\$4.75	\$4.75	
<u>Percent Change:</u>									
Single rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	
Parent / Child(ren) rate	12.1%	12.1%	12.2%	12.1%	12.1%	12.1%	12.1%	12.1%	
Couple rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	
Family rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	

In Network - \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery/Inpatient Copay/Day, \$1,250 Maximum/Year Out of Network - \$1,000/\$3,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$23.48	\$24.18	\$22.31	\$24.18	\$23.48	\$23.48	\$18.78	\$18.78
Parent / Child(ren) rate	\$43.44	\$44.73	\$41.27	\$44.73	\$43.44	\$43.44	\$34.74	\$34.74
Couple rate	\$51.66	\$53.20	\$49.08	\$53.20	\$51.66	\$51.66	\$41.32	\$41.32
Family rate	\$72.79	\$74.96	\$69.16	\$74.96	\$72.79	\$72.79	\$58.22	\$58.22
<u>4th Quarter 2011 Rates:</u>								
Single rate	\$19.46	\$20.04	\$18.49	\$20.04	\$19.46	\$19.46	\$15.57	\$15.57
Parent / Child(ren) rate	\$36.00	\$37.07	\$34.21	\$37.07	\$36.00	\$36.00	\$28.80	\$28.80
Couple rate	\$42.81	\$44.09	\$40.68	\$44.09	\$42.81	\$42.81	\$34.25	\$34.25
Family rate	\$60.33	\$62.12	\$57.32	\$62.12	\$60.33	\$60.33	\$48.27	\$48.27
<u>Dollar Amount Change</u>								
Single rate	\$4.02	\$4.14	\$3.82	\$4.14	\$4.02	\$4.02	\$3.21	\$3.21
Parent / Child(ren) rate	\$7.44	\$7.66	\$7.06	\$7.66	\$7.44	\$7.44	\$5.94	\$5.94
Couple rate	\$8.85	\$9.11	\$8.40	\$9.11	\$8.85	\$8.85	\$7.07	\$7.07
Family rate	\$12.46	\$12.84	\$11.84	\$12.84	\$12.46	\$12.46	\$9.95	\$9.95
<u>Percent Change:</u>								
Single rate	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.6%	20.6%
Parent / Child(ren) rate	20.7%	20.7%	20.6%	20.7%	20.7%	20.7%	20.6%	20.6%
Couple rate	20.7%	20.7%	20.6%	20.7%	20.7%	20.7%	20.6%	20.6%
Family rate	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.6%	20.6%

In Network - \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery/Inpatient Per Diem Copay to a Maximum of \$2,500 Per Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$21.02	\$21.65	\$19.97	\$21.65	\$21.02	\$21.02	\$16.82	\$16.82
Parent / Child(ren) rate	\$38.89	\$40.05	\$36.94	\$40.05	\$38.89	\$38.89	\$31.12	\$31.12
Couple rate	\$46.24	\$47.63	\$43.93	\$47.63	\$46.24	\$46.24	\$37.00	\$37.00
Family rate	\$65.16	\$67.12	\$61.91	\$67.12	\$65.16	\$65.16	\$52.14	\$52.14
<u>4th Quarter 2011 Rates:</u>								
Single rate	\$17.43	\$17.95	\$16.56	\$17.95	\$17.43	\$17.43	\$13.94	\$13.94
Parent / Child(ren) rate	\$32.25	\$33.21	\$30.64	\$33.21	\$32.25	\$32.25	\$25.79	\$25.79
Couple rate	\$38.35	\$39.49	\$36.43	\$39.49	\$38.35	\$38.35	\$30.67	\$30.67
Family rate	\$54.03	\$55.65	\$51.34	\$55.65	\$54.03	\$54.03	\$43.21	\$43.21
<u>Dollar Amount Change</u>								
Single rate	\$3.59	\$3.70	\$3.41	\$3.70	\$3.59	\$3.59	\$2.88	\$2.88
Parent / Child(ren) rate	\$6.64	\$6.84	\$6.30	\$6.84	\$6.64	\$6.64	\$5.33	\$5.33
Couple rate	\$7.89	\$8.14	\$7.50	\$8.14	\$7.89	\$7.89	\$6.33	\$6.33
Family rate	\$11.13	\$11.47	\$10.57	\$11.47	\$11.13	\$11.13	\$8.93	\$8.93
<u>Percent Change:</u>								
Single rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.7%	20.7%
Parent / Child(ren) rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.7%	20.7%
Couple rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Family rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.7%	20.7%

In Network - \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$23.01	\$23.70	\$21.86	\$23.70	\$23.01	\$23.01	\$18.41	\$18.41
Parent / Child(ren) rate	\$42.57	\$43.85	\$40.44	\$43.85	\$42.57	\$42.57	\$34.06	\$34.06
Couple rate	\$50.62	\$52.14	\$48.09	\$52.14	\$50.62	\$50.62	\$40.50	\$40.50
Family rate	\$71.33	\$73.47	\$67.77	\$73.47	\$71.33	\$71.33	\$57.07	\$57.07
<u>4th Quarter 2011 Rates:</u>								
Single rate	\$19.08	\$19.65	\$18.13	\$19.65	\$19.08	\$19.08	\$15.26	\$15.26
Parent / Child(ren) rate	\$35.30	\$36.35	\$33.54	\$36.35	\$35.30	\$35.30	\$28.23	\$28.23
Couple rate	\$41.98	\$43.23	\$39.89	\$43.23	\$41.98	\$41.98	\$33.57	\$33.57
Family rate	\$59.15	\$60.92	\$56.20	\$60.92	\$59.15	\$59.15	\$47.31	\$47.31
<u>Dollar Amount Change</u>								
Single rate	\$3.93	\$4.05	\$3.73	\$4.05	\$3.93	\$3.93	\$3.15	\$3.15
Parent / Child(ren) rate	\$7.27	\$7.50	\$6.90	\$7.50	\$7.27	\$7.27	\$5.83	\$5.83
Couple rate	\$8.64	\$8.91	\$8.20	\$8.91	\$8.64	\$8.64	\$6.93	\$6.93
Family rate	\$12.18	\$12.55	\$11.57	\$12.55	\$12.18	\$12.18	\$9.76	\$9.76
<u>Percent Change:</u>								
Single rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Parent / Child(ren) rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.7%	20.7%
Couple rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Family rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%

In Network - \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$20.94	\$21.57	\$19.89	\$21.57	\$20.94	\$20.94	\$16.75	\$16.75
Parent / Child(ren) rate	\$38.74	\$39.90	\$36.80	\$39.90	\$38.74	\$38.74	\$30.99	\$30.99
Couple rate	\$46.07	\$47.45	\$43.76	\$47.45	\$46.07	\$46.07	\$36.85	\$36.85
Family rate	\$64.91	\$66.87	\$61.66	\$66.87	\$64.91	\$64.91	\$51.93	\$51.93
<u>4th Quarter 2011 Rates:</u>								
Single rate	\$17.36	\$17.88	\$16.49	\$17.88	\$17.36	\$17.36	\$13.89	\$13.89
Parent / Child(ren) rate	\$32.12	\$33.08	\$30.51	\$33.08	\$32.12	\$32.12	\$25.70	\$25.70
Couple rate	\$38.19	\$39.34	\$36.28	\$39.34	\$38.19	\$38.19	\$30.56	\$30.56
Family rate	\$53.82	\$55.43	\$51.12	\$55.43	\$53.82	\$53.82	\$43.06	\$43.06
<u>Dollar Amount Change</u>								
Single rate	\$3.58	\$3.69	\$3.40	\$3.69	\$3.58	\$3.58	\$2.86	\$2.86
Parent / Child(ren) rate	\$6.62	\$6.82	\$6.29	\$6.82	\$6.62	\$6.62	\$5.29	\$5.29
Couple rate	\$7.88	\$8.11	\$7.48	\$8.11	\$7.88	\$7.88	\$6.29	\$6.29
Family rate	\$11.09	\$11.44	\$10.54	\$11.44	\$11.09	\$11.09	\$8.87	\$8.87
<u>Percent Change:</u>								
Single rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Parent / Child(ren) rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Couple rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Family rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%

New Metro NG									
In Network - \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$750 Inpatient Per Admit.									
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MGRP)									
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>4th Quarter 2012 Rates:</u>									
Single rate	\$20.11	\$20.71	\$19.10	\$20.71	\$20.11	\$20.11	\$16.09	\$16.09	
Parent / Child(ren) rate	\$37.20	\$38.31	\$35.34	\$38.31	\$37.20	\$37.20	\$29.77	\$29.77	
Couple rate	\$44.24	\$45.56	\$42.02	\$45.56	\$44.24	\$44.24	\$35.40	\$35.40	
Family rate	\$62.34	\$64.20	\$59.21	\$64.20	\$62.34	\$62.34	\$49.88	\$49.88	
<u>4th Quarter 2011 Rates:</u>									
Single rate	\$16.67	\$17.17	\$15.84	\$17.17	\$16.67	\$16.67	\$13.34	\$13.34	
Parent / Child(ren) rate	\$30.84	\$31.76	\$29.30	\$31.76	\$30.84	\$30.84	\$24.68	\$24.68	
Couple rate	\$36.67	\$37.77	\$34.85	\$37.77	\$36.67	\$36.67	\$29.35	\$29.35	
Family rate	\$51.68	\$53.23	\$49.10	\$53.23	\$51.68	\$51.68	\$41.35	\$41.35	
<u>Dollar Amount Change</u>									
Single rate	\$3.44	\$3.54	\$3.26	\$3.54	\$3.44	\$3.44	\$2.75	\$2.75	
Parent / Child(ren) rate	\$6.36	\$6.55	\$6.04	\$6.55	\$6.36	\$6.36	\$5.09	\$5.09	
Couple rate	\$7.57	\$7.79	\$7.17	\$7.79	\$7.57	\$7.57	\$6.05	\$6.05	
Family rate	\$10.66	\$10.97	\$10.11	\$10.97	\$10.66	\$10.66	\$8.53	\$8.53	
<u>Percent Change:</u>									
Single rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	
Parent / Child(ren) rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	
Couple rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	
Family rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	

New Metro									
In Network - \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$750 Inpatient Per Diem Copay to a Maximum of \$3,750 Per Year									
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MGRP)									
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>4th Quarter 2012 Rates:</u>									
Single rate	\$19.52	\$20.11	\$18.54	\$20.11	\$19.52	\$19.52	\$15.62	\$15.62	
Parent / Child(ren) rate	\$36.11	\$37.20	\$34.30	\$37.20	\$36.11	\$36.11	\$28.90	\$28.90	
Couple rate	\$42.94	\$44.24	\$40.79	\$44.24	\$42.94	\$42.94	\$34.36	\$34.36	
Family rate	\$60.51	\$62.34	\$57.47	\$62.34	\$60.51	\$60.51	\$48.42	\$48.42	
<u>4th Quarter 2011 Rates:</u>									
Single rate	\$16.19	\$16.68	\$15.38	\$16.68	\$16.19	\$16.19	\$12.95	\$12.95	
Parent / Child(ren) rate	\$29.95	\$30.86	\$28.45	\$30.86	\$29.95	\$29.95	\$23.96	\$23.96	
Couple rate	\$35.62	\$36.70	\$33.84	\$36.70	\$35.62	\$35.62	\$28.49	\$28.49	
Family rate	\$50.19	\$51.71	\$47.68	\$51.71	\$50.19	\$50.19	\$40.15	\$40.15	
<u>Dollar Amount Change</u>									
Single rate	\$3.33	\$3.43	\$3.16	\$3.43	\$3.33	\$3.33	\$2.67	\$2.67	
Parent / Child(ren) rate	\$6.16	\$6.34	\$5.85	\$6.34	\$6.16	\$6.16	\$4.94	\$4.94	
Couple rate	\$7.32	\$7.54	\$6.95	\$7.54	\$7.32	\$7.32	\$5.87	\$5.87	
Family rate	\$10.32	\$10.63	\$9.79	\$10.63	\$10.32	\$10.32	\$8.27	\$8.27	
<u>Percent Change:</u>									
Single rate	20.6%	20.6%	20.5%	20.6%	20.6%	20.6%	20.6%	20.6%	
Parent / Child(ren) rate	20.6%	20.5%	20.6%	20.5%	20.6%	20.6%	20.6%	20.6%	
Couple rate	20.6%	20.5%	20.5%	20.5%	20.6%	20.6%	20.6%	20.6%	
Family rate	20.6%	20.6%	20.5%	20.6%	20.6%	20.6%	20.6%	20.6%	

In Network - \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery \$250 Inpatient Copay to \$1,250Max/Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR (MNRP)								
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$21.77	\$22.42	\$20.68	\$22.42	\$21.77	\$21.77	\$17.42	\$17.42
Parent / Child(ren) rate	\$40.27	\$41.48	\$38.26	\$41.48	\$40.27	\$40.27	\$32.23	\$32.23
Couple rate	\$47.89	\$49.32	\$45.50	\$49.32	\$47.89	\$47.89	\$38.32	\$38.32
Family rate	\$67.49	\$69.50	\$64.11	\$69.50	\$67.49	\$67.49	\$54.00	\$54.00
<u>4th Quarter 2011 Rates:</u>								
Single rate	\$18.05	\$18.59	\$17.15	\$18.59	\$18.05	\$18.05	\$14.44	\$14.44
Parent / Child(ren) rate	\$33.39	\$34.39	\$31.73	\$34.39	\$33.39	\$33.39	\$26.71	\$26.71
Couple rate	\$39.71	\$40.90	\$37.73	\$40.90	\$39.71	\$39.71	\$31.77	\$31.77
Family rate	\$55.96	\$57.63	\$53.17	\$57.63	\$55.96	\$55.96	\$44.76	\$44.76
<u>Dollar Amount Change</u>								
Single rate	\$3.72	\$3.83	\$3.53	\$3.83	\$3.72	\$3.72	\$2.98	\$2.98
Parent / Child(ren) rate	\$6.88	\$7.09	\$6.53	\$7.09	\$6.88	\$6.88	\$5.52	\$5.52
Couple rate	\$8.18	\$8.42	\$7.77	\$8.42	\$8.18	\$8.18	\$6.55	\$6.55
Family rate	\$11.53	\$11.87	\$10.94	\$11.87	\$11.53	\$11.53	\$9.24	\$9.24
<u>Percent Change:</u>								
Single rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Parent / Child(ren) rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.7%	20.7%
Couple rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Family rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%

In Network - \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Diem Copay to a Maximum of 5 Copays per Stay Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR								
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$19.68	\$20.27	\$18.70	\$20.27	\$19.68	\$19.68	\$15.74	\$15.74
Parent / Child(ren) rate	\$36.41	\$37.50	\$34.60	\$37.50	\$36.41	\$36.41	\$29.12	\$29.12
Couple rate	\$43.30	\$44.59	\$41.14	\$44.59	\$43.30	\$43.30	\$34.63	\$34.63
Family rate	\$61.01	\$62.84	\$57.97	\$62.84	\$61.01	\$61.01	\$48.79	\$48.79
<u>4th Quarter 2011 Rates:</u>								
Single rate	\$16.31	\$16.80	\$15.49	\$16.80	\$16.31	\$16.31	\$13.05	\$13.05
Parent / Child(ren) rate	\$30.17	\$31.08	\$28.66	\$31.08	\$30.17	\$30.17	\$24.14	\$24.14
Couple rate	\$35.88	\$36.96	\$34.08	\$36.96	\$35.88	\$35.88	\$28.71	\$28.71
Family rate	\$50.56	\$52.08	\$48.02	\$52.08	\$50.56	\$50.56	\$40.46	\$40.46
<u>Dollar Amount Change</u>								
Single rate	\$3.37	\$3.47	\$3.21	\$3.47	\$3.37	\$3.37	\$2.69	\$2.69
Parent / Child(ren) rate	\$6.24	\$6.42	\$5.94	\$6.42	\$6.24	\$6.24	\$4.98	\$4.98
Couple rate	\$7.42	\$7.63	\$7.06	\$7.63	\$7.42	\$7.42	\$5.92	\$5.92
Family rate	\$10.45	\$10.76	\$9.95	\$10.76	\$10.45	\$10.45	\$8.33	\$8.33
<u>Percent Change:</u>								
Single rate	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.6%	20.6%
Parent / Child(ren) rate	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.6%	20.6%
Couple rate	20.7%	20.6%	20.7%	20.6%	20.7%	20.7%	20.6%	20.6%
Family rate	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.6%	20.6%

In Network - \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)									
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>4th Quarter 2012 Rates:</u>									
Single rate	\$21.59	\$22.24	\$20.51	\$22.24	\$21.59	\$21.59	\$17.27	\$17.27	
Parent / Child(ren) rate	\$39.94	\$41.14	\$37.94	\$41.14	\$39.94	\$39.94	\$31.95	\$31.95	
Couple rate	\$47.50	\$48.93	\$45.12	\$48.93	\$47.50	\$47.50	\$37.99	\$37.99	
Family rate	\$66.93	\$68.94	\$63.58	\$68.94	\$66.93	\$66.93	\$53.54	\$53.54	
<u>4th Quarter 2011 Rates:</u>									
Single rate	\$17.90	\$18.44	\$17.01	\$18.44	\$17.90	\$17.90	\$14.32	\$14.32	
Parent / Child(ren) rate	\$33.12	\$34.11	\$31.47	\$34.11	\$33.12	\$33.12	\$26.49	\$26.49	
Couple rate	\$39.38	\$40.57	\$37.42	\$40.57	\$39.38	\$39.38	\$31.50	\$31.50	
Family rate	\$55.49	\$57.16	\$52.73	\$57.16	\$55.49	\$55.49	\$44.39	\$44.39	
<u>Dollar Amount Change</u>									
Single rate	\$3.69	\$3.80	\$3.50	\$3.80	\$3.69	\$3.69	\$2.95	\$2.95	
Parent / Child(ren) rate	\$6.82	\$7.03	\$6.47	\$7.03	\$6.82	\$6.82	\$5.46	\$5.46	
Couple rate	\$8.12	\$8.36	\$7.70	\$8.36	\$8.12	\$8.12	\$6.49	\$6.49	
Family rate	\$11.44	\$11.78	\$10.85	\$11.78	\$11.44	\$11.44	\$9.15	\$9.15	
<u>Percent Change:</u>									
Single rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	
Parent / Child(ren) rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	
Couple rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	
Family rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	

In Network - \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$500 Inpatient Per Admit. Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC(MNRP)									
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>4th Quarter 2012 Rates:</u>									
Single rate	\$19.63	\$20.22	\$18.65	\$20.22	\$19.63	\$19.63	\$15.70	\$15.70	
Parent / Child(ren) rate	\$36.32	\$37.41	\$34.50	\$37.41	\$36.32	\$36.32	\$29.05	\$29.05	
Couple rate	\$43.19	\$44.48	\$41.03	\$44.48	\$43.19	\$43.19	\$34.54	\$34.54	
Family rate	\$60.85	\$62.68	\$57.82	\$62.68	\$60.85	\$60.85	\$48.67	\$48.67	
<u>4th Quarter 2011 Rates:</u>									
Single rate	\$16.27	\$16.76	\$15.46	\$16.76	\$16.27	\$16.27	\$13.02	\$13.02	
Parent / Child(ren) rate	\$30.10	\$31.01	\$28.60	\$31.01	\$30.10	\$30.10	\$24.09	\$24.09	
Couple rate	\$35.79	\$36.87	\$34.01	\$36.87	\$35.79	\$35.79	\$28.64	\$28.64	
Family rate	\$50.44	\$51.96	\$47.93	\$51.96	\$50.44	\$50.44	\$40.36	\$40.36	
<u>Dollar Amount Change</u>									
Single rate	\$3.36	\$3.46	\$3.19	\$3.46	\$3.36	\$3.36	\$2.68	\$2.68	
Parent / Child(ren) rate	\$6.22	\$6.40	\$5.90	\$6.40	\$6.22	\$6.22	\$4.96	\$4.96	
Couple rate	\$7.40	\$7.61	\$7.02	\$7.61	\$7.40	\$7.40	\$5.90	\$5.90	
Family rate	\$10.41	\$10.72	\$9.89	\$10.72	\$10.41	\$10.41	\$8.31	\$8.31	
<u>Percent Change:</u>									
Single rate	20.7%	20.6%	20.6%	20.6%	20.7%	20.7%	20.6%	20.6%	
Parent / Child(ren) rate	20.7%	20.6%	20.6%	20.6%	20.7%	20.7%	20.6%	20.6%	
Couple rate	20.7%	20.6%	20.6%	20.6%	20.7%	20.7%	20.6%	20.6%	
Family rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	

New Metro NG									
In Network - \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/day IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay									
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare									
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>4th Quarter 2012 Rates:</u>									
Single rate	\$18.34	\$18.89	\$17.42	\$18.89	\$18.34	\$18.34	\$14.67	\$14.67	
Parent / Child(ren) rate	\$33.93	\$34.95	\$32.23	\$34.95	\$33.93	\$33.93	\$27.14	\$27.14	
Couple rate	\$40.35	\$41.56	\$38.32	\$41.56	\$40.35	\$40.35	\$32.27	\$32.27	
Family rate	\$56.85	\$58.56	\$54.00	\$58.56	\$56.85	\$56.85	\$45.48	\$45.48	
<u>4th Quarter 2011 Rates:</u>									
Single rate	\$15.21	\$15.67	\$14.45	\$15.67	\$15.21	\$15.21	\$12.17	\$12.17	
Parent / Child(ren) rate	\$28.14	\$28.99	\$26.73	\$28.99	\$28.14	\$28.14	\$22.51	\$22.51	
Couple rate	\$33.46	\$34.47	\$31.79	\$34.47	\$33.46	\$33.46	\$26.77	\$26.77	
Family rate	\$47.15	\$48.58	\$44.80	\$48.58	\$47.15	\$47.15	\$37.73	\$37.73	
<u>Dollar Amount Change</u>									
Single rate	\$3.13	\$3.22	\$2.97	\$3.22	\$3.13	\$3.13	\$2.50	\$2.50	
Parent / Child(ren) rate	\$5.79	\$5.96	\$5.50	\$5.96	\$5.79	\$5.79	\$4.63	\$4.63	
Couple rate	\$6.89	\$7.09	\$6.53	\$7.09	\$6.89	\$6.89	\$5.50	\$5.50	
Family rate	\$9.70	\$9.98	\$9.20	\$9.98	\$9.70	\$9.70	\$7.75	\$7.75	
<u>Percent Change:</u>									
Single rate	20.6%	20.5%	20.6%	20.5%	20.6%	20.6%	20.5%	20.5%	
Parent / Child(ren) rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	
Couple rate	20.6%	20.6%	20.5%	20.6%	20.6%	20.6%	20.5%	20.5%	
Family rate	20.6%	20.5%	20.5%	20.5%	20.6%	20.6%	20.5%	20.5%	

New Metro									
In Network - \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/day IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay									
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare									
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>4th Quarter 2012 Rates:</u>									
Single rate	\$18.31	\$18.86	\$17.39	\$18.86	\$18.31	\$18.31	\$14.65	\$14.65	
Parent / Child(ren) rate	\$33.87	\$34.89	\$32.17	\$34.89	\$33.87	\$33.87	\$27.10	\$27.10	
Couple rate	\$40.28	\$41.49	\$38.26	\$41.49	\$40.28	\$40.28	\$32.23	\$32.23	
Family rate	\$56.76	\$58.47	\$53.91	\$58.47	\$56.76	\$56.76	\$45.42	\$45.42	
<u>4th Quarter 2011 Rates:</u>									
Single rate	\$15.18	\$15.64	\$14.42	\$15.64	\$15.18	\$15.18	\$12.14	\$12.14	
Parent / Child(ren) rate	\$28.08	\$28.93	\$26.68	\$28.93	\$28.08	\$28.08	\$22.46	\$22.46	
Couple rate	\$33.40	\$34.41	\$31.72	\$34.41	\$33.40	\$33.40	\$26.71	\$26.71	
Family rate	\$47.06	\$48.48	\$44.70	\$48.48	\$47.06	\$47.06	\$37.63	\$37.63	
<u>Dollar Amount Change</u>									
Single rate	\$3.13	\$3.22	\$2.97	\$3.22	\$3.13	\$3.13	\$2.51	\$2.51	
Parent / Child(ren) rate	\$5.79	\$5.96	\$5.49	\$5.96	\$5.79	\$5.79	\$4.64	\$4.64	
Couple rate	\$6.88	\$7.08	\$6.54	\$7.08	\$6.88	\$6.88	\$5.52	\$5.52	
Family rate	\$9.70	\$9.99	\$9.21	\$9.99	\$9.70	\$9.70	\$7.79	\$7.79	
<u>Percent Change:</u>									
Single rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.7%	20.7%	
Parent / Child(ren) rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.7%	20.7%	
Couple rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.7%	20.7%	
Family rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.7%	20.7%	

New York Small Group - Freedom Plan Metro  
 Rates for Ancillary Coverage  
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<u>Dental Enhanced Rider</u>	Rates do not trend.							
	<u>Manhattan/Richmond/Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Dutchess/Orange/Putnam</u>	<u>Ulster/Sullivan</u>
Single rate	\$6.13	\$6.13	\$6.13	\$6.13	\$6.13	\$6.13	\$6.13	\$6.13
Parent / Child(ren) rate	\$11.34	\$11.34	\$11.34	\$11.34	\$11.34	\$11.34	\$11.34	\$11.34
Couple rate	\$13.49	\$13.49	\$13.49	\$13.49	\$13.49	\$13.49	\$13.49	\$13.49
Family rate	\$19.00	\$19.00	\$19.00	\$19.00	\$19.00	\$19.00	\$19.00	\$19.00

<u>Dental Premium Rider</u>	Rates do not trend.							
	<u>Manhattan/Richmond/Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Dutchess/Orange/Putnam</u>	<u>Ulster/Sullivan</u>
Single rate	\$11.05	\$11.05	\$11.05	\$11.05	\$11.05	\$11.05	\$11.05	\$11.05
Parent / Child(ren) rate	\$20.44	\$20.44	\$20.44	\$20.44	\$20.44	\$20.44	\$20.44	\$20.44
Couple rate	\$24.31	\$24.31	\$24.31	\$24.31	\$24.31	\$24.31	\$24.31	\$24.31
Family rate	\$34.26	\$34.26	\$34.26	\$34.26	\$34.26	\$34.26	\$34.26	\$34.26

<u>Vision Rider</u>	Rates do not trend.							
	<u>Manhattan/Richmond/Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Dutchess/Orange/Putnam</u>	<u>Ulster/Sullivan</u>
Single rate	\$4.73	\$4.87	\$4.49	\$4.87	\$4.73	\$4.73	\$3.78	\$3.78
Parent / Child(ren) rate	\$8.75	\$9.01	\$8.31	\$9.01	\$8.75	\$8.75	\$6.99	\$6.99
Couple rate	\$10.41	\$10.71	\$9.88	\$10.71	\$10.41	\$10.41	\$8.32	\$8.32
Family rate	\$14.66	\$15.10	\$13.92	\$15.10	\$14.66	\$14.66	\$11.72	\$11.72

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 Rates for Ancillary Coverage  
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Confidential - FOIL Protection Requested

<u>Dependent Age Cut-off 26</u>								
<u>1st Quarter 2012 Rates:</u>	<u>Manhattan/Richmond/Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Dutchess/Orange/Putnam</u>	<u>Ulster/Sullivan</u>
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$3.83	\$3.83	\$3.83	\$3.83	\$3.83	\$3.83	\$3.83	\$3.83
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$6.42	\$6.42	\$6.42	\$6.42	\$6.42	\$6.42	\$6.42	\$6.42
<u>1st Quarter 2011 Rates:</u>								
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$1.64	\$1.64	\$1.64	\$1.64	\$1.64	\$1.64	\$1.64	\$1.64
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$2.19	\$2.19	\$2.19	\$2.19	\$2.19	\$2.19	\$2.19	\$2.19
<u>Dollar Amount of Change</u>								
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$2.19	\$2.19	\$2.19	\$2.19	\$2.19	\$2.19	\$2.19	\$2.19
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$4.23	\$4.23	\$4.23	\$4.23	\$4.23	\$4.23	\$4.23	\$4.23
<u>Percent Change</u>								
Single rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Parent / Child(ren) rate	133.1%	133.1%	133.1%	133.1%	133.1%	133.1%	133.1%	133.1%
Couple rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Family rate	193.5%	193.5%	193.5%	193.5%	193.5%	193.5%	193.5%	193.5%

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Dependent Age Cut-off 29

<u>1st Quarter 2012 Rates:</u>	<u>Manhattan/Richmond/Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Dutchess/Orange/Putnam</u>	<u>Ulster/Sullivan</u>
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$64.09	\$64.09	\$64.09	\$64.09	\$64.09	\$64.09	\$64.09	\$64.09
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$70.99	\$70.99	\$70.99	\$70.99	\$70.99	\$70.99	\$70.99	\$70.99
<u>1st Quarter 2011 Rates:</u>								
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$55.91	\$55.91	\$55.91	\$55.91	\$55.91	\$55.91	\$55.91	\$55.91
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$61.93	\$61.93	\$61.93	\$61.93	\$61.93	\$61.93	\$61.93	\$61.93
<u>Dollar Amount of Change</u>								
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$8.18	\$8.18	\$8.18	\$8.18	\$8.18	\$8.18	\$8.18	\$8.18
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$9.06	\$9.06	\$9.06	\$9.06	\$9.06	\$9.06	\$9.06	\$9.06
<u>Percent Change</u>								
Single rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Parent / Child(ren) rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
Couple rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Family rate	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%

New York Small Group - Freedom Plan Metro  
 Rates for Ancillary Coverage  
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 Form # OHINY Metro 5/01

Confidential - FOIL Protection Requested

<u>Dental Enhanced Rider</u>	Rates do not trend.							
	<u>Manhattan/Richmond/Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Dutchess/Orange/Putnam</u>	<u>Ulster/Sullivan</u>
Single rate	\$6.13	\$6.13	\$6.13	\$6.13	\$6.13	\$6.13	\$6.13	\$6.13
Parent / Child(ren) rate	\$11.34	\$11.34	\$11.34	\$11.34	\$11.34	\$11.34	\$11.34	\$11.34
Couple rate	\$13.49	\$13.49	\$13.49	\$13.49	\$13.49	\$13.49	\$13.49	\$13.49
Family rate	\$19.00	\$19.00	\$19.00	\$19.00	\$19.00	\$19.00	\$19.00	\$19.00

<u>Dental Premium Rider</u>	Rates do not trend.							
	<u>Manhattan/Richmond/Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Dutchess/Orange/Putnam</u>	<u>Ulster/Sullivan</u>
Single rate	\$11.05	\$11.05	\$11.05	\$11.05	\$11.05	\$11.05	\$11.05	\$11.05
Parent / Child(ren) rate	\$20.44	\$20.44	\$20.44	\$20.44	\$20.44	\$20.44	\$20.44	\$20.44
Couple rate	\$24.31	\$24.31	\$24.31	\$24.31	\$24.31	\$24.31	\$24.31	\$24.31
Family rate	\$34.26	\$34.26	\$34.26	\$34.26	\$34.26	\$34.26	\$34.26	\$34.26

<u>Vision Rider</u>	Rates do not trend.							
	<u>Manhattan/Richmond/Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Dutchess/Orange/Putnam</u>	<u>Ulster/Sullivan</u>
Single rate	\$4.73	\$4.87	\$4.49	\$4.87	\$4.73	\$4.73	\$3.78	\$3.78
Parent / Child(ren) rate	\$8.75	\$9.01	\$8.31	\$9.01	\$8.75	\$8.75	\$6.99	\$6.99
Couple rate	\$10.41	\$10.71	\$9.88	\$10.71	\$10.41	\$10.41	\$8.32	\$8.32
Family rate	\$14.66	\$15.10	\$13.92	\$15.10	\$14.66	\$14.66	\$11.72	\$11.72

<u>Dependent Age Cut-off 26</u>								
<u>2nd Quarter 2012 Rates:</u>	<u>Manhattan/Richmond/Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Dutchess/Orange/Putnam</u>	<u>Ulster/Sullivan</u>
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$3.96	\$3.96	\$3.96	\$3.96	\$3.96	\$3.96	\$3.96	\$3.96
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$6.64	\$6.64	\$6.64	\$6.64	\$6.64	\$6.64	\$6.64	\$6.64
<u>2nd Quarter 2011 Rates:</u>								
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$1.72	\$1.72	\$1.72	\$1.72	\$1.72	\$1.72	\$1.72	\$1.72
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$2.29	\$2.29	\$2.29	\$2.29	\$2.29	\$2.29	\$2.29	\$2.29
<u>Dollar Amount of Change</u>								
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$2.24	\$2.24	\$2.24	\$2.24	\$2.24	\$2.24	\$2.24	\$2.24
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$4.35	\$4.35	\$4.35	\$4.35	\$4.35	\$4.35	\$4.35	\$4.35
<u>Percent Change</u>								
Single rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Parent / Child(ren) rate	130.3%	130.3%	130.3%	130.3%	130.3%	130.3%	130.3%	130.3%
Couple rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Family rate	190.0%	190.0%	190.0%	190.0%	190.0%	190.0%	190.0%	190.0%

New York Small Group - Freedom Plan Metro  
 Rates for Ancillary Coverage  
 Schedule of 2nd Quarter 2012 Rates by County

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 Form # OHINY Metro 2/04  
 Form # OHINY Metro 5/01

Confidential - FOIL Protection Requested

Dependent Age Cut-off 29

<u>2nd Quarter 2012 Rates:</u>	<u>Manhattan/Richmond/Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Dutchess/Orange/Putnam</u>	<u>Ulster/Sullivan</u>
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$66.33	\$66.33	\$66.33	\$66.33	\$66.33	\$66.33	\$66.33	\$66.33
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$73.47	\$73.47	\$73.47	\$73.47	\$73.47	\$73.47	\$73.47	\$73.47
<u>2nd Quarter 2011 Rates:</u>								
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$58.51	\$58.51	\$58.51	\$58.51	\$58.51	\$58.51	\$58.51	\$58.51
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$64.81	\$64.81	\$64.81	\$64.81	\$64.81	\$64.81	\$64.81	\$64.81
<u>Dollar Amount of Change</u>								
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$7.82	\$7.82	\$7.82	\$7.82	\$7.82	\$7.82	\$7.82	\$7.82
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$8.66	\$8.66	\$8.66	\$8.66	\$8.66	\$8.66	\$8.66	\$8.66
<u>Percent Change</u>								
Single rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Parent / Child(ren) rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%
Couple rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Family rate	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%

New York Small Group - Freedom Plan Metro  
 Rates for Ancillary Coverage  
 Schedule of 3rd Quarter 2012 Rates by County

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 Form # OHINY Metro 2/04  
 Form # OHINY Metro 5/01

Confidential - FOIL Protection Requested

<u>Dental Enhanced Rider</u>	Rates do not trend.							
	<u>Manhattan/Richmond/Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Dutchess/Orange/Putnam</u>	<u>Ulster/Sullivan</u>
Single rate	\$6.13	\$6.13	\$6.13	\$6.13	\$6.13	\$6.13	\$6.13	\$6.13
Parent / Child(ren) rate	\$11.34	\$11.34	\$11.34	\$11.34	\$11.34	\$11.34	\$11.34	\$11.34
Couple rate	\$13.49	\$13.49	\$13.49	\$13.49	\$13.49	\$13.49	\$13.49	\$13.49
Family rate	\$19.00	\$19.00	\$19.00	\$19.00	\$19.00	\$19.00	\$19.00	\$19.00

<u>Dental Premium Rider</u>	Rates do not trend.							
	<u>Manhattan/Richmond/Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Dutchess/Orange/Putnam</u>	<u>Ulster/Sullivan</u>
Single rate	\$11.05	\$11.05	\$11.05	\$11.05	\$11.05	\$11.05	\$11.05	\$11.05
Parent / Child(ren) rate	\$20.44	\$20.44	\$20.44	\$20.44	\$20.44	\$20.44	\$20.44	\$20.44
Couple rate	\$24.31	\$24.31	\$24.31	\$24.31	\$24.31	\$24.31	\$24.31	\$24.31
Family rate	\$34.26	\$34.26	\$34.26	\$34.26	\$34.26	\$34.26	\$34.26	\$34.26

<u>Vision Rider</u>	Rates do not trend.							
	<u>Manhattan/Richmond/Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Dutchess/Orange/Putnam</u>	<u>Ulster/Sullivan</u>
Single rate	\$4.73	\$4.87	\$4.49	\$4.87	\$4.73	\$4.73	\$3.78	\$3.78
Parent / Child(ren) rate	\$8.75	\$9.01	\$8.31	\$9.01	\$8.75	\$8.75	\$6.99	\$6.99
Couple rate	\$10.41	\$10.71	\$9.88	\$10.71	\$10.41	\$10.41	\$8.32	\$8.32
Family rate	\$14.66	\$15.10	\$13.92	\$15.10	\$14.66	\$14.66	\$11.72	\$11.72

New York Small Group - Freedom Plan Metro  
 Rates for Ancillary Coverage  
 Schedule of 3rd Quarter 2012 Rates by County

Section 23  
 Form # OHINY Metro 2/04  
 Form # OHINY Metro 5/01

Confidential - FOIL Protection Requested

<u>Dependent Age Cut-off 26</u>								
<u>3rd Quarter 2012 Rates:</u>	<u>Manhattan/Richmond/Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Dutchess/Orange/Putnam</u>	<u>Ulster/Sullivan</u>
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$4.10	\$4.10	\$4.10	\$4.10	\$4.10	\$4.10	\$4.10	\$4.10
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$6.87	\$6.87	\$6.87	\$6.87	\$6.87	\$6.87	\$6.87	\$6.87
<u>3rd Quarter 2011 Rates:</u>								
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$1.80	\$1.80	\$1.80	\$1.80	\$1.80	\$1.80	\$1.80	\$1.80
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$2.40	\$2.40	\$2.40	\$2.40	\$2.40	\$2.40	\$2.40	\$2.40
<u>Dollar Amount of Change</u>								
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$2.30	\$2.30	\$2.30	\$2.30	\$2.30	\$2.30	\$2.30	\$2.30
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$4.47	\$4.47	\$4.47	\$4.47	\$4.47	\$4.47	\$4.47	\$4.47
<u>Percent Change</u>								
Single rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Parent / Child(ren) rate	127.8%	127.8%	127.8%	127.8%	127.8%	127.8%	127.8%	127.8%
Couple rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Family rate	186.7%	186.7%	186.7%	186.7%	186.7%	186.7%	186.7%	186.7%

New York Small Group - Freedom Plan Metro  
 Rates for Ancillary Coverage  
 Schedule of 3rd Quarter 2012 Rates by County

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 Form # OHINY Metro 5/01

Confidential - FOIL Protection Requested

Dependent Age Cut-off 29

<u>3rd Quarter 2012 Rates:</u>	<u>Manhattan/Richmond/Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Dutchess/Orange/Putnam</u>	<u>Ulster/Sullivan</u>
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$68.65	\$68.65	\$68.65	\$68.65	\$68.65	\$68.65	\$68.65	\$68.65
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$76.04	\$76.04	\$76.04	\$76.04	\$76.04	\$76.04	\$76.04	\$76.04
<u>3rd Quarter 2011 Rates:</u>								
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$61.24	\$61.24	\$61.24	\$61.24	\$61.24	\$61.24	\$61.24	\$61.24
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$67.83	\$67.83	\$67.83	\$67.83	\$67.83	\$67.83	\$67.83	\$67.83
<u>Dollar Amount of Change</u>								
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$7.41	\$7.41	\$7.41	\$7.41	\$7.41	\$7.41	\$7.41	\$7.41
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$8.21	\$8.21	\$8.21	\$8.21	\$8.21	\$8.21	\$8.21	\$8.21
<u>Percent Change</u>								
Single rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Parent / Child(ren) rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
Couple rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Family rate	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%

New York Small Group - Freedom Plan Metro  
 Rates for Ancillary Coverage  
 Schedule of 4th Quarter 2012 Rates by County

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 Form # OHINY Metro 5/01

Confidential - FOIL Protection Requested

<u>Dental Enhanced Rider</u>	Rates do not trend.							
	<u>Manhattan/Richmond/Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Dutchess/Orange/Putnam</u>	<u>Ulster/Sullivan</u>
Single rate	\$6.13	\$6.13	\$6.13	\$6.13	\$6.13	\$6.13	\$6.13	\$6.13
Parent / Child(ren) rate	\$11.34	\$11.34	\$11.34	\$11.34	\$11.34	\$11.34	\$11.34	\$11.34
Couple rate	\$13.49	\$13.49	\$13.49	\$13.49	\$13.49	\$13.49	\$13.49	\$13.49
Family rate	\$19.00	\$19.00	\$19.00	\$19.00	\$19.00	\$19.00	\$19.00	\$19.00

<u>Dental Premium Rider</u>	Rates do not trend.							
	<u>Manhattan/Richmond/Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Dutchess/Orange/Putnam</u>	<u>Ulster/Sullivan</u>
Single rate	\$11.05	\$11.05	\$11.05	\$11.05	\$11.05	\$11.05	\$11.05	\$11.05
Parent / Child(ren) rate	\$20.44	\$20.44	\$20.44	\$20.44	\$20.44	\$20.44	\$20.44	\$20.44
Couple rate	\$24.31	\$24.31	\$24.31	\$24.31	\$24.31	\$24.31	\$24.31	\$24.31
Family rate	\$34.26	\$34.26	\$34.26	\$34.26	\$34.26	\$34.26	\$34.26	\$34.26

<u>Vision Rider</u>	Rates do not trend.							
	<u>Manhattan/Richmond/Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Dutchess/Orange/Putnam</u>	<u>Ulster/Sullivan</u>
Single rate	\$4.73	\$4.87	\$4.49	\$4.87	\$4.73	\$4.73	\$3.78	\$3.78
Parent / Child(ren) rate	\$8.75	\$9.01	\$8.31	\$9.01	\$8.75	\$8.75	\$6.99	\$6.99
Couple rate	\$10.41	\$10.71	\$9.88	\$10.71	\$10.41	\$10.41	\$8.32	\$8.32
Family rate	\$14.66	\$15.10	\$13.92	\$15.10	\$14.66	\$14.66	\$11.72	\$11.72

New York Small Group - Freedom Plan Metro  
 Rates for Ancillary Coverage  
 Schedule of 4th Quarter 2012 Rates by County

Confidential - FOIL Protection Requested

<u>Dependent Age Cut-off 26</u>								
<u>4th Quarter 2012 Rates:</u>	<u>Manhattan/Richmond/Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Dutchess/Orange/Putnam</u>	<u>Ulster/Sullivan</u>
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$4.24	\$4.24	\$4.24	\$4.24	\$4.24	\$4.24	\$4.24	\$4.24
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$7.11	\$7.11	\$7.11	\$7.11	\$7.11	\$7.11	\$7.11	\$7.11
<u>4th Quarter 2011 Rates:</u>								
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$3.52	\$3.52	\$3.52	\$3.52	\$3.52	\$3.52	\$3.52	\$3.52
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$5.90	\$5.90	\$5.90	\$5.90	\$5.90	\$5.90	\$5.90	\$5.90
<u>Dollar Amount of Change</u>								
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$0.72	\$0.72	\$0.72	\$0.72	\$0.72	\$0.72	\$0.72	\$0.72
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$1.21	\$1.21	\$1.21	\$1.21	\$1.21	\$1.21	\$1.21	\$1.21
<u>Percent Change</u>								
Single rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Parent / Child(ren) rate	20.5%	20.5%	20.5%	20.5%	20.5%	20.5%	20.5%	20.5%
Couple rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Family rate	20.5%	20.5%	20.5%	20.5%	20.5%	20.5%	20.5%	20.5%

New York Small Group - Freedom Plan Metro  
 Rates for Ancillary Coverage  
 Schedule of 4th Quarter 2012 Rates by County

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Confidential - FOIL Protection Requested

Dependent Age Cut-off 29

<u>4th Quarter 2012 Rates:</u>	<u>Manhattan/Richmond/Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Dutchess/Orange/Putnam</u>	<u>Ulster/Sullivan</u>
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$71.05	\$71.05	\$71.05	\$71.05	\$71.05	\$71.05	\$71.05	\$71.05
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$78.70	\$78.70	\$78.70	\$78.70	\$78.70	\$78.70	\$78.70	\$78.70
<u>4th Quarter 2011 Rates:</u>								
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$58.91	\$58.91	\$58.91	\$58.91	\$58.91	\$58.91	\$58.91	\$58.91
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$65.25	\$65.25	\$65.25	\$65.25	\$65.25	\$65.25	\$65.25	\$65.25
<u>Dollar Amount of Change</u>								
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$12.14	\$12.14	\$12.14	\$12.14	\$12.14	\$12.14	\$12.14	\$12.14
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$13.45	\$13.45	\$13.45	\$13.45	\$13.45	\$13.45	\$13.45	\$13.45
<u>Percent Change</u>								
Single rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Parent / Child(ren) rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
Couple rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Family rate	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%

**Oxford Health Insurance, Inc.**  
**New York Small Group Metro Plans**  
**Requested Rate Changes – Effective 3<sup>rd</sup> 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 3<sup>rd</sup> quarter of 2012.

**CHART 1: Impact of Rate Request**

<b>Product</b>	<b>Renewal Date</b>	<b>Requested Medical Trend Increase Over 2011 Medical Premium (%)</b>	<b>Requested Pharmacy Trend Increase Over 2011 Pharmacy Premium (%)</b>	<b>Estimated Total Trend Increase (Medical and Pharmacy) Over 2011 Premium (%)</b>
Metro	July 2012 - September 2012	12.1%	12.1%	12.1%

- 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 Metro 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 \$1.79 for the employee/children tier and by \$3.59 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 Insurance, Inc.**  
**New York Small Group Metro Plans**  
**Requested Rate Changes – Effective 4<sup>th</sup> 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 4<sup>th</sup> quarter of 2012.

**CHART 1: Impact of Rate Request**

<b>Product</b>	<b>Renewal Date</b>	<b>Number of Impacted Subscribers</b>	<b>Requested Medical Trend Increase Over 2011 Medical Premium (%)</b>	<b>Requested Pharmacy Trend Increase Over 2011 Pharmacy Premium (%)</b>	<b>Estimated Total Trend Increase (Medical and Pharmacy) Over 2011 Premium (%)</b>
Metro	October 2012 - December 2012	6,753	20.6%	20.6%	20.6%

- 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 Metro 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 Insurance, Inc.**  
**New York Small Group Metro Plans**  
**Requested Rate Changes – Effective 4<sup>th</sup> 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 4<sup>th</sup> quarter of 2012.

**CHART 1: Impact of Rate Request**

<b>Product</b>	<b>Renewal Date</b>	<b>Number of Impacted Subscribers</b>	<b>Requested Medical Trend Increase Over 2011 Medical Premium (%)</b>	<b>Requested Pharmacy Trend Increase Over 2011 Pharmacy Premium (%)</b>	<b>Estimated Total Trend Increase (Medical and Pharmacy) Over 2011 Premium (%)</b>
Metro	October 2012 - December 2012	6,753	20.6%	20.6%	20.6%

- 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 Metro 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 Insurance, Inc. <small>Company submitting the rate adjustment request</small>	Article 42 <small>Type of insurer</small>	<input checked="" type="checkbox"/> For Profit  <input type="checkbox"/> Non Profit	78026 <small>Company NAIC Code</small>
	48 Monroe Turnpike, Trumbull, CT 06614 <small>Company mailing address</small>			
B. Contact Person:	[REDACTED]	[REDACTED]		[REDACTED] <small>Contact Email address</small>
C. Actuarial Contact (If different from above):	 <small>Actuary name, title</small>	 <small>Actuary phone number</small>		 <small>Actuary Email address</small>
D. New Rate Information (See Note #1):	February 15, 2012 through November 14, 2013 <small>New rate applicability period</small>	1/1/2012 <small>New rate effective date</small>		XFRD-127211310 <small>SERFF Tracking Number</small>
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:	<b>Response</b>			
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 Metro 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: Oxford Health Insurance, Inc. 78026 XFRD-127211310  
Company submitting the rate adjustment request Company NAIC Code SERFF tracking number

B. FOIL Contact Person | [REDACTED] [REDACTED] [REDACTED]  
Name, title Phone number Email address  
48 Monroe Turnpike, Trumbull, CT 06614 [REDACTED]  
Mailing address Fax number

- 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 Metro 2012 Checklist.pdf)
- 2 \* Statement of Necessity (FOIL Statement of Necessity 20110622.pdf \*)
- 3 \* Actuarial Memorandum (SG Metro Actuarial Memorandum 2012.pdf \*)
- 4 Notice of Proposed Rate Adjustment (NY-11-528 Q1-12 Oxford NY Small Metro Association - Initial Notice.pdf, NY-11-529 Q1-12 Oxford NY Small Metro Group - Initial Notice.pdf, NY-11-530 Q1-12 Oxford NY Small Metro Subscriber - Initial Notice.pdf, NY-11-537 Q2-12 Oxford NY Small Metro Association - Initial Notice.pdf, NY-11-538 Q2-12 Oxford NY Small Metro Group - Initial Notice.pdf, NY-11-539 Q2-12 Oxford NY Small Metro Subscriber - Initial Notice.pdf, NY-11-546 Q3-12 Oxford NY Small Metro Association - Initial Notice.pdf, NY-11-547 Q3-12 Oxford NY Small Metro Group - Initial Notice.pdf, NY-11-548 Q3-12 Oxford NY Small Metro Subscriber - Initial Notice.pdf, NY-11-555 Q4-12 Oxford NY Small Metro Association - Initial Notice.pdf, NY-11-556 Q4-12 Oxford NY Small Metro Group - Initial Notice.pdf, NY-11-557 Q4-12 Oxford NY Small Metro Subscriber - Initial Notice.pdf, Q1-12 Oxford NY Small Metro Association - Second Notice.pdf, Q1-12 Oxford NY Small Metro Group - Second Notice.pdf, Q1-12 Oxford NY Small Metro Subscriber - Second Notice.pdf, Q2-12 Oxford NY Small Metro Association - Second Notice.pdf, Q2-12 Oxford NY Small Metro Group - Second Notice.pdf, Q2-12 Oxford NY Small Metro Subscriber - Second Notice.pdf, Q3-12 Oxford NY Small Metro Association - Second Notice.pdf, Q3-12 Oxford NY Small Metro Group - Second Notice.pdf, Q3-12 Oxford NY Small Metro Subscriber - Second Notice.pdf, Q4-12 Oxford NY Small Metro Association - Second Notice.pdf, Q4-12 Oxford NY Small Metro Group - Second Notice.pdf, Q4-12 Oxford NY Small Metro Subscriber - Second Notice.pdf)
- 5 Cover Letter (Cover Letter Metro 2012.pdf)
- 6 Certification (Certification Metro 2012.pdf)
- 7 \* Section I - Supporting Exhibits (Exhibit I - Summary Template Metro.pdf \*, Exhibit II - NYSG 2012 Pricing Trend Development.pdf \*, Exhibit III - Metro Rate Development.pdf \*, Exhibit IV - Metro Migration.pdf \*, Exhibit V - Metro Standardized Premiums.pdf \*)
- 8 \* Section II - Rate Manual (NY\_Metro\_rate\_manual\_final 2012.pdf \*, New York Minimum Participation Requirement Filing.pdf \*)
- 9 \* Supplemental Exhibits 1-6 (Supplemental Exhibits (1, 2, 3, 6) Metro 2012.pdf \*, Supplemental Exhibits (4, 5) Metro 2012.xls \*)
- 10 \* Narrative Summary (Q1-12 Oxford NY SG Metro Narrative Summary.pdf \*, Q2-12 Oxford NY SG Metro Narrative Summary.pdf \*, Q3-12 Oxford NY SG Metro Narrative Summary.pdf \*, Q4-12 Oxford NY SG Metro 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 \* Supplemental Exhibits 1-6 (Supplemental Exhibits (1, 2, 3, 6) Metro 2012 REDACTED.pdf \*, Supplemental Exhibits (4, 5) Metro 2012 REDACTED.xls \*)
- 2 \* Narrative Summary (Q1-12 Oxford NY SG Metro Narrative Summary REDACTED.pdf \*, Q2-12 Oxford NY SG Metro Narrative Summary REDACTED.pdf \*, Q3-12 Oxford NY SG Metro Narrative Summary REDACTED.pdf \*, Q4-12 Oxford NY SG Metro Narrative Summary REDACTED.pdf \*)

- E. Statement of necessity as discussed in Instructions # 3, above.  
Please see attached document: FOIL Statement of Necessity

**EXHIBIT 4: SUMMARY OF PROPOSED PERCENTAGE RATE CHANGE TO EXISTING RATE**

Oxford Health Insurance, Inc.  
Company submitting the rate adjustment request

78026

Company NAIC Code

XFRD-127211310  
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 => Provide a list of proposed rate changes for each base medical plan type, by product name/street name.

**Rating Region:** All => 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
OHINY Metro 2/04 OHINY Metro 5/01 OHINY R MTR SNGK 1004 OHINY SB MTRS 307	Small Group Metro	Small Group Metro	January - March 2012	14.6%	14.9%	14.7%
OHINY Metro 2/04 OHINY Metro 5/01 OHINY R MTR SNGK 1004 OHINY SB MTRS 307	Small Group Metro	Small Group Metro	April - June 2012	13.4%	13.6%	13.5%
OHINY Metro 2/04 OHINY Metro 5/01 OHINY R MTR SNGK 1004 OHINY SB MTRS 307	Small Group Metro	Small Group Metro	July - September 2012	12.1%	12.3%	12.2%
OHINY Metro 2/04 OHINY Metro 5/01 OHINY R MTR SNGK 1004 OHINY SB MTRS 307	Small Group Metro	Small Group Metro	October - December 2012	20.6%	20.6%	20.6%

\* 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 => Provide a list of proposed rate changes for drug riders available with base medical products.

**Rating Region:** All => 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

=> 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	OHINY Metro 2/04 OHINY Metro 5/01 OHINY R MTR SNGK 1004 OHINY SB MTRS 307	Small Group Metro	January - March 2012	12.2%	12.3%	12.3%
All	OHINY Metro 2/04 OHINY Metro 5/01 OHINY R MTR SNGK 1004 OHINY SB MTRS 307	Small Group Metro	April - June 2012	12.2%	12.2%	12.2%
All	OHINY Metro 2/04 OHINY Metro 5/01 OHINY R MTR SNGK 1004 OHINY SB MTRS 307	Small Group Metro	July - September 2012	12.1%	12.1%	12.1%
All	OHINY Metro 2/04 OHINY Metro 5/01 OHINY R MTR SNGK 1004 OHINY SB MTRS 307	Small Group Metro	October - December 2012	20.6%	20.6%	20.6%

**EXHIBIT 5: DISTRIBUTION OF CONTRACTS AFFECTED BY PROPOSED RATE ADJUSTMENTS**

Company Name: Oxford Health Insurance, Inc.  
 NAIC Code: 78026  
 SERFF Tracking #: XFRD-127211310

**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
<b>Market Segment Total:</b>																

**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		Metro	14.4%	10,331	0	0	0	0	10,331	0	0	0	0	0	0
<b>Market Segment Total:</b>						0	0	0	0	10,331	0	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		Metro	13.3%	8,056	0	0	0	0	8,056	0	0	0	0	0	0
<b>Market Segment Total:</b>						0	0	0	0	8,056	0	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		Metro	12.2%	8,387	0	0	0	0	8,387	0	0	0	0	0	0
<b>Market Segment Total:</b>						0	0	0	0	8,387	0	0	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		Metro	20.6%	6,753	0	0	0	0	0	0	6,753	0	0	0	0
<b>Market Segment Total:</b>						0	0	0	0	0	0	6,753	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 3: NARRATIVE SUMMARY

Company Oxford Health Insurance, Inc.  
NAIC Code: 78026  
SERFF Tracking #: XFRD-127211310

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 6: SUMMARY OF POLICY FORM AND PRODUCT CHANGES**

Company Name: Oxford Health Insurance, Inc.

NAIC Code: 78026

SERFF Number: XFRD-127211310

**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	OHINY Metro 2/04 OHINY Metro 5/01 OHINY R MTR SNGK 1004 OHINY SB MTRS 307	Small Group Metro	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

**Oxford Health Insurance, Inc.**  
**New York Small Group Metro Plans**  
**Requested Rate Changes – Effective 1<sup>st</sup> 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 1<sup>st</sup> quarter of 2012.

**CHART 1: Impact of Rate Request**

<b>Product</b>	<b>Renewal Date</b>	<b>Number of Impacted Subscribers</b>	<b>Requested Medical Trend Increase Over 2011 Medical Premium (%)</b>	<b>Requested Pharmacy Trend Increase Over 2011 Pharmacy Premium (%)</b>	<b>Estimated Total Trend Increase (Medical and Pharmacy) Over 2011 Premium (%)</b>
Metro	January 2012 - March 2012	10,331	14.6%	12.3%	14.2%

- 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 Metro 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 \$1.79 for the employee/children tier and by \$3.59 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 Insurance, Inc.**  
**New York Small Group Metro Plans**  
**Requested Rate Changes – Effective 1<sup>st</sup> 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 1<sup>st</sup> quarter of 2012.

**CHART 1: Impact of Rate Request**

<b>Product</b>	<b>Renewal Date</b>	<b>Requested Medical Trend Increase Over 2011 Medical Premium (%)</b>	<b>Requested Pharmacy Trend Increase Over 2011 Pharmacy Premium (%)</b>	<b>Estimated Total Trend Increase (Medical and Pharmacy) Over 2011 Premium (%)</b>
Metro	January 2012 - March 2012	14.6%	12.3%	14.2%

- 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 Metro product prior to your 2012 renewal, those changes may also impact your final premium rates.

### **Final Rate Increase**

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**Oxford Health Insurance, Inc.**  
**New York Small Group Metro Plans**  
**Requested Rate Changes – Effective 2<sup>nd</sup> quarter 2012**

**Rate Component Overview**

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**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 2<sup>nd</sup> quarter of 2012.

**CHART 1: Impact of Rate Request**

<b>Product</b>	<b>Renewal Date</b>	<b>Number of Impacted Subscribers</b>	<b>Requested Medical Trend Increase Over 2011 Medical Premium (%)</b>	<b>Requested Pharmacy Trend Increase Over 2011 Pharmacy Premium (%)</b>	<b>Estimated Total Trend Increase (Medical and Pharmacy) Over 2011 Premium (%)</b>
Metro	April 2012 - June 2012	8,056	13.4%	12.2%	13.1%

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**Oxford Health Insurance, Inc.**  
**New York Small Group Metro Plans**  
**Requested Rate Changes – Effective 2<sup>nd</sup> quarter 2012**

**Rate Component Overview**

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**Oxford Health Insurance, Inc.**  
**New York Small Group Metro Plans**  
**Requested Rate Changes – Effective 3<sup>rd</sup> quarter 2012**

**Rate Component Overview**

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**CHART 1: Impact of Rate Request**

<b>Product</b>	<b>Renewal Date</b>	<b>Number of Impacted Subscribers</b>	<b>Requested Medical Trend Increase Over 2011 Medical Premium (%)</b>	<b>Requested Pharmacy Trend Increase Over 2011 Pharmacy Premium (%)</b>	<b>Estimated Total Trend Increase (Medical and Pharmacy) Over 2011 Premium (%)</b>
Metro	July 2012 - September 2012	8,387	12.1%	12.1%	12.1%

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Company Oxford Health Insurance, Inc.  
NAIC Code: 78026  
SERFF Tracking #: XFRD-127211310

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  - 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.
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For example:
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  - 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 6: SUMMARY OF POLICY FORM AND PRODUCT CHANGES**

Company Name: Oxford Health Insurance, Inc.

NAIC Code: 78026

SERFF Number: XFRD-127211310

**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
REDACTED	REDACTED	REDACTED	REDACTED	Small Group Metro	REDACTED	REDACTED

**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