

SERFF Tracking #:

AWLP-129002159

State Tracking #:

2013050122

Company Tracking #:

NY INDIV OFF-EXCH 0513

State: New York**Filing Company:** Empire HealthChoice HMO, Inc.**TOI/Sub-TOI:** HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO**Product Name:** NY Indiv Off-Exch 0513**Project Name/Number:** Ind Off-Ex 0513/Ind Off-Ex 0513

Rate/Rule Schedule

| Item No. | Schedule Item Status | Document Name | Affected Form Numbers (Separated with commas) | Rate Action | Rate Action Information | Attachments |
|----------|----------------------|----------------------|---|-------------|-------------------------|--|
| 1 | | Off-Exch Indiv Rates | | New | | RtManPgMkAvailIND.pdf, Rate Manual_NY - INDIV (OFF)_rev 7-26-13.pdf, |

Rate Manual

Empire HealthChoice HMO, Inc. Individual

Effective Date: January 1, 2014

| Description | Form Number | Single | Couple | Parent/ Child(ren) | Family |
|--------------------------------|------------------------------|--------|--------|-----------------------|--------|
| Unlimited Days of SNF Coverage | [Variable option to base] | 0.07% | 0.07% | 0.07% | 0.07% |

Rate Manual - Description of Benefits

Empire HealthChoice HMO, Inc. Individual

Form Numbers: NY_OFFHIX_HM(1/14); NY_OFFHIX_HM_CHILD(1/14)

| Index | HIOS Plan Name | Includes | | Dependent Coverage | | | OON Coverage |
|-------|---|------------------|----------------|--------------------|------------|-------------|--------------|
| | | Pediatric Dental | through Age 29 | INN Deductible | INN Coins. | INN OOP Max | |
| 1 | Empire Core Guided Access (caat) | No | No | \$5,800 | 20% | \$6,350 | No |
| 2 | Empire Core Guided Access (cabs) | No | No | \$4,000 | 40% | \$6,350 | No |
| 3 | Empire Core Guided Access w/ Dep Age 29 (cbra) | No | Yes | \$5,800 | 20% | \$6,350 | No |
| 4 | Empire Core Guided Access w/ Dep Age 29 (ccra) | No | Yes | \$4,000 | 40% | \$6,350 | No |
| 5 | Empire Core Guided Access w/ Child Dental (cdat) | Yes | No | \$5,800 | 20% | \$6,350 | No |
| 6 | Empire Core Guided Access w/ Child Dental (cdbs) | Yes | No | \$4,000 | 40% | \$6,350 | No |
| 7 | Empire Core Guided Access w/ Child Dental and Dep Age 29 (cdgb) | Yes | Yes | \$5,800 | 20% | \$6,350 | No |
| 8 | Empire Core Guided Access w/ Child Dental and Dep Age 29 (cdgc) | Yes | Yes | \$4,000 | 40% | \$6,350 | No |
| 9 | Empire Essential Guided Access (cbjw) | No | No | \$2,250 | 25% | \$6,350 | No |
| 10 | Empire Essential Guided Access w/ HSA (cdib) | No | No | \$2,450 | 10% | \$6,350 | No |
| 11 | Empire Essential Guided Access w/Dep Age 29 (ceae) | No | Yes | \$2,250 | 25% | \$6,350 | No |
| 12 | Empire Essential Guided Access w/ HSA and Dep Age 29 (cefa) | No | Yes | \$2,450 | 10% | \$6,350 | No |
| 13 | Empire Essential Guided Access w/ Child Dental (cdce) | Yes | No | \$2,250 | 25% | \$6,350 | No |
| 14 | Empire Essential Guided Access w/ HSA and Child Dental (cdmb) | Yes | No | \$2,450 | 10% | \$6,350 | No |
| 15 | Empire Essential Guided Access w/ Child Dental and Dep Age 29 (cdec) | Yes | Yes | \$2,250 | 25% | \$6,350 | No |
| 16 | Empire Essential Guided Access w/ HSA, Child Dental and Dep Age 29 (cdwe) | Yes | Yes | \$2,450 | 10% | \$6,350 | No |
| 17 | Empire Preferred Guided Access (cecb) | No | No | \$1,000 | 10% | \$6,250 | No |
| 18 | Empire Preferred Guided Access w/ Dep Age 29 (ceea) | No | Yes | \$1,000 | 10% | \$6,250 | No |
| 19 | Empire Preferred Guided Access w/ Child Dental (cdgd) | Yes | No | \$1,000 | 10% | \$6,250 | No |
| 20 | Empire Preferred Guided Access w/ Child Dental and Dep Age 29 (cdha) | Yes | Yes | \$1,000 | 10% | \$6,250 | No |
| 21 | Empire Premier Guided Access (cazd) | No | No | \$200 | 5% | \$3,400 | No |
| 22 | Empire Premier Guided Access w/ Out-of-Network (ccze) | No | No | | | | Yes |
| 23 | Empire Premier Guided Access w/ Dep Age 29 (cayd) | No | Yes | \$200 | 5% | \$3,400 | No |
| 24 | Empire Premier Guided Access w/ Out-of-Network and Dep Age 29 (cczc) | No | Yes | | | | Yes |
| 25 | Empire Premier Guided Access w/Child Dental (cdwc) | Yes | No | \$200 | 5% | \$3,400 | No |
| 26 | Empire Premier Guided Access w/ Out-of-Network and Child Dental (cdaa) | Yes | No | | | | Yes |
| 27 | Empire Premier Guided Access w/ Child Dental and Dep Age 29 (cdwd) | Yes | Yes | \$200 | 5% | \$3,400 | No |
| 28 | Empire Premier Guided Access w/ Out-of-Network, Child Dental and Dep Age 29 (cdzc) | Yes | Yes | | | | Yes |
| 29 | Empire Core Guided Access for Child Only w/HSA (cadc) | No | No | \$3,000 | 50% | \$6,350 | No |
| 30 | Empire Core Guided Acces for Child Only w/ Child Dental (cdea) | Yes | No | \$3,000 | 50% | \$6,350 | No |
| 31 | Empire Essential Guided Access for Child Only (cade) | No | No | \$2,000 | 0% | \$5,500 | No |
| 32 | Empire Essential Guided Access for Child Only w/ Child Dental (cdbb) | Yes | No | \$2,000 | 0% | \$5,500 | No |
| 33 | Empire Preferred Guided Access for Child Only (cadd) | No | No | \$600 | 0% | \$4,000 | No |
| 34 | Empire Preferred Guided Access for Child Only w/ Child Dental (cdha) | Yes | No | \$600 | 0% | \$4,000 | No |
| 35 | Empire Premier Guided Access for Child Only (caed) | No | No | \$0 | 0% | \$2,000 | No |
| 36 | Empire Premier Guided Access for Child Only w/ Out-of-Network (cajd) | No | No | | | | Yes |
| 37 | Empire Premier Guided Access for Child Only w/ Child Dental (cdja) | Yes | No | \$0 | 0% | \$2,000 | No |
| 38 | Empire Premier Guided Access for Child Only w/ Out-of-Network and Child Dental (cdvc) | Yes | No | | | | Yes |

Rate Manual

Empire HealthChoice HMO, Inc.

Individual

Calendar Year 2014

Form Numbers: NY_OFFHIX_HM(1/14); NY_OFFHIX_HM_CHILD(1/14)

Albany (Region 1)

| Index | HIOS Plan Name | Individual | Husband/ Wife | Parent/ Child(ren) | Family |
|-------|--|------------|------------------|-----------------------|------------|
| 1 | Empire Core Guided Access (caat) | \$335.07 | \$670.14 | \$569.62 | \$954.95 |
| 2 | Empire Core Guided Access (cabs) | \$342.12 | \$684.24 | \$581.60 | \$975.04 |
| 3 | Empire Core Guided Access w/ Dep Age 29 (cbra) | \$348.48 | \$696.96 | \$592.42 | \$993.17 |
| 4 | Empire Core Guided Access w/ Dep Age 29 (ccra) | \$355.79 | \$711.58 | \$604.84 | \$1,014.00 |
| 5 | Empire Core Guided Access w/ Child Dental (cdat) | \$362.61 | \$725.22 | \$616.44 | \$1,033.44 |
| 6 | Empire Core Guided Access w/ Child Dental (cdbs) | \$369.62 | \$739.24 | \$628.35 | \$1,053.42 |
| 7 | Empire Core Guided Access w/ Child Dental and Dep Age 29 (cdgb) | \$377.09 | \$754.18 | \$641.05 | \$1,074.71 |
| 8 | Empire Core Guided Access w/ Child Dental and Dep Age 29 (cdgc) | \$384.44 | \$768.88 | \$653.55 | \$1,095.65 |
| 9 | Empire Essential Guided Access (cbjw) | \$397.89 | \$795.78 | \$676.41 | \$1,133.99 |
| 10 | Empire Essential Guided Access w/ HSA (cdib) | \$388.79 | \$777.58 | \$660.94 | \$1,108.05 |
| 11 | Empire Essential Guided Access w/Dep Age 29 (ceae) | \$413.80 | \$827.60 | \$703.46 | \$1,179.33 |
| 12 | Empire Essential Guided Access w/ HSA and Dep Age 29 (cefa) | \$404.37 | \$808.74 | \$687.43 | \$1,152.45 |
| 13 | Empire Essential Guided Access w/ Child Dental (cdce) | \$425.39 | \$850.78 | \$723.16 | \$1,212.36 |
| 14 | Empire Essential Guided Access w/ HSA and Child Dental (cdmb) | \$416.34 | \$832.68 | \$707.78 | \$1,186.57 |
| 15 | Empire Essential Guided Access w/ Child Dental and Dep Age 29 (cdec) | \$442.44 | \$884.88 | \$752.15 | \$1,260.95 |
| 16 | Empire Essential Guided Access w/ HSA, Child Dental and Dep Age 29 (cdwe) | \$432.97 | \$865.94 | \$736.05 | \$1,233.96 |
| 17 | Empire Preferred Guided Access (cecb) | \$482.83 | \$965.66 | \$820.81 | \$1,376.07 |
| 18 | Empire Preferred Guided Access w/ Dep Age 29 (ceea) | \$502.15 | \$1,004.30 | \$853.66 | \$1,431.13 |
| 19 | Empire Preferred Guided Access w/ Child Dental (cdgd) | \$510.37 | \$1,020.74 | \$867.63 | \$1,454.55 |
| 20 | Empire Preferred Guided Access w/ Child Dental and Dep Age 29 (cdha) | \$530.79 | \$1,061.58 | \$902.34 | \$1,512.75 |
| 21 | Empire Premier Guided Access (cazd) | \$573.19 | \$1,146.38 | \$974.42 | \$1,633.59 |
| 22 | Empire Premier Guided Access w/ Out-of-Network (ccze) | | | | |
| 23 | Empire Premier Guided Access w/ Dep Age 29 (cayd) | \$596.11 | \$1,192.22 | \$1,013.39 | \$1,698.91 |
| 24 | Empire Premier Guided Access w/ Out-of-Network and Dep Age 29 (cczc) | | | | |
| 25 | Empire Premier Guided Access w/Child Dental (cdwc) | \$600.73 | \$1,201.46 | \$1,021.24 | \$1,712.08 |
| 26 | Empire Premier Guided Access w/ Out-of-Network and Child Dental (cdaa) | | | | |
| 27 | Empire Premier Guided Access w/ Child Dental and Dep Age 29 (cdwd) | \$624.75 | \$1,249.50 | \$1,062.08 | \$1,780.54 |
| 28 | Empire Premier Guided Access w/ Out-of-Network, Child Dental and Dep Age 29 (cdzc) | | | | |

Rate Manual

Empire HealthChoice HMO, Inc.

Individual

Calendar Year 2014

Form Numbers: NY_OFFHIX_HM(1/14); NY_OFFHIX_HM_CHILD(1/14)

Albany (Region 1)

| Index | HIOS Plan Name | Child Only (1 Child) | Child Only (2 Children) | Child Only (3+ Children) |
|-------|---|-------------------------|----------------------------|-----------------------------|
| 29 | Empire Core Guided Access for Child Only w/HSA (cadc) | \$144.58 | \$289.16 | \$433.74 |
| 30 | Empire Core Guided Acces for Child Only w/ Child Dental (cdea) | \$155.90 | \$311.80 | \$467.70 |
| 31 | Empire Essential Guided Access for Child Only (cade) | \$168.33 | \$336.66 | \$504.99 |
| 32 | Empire Essential Guided Access for Child Only w/ Child Dental (cdbb) | \$179.70 | \$359.40 | \$539.10 |
| 33 | Empire Preferred Guided Access for Child Only (cadd) | \$200.76 | \$401.52 | \$602.28 |
| 34 | Empire Preferred Guided Access for Child Only w/ Child Dental (cdha) | \$212.13 | \$424.26 | \$636.39 |
| 35 | Empire Premier Guided Access for Child Only (caed) | \$238.12 | \$476.24 | \$714.36 |
| 36 | Empire Premier Guided Access for Child Only w/ Out-of-Network (cajd) | | | |
| 37 | Empire Premier Guided Access for Child Only w/ Child Dental (cdja) | \$249.45 | \$498.90 | \$748.35 |
| 38 | Empire Premier Guided Access for Child Only w/ Out-of-Network and Child Dental (cdvc) | | | |

Rate Manual

Empire HealthChoice HMO, Inc.

Individual

Calendar Year 2014

Form Numbers: NY_OFFHIX_HM(1/14); NY_OFFHIX_HM_CHILD(1/14)

Long Island (Region 8)

| Index | HIOS Plan Name | Individual | Husband/ Wife | Parent/ Child(ren) | Family |
|-------|--|------------|------------------|-----------------------|------------|
| 1 | Empire Core Guided Access (caat) | \$331.23 | \$662.46 | \$563.09 | \$944.01 |
| 2 | Empire Core Guided Access (cabs) | \$338.19 | \$676.38 | \$574.92 | \$963.84 |
| 3 | Empire Core Guided Access w/ Dep Age 29 (cbra) | \$344.49 | \$688.98 | \$585.63 | \$981.80 |
| 4 | Empire Core Guided Access w/ Dep Age 29 (ccra) | \$351.71 | \$703.42 | \$597.91 | \$1,002.37 |
| 5 | Empire Core Guided Access w/ Child Dental (cdat) | \$358.46 | \$716.92 | \$609.38 | \$1,021.61 |
| 6 | Empire Core Guided Access w/ Child Dental (cdb) | \$365.38 | \$730.76 | \$621.15 | \$1,041.33 |
| 7 | Empire Core Guided Access w/ Child Dental and Dep Age 29 (cdgb) | \$372.76 | \$745.52 | \$633.69 | \$1,062.37 |
| 8 | Empire Core Guided Access w/ Child Dental and Dep Age 29 (cdgc) | \$380.03 | \$760.06 | \$646.05 | \$1,083.09 |
| 9 | Empire Essential Guided Access (cbjw) | \$393.32 | \$786.64 | \$668.64 | \$1,120.96 |
| 10 | Empire Essential Guided Access w/ HSA (cdib) | \$384.34 | \$768.68 | \$653.38 | \$1,095.37 |
| 11 | Empire Essential Guided Access w/Dep Age 29 (ceae) | \$409.05 | \$818.10 | \$695.39 | \$1,165.79 |
| 12 | Empire Essential Guided Access w/ HSA and Dep Age 29 (cefa) | \$399.73 | \$799.46 | \$679.54 | \$1,139.23 |
| 13 | Empire Essential Guided Access w/ Child Dental (cdce) | \$420.51 | \$841.02 | \$714.87 | \$1,198.45 |
| 14 | Empire Essential Guided Access w/ HSA and Child Dental (cdmb) | \$411.56 | \$823.12 | \$699.65 | \$1,172.95 |
| 15 | Empire Essential Guided Access w/ Child Dental and Dep Age 29 (cdec) | \$437.37 | \$874.74 | \$743.53 | \$1,246.50 |
| 16 | Empire Essential Guided Access w/ HSA, Child Dental and Dep Age 29 (cdwe) | \$428.00 | \$856.00 | \$727.60 | \$1,219.80 |
| 17 | Empire Preferred Guided Access (cecb) | \$477.29 | \$954.58 | \$811.39 | \$1,360.28 |
| 18 | Empire Preferred Guided Access w/ Dep Age 29 (ceea) | \$496.39 | \$992.78 | \$843.86 | \$1,414.71 |
| 19 | Empire Preferred Guided Access w/ Child Dental (cdgd) | \$504.52 | \$1,009.04 | \$857.68 | \$1,437.88 |
| 20 | Empire Preferred Guided Access w/ Child Dental and Dep Age 29 (cdha) | \$524.71 | \$1,049.42 | \$892.01 | \$1,495.42 |
| 21 | Empire Premier Guided Access (cazd) | \$566.62 | \$1,133.24 | \$963.25 | \$1,614.87 |
| 22 | Empire Premier Guided Access w/ Out-of-Network (ccze) | | | | |
| 23 | Empire Premier Guided Access w/ Dep Age 29 (cayd) | \$589.27 | \$1,178.54 | \$1,001.76 | \$1,679.42 |
| 24 | Empire Premier Guided Access w/ Out-of-Network and Dep Age 29 (cczc) | | | | |
| 25 | Empire Premier Guided Access w/Child Dental (cdwc) | \$593.84 | \$1,187.68 | \$1,009.53 | \$1,692.44 |
| 26 | Empire Premier Guided Access w/ Out-of-Network and Child Dental (cdaa) | | | | |
| 27 | Empire Premier Guided Access w/ Child Dental and Dep Age 29 (cdwd) | \$617.59 | \$1,235.18 | \$1,049.90 | \$1,760.13 |
| 28 | Empire Premier Guided Access w/ Out-of-Network, Child Dental and Dep Age 29 (cdzc) | | | | |

Rate Manual

Empire HealthChoice HMO, Inc.

Individual

Calendar Year 2014

Form Numbers: NY_OFFHIX_HM(1/14); NY_OFFHIX_HM_CHILD(1/14)

Long Island (Region 8)

| Index | HIOS Plan Name | Child Only (1 Child) | Child Only (2 Children) | Child Only (3+ Children) |
|-------|---|-------------------------|----------------------------|-----------------------------|
| 29 | Empire Core Guided Access for Child Only w/HSA (cadc) | \$142.92 | \$285.84 | \$428.76 |
| 30 | Empire Core Guided Acces for Child Only w/ Child Dental (cdea) | \$154.12 | \$308.24 | \$462.36 |
| 31 | Empire Essential Guided Access for Child Only (cade) | \$166.40 | \$332.80 | \$499.20 |
| 32 | Empire Essential Guided Access for Child Only w/ Child Dental (cdbb) | \$177.64 | \$355.28 | \$532.92 |
| 33 | Empire Preferred Guided Access for Child Only (cadd) | \$198.46 | \$396.92 | \$595.38 |
| 34 | Empire Preferred Guided Access for Child Only w/ Child Dental (cdha) | \$209.70 | \$419.40 | \$629.10 |
| 35 | Empire Premier Guided Access for Child Only (caed) | \$235.39 | \$470.78 | \$706.17 |
| 36 | Empire Premier Guided Access for Child Only w/ Out-of-Network (cajd) | | | |
| 37 | Empire Premier Guided Access for Child Only w/ Child Dental (cdja) | \$246.59 | \$493.18 | \$739.77 |
| 38 | Empire Premier Guided Access for Child Only w/ Out-of-Network and Child Dental (cdvc) | | | |

Rate Manual

Empire HealthChoice HMO, Inc.

Individual

Calendar Year 2014

Form Numbers: NY_OFFHIX_HM(1/14); NY_OFFHIX_HM_CHILD(1/14)

Mid-Hudson (Region 3)

| Index | HIOS Plan Name | Individual | Husband/ Wife | Parent/ Child(ren) | Family |
|-------|--|------------|------------------|-----------------------|------------|
| 1 | Empire Core Guided Access (caat) | \$395.20 | \$790.40 | \$671.84 | \$1,126.32 |
| 2 | Empire Core Guided Access (cabs) | \$403.51 | \$807.02 | \$685.97 | \$1,150.00 |
| 3 | Empire Core Guided Access w/ Dep Age 29 (cbra) | \$411.02 | \$822.04 | \$698.73 | \$1,171.41 |
| 4 | Empire Core Guided Access w/ Dep Age 29 (ccra) | \$419.64 | \$839.28 | \$713.39 | \$1,195.97 |
| 5 | Empire Core Guided Access w/ Child Dental (cdat) | \$427.68 | \$855.36 | \$727.06 | \$1,218.89 |
| 6 | Empire Core Guided Access w/ Child Dental (cdb) | \$435.95 | \$871.90 | \$741.12 | \$1,242.46 |
| 7 | Empire Core Guided Access w/ Child Dental and Dep Age 29 (cdgb) | \$444.75 | \$889.50 | \$756.08 | \$1,267.54 |
| 8 | Empire Core Guided Access w/ Child Dental and Dep Age 29 (cdgc) | \$453.42 | \$906.84 | \$770.81 | \$1,292.25 |
| 9 | Empire Essential Guided Access (cbjw) | \$469.28 | \$938.56 | \$797.78 | \$1,337.45 |
| 10 | Empire Essential Guided Access w/ HSA (cdib) | \$458.56 | \$917.12 | \$779.55 | \$1,306.90 |
| 11 | Empire Essential Guided Access w/Dep Age 29 (ceae) | \$488.05 | \$976.10 | \$829.69 | \$1,390.94 |
| 12 | Empire Essential Guided Access w/ HSA and Dep Age 29 (cefa) | \$476.93 | \$953.86 | \$810.78 | \$1,359.25 |
| 13 | Empire Essential Guided Access w/ Child Dental (cdce) | \$501.73 | \$1,003.46 | \$852.94 | \$1,429.93 |
| 14 | Empire Essential Guided Access w/ HSA and Child Dental (cdmb) | \$491.05 | \$982.10 | \$834.79 | \$1,399.49 |
| 15 | Empire Essential Guided Access w/ Child Dental and Dep Age 29 (cdec) | \$521.83 | \$1,043.66 | \$887.11 | \$1,487.22 |
| 16 | Empire Essential Guided Access w/ HSA, Child Dental and Dep Age 29 (cdwe) | \$510.66 | \$1,021.32 | \$868.12 | \$1,455.38 |
| 17 | Empire Preferred Guided Access (cecb) | \$569.47 | \$1,138.94 | \$968.10 | \$1,622.99 |
| 18 | Empire Preferred Guided Access w/ Dep Age 29 (ceea) | \$592.26 | \$1,184.52 | \$1,006.84 | \$1,687.94 |
| 19 | Empire Preferred Guided Access w/ Child Dental (cdgd) | \$601.96 | \$1,203.92 | \$1,023.33 | \$1,715.59 |
| 20 | Empire Preferred Guided Access w/ Child Dental and Dep Age 29 (cdha) | \$626.04 | \$1,252.08 | \$1,064.27 | \$1,784.21 |
| 21 | Empire Premier Guided Access (cazd) | \$676.04 | \$1,352.08 | \$1,149.27 | \$1,926.71 |
| 22 | Empire Premier Guided Access w/ Out-of-Network (ccze) | | | | |
| 23 | Empire Premier Guided Access w/ Dep Age 29 (cayd) | \$703.08 | \$1,406.16 | \$1,195.24 | \$2,003.78 |
| 24 | Empire Premier Guided Access w/ Out-of-Network and Dep Age 29 (cczc) | | | | |
| 25 | Empire Premier Guided Access w/Child Dental (cdwc) | \$708.53 | \$1,417.06 | \$1,204.50 | \$2,019.31 |
| 26 | Empire Premier Guided Access w/ Out-of-Network and Child Dental (cdaa) | | | | |
| 27 | Empire Premier Guided Access w/ Child Dental and Dep Age 29 (cdwd) | \$736.86 | \$1,473.72 | \$1,252.66 | \$2,100.05 |
| 28 | Empire Premier Guided Access w/ Out-of-Network, Child Dental and Dep Age 29 (cdzc) | | | | |

Rate Manual

Empire HealthChoice HMO, Inc.

Individual

Calendar Year 2014

Form Numbers: NY_OFFHIX_HM(1/14); NY_OFFHIX_HM_CHILD(1/14)

Mid-Hudson (Region 3)

| Index | HIOS Plan Name | Child Only (1 Child) | Child Only (2 Children) | Child Only (3+ Children) |
|-------|---|-------------------------|----------------------------|-----------------------------|
| 29 | Empire Core Guided Access for Child Only w/HSA (cadc) | \$170.52 | \$341.04 | \$511.56 |
| 30 | Empire Core Guided Acces for Child Only w/ Child Dental (cdea) | \$183.88 | \$367.76 | \$551.64 |
| 31 | Empire Essential Guided Access for Child Only (cade) | \$198.54 | \$397.08 | \$595.62 |
| 32 | Empire Essential Guided Access for Child Only w/ Child Dental (cdbb) | \$211.94 | \$423.88 | \$635.82 |
| 33 | Empire Preferred Guided Access for Child Only (cadd) | \$236.79 | \$473.58 | \$710.37 |
| 34 | Empire Preferred Guided Access for Child Only w/ Child Dental (cdha) | \$250.19 | \$500.38 | \$750.57 |
| 35 | Empire Premier Guided Access for Child Only (caed) | \$280.85 | \$561.70 | \$842.55 |
| 36 | Empire Premier Guided Access for Child Only w/ Out-of-Network (cajd) | | | |
| 37 | Empire Premier Guided Access for Child Only w/ Child Dental (cdja) | \$294.21 | \$588.42 | \$882.63 |
| 38 | Empire Premier Guided Access for Child Only w/ Out-of-Network and Child Dental (cdvc) | | | |

Rate Manual

Empire HealthChoice HMO, Inc.

Individual

Calendar Year 2014

Form Numbers: NY_OFFHIX_HM(1/14); NY_OFFHIX_HM_CHILD(1/14)

New York City (Region 4)

| Index | HIOS Plan Name | Individual | Husband/ Wife | Parent/ Child(ren) | Family |
|-------|--|------------|------------------|-----------------------|------------|
| 1 | Empire Core Guided Access (caat) | \$359.87 | \$719.74 | \$611.78 | \$1,025.63 |
| 2 | Empire Core Guided Access (cabs) | \$367.44 | \$734.88 | \$624.65 | \$1,047.20 |
| 3 | Empire Core Guided Access w/ Dep Age 29 (cbra) | \$374.27 | \$748.54 | \$636.26 | \$1,066.67 |
| 4 | Empire Core Guided Access w/ Dep Age 29 (ccra) | \$382.13 | \$764.26 | \$649.62 | \$1,089.07 |
| 5 | Empire Core Guided Access w/ Child Dental (cdat) | \$389.45 | \$778.90 | \$662.07 | \$1,109.93 |
| 6 | Empire Core Guided Access w/ Child Dental (cdbs) | \$396.98 | \$793.96 | \$674.87 | \$1,131.39 |
| 7 | Empire Core Guided Access w/ Child Dental and Dep Age 29 (cdgb) | \$404.99 | \$809.98 | \$688.48 | \$1,154.22 |
| 8 | Empire Core Guided Access w/ Child Dental and Dep Age 29 (cdgc) | \$412.89 | \$825.78 | \$701.91 | \$1,176.74 |
| 9 | Empire Essential Guided Access (cbjw) | \$427.33 | \$854.66 | \$726.46 | \$1,217.89 |
| 10 | Empire Essential Guided Access w/ HSA (cdib) | \$417.57 | \$835.14 | \$709.87 | \$1,190.07 |
| 11 | Empire Essential Guided Access w/Dep Age 29 (ceae) | \$444.42 | \$888.84 | \$755.51 | \$1,266.60 |
| 12 | Empire Essential Guided Access w/ HSA and Dep Age 29 (cefa) | \$434.29 | \$868.58 | \$738.29 | \$1,237.73 |
| 13 | Empire Essential Guided Access w/ Child Dental (cdce) | \$456.87 | \$913.74 | \$776.68 | \$1,302.08 |
| 14 | Empire Essential Guided Access w/ HSA and Child Dental (cdmb) | \$447.15 | \$894.30 | \$760.16 | \$1,274.38 |
| 15 | Empire Essential Guided Access w/ Child Dental and Dep Age 29 (cdec) | \$475.19 | \$950.38 | \$807.82 | \$1,354.29 |
| 16 | Empire Essential Guided Access w/ HSA, Child Dental and Dep Age 29 (cdwe) | \$465.01 | \$930.02 | \$790.52 | \$1,325.28 |
| 17 | Empire Preferred Guided Access (cecb) | \$518.56 | \$1,037.12 | \$881.55 | \$1,477.90 |
| 18 | Empire Preferred Guided Access w/ Dep Age 29 (ceea) | \$539.31 | \$1,078.62 | \$916.83 | \$1,537.03 |
| 19 | Empire Preferred Guided Access w/ Child Dental (cdgd) | \$548.14 | \$1,096.28 | \$931.84 | \$1,562.20 |
| 20 | Empire Preferred Guided Access w/ Child Dental and Dep Age 29 (cdha) | \$570.08 | \$1,140.16 | \$969.14 | \$1,624.73 |
| 21 | Empire Premier Guided Access (cazd) | \$615.61 | \$1,231.22 | \$1,046.54 | \$1,754.49 |
| 22 | Empire Premier Guided Access w/ Out-of-Network (ccze) | | | | |
| 23 | Empire Premier Guided Access w/ Dep Age 29 (cayd) | \$640.23 | \$1,280.46 | \$1,088.39 | \$1,824.66 |
| 24 | Empire Premier Guided Access w/ Out-of-Network and Dep Age 29 (cczc) | | | | |
| 25 | Empire Premier Guided Access w/Child Dental (cdwc) | \$645.19 | \$1,290.38 | \$1,096.82 | \$1,838.79 |
| 26 | Empire Premier Guided Access w/ Out-of-Network and Child Dental (cdaa) | | | | |
| 27 | Empire Premier Guided Access w/ Child Dental and Dep Age 29 (cdwd) | \$670.99 | \$1,341.98 | \$1,140.68 | \$1,912.32 |
| 28 | Empire Premier Guided Access w/ Out-of-Network, Child Dental and Dep Age 29 (cdzc) | | | | |

Rate Manual

Empire HealthChoice HMO, Inc.

Individual

Calendar Year 2014

Form Numbers: NY_OFFHIX_HM(1/14); NY_OFFHIX_HM_CHILD(1/14)

| |
|--------------------------|
| New York City (Region 4) |
|--------------------------|

| Index | HIOS Plan Name | Child Only (1 Child) | Child Only (2 Children) | Child Only (3+ Children) |
|-------|---|-------------------------|----------------------------|-----------------------------|
| 29 | Empire Core Guided Access for Child Only w/HSA (cadc) | \$155.28 | \$310.56 | \$465.84 |
| 30 | Empire Core Guided Acces for Child Only w/ Child Dental (cdea) | \$167.44 | \$334.88 | \$502.32 |
| 31 | Empire Essential Guided Access for Child Only (cade) | \$180.79 | \$361.58 | \$542.37 |
| 32 | Empire Essential Guided Access for Child Only w/ Child Dental (cdbb) | \$193.00 | \$386.00 | \$579.00 |
| 33 | Empire Preferred Guided Access for Child Only (cadd) | \$215.62 | \$431.24 | \$646.86 |
| 34 | Empire Preferred Guided Access for Child Only w/ Child Dental (cdha) | \$227.83 | \$455.66 | \$683.49 |
| 35 | Empire Premier Guided Access for Child Only (caed) | \$255.74 | \$511.48 | \$767.22 |
| 36 | Empire Premier Guided Access for Child Only w/ Out-of-Network (cajd) | | | |
| 37 | Empire Premier Guided Access for Child Only w/ Child Dental (cdja) | \$267.91 | \$535.82 | \$803.73 |
| 38 | Empire Premier Guided Access for Child Only w/ Out-of-Network and Child Dental (cdvc) | | | |

Rate Manual

Empire HealthChoice HMO, Inc.

Individual

Calendar Year 2014

Form Numbers: NY_OFFHIX_HM(1/14); NY_OFFHIX_HM_CHILD(1/14)

Upstate (Region 7)

| Index | HIOS Plan Name | Individual | Husband/ Wife | Parent/ Child(ren) | Family |
|-------|--|------------|------------------|-----------------------|------------|
| 1 | Empire Core Guided Access (caat) | \$533.34 | \$1,066.68 | \$906.68 | \$1,520.02 |
| 2 | Empire Core Guided Access (cabs) | \$544.56 | \$1,089.12 | \$925.75 | \$1,552.00 |
| 3 | Empire Core Guided Access w/ Dep Age 29 (cbra) | \$554.69 | \$1,109.38 | \$942.97 | \$1,580.87 |
| 4 | Empire Core Guided Access w/ Dep Age 29 (ccra) | \$566.33 | \$1,132.66 | \$962.76 | \$1,614.04 |
| 5 | Empire Core Guided Access w/ Child Dental (cdat) | \$577.19 | \$1,154.38 | \$981.22 | \$1,644.99 |
| 6 | Empire Core Guided Access w/ Child Dental (cdbs) | \$588.34 | \$1,176.68 | \$1,000.18 | \$1,676.77 |
| 7 | Empire Core Guided Access w/ Child Dental and Dep Age 29 (cdgb) | \$600.22 | \$1,200.44 | \$1,020.37 | \$1,710.63 |
| 8 | Empire Core Guided Access w/ Child Dental and Dep Age 29 (cdgc) | \$611.92 | \$1,223.84 | \$1,040.26 | \$1,743.97 |
| 9 | Empire Essential Guided Access (cbjw) | \$633.33 | \$1,266.66 | \$1,076.66 | \$1,804.99 |
| 10 | Empire Essential Guided Access w/ HSA (cdib) | \$618.86 | \$1,237.72 | \$1,052.06 | \$1,763.75 |
| 11 | Empire Essential Guided Access w/Dep Age 29 (ceae) | \$658.66 | \$1,317.32 | \$1,119.72 | \$1,877.18 |
| 12 | Empire Essential Guided Access w/ HSA and Dep Age 29 (cefa) | \$643.64 | \$1,287.28 | \$1,094.19 | \$1,834.37 |
| 13 | Empire Essential Guided Access w/ Child Dental (cdce) | \$677.11 | \$1,354.22 | \$1,151.09 | \$1,929.76 |
| 14 | Empire Essential Guided Access w/ HSA and Child Dental (cdmb) | \$662.70 | \$1,325.40 | \$1,126.59 | \$1,888.70 |
| 15 | Empire Essential Guided Access w/ Child Dental and Dep Age 29 (cdec) | \$704.25 | \$1,408.50 | \$1,197.23 | \$2,007.11 |
| 16 | Empire Essential Guided Access w/ HSA, Child Dental and Dep Age 29 (cdwe) | \$689.17 | \$1,378.34 | \$1,171.59 | \$1,964.13 |
| 17 | Empire Preferred Guided Access (cecb) | \$768.54 | \$1,537.08 | \$1,306.52 | \$2,190.34 |
| 18 | Empire Preferred Guided Access w/ Dep Age 29 (ceea) | \$799.29 | \$1,598.58 | \$1,358.79 | \$2,277.98 |
| 19 | Empire Preferred Guided Access w/ Child Dental (cdgd) | \$812.38 | \$1,624.76 | \$1,381.05 | \$2,315.28 |
| 20 | Empire Preferred Guided Access w/ Child Dental and Dep Age 29 (cdha) | \$844.88 | \$1,689.76 | \$1,436.30 | \$2,407.91 |
| 21 | Empire Premier Guided Access (cazd) | \$912.37 | \$1,824.74 | \$1,551.03 | \$2,600.25 |
| 22 | Empire Premier Guided Access w/ Out-of-Network (ccze) | | | | |
| 23 | Empire Premier Guided Access w/ Dep Age 29 (cayd) | \$948.85 | \$1,897.70 | \$1,613.05 | \$2,704.22 |
| 24 | Empire Premier Guided Access w/ Out-of-Network and Dep Age 29 (cczc) | | | | |
| 25 | Empire Premier Guided Access w/Child Dental (cdwc) | \$956.21 | \$1,912.42 | \$1,625.56 | \$2,725.20 |
| 26 | Empire Premier Guided Access w/ Out-of-Network and Child Dental (cdaa) | | | | |
| 27 | Empire Premier Guided Access w/ Child Dental and Dep Age 29 (cdwd) | \$994.44 | \$1,988.88 | \$1,690.55 | \$2,834.15 |
| 28 | Empire Premier Guided Access w/ Out-of-Network, Child Dental and Dep Age 29 (cdzc) | | | | |

Rate Manual

Empire HealthChoice HMO, Inc.

Individual

Calendar Year 2014

Form Numbers: NY_OFFHIX_HM(1/14); NY_OFFHIX_HM_CHILD(1/14)

Upstate (Region 7)

| Index | HIOS Plan Name | Child Only (1 Child) | Child Only (2 Children) | Child Only (3+ Children) |
|-------|---|-------------------------|----------------------------|-----------------------------|
| 29 | Empire Core Guided Access for Child Only w/HSA (cadc) | \$230.13 | \$460.26 | \$690.39 |
| 30 | Empire Core Guided Acces for Child Only w/ Child Dental (cdea) | \$248.16 | \$496.32 | \$744.48 |
| 31 | Empire Essential Guided Access for Child Only (cade) | \$267.94 | \$535.88 | \$803.82 |
| 32 | Empire Essential Guided Access for Child Only w/ Child Dental (cdbb) | \$286.03 | \$572.06 | \$858.09 |
| 33 | Empire Preferred Guided Access for Child Only (cadd) | \$319.56 | \$639.12 | \$958.68 |
| 34 | Empire Preferred Guided Access for Child Only w/ Child Dental (cdha) | \$337.65 | \$675.30 | \$1,012.95 |
| 35 | Empire Premier Guided Access for Child Only (caed) | \$379.02 | \$758.04 | \$1,137.06 |
| 36 | Empire Premier Guided Access for Child Only w/ Out-of-Network (cajd) | | | |
| 37 | Empire Premier Guided Access for Child Only w/ Child Dental (cdja) | \$397.05 | \$794.10 | \$1,191.15 |
| 38 | Empire Premier Guided Access for Child Only w/ Out-of-Network and Child Dental (cdvc) | | | |

Empire HealthChoice HMO, Inc Individual Off-Exchange Plans

| Plan Name | Deductible Single/ Family | Office Visit | | Network Coins | Annual OOP Max Single/ Family | Out-of-Network Cost Shares (Does not accumulate to in-network OOPM) | | | | Pharmacy | Inpatient Hospital | Emergency Room (Facility) | Urgent Care | Outpt Hospital (Facility) | Maternity & Newborn Care | Mental Health & Substance Abuse | Rehab & Habilitation | Diagnostics | Chronic Disease Mgmt | |
|---|------------------------------|--|------------|------------------|---|--|-------|--------------------------|--|---|-------------------------------------|---------------------------------|--------------------------------|---------------------------------|--------------------------------|--|-------------------------|---|----------------------------|-----|
| | | PCP | Specialist | | | Ded Single/Family | Coins | Out-of- Pocket Max | Inpatient Hospital (Non-Emergency) | | | | | | | | | | | |
| BRONZE | | | | | | | | | | | | | | | | | | | | |
| Empire Core Guided Access (caat) | \$5,800/ \$11,600 | \$45 2 OV with copay; 3+ @ Ded/Coins | 20% | 20% | \$6,350/ \$12,700 | Not Covered, Emergent/Urgent Care Only | | | | Ded + Coins | \$1000 Copay then Ded + Coin | \$200 Copay + Ded + Coins | \$50 Copay + Ded + Coins | 20% | 20% | 20% | | 20%, limited to 60 visits per condition per lifetime | 20% | 20% |
| Empire Core Guided Access (cabs) | \$4,000/ \$8,000 | \$35 3 OV with copay; 4+ @ Ded/Coins | 40% | 40% | \$6,350/ \$12,700 | Not Covered, Emergent/Urgent Care Only | | | | Ded + Coins | \$1000 Copay then Ded + Coins | \$200 Copay + Ded + Coins | \$50 Copay + Ded + Coins | 40% | 40% | 40% | | 40%, limited to 60 visits per condition per lifetime | 40% | 40% |
| SILVER | | | | | | | | | | | | | | | | | | | | |
| Empire Essential Guided Access w/ HSA (cdib) | \$2,450/ \$4,900 | 10% | 10% | 10% | \$6,350/ \$12,700 | Not Covered, Emergent/Urgent Care Only | | | | Ded + Coins | Ded+\$1000 Copay then Coins | Ded + \$200 Copay + Coins | Ded + \$50 Copay + Coins | 10% | 10% | 10% | | 10%, limited to 60 visits per condition per lifetime | 10% | 10% |
| Empire Essential Guided Access (cbjw) | \$2,250/ \$4,500 | \$30 unlimited | 25% | 25% | \$5,800/ \$11,600 | Not Covered, Emergent/Urgent Care Only | | | | Ded + Coins | \$1000 Copay then Ded + 25% | \$200 Copay + Ded + Coins | \$50 Copay + Ded + Coins | 25% | 25% | 25% | | 25%, limited to 60 visits per condition per lifetime | 25% | 25% |
| GOLD | | | | | | | | | | | | | | | | | | | | |
| Empire Preferred Guided Access (cecb) | \$1,000/ \$2,000 | \$30 unlimited | 10% | 10% | \$6,250/ \$12,500 | Not Covered, Emergent/Urgent Care Only | | | | Tier 1 - \$15 Tier 2 - \$40 Tier 3 - Med Ded / Coins | \$1000 Copay + Ded + Coins | \$200 Copay + Ded + Coins | \$50 Copay + Ded + Coins | 10% | 10% | 10% | | 10%, limited to 60 visits per condition per lifetime | 10% | 10% |
| PLATINUM | | | | | | | | | | | | | | | | | | | | |
| Empire Premier Guided Access (cazd) | \$200/ \$400 | \$25 unlimited | 5% | 5% | \$3,400/ \$6,800 | Not Covered, Emergent/Urgent Care Only | | | | Tier 1 - \$15 Tier 2 - \$40 Tier 3 - Med Ded / Coins | \$500 Copay + Ded + Coins | \$200 Copay + Ded + Coins | \$50 Copay + Ded + Coins | 5% | 5% | 5% | | 5%, limited to 60 visits per condition per lifetime | 5% | 5% |
| Empire Premier Guided Access (cazd) | \$200/ \$400 | \$25 unlimited | 5% | 5% | \$3,400/ \$6,800 | \$5,000/ \$10,000 | 30% | \$15,000/ \$30,000 | 30% | Tier 1 - \$15 Tier 2 - \$40 Tier 3 - Med Ded / Coins | \$500 Copay + Ded + Coins | \$200 Copay + Ded + Coins | \$50 Copay + Ded + Coins | 5% | 5% | 5% | | 5%, limited to 60 visits per condition per lifetime | 5% | 5% |