

MVP Health Plan, Inc.

Effective January 1, 2014

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for
Individual Off Exchange**

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MVP Health Plan, Inc.
Benefit Descriptions
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Version 8/16/2013

MVP Form ID	Form Description	Plan Type	Small vs Individual	Standard vs Non-Standard	Metal Level	Form Applies to: On vs Off Exchange	Available to "Child Only"	Single Deductible Medical	Family Deductible Medical	Single OOP Maximum	Family OOP Maximum
NY-HMO-DB-001-S (2014)	Standard Bronze	HMO	Individual	Standard	Bronze	Off	Yes	\$3,000	\$6,000	\$6,350	\$12,700
NY-HMO-DS-001-S (2014)	Standard Silver	HMO	Individual	Standard	Silver	Off	Yes	\$2,000	\$4,000	\$5,500	\$11,000
NY-HMO-DG-001-S (2014)	Standard Gold	HMO	Individual	Standard	Gold	Off	Yes	\$600	\$1,200	\$4,000	\$8,000
NY-HMO-DP-001-S (2014)	Standard Platinum	HMO	Individual	Standard	Platinum	Off	Yes	\$0	\$0	\$2,000	\$4,000
NY-HMO-DB-001-N (2014)	Non-Standard Bronze 1	HMO	Individual	Non-Standard	Bronze	Off	No	\$3,500	\$7,000	\$6,350	\$12,700
NY-HMO-DB-002-N (2014)	Non-Standard Bronze 2	HMO	Individual	Non-Standard	Bronze	Off	No	\$4,000	\$8,000	\$6,350	\$12,700
NY-HMOH-DB-003-N (2014)	Non-Standard Bronze 3	HD HMO (Emb)	Individual	Non-Standard	Bronze	Off	No	\$4,000	\$8,000	\$6,350	\$12,700
NY-HMO-DS-001-N (2014)	Non-Standard Silver 1	HMO	Individual	Non-Standard	Silver	Off	No	\$1,900	\$3,800	\$6,350	\$12,700
NY-HMO-DS-002-N (2014)	Non-Standard Silver 2	HMO	Individual	Non-Standard	Silver	Off	No	\$1,500	\$3,000	\$6,350	\$12,700
NY-HMOH-DS-003-N (2014)	Non-Standard Silver 3	HD HMO (Agg)	Individual	Non-Standard	Silver	Off	No	\$1,500	\$3,000	\$6,350	\$12,700
NY-HMO-DG-001-N (2014)	Non-Standard Gold 1	HMO	Individual	Non-Standard	Gold	Off	No	\$850	\$1,700	\$6,350	\$12,700
NY-HMOH-DG-002-N (2014)	Non-Standard Gold 2	HD HMO (Agg)	Individual	Non-Standard	Gold	Off	No	\$1,400	\$2,800	\$6,350	\$12,700
NY-POS-DP-001-S (2014)	CompCare POS Replacement	POS	Individual	Standard	Platinum	Off	Yes	\$0	\$0	\$2,000	\$4,000

NOTE:
All cost sharing after Deductible unless otherwise noted by "no DD"

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Exhibit A

MVP Form ID	Emergency Room	Inpatient Stay/SNF	Outpatient Facility	Physician Surgery	Primary Care Office	Specialist Office	Mental Health Office	High Tech Imaging	Diagnostic Imaging	PT/OT/ST
NY-HMO-DB-001-S (2014)	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
NY-HMO-DS-001-S (2014)	\$150	\$1,500	\$100	\$100	\$30	\$50	\$30	\$50	\$50	\$30
NY-HMO-DG-001-S (2014)	\$150	\$1,000	\$100	\$100	\$25	\$40	\$25	\$40	\$40	\$30
NY-HMO-DP-001-S (2014)	\$100	\$500	\$100	\$100	\$15	\$35	\$15	\$35	\$35	\$25
NY-HMO-DB-001-N (2014)	50%	50%	\$300	\$300	\$35	\$80	\$80	\$200	\$100	\$80
NY-HMO-DB-002-N (2014)	\$350 no DD	30%	\$300	\$300	3 visits at \$0, then \$35 no DD	\$60	\$60	\$200	\$100	\$60
NY-HMOH-DB-003-N (2014)	\$300	30%	\$100	\$100	\$30	\$50	\$50	\$200	\$100	\$50
NY-HMO-DS-001-N (2014)	\$350	20%	\$300	\$200	\$30 no DD	\$50	\$50	\$225	\$125	\$50
NY-HMO-DS-002-N (2014)	\$350 no DD	20%	\$200	\$200	3 visits at \$0, then \$35 no DD	\$60	\$60	\$225	\$125	\$60
NY-HMOH-DS-003-N (2014)	\$300	\$500	\$200	\$100	\$25	\$50	\$50	\$150	\$50	\$50
NY-HMO-DG-001-N (2014)	\$300 no DD	\$500	\$200	\$100	3 visits at \$0, then \$15 no DD	\$45	\$45	\$100	\$60	\$45
NY-HMOH-DG-002-N (2014)	\$75	\$200	\$100	\$25	\$5	\$15	\$15	\$75	\$15	\$15
NY-POS-DP-001-S (2014)	\$100	\$500	\$100	\$100	\$15	\$35	\$15	\$35	\$35	\$25

NOTE:

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MVP Form ID	Lab	Dep Thru 29 Coverage	Pediatric Dental Available Via	Tier 1 Prescription	Tier 2 Prescription	Tier 3 Prescription	Prescription Deductible	
NY-HMO-DB-001-S (2014)	50% Optional Rider		Stand Alone Dental Carrier		\$10	\$35	\$70	Integrated with Med
NY-HMO-DS-001-S (2014)	\$50 Optional Rider		Stand Alone Dental Carrier		\$10	\$35	\$70	\$0
NY-HMO-DG-001-S (2014)	\$40 Optional Rider		Stand Alone Dental Carrier		\$10	\$35	\$70	\$0
NY-HMO-DP-001-S (2014)	\$35 Optional Rider		Stand Alone Dental Carrier		\$10	\$30	\$60	\$0
NY-HMO-DB-001-N (2014)	\$80 In Base		Stand Alone Dental Carrier	\$0 Generic to age 10, otherwise \$10 after Deductible	\$40	50%	\$200	
NY-HMO-DB-002-N (2014)	\$60 In Base		Stand Alone Dental Carrier	\$0 Generic to age 10, otherwise \$8	\$40	\$60	Integrated with Med	
NY-HMOH-DB-003-N (2014)	\$50 In Base		Stand Alone Dental Carrier	\$5	\$40	\$60	Integrated with Med	
NY-HMO-DS-001-N (2014)	\$50 In Base		Stand Alone Dental Carrier	\$0 Generic to age 10, otherwise \$8 no DD	\$35	\$70	\$100 Tier 2 & 3 Only	
NY-HMO-DS-002-N (2014)	\$60 In Base		Stand Alone Dental Carrier	\$0 Generic to age 10, otherwise \$8	\$35	\$70	Integrated with Med	
NY-HMOH-DS-003-N (2014)	\$50 In Base		Stand Alone Dental Carrier	\$10	\$40	\$60	Integrated with Med	
NY-HMO-DG-001-N (2014)	\$45 In Base		Stand Alone Dental Carrier	\$0 Generic to age 10, otherwise \$5 No DD	\$35	\$70	\$100 Tier 2 & 3 Only	
NY-HMOH-DG-002-N (2014)	\$15 In Base		Stand Alone Dental Carrier	\$5	\$15	\$25	Integrated with Med	
NY-POS-DP-001-S (2014)	\$35 Optional Rider		Stand Alone Dental Carrier	\$10	\$30	\$60	\$0	

NOTE:
All cost sharing after Deductible

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Exhibit A

MVP Form ID	IRS Qualified Plan	Out of Network				
		Single Deductible	Family Deductible	Coinsurance	Single Out of Pocket Max	Family Out of Pocket Max
NY-HMO-DB-001-S (2014)	No	N/A	N/A	N/A	N/A	N/A
NY-HMO-DS-001-S (2014)	No	N/A	N/A	N/A	N/A	N/A
NY-HMO-DG-001-S (2014)	No	N/A	N/A	N/A	N/A	N/A
NY-HMO-DP-001-S (2014)	No	N/A	N/A	N/A	N/A	N/A
NY-HMO-DB-001-N (2014)	No	N/A	N/A	N/A	N/A	N/A
NY-HMO-DB-002-N (2014)	No	N/A	N/A	N/A	N/A	N/A
NY-HMOH-DB-003-N (2014)	Yes	N/A	N/A	N/A	N/A	N/A
NY-HMO-DS-001-N (2014)	No	N/A	N/A	N/A	N/A	N/A
NY-HMO-DS-002-N (2014)	No	N/A	N/A	N/A	N/A	N/A
NY-HMOH-DS-003-N (2014)	Yes	N/A	N/A	N/A	N/A	N/A
NY-HMO-DG-001-N (2014)	No	N/A	N/A	N/A	N/A	N/A
NY-HMOH-DG-002-N (2014)	Yes	N/A	N/A	N/A	N/A	N/A
NY-POS-DP-001-S (2014)	No	\$1,000	\$2,000	20%	\$3,000	\$5,000

NOTE:
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MVP Health Plan, Inc.
 Rider Descriptions
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Exhibit A1

MVP Form ID	MVP Form for Rate Distinction	Benefit Description	Small vs Individual	Standard vs Non-Standard	Metal Level	Available to Child Only Policies	Form Applies to: On vs Off Exchange
NY-X-100	NY-X-100	Dependent Through Age 29	Individual	Standard	All Metal Levels	No	Off
NY-X-USNF	NY-X-USNF	Unlimited Skilled Nursing Facility	Individual	Standard & Non-Standard	All Metal Levels	Yes	Off

MVP Health Plan, Inc.

Exhibit B

Area Factor

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County	2014 Rate Region by DFS	Off Exchange: Individual		2014 MVP Rate Relativites - Individual
		Standard (AR44)	Non-Standard (AR44)	
ALBANY	1 Albany	X	X	0.897
COLUMBIA	1 Albany	X	X	0.897
FULTON	1 Albany	X	No	0.897
GREENE	1 Albany	X	X	0.897
MONTGOMERY	1 Albany	X	X	0.897
RENSSELAER	1 Albany	X	X	0.897
SARATOGA	1 Albany	X	X	0.897
SCHENECTADY	1 Albany	X	X	0.897
SCHOHARIE	1 Albany	X	No	0.897
WARREN	1 Albany	X	X	0.897
WASHINGTON	1 Albany	X	X	0.897
ALLEGANY	2 Buffalo	No	No	0.815
CATTARAUGUS	2 Buffalo	No	No	0.815
CHAUTAUQUA	2 Buffalo	No	No	0.815
ERIE	2 Buffalo	No	No	0.815
GENESEE	2 Buffalo	X	No	0.815
NIAGARA	2 Buffalo	No	No	0.815
ORLEANS	2 Buffalo	X	X	0.815
WYOMING	2 Buffalo	X	X	0.815
DELAWARE	3 Mid-Hudson	X	No	1.098
DUTCHESS	3 Mid-Hudson	X	X	1.098
ORANGE	3 Mid-Hudson	X	X	1.098
PUTNAM	3 Mid-Hudson	X	X	1.098
SULLIVAN	3 Mid-Hudson	X	X	1.098
ULSTER	3 Mid-Hudson	X	X	1.098
BRONX	4 NYC	No	No	1.428
KINGS	4 NYC	No	No	1.428
NEW YORK	4 NYC	No	No	1.428
QUEENS	4 NYC	No	No	1.428
RICHMOND	4 NYC	No	No	1.428
ROCKLAND	4 NYC	X	X	1.428
WESTCHESTER	4 NYC	No	No	1.428
LIVINGSTON	5 Rochester	X	X	0.787
MONROE	5 Rochester	X	X	0.787
ONTARIO	5 Rochester	X	X	0.787
SENECA	5 Rochester	X	X	0.787
WAYNE	5 Rochester	X	X	0.787
YATES	5 Rochester	X	X	0.787
BROOME	6 Syracuse	X	X	1.025
CAYUGA	6 Syracuse	X	X	1.025
CHEMUNG	6 Syracuse	No	No	1.025
CORTLAND	6 Syracuse	X	X	1.025
ONONDAGA	6 Syracuse	X	X	1.025
SCHUYLER	6 Syracuse	No	No	1.025
STEUBEN	6 Syracuse	X	No	1.025
TIOGA	6 Syracuse	X	No	1.025
TOMPKINS	6 Syracuse	X	X	1.025
CHENANGO	7 Utica/Watertown	X	X	0.961
CLINTON	7 Utica/Watertown	X	No	0.961
ESSEX	7 Utica/Watertown	X	No	0.961
FRANKLIN	7 Utica/Watertown	X	No	0.961
HAMILTON	7 Utica/Watertown	X	No	0.961
HERKIMER	7 Utica/Watertown	X	No	0.961
JEFFERSON	7 Utica/Watertown	X	No	0.961
LEWIS	7 Utica/Watertown	X	X	0.961
MADISON	7 Utica/Watertown	X	X	0.961

MVP Health Plan, Inc.**Exhibit B**

Area Factor

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County	2014 Rate Region by DFS	Off Exchange: Individual		2014 MVP Rate Relativites - Individual
		Standard (AR44)	Non-Standard (AR44)	
ONEIDA	7 Utica/Watertown	X	X	0.961
OSWEGO	7 Utica/Watertown	X	X	0.961
OTSEGO	7 Utica/Watertown	X	No	0.961
SAINT LAWRENCE	7 Utica/Watertown	X	No	0.961
NASSAU	8 Long Island	No	No	1.285
SUFFOLK	8 Long Island	No	No	1.285

* "8 Long Island" premiums are are Statewide Associations only.

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Premiums
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MVP Form ID	Benefit Description	Small vs Individual	Standard vs Non-Standard	Metal Level	Rate Region	2014 Premium Rates						
						Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)	Child Only (1 Child)	Child Only (2 Children)	Child Only (3+ Children)
NY-HMO-DB-001-S (2014)	Standard Bronze	Individual	Standard	Bronze	0 Base	\$319.33	\$638.66	\$542.86	\$910.09	\$131.56	\$263.12	\$394.68
NY-HMO-DS-001-S (2014)	Standard Silver	Individual	Standard	Silver	0 Base	\$415.25	\$830.50	\$705.93	\$1,183.46	\$171.08	\$342.16	\$513.24
NY-HMO-DG-001-S (2014)	Standard Gold	Individual	Standard	Gold	0 Base	\$499.86	\$999.72	\$849.76	\$1,424.60	\$205.94	\$411.88	\$617.82
NY-HMO-DP-001-S (2014)	Standard Platinum	Individual	Standard	Platinum	0 Base	\$589.47	\$1,178.94	\$1,002.10	\$1,679.99	\$242.86	\$485.72	\$728.58
NY-HMO-DB-001-N (2014)	Non-Standard Bronze 1	Individual	Non-Standard	Bronze	0 Base	\$324.36	\$648.72	\$551.41	\$924.43	N/A	N/A	N/A
NY-HMO-DB-002-N (2014)	Non-Standard Bronze 2	Individual	Non-Standard	Bronze	0 Base	\$327.57	\$655.14	\$556.87	\$933.57	N/A	N/A	N/A
NY-HMOH-DB-003-N (2014)	Non-Standard Bronze 3	Individual	Non-Standard	Bronze	0 Base	\$312.07	\$624.14	\$530.52	\$889.40	N/A	N/A	N/A
NY-HMO-DS-001-N (2014)	Non-Standard Silver 1	Individual	Non-Standard	Silver	0 Base	\$391.61	\$783.22	\$665.74	\$1,116.09	N/A	N/A	N/A
NY-HMO-DS-002-N (2014)	Non-Standard Silver 2	Individual	Non-Standard	Silver	0 Base	\$404.27	\$808.54	\$687.26	\$1,152.17	N/A	N/A	N/A
NY-HMOH-DS-003-N (2014)	Non-Standard Silver 3	Individual	Non-Standard	Silver	0 Base	\$406.47	\$812.94	\$691.00	\$1,158.44	N/A	N/A	N/A
NY-HMO-DG-001-N (2014)	Non-Standard Gold 1	Individual	Non-Standard	Gold	0 Base	\$482.90	\$965.80	\$820.93	\$1,376.27	N/A	N/A	N/A
NY-HMOH-DG-002-N (2014)	Non-Standard Gold 2	Individual	Non-Standard	Gold	0 Base	\$459.24	\$918.48	\$780.71	\$1,308.83	N/A	N/A	N/A
NY-POS-DP-001-S (2014)	CompCare POS Replacement	Individual	Standard	Platinum	0 Base	\$688.29	\$1,376.58	\$1,170.09	\$1,961.63	\$283.58	\$567.16	\$850.74
NY-HMO-DB-001-S (2014)	Standard Bronze	Individual	Standard	Bronze	1 Albany	\$286.44	\$572.88	\$486.95	\$816.35	\$118.01	\$236.02	\$354.03
NY-HMO-DS-001-S (2014)	Standard Silver	Individual	Standard	Silver	1 Albany	\$372.48	\$744.96	\$633.22	\$1,061.57	\$153.46	\$306.92	\$460.38
NY-HMO-DG-001-S (2014)	Standard Gold	Individual	Standard	Gold	1 Albany	\$448.37	\$896.74	\$762.23	\$1,277.85	\$184.73	\$369.46	\$554.19
NY-HMO-DP-001-S (2014)	Standard Platinum	Individual	Standard	Platinum	1 Albany	\$528.76	\$1,057.52	\$898.89	\$1,506.97	\$217.85	\$435.70	\$653.55
NY-HMO-DB-001-N (2014)	Non-Standard Bronze 1	Individual	Non-Standard	Bronze	1 Albany	\$290.95	\$581.90	\$494.62	\$829.21	N/A	N/A	N/A
NY-HMO-DB-002-N (2014)	Non-Standard Bronze 2	Individual	Non-Standard	Bronze	1 Albany	\$293.83	\$587.66	\$499.51	\$837.42	N/A	N/A	N/A
NY-HMOH-DB-003-N (2014)	Non-Standard Bronze 3	Individual	Non-Standard	Bronze	1 Albany	\$279.93	\$559.86	\$475.88	\$797.80	N/A	N/A	N/A
NY-HMO-DS-001-N (2014)	Non-Standard Silver 1	Individual	Non-Standard	Silver	1 Albany	\$351.27	\$702.54	\$597.16	\$1,001.12	N/A	N/A	N/A
NY-HMO-DS-002-N (2014)	Non-Standard Silver 2	Individual	Non-Standard	Silver	1 Albany	\$362.63	\$725.26	\$616.47	\$1,033.50	N/A	N/A	N/A
NY-HMOH-DS-003-N (2014)	Non-Standard Silver 3	Individual	Non-Standard	Silver	1 Albany	\$364.60	\$729.20	\$619.82	\$1,039.11	N/A	N/A	N/A
NY-HMO-DG-001-N (2014)	Non-Standard Gold 1	Individual	Non-Standard	Gold	1 Albany	\$433.16	\$866.32	\$736.37	\$1,234.51	N/A	N/A	N/A
NY-HMOH-DG-002-N (2014)	Non-Standard Gold 2	Individual	Non-Standard	Gold	1 Albany	\$411.94	\$823.88	\$700.30	\$1,174.03	N/A	N/A	N/A
NY-POS-DP-001-S (2014)	CompCare POS Replacement	Individual	Standard	Platinum	1 Albany	\$617.40	\$1,234.80	\$1,049.58	\$1,759.59	\$254.37	\$508.74	\$763.11
NY-HMO-DB-001-S (2014)	Standard Bronze	Individual	Standard	Bronze	2 Buffalo	\$260.25	\$520.50	\$442.43	\$741.71	\$107.22	\$214.44	\$321.66
NY-HMO-DS-001-S (2014)	Standard Silver	Individual	Standard	Silver	2 Buffalo	\$338.43	\$676.86	\$575.33	\$964.53	\$139.43	\$278.86	\$418.29
NY-HMO-DG-001-S (2014)	Standard Gold	Individual	Standard	Gold	2 Buffalo	\$407.38	\$814.76	\$692.55	\$1,161.03	\$167.84	\$335.68	\$503.52
NY-HMO-DP-001-S (2014)	Standard Platinum	Individual	Standard	Platinum	2 Buffalo	\$480.42	\$960.84	\$816.71	\$1,369.20	\$197.93	\$395.86	\$593.79
NY-HMO-DB-001-N (2014)	Non-Standard Bronze 1	Individual	Non-Standard	Bronze	2 Buffalo	\$264.35	\$528.70	\$449.40	\$753.40	N/A	N/A	N/A
NY-HMO-DB-002-N (2014)	Non-Standard Bronze 2	Individual	Non-Standard	Bronze	2 Buffalo	\$266.97	\$533.94	\$453.85	\$760.86	N/A	N/A	N/A
NY-HMOH-DB-003-N (2014)	Non-Standard Bronze 3	Individual	Non-Standard	Bronze	2 Buffalo	\$254.34	\$508.68	\$432.38	\$724.87	N/A	N/A	N/A
NY-HMO-DS-001-N (2014)	Non-Standard Silver 1	Individual	Non-Standard	Silver	2 Buffalo	\$319.16	\$638.32	\$542.57	\$909.61	N/A	N/A	N/A
NY-HMO-DS-002-N (2014)	Non-Standard Silver 2	Individual	Non-Standard	Silver	2 Buffalo	\$329.48	\$658.96	\$560.12	\$939.02	N/A	N/A	N/A
NY-HMOH-DS-003-N (2014)	Non-Standard Silver 3	Individual	Non-Standard	Silver	2 Buffalo	\$331.27	\$662.54	\$563.16	\$944.12	N/A	N/A	N/A
NY-HMO-DG-001-N (2014)	Non-Standard Gold 1	Individual	Non-Standard	Gold	2 Buffalo	\$393.56	\$787.12	\$669.05	\$1,121.65	N/A	N/A	N/A
NY-HMOH-DG-002-N (2014)	Non-Standard Gold 2	Individual	Non-Standard	Gold	2 Buffalo	\$374.28	\$748.56	\$636.28	\$1,066.70	N/A	N/A	N/A
NY-POS-DP-001-S (2014)	CompCare POS Replacement	Individual	Standard	Platinum	2 Buffalo	\$560.96	\$1,121.92	\$953.63	\$1,598.74	\$231.11	\$462.22	\$693.33
NY-HMO-DB-001-S (2014)	Standard Bronze	Individual	Standard	Bronze	3 Mid-Hudson	\$350.62	\$701.24	\$596.05	\$999.27	\$144.46	\$288.92	\$433.38
NY-HMO-DS-001-S (2014)	Standard Silver	Individual	Standard	Silver	3 Mid-Hudson	\$455.94	\$911.88	\$775.10	\$1,299.43	\$187.85	\$375.70	\$563.55
NY-HMO-DG-001-S (2014)	Standard Gold	Individual	Standard	Gold	3 Mid-Hudson	\$548.84	\$1,097.68	\$933.03	\$1,564.19	\$226.12	\$452.24	\$678.36
NY-HMO-DP-001-S (2014)	Standard Platinum	Individual	Standard	Platinum	3 Mid-Hudson	\$647.24	\$1,294.48	\$1,100.31	\$1,844.63	\$266.66	\$533.32	\$799.98
NY-HMO-DB-001-N (2014)	Non-Standard Bronze 1	Individual	Non-Standard	Bronze	3 Mid-Hudson	\$356.15	\$712.30	\$605.46	\$1,015.03	N/A	N/A	N/A
NY-HMO-DB-002-N (2014)	Non-Standard Bronze 2	Individual	Non-Standard	Bronze	3 Mid-Hudson	\$359.67	\$719.34	\$611.44	\$1,025.06	N/A	N/A	N/A
NY-HMOH-DB-003-N (2014)	Non-Standard Bronze 3	Individual	Non-Standard	Bronze	3 Mid-Hudson	\$342.66	\$685.32	\$582.52	\$976.58	N/A	N/A	N/A
NY-HMO-DS-001-N (2014)	Non-Standard Silver 1	Individual	Non-Standard	Silver	3 Mid-Hudson	\$429.99	\$859.98	\$730.98	\$1,225.47	N/A	N/A	N/A
NY-HMO-DS-002-N (2014)	Non-Standard Silver 2	Individual	Non-Standard	Silver	3 Mid-Hudson	\$443.88	\$887.76	\$754.60	\$1,265.06	N/A	N/A	N/A
NY-HMOH-DS-003-N (2014)	Non-Standard Silver 3	Individual	Non-Standard	Silver	3 Mid-Hudson	\$446.30	\$892.60	\$758.71	\$1,271.96	N/A	N/A	N/A
NY-HMO-DG-001-N (2014)	Non-Standard Gold 1	Individual	Non-Standard	Gold	3 Mid-Hudson	\$530.22	\$1,060.44	\$901.37	\$1,511.13	N/A	N/A	N/A
NY-HMOH-DG-002-N (2014)	Non-Standard Gold 2	Individual	Non-Standard	Gold	3 Mid-Hudson	\$504.25	\$1,008.50	\$857.23	\$1,437.11	N/A	N/A	N/A
NY-POS-DP-001-S (2014)	CompCare POS Replacement	Individual	Standard	Platinum	3 Mid-Hudson	\$755.74	\$1,511.48	\$1,284.76	\$2,153.86	\$311.37	\$622.74	\$934.11
NY-HMO-DB-001-S (2014)	Standard Bronze	Individual	Standard	Bronze	4 NYC	\$456.00	\$912.00	\$775.20	\$1,299.60	\$187.87	\$375.74	\$563.61

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MVP Form ID	Benefit Description	Small vs Individual	Standard vs Non-Standard	Metal Level	Rate Region	2014 Premium Rates						
						Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)	Child Only (1 Child)	Child Only (2 Children)	Child Only (3+ Children)
NY-HMO-DS-001-S (2014)	Standard Silver	Individual	Standard	Silver	4 NYC	\$592.97	\$1,185.94	\$1,008.05	\$1,689.96	\$244.31	\$488.62	\$732.93
NY-HMO-DG-001-S (2014)	Standard Gold	Individual	Standard	Gold	4 NYC	\$713.79	\$1,427.58	\$1,213.44	\$2,034.30	\$294.08	\$588.16	\$882.24
NY-HMO-DP-001-S (2014)	Standard Platinum	Individual	Standard	Platinum	4 NYC	\$841.77	\$1,683.54	\$1,431.01	\$2,399.04	\$346.81	\$693.62	\$1,040.43
NY-HMO-DB-001-N (2014)	Non-Standard Bronze 1	Individual	Non-Standard	Bronze	4 NYC	\$463.19	\$926.38	\$787.42	\$1,320.09	N/A	N/A	N/A
NY-HMO-DB-002-N (2014)	Non-Standard Bronze 2	Individual	Non-Standard	Bronze	4 NYC	\$467.77	\$935.54	\$795.21	\$1,333.14	N/A	N/A	N/A
NY-HMOH-DB-003-N (2014)	Non-Standard Bronze 3	Individual	Non-Standard	Bronze	4 NYC	\$445.64	\$891.28	\$757.59	\$1,270.07	N/A	N/A	N/A
NY-HMO-DS-001-N (2014)	Non-Standard Silver 1	Individual	Non-Standard	Silver	4 NYC	\$559.22	\$1,118.44	\$950.67	\$1,593.78	N/A	N/A	N/A
NY-HMO-DS-002-N (2014)	Non-Standard Silver 2	Individual	Non-Standard	Silver	4 NYC	\$577.29	\$1,154.58	\$981.39	\$1,645.28	N/A	N/A	N/A
NY-HMOH-DS-003-N (2014)	Non-Standard Silver 3	Individual	Non-Standard	Silver	4 NYC	\$580.43	\$1,160.86	\$986.73	\$1,654.23	N/A	N/A	N/A
NY-HMO-DG-001-N (2014)	Non-Standard Gold 1	Individual	Non-Standard	Gold	4 NYC	\$689.58	\$1,379.16	\$1,172.29	\$1,965.30	N/A	N/A	N/A
NY-HMOH-DG-002-N (2014)	Non-Standard Gold 2	Individual	Non-Standard	Gold	4 NYC	\$655.80	\$1,311.60	\$1,114.86	\$1,869.03	N/A	N/A	N/A
NY-POS-DP-001-S (2014)	CompCare POS Replacement	Individual	Standard	Platinum	4 NYC	\$982.88	\$1,965.76	\$1,670.90	\$2,801.21	\$404.95	\$809.90	\$1,214.85
NY-HMO-DB-001-S (2014)	Standard Bronze	Individual	Standard	Bronze	5 Rochester	\$251.31	\$502.62	\$427.23	\$716.23	\$103.54	\$207.08	\$310.62
NY-HMO-DS-001-S (2014)	Standard Silver	Individual	Standard	Silver	5 Rochester	\$326.80	\$653.60	\$555.56	\$931.38	\$134.64	\$269.28	\$403.92
NY-HMO-DG-001-S (2014)	Standard Gold	Individual	Standard	Gold	5 Rochester	\$393.39	\$786.78	\$668.76	\$1,121.16	\$162.08	\$324.16	\$486.24
NY-HMO-DP-001-S (2014)	Standard Platinum	Individual	Standard	Platinum	5 Rochester	\$463.92	\$927.84	\$788.66	\$1,322.17	\$191.13	\$382.26	\$573.39
NY-HMO-DB-001-N (2014)	Non-Standard Bronze 1	Individual	Non-Standard	Bronze	5 Rochester	\$255.27	\$510.54	\$433.96	\$727.52	N/A	N/A	N/A
NY-HMO-DB-002-N (2014)	Non-Standard Bronze 2	Individual	Non-Standard	Bronze	5 Rochester	\$257.80	\$515.60	\$438.26	\$734.73	N/A	N/A	N/A
NY-HMOH-DB-003-N (2014)	Non-Standard Bronze 3	Individual	Non-Standard	Bronze	5 Rochester	\$245.60	\$491.20	\$417.52	\$699.96	N/A	N/A	N/A
NY-HMO-DS-001-N (2014)	Non-Standard Silver 1	Individual	Non-Standard	Silver	5 Rochester	\$308.20	\$616.40	\$523.94	\$878.37	N/A	N/A	N/A
NY-HMO-DS-002-N (2014)	Non-Standard Silver 2	Individual	Non-Standard	Silver	5 Rochester	\$318.16	\$636.32	\$540.87	\$906.76	N/A	N/A	N/A
NY-HMOH-DS-003-N (2014)	Non-Standard Silver 3	Individual	Non-Standard	Silver	5 Rochester	\$319.89	\$639.78	\$543.81	\$911.69	N/A	N/A	N/A
NY-HMO-DG-001-N (2014)	Non-Standard Gold 1	Individual	Non-Standard	Gold	5 Rochester	\$380.04	\$760.08	\$646.07	\$1,083.11	N/A	N/A	N/A
NY-HMOH-DG-002-N (2014)	Non-Standard Gold 2	Individual	Non-Standard	Gold	5 Rochester	\$361.42	\$722.84	\$614.41	\$1,030.05	N/A	N/A	N/A
NY-POS-DP-001-S (2014)	CompCare POS Replacement	Individual	Standard	Platinum	5 Rochester	\$541.69	\$1,083.38	\$920.87	\$1,543.82	\$223.17	\$446.34	\$669.51
NY-HMO-DB-001-S (2014)	Standard Bronze	Individual	Standard	Bronze	6 Syracuse	\$327.31	\$654.62	\$556.43	\$932.83	\$134.85	\$269.70	\$404.55
NY-HMO-DS-001-S (2014)	Standard Silver	Individual	Standard	Silver	6 Syracuse	\$425.63	\$851.26	\$723.57	\$1,213.05	\$175.36	\$350.72	\$526.08
NY-HMO-DG-001-S (2014)	Standard Gold	Individual	Standard	Gold	6 Syracuse	\$512.35	\$1,024.70	\$871.00	\$1,460.20	\$211.09	\$422.18	\$633.27
NY-HMO-DP-001-S (2014)	Standard Platinum	Individual	Standard	Platinum	6 Syracuse	\$604.21	\$1,208.42	\$1,027.16	\$1,722.00	\$248.94	\$497.88	\$746.82
NY-HMO-DB-001-N (2014)	Non-Standard Bronze 1	Individual	Non-Standard	Bronze	6 Syracuse	\$332.47	\$664.94	\$565.20	\$947.54	N/A	N/A	N/A
NY-HMO-DB-002-N (2014)	Non-Standard Bronze 2	Individual	Non-Standard	Bronze	6 Syracuse	\$335.76	\$671.52	\$570.79	\$956.92	N/A	N/A	N/A
NY-HMOH-DB-003-N (2014)	Non-Standard Bronze 3	Individual	Non-Standard	Bronze	6 Syracuse	\$319.88	\$639.76	\$543.80	\$911.66	N/A	N/A	N/A
NY-HMO-DS-001-N (2014)	Non-Standard Silver 1	Individual	Non-Standard	Silver	6 Syracuse	\$401.40	\$802.80	\$682.38	\$1,143.99	N/A	N/A	N/A
NY-HMO-DS-002-N (2014)	Non-Standard Silver 2	Individual	Non-Standard	Silver	6 Syracuse	\$414.37	\$828.74	\$704.43	\$1,180.95	N/A	N/A	N/A
NY-HMOH-DS-003-N (2014)	Non-Standard Silver 3	Individual	Non-Standard	Silver	6 Syracuse	\$416.63	\$833.26	\$708.27	\$1,187.40	N/A	N/A	N/A
NY-HMO-DG-001-N (2014)	Non-Standard Gold 1	Individual	Non-Standard	Gold	6 Syracuse	\$494.97	\$989.94	\$841.45	\$1,410.66	N/A	N/A	N/A
NY-HMOH-DG-002-N (2014)	Non-Standard Gold 2	Individual	Non-Standard	Gold	6 Syracuse	\$470.72	\$941.44	\$800.22	\$1,341.55	N/A	N/A	N/A
NY-POS-DP-001-S (2014)	CompCare POS Replacement	Individual	Standard	Platinum	6 Syracuse	\$705.50	\$1,411.00	\$1,199.35	\$2,010.68	\$290.67	\$581.34	\$872.01
NY-HMO-DB-001-S (2014)	Standard Bronze	Individual	Standard	Bronze	7 Utica/Watertown	\$306.88	\$613.76	\$521.70	\$874.61	\$126.43	\$252.86	\$379.29
NY-HMO-DS-001-S (2014)	Standard Silver	Individual	Standard	Silver	7 Utica/Watertown	\$399.05	\$798.10	\$678.39	\$1,137.29	\$164.41	\$328.82	\$493.23
NY-HMO-DG-001-S (2014)	Standard Gold	Individual	Standard	Gold	7 Utica/Watertown	\$480.36	\$960.72	\$816.61	\$1,369.03	\$197.91	\$395.82	\$593.73
NY-HMO-DP-001-S (2014)	Standard Platinum	Individual	Standard	Platinum	7 Utica/Watertown	\$566.48	\$1,132.96	\$963.02	\$1,614.47	\$233.39	\$466.78	\$700.17
NY-HMO-DB-001-N (2014)	Non-Standard Bronze 1	Individual	Non-Standard	Bronze	7 Utica/Watertown	\$311.71	\$623.42	\$529.91	\$888.37	N/A	N/A	N/A
NY-HMO-DB-002-N (2014)	Non-Standard Bronze 2	Individual	Non-Standard	Bronze	7 Utica/Watertown	\$314.79	\$629.58	\$535.14	\$897.15	N/A	N/A	N/A
NY-HMOH-DB-003-N (2014)	Non-Standard Bronze 3	Individual	Non-Standard	Bronze	7 Utica/Watertown	\$299.90	\$599.80	\$509.83	\$854.72	N/A	N/A	N/A
NY-HMO-DS-001-N (2014)	Non-Standard Silver 1	Individual	Non-Standard	Silver	7 Utica/Watertown	\$376.34	\$752.68	\$639.78	\$1,072.57	N/A	N/A	N/A
NY-HMO-DS-002-N (2014)	Non-Standard Silver 2	Individual	Non-Standard	Silver	7 Utica/Watertown	\$388.50	\$777.00	\$660.45	\$1,107.23	N/A	N/A	N/A
NY-HMOH-DS-003-N (2014)	Non-Standard Silver 3	Individual	Non-Standard	Silver	7 Utica/Watertown	\$390.61	\$781.22	\$664.04	\$1,113.24	N/A	N/A	N/A
NY-HMO-DG-001-N (2014)	Non-Standard Gold 1	Individual	Non-Standard	Gold	7 Utica/Watertown	\$464.06	\$928.12	\$788.90	\$1,322.57	N/A	N/A	N/A
NY-HMOH-DG-002-N (2014)	Non-Standard Gold 2	Individual	Non-Standard	Gold	7 Utica/Watertown	\$441.33	\$882.66	\$750.26	\$1,257.79	N/A	N/A	N/A
NY-POS-DP-001-S (2014)	CompCare POS Replacement	Individual	Standard	Platinum	7 Utica/Watertown	\$661.45	\$1,322.90	\$1,124.47	\$1,885.13	\$272.52	\$545.04	\$817.56
NY-HMO-DB-001-S (2014)	Standard Bronze	Individual	Standard	Bronze	8 Long Island	\$410.34	\$820.68	\$697.58	\$1,169.47	\$169.06	\$338.12	\$507.18
NY-HMO-DS-001-S (2014)	Standard Silver	Individual	Standard	Silver	8 Long Island	\$533.59	\$1,067.18	\$907.10	\$1,520.73	\$219.84	\$439.68	\$659.52

MVP Health Plan, Inc.**Exhibit D**

Example of Rate Calculation

Effective January 1, 2014

Version 7/18/2013

MVP Form ID		NY-HMO-DS-001-S	
Benefit Description		(2014)	
Small vs Individual		Standard Silver	
Standard vs Non-Standard		Individual	
On vs Off Exchange		Standard	
Available to "Child Only"		Off	
Metal Level		No	
		Silver	
Final Plan Specific Net Index PMPM claim rate		\$	273.28
Non Claim Expenses for Taxes/Administration/Risk Charge	Individual		
Federal Taxes PMPM	\$5.50	\$	5.50
Federal Taxes (Premium Based)	2.0%	\$	6.68
State Premium Taxes (Premium Based)	0.0%	\$	-
State 332 Assessment Taxes (Premium Based)	0.7%	\$	2.34
General Plan Administration (Premium Based)	9.7%	\$	32.40
Administration Expense due to Quality Improvement (Premium Based)	0.8%	\$	2.67
Broker Expense (Premium Based)	1.2%	\$	4.01
Bad Debt Expense	0.15%	\$	0.50
Profit/Contribution to surplus margins (Premium Based)	2.0%	\$	6.68
Final Plan Specific Gross Index PMPM claim rate		\$	334.07
Rate Region		1 Albany	
Regional Factor		0.897	
Final Plan Specific Regional Gross PMPM		\$	299.66
Conversion Factor			1.243
	Individual		
Single	1.000	\$	372.48
Single + Spouse	2.000	\$	744.96
Single + Child(ren)	1.700	\$	633.22
Single + Spouse + Child(ren)	2.850	\$	1,061.57
Child Only (1 Child)	0.412		N/A
Child Only (2 Children)	2x		N/A
Child Only (3+ Children)	3x		N/A
	Individual		
NYS Target Loss Ratio for Overall Book of Business	82.2%		

2014 Broker Commission Schedule
Effective January 1, 2014

NY OFF-EXCHANGE COMMISSION

SMALL GROUP (2-50)	4% of premium
INDIVIDUAL/SOLE PROPRIETORS	3% of premium

GENERAL PROVISIONS

- All groups must meet MVP's eligibility and participation requirements as filed with the Department of Financial Services.
- Brokers are paid commission based on the amount of monthly premium received by MVP for each of the broker's accounts.
- Commissions are paid monthly.
- MVP reserves the right, in its sole discretion, to alter or void the compensation programs at any time in response to issues and conditions that affect the corporation, business, marketplace or economy. Entitlement to commission is subject to terms and conditions contained in the Broker Agreement. MVP reserves the right to make the final determination of eligibility for case (group/member) credit, premium credit and commission. The forgoing commission rates may be changed at MVP's option on thirty (30) days notice to brokers.

- Only eligible subscribers who live in MVP's service area are eligible to join.