

**MVP Health Plan, Inc.**

Effective January 1, 2014

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for  
Healthy NY Group Off Exchange**

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<b>MVP Form ID</b>	<b>Form Description</b>	<b>Plan Type</b>	<b>Small vs Individual</b>	<b>Standard vs Non-Standard</b>	<b>Metal Level</b>	<b>Form Applies to: On vs Off Exchange</b>	<b>Available to "Child Only"</b>	<b>Single Deductible Medical</b>	<b>Family Deductible Medical</b>	<b>Single OOP Maximum</b>	<b>Family OOP Maximum</b>
NY-HNY-SG-001-S (2014)	Standard Healthy NY Gold 1 Off	HMO	Small	Standard	Gold	Off	No	\$600	\$1,200	\$4,000	\$8,000

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

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<b>MVP Form ID</b>	<b>Emergency Room</b>	<b>Inpatient Stay/SNF</b>	<b>Outpatient Facility</b>	<b>Physician Surgery</b>	<b>Primary Care Office</b>	<b>Specialist Office</b>	<b>Mental Heath Office</b>	<b>High Tech Imaging</b>	<b>Diagnostic Imaging</b>	<b>PT/OT/ST</b>	<b>Lab</b>	<b>Dep Thru 29 Coverage</b>
NY-HNY-SG-001-S (2014)	\$150	\$1,000	\$100	\$100	\$25	\$40	\$25	\$40	\$40	\$30	\$40	Optional Rider

NOTE:  
All cost sharing after Deductible

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MVP Form ID	Pediatric Dental Available Via	Tier 1 Prescription	Tier 2 Prescription	Tier 3 Prescription	Prescription Deductible	IRS Qualified Plan	Out of Network				
							Single Deductible	Family Deductible	Coinsurance	Single Out of Pocket Max	Family Out of Pocket Max
NY-HNY-SG-001-S (2014)	Stand Alone Dental Carrier	\$10	\$35	\$70	\$0	No	N/A	N/A	N/A	N/A	N/A

NOTE:  
All cost sharing after Deductible

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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-HNY-399	NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	No	Off
NY-HNY-700	NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	No	Off
NY-HNY-100	NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	No	Off

## MVP Health Plan, Inc.

## Exhibit B

Area Factor

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County	2014 Rate Region by DFS	Off Exchange: Small	
		Standard HNY (AR44)	2014 MVP Rate Relativites - GROUP
ALBANY	1 Albany	X	0.960
COLUMBIA	1 Albany	X	0.960
FULTON	1 Albany	X	0.960
GREENE	1 Albany	X	0.960
MONTGOMERY	1 Albany	X	0.960
RENSSELAER	1 Albany	X	0.960
SARATOGA	1 Albany	X	0.960
SCHENECTADY	1 Albany	X	0.960
SCHOHARIE	1 Albany	X	0.960
WARREN	1 Albany	X	0.960
WASHINGTON	1 Albany	X	0.960
ALLEGANY	2 Buffalo	No	0.794
CATTARAUGUS	2 Buffalo	No	0.794
CHAUTAUQUA	2 Buffalo	No	0.794
ERIE	2 Buffalo	No	0.794
GENESEE	2 Buffalo	X	0.794
NIAGARA	2 Buffalo	No	0.794
ORLEANS	2 Buffalo	X	0.794
WYOMING	2 Buffalo	X	0.794
DELAWARE	3 Mid-Hudson	X	1.080
DUTCHESS	3 Mid-Hudson	X	1.080
ORANGE	3 Mid-Hudson	X	1.080
PUTNAM	3 Mid-Hudson	X	1.080
SULLIVAN	3 Mid-Hudson	X	1.080
ULSTER	3 Mid-Hudson	X	1.080
BRONX	4 NYC	No	1.376
KINGS	4 NYC	No	1.376
NEW YORK	4 NYC	No	1.376
QUEENS	4 NYC	No	1.376
RICHMOND	4 NYC	No	1.376
ROCKLAND	4 NYC	X	1.376
WESTCHESTER	4 NYC	No	1.376
LIVINGSTON	5 Rochester	X	0.803
MONROE	5 Rochester	X	0.803
ONTARIO	5 Rochester	X	0.803
SENECA	5 Rochester	X	0.803
WAYNE	5 Rochester	X	0.803
YATES	5 Rochester	X	0.803
BROOME	6 Syracuse	X	1.043
CAYUGA	6 Syracuse	X	1.043
CHEMUNG	6 Syracuse	No	1.043
CORTLAND	6 Syracuse	X	1.043
ONONDAGA	6 Syracuse	X	1.043
SCHUYLER	6 Syracuse	No	1.043
STEUBEN	6 Syracuse	X	1.043
TIOGA	6 Syracuse	X	1.043
TOMPKINS	6 Syracuse	X	1.043
CHENANGO	7 Utica/Watertown	X	0.979
CLINTON	7 Utica/Watertown	X	0.979
ESSEX	7 Utica/Watertown	X	0.979
FRANKLIN	7 Utica/Watertown	X	0.979
HAMILTON	7 Utica/Watertown	X	0.979
HERKIMER	7 Utica/Watertown	X	0.979
JEFFERSON	7 Utica/Watertown	X	0.979
LEWIS	7 Utica/Watertown	X	0.979

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

Area Factor

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			Off Exchange: Small
County	2014 Rate Region by DFS	Standard HNY (AR44)	2014 MVP Rate Relativites - GROUP
MADISON	7 Utica/Watertown	X	0.979
ONEIDA	7 Utica/Watertown	X	0.979
OSWEGO	7 Utica/Watertown	X	0.979
OTSEGO	7 Utica/Watertown	X	0.979
SAINT LAWRENCE	7 Utica/Watertown	X	0.979
NASSAU	8 Long Island	No	1.238
SUFFOLK	8 Long Island	No	1.238

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MVP Form ID	Benefit Description	Small vs Individual	Standard vs Non-Standard	Metal Level	Rate Region	First Quarter						
						Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)	Child Only (1 Child)	Child Only (2 Children)	Child Only (3+ Children)
NY-HNY-SG-001-S (2014)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	0 Base	\$413.80	\$827.60	\$703.46	\$1,179.33	N/A	N/A	N/A
NY-HNY-SG-001-S (2014)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	1 Albany	\$397.25	\$794.50	\$675.33	\$1,132.16	N/A	N/A	N/A
NY-HNY-SG-001-S (2014)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	2 Buffalo	\$328.56	\$657.12	\$558.55	\$936.40	N/A	N/A	N/A
NY-HNY-SG-001-S (2014)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	3 Mid-Hudson	\$446.90	\$893.80	\$759.73	\$1,273.67	N/A	N/A	N/A
NY-HNY-SG-001-S (2014)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	4 NYC	\$569.39	\$1,138.78	\$967.96	\$1,622.76	N/A	N/A	N/A
NY-HNY-SG-001-S (2014)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	5 Rochester	\$332.28	\$664.56	\$564.88	\$947.00	N/A	N/A	N/A
NY-HNY-SG-001-S (2014)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	6 Syracuse	\$431.59	\$863.18	\$733.70	\$1,230.03	N/A	N/A	N/A
NY-HNY-SG-001-S (2014)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	7 Utica/Watertown	\$405.11	\$810.22	\$688.69	\$1,154.56	N/A	N/A	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	0 Base	0.49%	0.49%	0.49%	0.49%	N/A	N/A	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	1 Albany	0.49%	0.49%	0.49%	0.49%	N/A	N/A	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	2 Buffalo	0.49%	0.49%	0.49%	0.49%	N/A	N/A	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	3 Mid-Hudson	0.49%	0.49%	0.49%	0.49%	N/A	N/A	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	4 NYC	0.49%	0.49%	0.49%	0.49%	N/A	N/A	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	5 Rochester	0.49%	0.49%	0.49%	0.49%	N/A	N/A	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	6 Syracuse	0.49%	0.49%	0.49%	0.49%	N/A	N/A	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	7 Utica/Watertown	0.49%	0.49%	0.49%	0.49%	N/A	N/A	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	0 Base	0.00%	0.00%	0.00%	0.00%	N/A	N/A	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	1 Albany	0.00%	0.00%	0.00%	0.00%	N/A	N/A	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	2 Buffalo	0.00%	0.00%	0.00%	0.00%	N/A	N/A	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	3 Mid-Hudson	0.00%	0.00%	0.00%	0.00%	N/A	N/A	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	4 NYC	0.00%	0.00%	0.00%	0.00%	N/A	N/A	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	5 Rochester	0.00%	0.00%	0.00%	0.00%	N/A	N/A	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	6 Syracuse	0.00%	0.00%	0.00%	0.00%	N/A	N/A	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	7 Utica/Watertown	0.00%	0.00%	0.00%	0.00%	N/A	N/A	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	0 Base	-\$1.52	-\$3.04	-\$2.58	-\$4.33	N/A	N/A	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	1 Albany	-\$1.46	-\$2.92	-\$2.48	-\$4.16	N/A	N/A	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	2 Buffalo	-\$1.20	-\$2.40	-\$2.04	-\$3.42	N/A	N/A	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	3 Mid-Hudson	-\$1.64	-\$3.28	-\$2.79	-\$4.67	N/A	N/A	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	4 NYC	-\$2.09	-\$4.18	-\$3.55	-\$5.96	N/A	N/A	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	5 Rochester	-\$1.22	-\$2.44	-\$2.07	-\$3.48	N/A	N/A	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	6 Syracuse	-\$1.58	-\$3.16	-\$2.69	-\$4.50	N/A	N/A	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	7 Utica/Watertown	-\$1.48	-\$2.96	-\$2.52	-\$4.22	N/A	N/A	N/A

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MVP Form ID	Benefit Description	Small vs Individual	Standard vs Non-Standard	Metal Level	Rate Region	Second Quarter						
						Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)	Child Only (1 Child)	Child Only (2 Children)	Child Only (3+ Children)
NY-HNY-SG-001-S (2014)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	0 Base	\$420.42	\$840.84	\$714.71	\$1,198.20	N/A	N/A	N/A
NY-HNY-SG-001-S (2014)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	1 Albany	\$403.61	\$807.22	\$686.14	\$1,150.29	N/A	N/A	N/A
NY-HNY-SG-001-S (2014)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	2 Buffalo	\$333.82	\$667.64	\$567.49	\$951.39	N/A	N/A	N/A
NY-HNY-SG-001-S (2014)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	3 Mid-Hudson	\$454.05	\$908.10	\$771.89	\$1,294.04	N/A	N/A	N/A
NY-HNY-SG-001-S (2014)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	4 NYC	\$578.50	\$1,157.00	\$983.45	\$1,648.73	N/A	N/A	N/A
NY-HNY-SG-001-S (2014)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	5 Rochester	\$337.60	\$675.20	\$573.92	\$962.16	N/A	N/A	N/A
NY-HNY-SG-001-S (2014)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	6 Syracuse	\$438.50	\$877.00	\$745.45	\$1,249.73	N/A	N/A	N/A
NY-HNY-SG-001-S (2014)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	7 Utica/Watertown	\$411.59	\$823.18	\$699.70	\$1,173.03	N/A	N/A	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	0 Base	0.49%	0.49%	0.49%	0.49%	N/A	N/A	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	1 Albany	0.49%	0.49%	0.49%	0.49%	N/A	N/A	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	2 Buffalo	0.49%	0.49%	0.49%	0.49%	N/A	N/A	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	3 Mid-Hudson	0.49%	0.49%	0.49%	0.49%	N/A	N/A	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	4 NYC	0.49%	0.49%	0.49%	0.49%	N/A	N/A	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	5 Rochester	0.49%	0.49%	0.49%	0.49%	N/A	N/A	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	6 Syracuse	0.49%	0.49%	0.49%	0.49%	N/A	N/A	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	7 Utica/Watertown	0.49%	0.49%	0.49%	0.49%	N/A	N/A	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	0 Base	0.00%	0.00%	0.00%	0.00%	N/A	N/A	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	1 Albany	0.00%	0.00%	0.00%	0.00%	N/A	N/A	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	2 Buffalo	0.00%	0.00%	0.00%	0.00%	N/A	N/A	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	3 Mid-Hudson	0.00%	0.00%	0.00%	0.00%	N/A	N/A	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	4 NYC	0.00%	0.00%	0.00%	0.00%	N/A	N/A	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	5 Rochester	0.00%	0.00%	0.00%	0.00%	N/A	N/A	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	6 Syracuse	0.00%	0.00%	0.00%	0.00%	N/A	N/A	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	7 Utica/Watertown	0.00%	0.00%	0.00%	0.00%	N/A	N/A	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	0 Base	-\$1.54	-\$3.08	-\$2.62	-\$4.39	N/A	N/A	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	1 Albany	-\$1.48	-\$2.96	-\$2.52	-\$4.22	N/A	N/A	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	2 Buffalo	-\$1.22	-\$2.44	-\$2.07	-\$3.48	N/A	N/A	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	3 Mid-Hudson	-\$1.67	-\$3.34	-\$2.84	-\$4.76	N/A	N/A	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	4 NYC	-\$2.12	-\$4.24	-\$3.60	-\$6.04	N/A	N/A	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	5 Rochester	-\$1.24	-\$2.48	-\$2.11	-\$3.53	N/A	N/A	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	6 Syracuse	-\$1.61	-\$3.22	-\$2.74	-\$4.59	N/A	N/A	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	7 Utica/Watertown	-\$1.50	-\$3.00	-\$2.55	-\$4.28	N/A	N/A	N/A

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MVP Form ID	Benefit Description	Small vs Individual	Standard vs Non-Standard	Metal Level	Rate Region	Third Quarter						
						Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)	Child Only (1 Child)	Child Only (2 Children)	Child Only (3+ Children)
NY-HNY-SG-001-S (2014)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	0 Base	\$427.15	\$854.30	\$726.16	\$1,217.38	N/A	N/A	N/A
NY-HNY-SG-001-S (2014)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	1 Albany	\$410.07	\$820.14	\$697.12	\$1,168.70	N/A	N/A	N/A
NY-HNY-SG-001-S (2014)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	2 Buffalo	\$339.16	\$678.32	\$576.57	\$966.61	N/A	N/A	N/A
NY-HNY-SG-001-S (2014)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	3 Mid-Hudson	\$461.31	\$922.62	\$784.23	\$1,314.73	N/A	N/A	N/A
NY-HNY-SG-001-S (2014)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	4 NYC	\$587.76	\$1,175.52	\$999.19	\$1,675.12	N/A	N/A	N/A
NY-HNY-SG-001-S (2014)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	5 Rochester	\$343.00	\$686.00	\$583.10	\$977.55	N/A	N/A	N/A
NY-HNY-SG-001-S (2014)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	6 Syracuse	\$445.52	\$891.04	\$757.38	\$1,269.73	N/A	N/A	N/A
NY-HNY-SG-001-S (2014)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	7 Utica/Watertown	\$418.18	\$836.36	\$710.91	\$1,191.81	N/A	N/A	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	0 Base	0.49%	0.49%	0.49%	0.49%	N/A	N/A	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	1 Albany	0.49%	0.49%	0.49%	0.49%	N/A	N/A	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	2 Buffalo	0.49%	0.49%	0.49%	0.49%	N/A	N/A	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	3 Mid-Hudson	0.49%	0.49%	0.49%	0.49%	N/A	N/A	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	4 NYC	0.49%	0.49%	0.49%	0.49%	N/A	N/A	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	5 Rochester	0.49%	0.49%	0.49%	0.49%	N/A	N/A	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	6 Syracuse	0.49%	0.49%	0.49%	0.49%	N/A	N/A	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	7 Utica/Watertown	0.49%	0.49%	0.49%	0.49%	N/A	N/A	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	0 Base	0.00%	0.00%	0.00%	0.00%	N/A	N/A	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	1 Albany	0.00%	0.00%	0.00%	0.00%	N/A	N/A	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	2 Buffalo	0.00%	0.00%	0.00%	0.00%	N/A	N/A	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	3 Mid-Hudson	0.00%	0.00%	0.00%	0.00%	N/A	N/A	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	4 NYC	0.00%	0.00%	0.00%	0.00%	N/A	N/A	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	5 Rochester	0.00%	0.00%	0.00%	0.00%	N/A	N/A	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	6 Syracuse	0.00%	0.00%	0.00%	0.00%	N/A	N/A	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	7 Utica/Watertown	0.00%	0.00%	0.00%	0.00%	N/A	N/A	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	0 Base	-\$1.56	-\$3.12	-\$2.65	-\$4.45	N/A	N/A	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	1 Albany	-\$1.50	-\$3.00	-\$2.55	-\$4.28	N/A	N/A	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	2 Buffalo	-\$1.24	-\$2.48	-\$2.11	-\$3.53	N/A	N/A	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	3 Mid-Hudson	-\$1.70	-\$3.40	-\$2.89	-\$4.85	N/A	N/A	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	4 NYC	-\$2.15	-\$4.30	-\$3.66	-\$6.13	N/A	N/A	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	5 Rochester	-\$1.26	-\$2.52	-\$2.14	-\$3.59	N/A	N/A	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	6 Syracuse	-\$1.64	-\$3.28	-\$2.79	-\$4.67	N/A	N/A	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	7 Utica/Watertown	-\$1.52	-\$3.04	-\$2.58	-\$4.33	N/A	N/A	N/A

MVP Health Plan, Inc.  
Premiums  
Effective January 1, 2014  
Version 7/17/2013

MVP Form ID	Benefit Description	Small vs Individual	Standard vs Non-Standard	Metal Level	Rate Region	Fourth Quarter						
						Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)	Child Only (1 Child)	Child Only (2 Children)	Child Only (3+ Children)
NY-HNY-SG-001-S (2014)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	0 Base	\$433.98	\$867.96	\$737.77	\$1,236.84	N/A	N/A	N/A
NY-HNY-SG-001-S (2014)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	1 Albany	\$416.63	\$833.26	\$708.27	\$1,187.40	N/A	N/A	N/A
NY-HNY-SG-001-S (2014)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	2 Buffalo	\$344.59	\$689.18	\$585.80	\$982.08	N/A	N/A	N/A
NY-HNY-SG-001-S (2014)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	3 Mid-Hudson	\$468.69	\$937.38	\$796.77	\$1,335.77	N/A	N/A	N/A
NY-HNY-SG-001-S (2014)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	4 NYC	\$597.16	\$1,194.32	\$1,015.17	\$1,701.91	N/A	N/A	N/A
NY-HNY-SG-001-S (2014)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	5 Rochester	\$348.49	\$696.98	\$592.43	\$993.20	N/A	N/A	N/A
NY-HNY-SG-001-S (2014)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	6 Syracuse	\$452.65	\$905.30	\$769.51	\$1,290.05	N/A	N/A	N/A
NY-HNY-SG-001-S (2014)	Standard Healthy NY Gold 1 Off	Small	Standard	Gold	7 Utica/Watertown	\$424.87	\$849.74	\$722.28	\$1,210.88	N/A	N/A	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	0 Base	0.49%	0.49%	0.49%	0.49%	N/A	N/A	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	1 Albany	0.49%	0.49%	0.49%	0.49%	N/A	N/A	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	2 Buffalo	0.49%	0.49%	0.49%	0.49%	N/A	N/A	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	3 Mid-Hudson	0.49%	0.49%	0.49%	0.49%	N/A	N/A	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	4 NYC	0.49%	0.49%	0.49%	0.49%	N/A	N/A	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	5 Rochester	0.49%	0.49%	0.49%	0.49%	N/A	N/A	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	6 Syracuse	0.49%	0.49%	0.49%	0.49%	N/A	N/A	N/A
NY-HNY-100	Dependent Through Age 29 HNY	Small	Standard	Gold	7 Utica/Watertown	0.49%	0.49%	0.49%	0.49%	N/A	N/A	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	0 Base	0.00%	0.00%	0.00%	0.00%	N/A	N/A	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	1 Albany	0.00%	0.00%	0.00%	0.00%	N/A	N/A	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	2 Buffalo	0.00%	0.00%	0.00%	0.00%	N/A	N/A	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	3 Mid-Hudson	0.00%	0.00%	0.00%	0.00%	N/A	N/A	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	4 NYC	0.00%	0.00%	0.00%	0.00%	N/A	N/A	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	5 Rochester	0.00%	0.00%	0.00%	0.00%	N/A	N/A	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	6 Syracuse	0.00%	0.00%	0.00%	0.00%	N/A	N/A	N/A
NY-HNY-700	Domestic Partner HNY	Small	Standard	Gold	7 Utica/Watertown	0.00%	0.00%	0.00%	0.00%	N/A	N/A	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	0 Base	-\$1.58	-\$3.16	-\$2.69	-\$4.50	N/A	N/A	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	1 Albany	-\$1.52	-\$3.04	-\$2.58	-\$4.33	N/A	N/A	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	2 Buffalo	-\$1.26	-\$2.52	-\$2.14	-\$3.59	N/A	N/A	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	3 Mid-Hudson	-\$1.73	-\$3.46	-\$2.94	-\$4.93	N/A	N/A	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	4 NYC	-\$2.18	-\$4.36	-\$3.71	-\$6.21	N/A	N/A	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	5 Rochester	-\$1.28	-\$2.56	-\$2.18	-\$3.65	N/A	N/A	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	6 Syracuse	-\$1.67	-\$3.34	-\$2.84	-\$4.76	N/A	N/A	N/A
NY-HNY-399-G	Family Planning Exclusion HNY Gold	Small	Standard	Gold	7 Utica/Watertown	-\$1.54	-\$3.08	-\$2.62	-\$4.39	N/A	N/A	N/A

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

Example of Rate Calculation

Effective January 1, 2014

Version 7/17/2013

MVP Form ID		NY-HNY-SG-001-S (2014)
Benefit Description		Standard Healthy NY
Small vs Individual		Gold 1 Off
Standard vs Non-Standard		Small
On vs Off Exchange		Standard
Available to "Child Only"		Off
Metal Level		No
Final Plan Specific Net Index PMPM claim rate	\$	Gold 290.69
Non Claim Expenses for Taxes/Administration/Risk Charge	Small	
Federal Taxes PMPM	\$ 5.50	\$ 5.50
Federal Taxes (Premium Based)	2.0%	\$ 7.11
State Premium Taxes (Premium Based)	0.0%	-
State 332 Assessment Taxes (Premium Based)	0.7%	\$ 2.49
General Plan Administration (Premium Based)	7.8%	\$ 27.72
Administration Expense due to Quality Improvement (Premium Based)	1.2%	\$ 4.26
Broker Expense (Premium Based)	2.8%	\$ 9.95
Bad Debt Expense	0.15%	\$ 0.53
Profit/Contribution to surplus margins (Premium Based)	2.0%	\$ 7.11
Final Plan Specific Gross Index PMPM claim rate	\$	355.35
Rate Region		1 Albany
Regional Factor		0.96
Final Plan Specific Regional Gross PMPM	\$	341.14
Adjustment per DFS Directive		0.9600
Final Plan Specific Regional Gross PMPM with DFS Directive	\$	327.49
Conversion Factor		1.213
	Small	
1Q Single	1.000	\$ 397.25
1Q Single + Spouse	2.000	\$ 794.50
1Q Single + Child(ren)	1.700	\$ 675.33
1Q Single + Spouse + Child(ren)	2.850	\$ 1,132.16
1Q Child Only (1 Child)	N/A	N/A
1Q Child Only (2 Children)	N/A	N/A
1Q Child Only (3+ Children)	N/A	N/A
Quarterly Trend	1.6%	
2Q Single	1.000	\$ 403.61
2Q Single + Spouse	2.000	\$ 807.22
2Q Single + Child(ren)	1.700	\$ 686.14
2Q Single + Spouse + Child(ren)	2.850	\$ 1,150.29
2Q Child Only (1 Child)	N/A	N/A
2Q Child Only (2 Children)	N/A	N/A
2Q Child Only (3+ Children)	N/A	N/A
Quarterly Trend	1.6%	
3Q Single	1.000	\$ 410.07
3Q Single + Spouse	2.000	\$ 820.14
3Q Single + Child(ren)	1.700	\$ 697.12
3Q Single + Spouse + Child(ren)	2.850	\$ 1,168.70
3Q Child Only (1 Child)	N/A	N/A
3Q Child Only (2 Children)	N/A	N/A

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

Example of Rate Calculation

Effective January 1, 2014

Version 7/17/2013

MVP Form ID	NY-HNY-SG-001-S (2014)	
Benefit Description	Standard Healthy NY Gold 1 Off	
3Q Child Only (3+ Children)	N/A	N/A
Quarterly Trend	1.6%	
4Q Single	1.000 \$	416.63
4Q Single + Spouse	2.000 \$	833.26
4Q Single + Child(ren)	1.700 \$	708.27
4Q Single + Spouse + Child(ren)	2.850 \$	1,187.40
4Q Child Only (1 Child)	N/A	N/A
4Q Child Only (2 Children)	N/A	N/A
4Q Child Only (3+ Children)	N/A	N/A

NYS Target Loss Ratio for Overall Book of Business	Small	82.1%
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2014 Broker Commission Schedule  
Effective January 1, 2014

# NY OFF-EXCHANGE COMMISSION

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

## 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 employees who work in MVP's service area are eligible to join.
- There is no minimum enrollment in MVP required in any small group (2 - 50).
- MVP offers four tier (Single/Double/Parent/Family) rates.
- All MVP New York HMO products are community rated.
- Eligibility criteria defined by New York State for Healthy NY benefits.  
<http://www.dfs.ny.gov/healthny/index.html>