

**SERFF Tracking #:**

MVPH-129027250

**State Tracking #:**

2013050129

**Company Tracking #:**

13-02 (B)

**State:**

New York

**Filing Company:**

MVP Health Services Corp.

**TOI/Sub-TOI:**

H16G Group Health - Major Medical/H16G.003G Small Group Only - Other

**Product Name:**

MVP Group - Off Exchange

**Project Name/Number:**

MVP Group - Off Exchange/13-02 (B)

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		2014 Small AR43 Off Exchange Rate Manual v6		New		2014 Small AR43 Off Exchange Rate Manual v6.pdf,

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**for**  
**Small Group Off Exchange**

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**MVP Health Services Corp.**

Benefit Descriptions

Effective January 1, 2014

Version 7/16/2013

**Exhibit A**

MVP Form ID	Form Description	Plan Type	Small vs Individual	Standard vs Non-Standard	Metal Level	Marketing Name
NY-EPO-SB-001-N (2014)	Non-Standard Bronze 1 Off	EPO	Small	Non-Standard	Bronze	MVP Liberty
NY-EPO-SB-002-N (2014)	Non-Standard Bronze 2 Off	EPO	Small	Non-Standard	Bronze	MVP Liberty
NY-EPOH-SB-003-N (2014)	Non-Standard Bronze 3 Off	HD EPO (Emb)	Small	Non-Standard	Bronze	MVP Liberty HDHP
NY-EPOH-SB-004-N (2014)	Non-Standard Bronze 4 Off	HD EPO (Emb)	Small	Non-Standard	Bronze	MVP Liberty HDHP
NY-EPOH-SB-005-N (2014)	Non-Standard Bronze 5 Off	HD EPO (Emb)	Small	Non-Standard	Bronze	MVP Liberty HDHP
NY-EPO-SS-001-N (2014)	Non-Standard Silver 1 Off	EPO	Small	Non-Standard	Silver	MVP Liberty
NY-EPO-SS-002-N (2014)	Non-Standard Silver 2 Off	EPO	Small	Non-Standard	Silver	MVP Liberty
NY-EPOH-SS-003-N (2014)	Non-Standard Silver 3 Off	HD EPO (Agg)	Small	Non-Standard	Silver	MVP Liberty HDHP
NY-EPO-SS-004-N (2014)	Non-Standard Silver 4 Off	EPO	Small	Non-Standard	Silver	MVP Liberty
NY-EPO-SG-001-N (2014)	Non-Standard Gold 1 Off	EPO	Small	Non-Standard	Gold	MVP Liberty
NY-EPOH-SG-002-N (2014)	Non-Standard Gold 2 Off	HD EPO (Agg)	Small	Non-Standard	Gold	MVP Liberty HDHP
NY-EPO-SG-003-N (2014)	Non-Standard Gold 3 Off	EPO	Small	Non-Standard	Gold	MVP Liberty
NY-EPO-SP-001-N (2014)	Non-Standard Platinum 1 Off	EPO	Small	Non-Standard	Platinum	MVP Liberty
NY-HQNETHD-SB-001-N (2014)	Non-Standard HQNet Bronze 1 Off	HD EPO (Emb)	Small	Non-Standard	Bronze	MVP Liberty HDHP
NY-HQNETHD-SS-001-N (2014)	Non-Standard HQNet Silver 1 Off	HD EPO (Agg)	Small	Non-Standard	Silver	MVP Liberty HDHP
NY-HQNET-SG-001-N (2014)	Non-Standard HQNet Gold 1 Off	EPO	Small	Non-Standard	Gold	MVP Liberty
NY-HQNET-SP-001-N (2014)	Non-Standard HQNet Platinum 1 Off	EPO	Small	Non-Standard	Platinum	MVP Liberty

## NOTE:

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

**MVP Health Services Corp.****Exhibit A**

Benefit Descriptions

Effective January 1, 2014

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MVP Form ID	Form Applies to: On vs Off Exchange	Available to "Child Only"	Single Deductible Medical	Family Deductible Medical	Single OOP Maximum	Family OOP Maximum	Emergency Room	Inpatient Stay/SNF
NY-EPO-SB-001-N (2014)	Off	No	\$3,500	\$7,000	\$6,350	\$12,700	50%	50%
NY-EPO-SB-002-N (2014)	Off	No	\$4,000	\$8,000	\$6,350	\$12,700	\$350 no DD	30%
NY-EPOH-SB-003-N (2014)	Off	No	\$4,000	\$8,000	\$6,350	\$12,700	\$300	30%
NY-EPOH-SB-004-N (2014)	Off	No	\$5,000	\$10,000	\$6,300	\$12,700	30%	30%
NY-EPOH-SB-005-N (2014)	Off	No	\$3,000	\$6,000	\$6,350	\$12,700	\$100	50%
NY-EPO-SS-001-N (2014)	Off	No	\$1,900	\$3,800	\$6,350	\$12,700	\$350	20%
NY-EPO-SS-002-N (2014)	Off	No	\$1,500	\$3,000	\$6,350	\$12,700	\$350 no DD	20%
NY-EPOH-SS-003-N (2014)	Off	No	\$1,500	\$3,000	\$6,350	\$12,700	\$300	\$500
NY-EPO-SS-004-N (2014)	Off	No	\$2,500	\$5,000	\$6,350	\$12,700	\$300	\$800
NY-EPO-SG-001-N (2014)	Off	No	\$850	\$1,750	\$6,350	\$12,700	\$300 no DD	\$500
NY-EPOH-SG-002-N (2014)	Off	No	\$1,400	\$2,800	\$6,350	\$12,700	\$75	\$200
NY-EPO-SG-003-N (2014)	Off	No	\$600	\$1,200	\$4,000	\$8,000	\$250	\$800
NY-EPO-SP-001-N (2014)	Off	No	\$0	\$0	\$3,000	\$6,000	\$100	\$300
NY-HQNETHD-SB-001-N (2014)	Off	No	\$5,500	\$11,000	\$6,350	\$12,700	20%	20%
NY-HQNETHD-SS-001-N (2014)	Off	No	\$2,000	\$4,000	\$6,350	\$12,700	\$150	\$300
NY-HQNET-SG-001-N (2014)	Off	No	\$1,300	\$2,600	\$6,350	\$12,700	\$250	10%
NY-HQNET-SP-001-N (2014)	Off	No	\$0	\$0	\$2,300	\$4,600	\$70	\$200

## NOTE:

All cost sharing after Deductible unle

**MVP Health Services Corp.****Exhibit A**

Benefit Descriptions

Effective January 1, 2014

Version 7/16/2013

MVP Form ID	Outpatient Facility	Physician Surgery	Primary Care Office	Specialist Office	Mental Health Office	High Tech Imaging	Diagnostic Imaging	PT/OT/ST
NY-EPO-SB-001-N (2014)	\$300	\$300	\$35	\$80	\$80	\$200	\$100	\$80
NY-EPO-SB-002-N (2014)	\$300	\$300	3 visits at \$0, then \$35 no DD	\$60	\$60	\$200	\$100	\$60
NY-EPOH-SB-003-N (2014)	\$100	\$100	\$30	\$50	\$50	\$200	\$100	\$50
NY-EPOH-SB-004-N (2014)	30%	30%	\$10	30%	30%	30%	30%	30%
NY-EPOH-SB-005-N (2014)	50%	50%	\$5	50%	50%	50%	50%	50%
NY-EPO-SS-001-N (2014)	\$300	\$200	\$30 no DD	\$50	\$50	\$225	\$125	\$50
NY-EPO-SS-002-N (2014)	\$200	\$200	3 visits at \$0, then \$35 no DD	\$60	\$60	\$225	\$125	\$60
NY-EPOH-SS-003-N (2014)	\$200	\$100	\$25	\$50	\$50	\$150	\$50	\$50
NY-EPO-SS-004-N (2014)	\$200	\$100	\$20	\$50	\$50	\$180	\$80	\$50
NY-EPO-SG-001-N (2014)	\$200	\$100	3 visits at \$0, then \$15 no DD	\$45	\$45	\$100	\$60	\$45
NY-EPOH-SG-002-N (2014)	\$100	\$25	\$5	\$15	\$15	\$75	\$15	\$15
NY-EPO-SG-003-N (2014)	\$100	\$50	\$10	\$40	\$40	\$150	\$50	\$40
NY-EPO-SP-001-N (2014)	\$100	\$100	3 visits at \$0, then \$5	\$40	\$40	\$100	\$40	\$40
NY-HQNETHD-SB-001-N (2014)	20%	20%	\$0	20%	20%	20%	20%	20%
NY-HQNETHD-SS-001-N (2014)	\$100	\$0	\$15	\$30	\$30	\$100	\$30	\$30
NY-HQNET-SG-001-N (2014)	10%	10%	\$35	10%	10%	10%	10%	10%
NY-HQNET-SP-001-N (2014)	\$100	\$50	\$10	\$25	\$25	\$70	\$25	\$25

## NOTE:

All cost sharing after Deductible unle

**MVP Health Services Corp.****Exhibit A**

Benefit Descriptions

Effective January 1, 2014

Version 7/16/2013

MVP Form ID	Lab	Dep Thru 29 Coverage	Pediatric Dental Available Via	Tier 1 Prescription	Tier 2 Prescription	Tier 3 Prescription
NY-EPO-SB-001-N (2014)	\$80 In Base		Stand Alone Dental Carrier	\$0 Generic to age 10 no DD; otherwise \$10 after Deductible	\$40	50%
NY-EPO-SB-002-N (2014)	\$60 In Base		Stand Alone Dental Carrier	\$0 Generic to age 10, otherwise \$8	\$40	\$60
NY-EPOH-SB-003-N (2014)	\$50 In Base		Stand Alone Dental Carrier	\$5	\$40	\$60
NY-EPOH-SB-004-N (2014)	30% In Base		Stand Alone Dental Carrier	\$5	\$40	30%
NY-EPOH-SB-005-N (2014)	50% In Base		Stand Alone Dental Carrier	\$5	\$30	50%
NY-EPO-SS-001-N (2014)	\$50 In Base		Stand Alone Dental Carrier	\$0 Generic to age 10, otherwise \$8 no DD	\$35	\$70
NY-EPO-SS-002-N (2014)	\$60 In Base		Stand Alone Dental Carrier	\$0 Generic to age 10, otherwise \$8	\$35	\$70
NY-EPOH-SS-003-N (2014)	\$50 In Base		Stand Alone Dental Carrier	\$10	\$40	\$60
NY-EPO-SS-004-N (2014)	\$50 In Base		Stand Alone Dental Carrier	\$10	\$35	50%
NY-EPO-SG-001-N (2014)	\$45 In Base		Stand Alone Dental Carrier	\$0 Generic to age 10, otherwise \$5 No DD	\$35	\$70
NY-EPOH-SG-002-N (2014)	\$15 In Base		Stand Alone Dental Carrier	\$5	\$15	\$25
NY-EPO-SG-003-N (2014)	\$40 In Base		Stand Alone Dental Carrier	\$10	\$35	50%
NY-EPO-SP-001-N (2014)	\$40 In Base		Stand Alone Dental Carrier	\$0 Generic to age 10, otherwise \$5 generic	\$30	\$50
NY-HQNETHD-SB-001-N (2014)	20% In Base		Stand Alone Dental Carrier	\$5	\$45	\$90
NY-HQNETHD-SS-001-N (2014)	\$30 In Base		Stand Alone Dental Carrier	\$5	\$25	\$50
NY-HQNET-SG-001-N (2014)	10% In Base		Stand Alone Dental Carrier	\$5	\$45	\$90
NY-HQNET-SP-001-N (2014)	\$25 In Base		Stand Alone Dental Carrier	\$5	\$45	\$90

## NOTE:

All cost sharing after Deductible unle

**MVP Health Services Corp.****Exhibit A**

Benefit Descriptions

Effective January 1, 2014

Version 7/16/2013

MVP Form ID	Prescription Deductible	IRS Qualified Plan	Out of Network				
			Single Deductible	Family Deductible	Coinsurance	Single Out of Pocket Max	Family Out of Pocket Max
NY-EPO-SB-001-N (2014)	\$200	No	N/A	N/A	N/A	N/A	N/A
NY-EPO-SB-002-N (2014)	Integrated with Med	No	N/A	N/A	N/A	N/A	N/A
NY-EPOH-SB-003-N (2014)	Integrated with Med	Yes	N/A	N/A	N/A	N/A	N/A
NY-EPOH-SB-004-N (2014)	Integrated with Med	Yes	N/A	N/A	N/A	N/A	N/A
NY-EPOH-SB-005-N (2014)	Integrated with Med	Yes	N/A	N/A	N/A	N/A	N/A
NY-EPO-SS-001-N (2014)	\$100 Tier 2 & 3 Only	No	N/A	N/A	N/A	N/A	N/A
NY-EPO-SS-002-N (2014)	Integrated with Med	No	N/A	N/A	N/A	N/A	N/A
NY-EPOH-SS-003-N (2014)	Integrated with Med	Yes	N/A	N/A	N/A	N/A	N/A
NY-EPO-SS-004-N (2014)	\$0	no	N/A	N/A	N/A	N/A	N/A
NY-EPO-SG-001-N (2014)	\$100 Tier 2 & 3 Only	No	N/A	N/A	N/A	N/A	N/A
NY-EPOH-SG-002-N (2014)	Integrated with Med	Yes	N/A	N/A	N/A	N/A	N/A
NY-EPO-SG-003-N (2014)	\$0	No	N/A	N/A	N/A	N/A	N/A
NY-EPO-SP-001-N (2014)	\$0	No	N/A	N/A	N/A	N/A	N/A
NY-HQNETHD-SB-001-N (2014)	Integrated with Med	Yes	N/A	N/A	N/A	N/A	N/A
NY-HQNETHD-SS-001-N (2014)	Integrated with Med	Yes	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SG-001-N (2014)	\$0	No	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SP-001-N (2014)	\$0	No	N/A	N/A	N/A	N/A	N/A

## NOTE:

All cost sharing after Deductible unle

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-E-399	NY-E-399-B	Family Planning Exclusion Bronze	Small	Non-Standard	Bronze	No	Off
NY-E-399	NY-E-399-S	Family Planning Exclusion Silver	Small	Non-Standard	Silver	No	Off
NY-E-399	NY-E-399-G	Family Planning Exclusion Gold	Small	Non-Standard	Gold	No	Off
NY-E-399	NY-E-399-P	Family Planning Exclusion Platinum	Small	Non-Standard	Platinum	No	Off
NY-E-USNF	NY-E-USNF	Unlimited Skilled Nursing Facility	Small	Non-Standard	All Metal Levels	No	Off

## MVP Health Services Corp.

## Exhibit B

Area Factor

Effective January 1, 2014

Version 7/16/2013

County	2014 Rate Region by DFS	Off Exchange: Small		2014 MVP Rate Relativites - GROUP
		Non-Standard (AR43)	Health Quest (HQ Net AR43)	
ALBANY	1 Albany	X	No	0.960
COLUMBIA	1 Albany	X	No	0.960
FULTON	1 Albany	X	No	0.960
GREENE	1 Albany	X	No	0.960
MONTGOMERY	1 Albany	X	No	0.960
RENSSELAER	1 Albany	X	No	0.960
SARATOGA	1 Albany	X	No	0.960
SCHENECTADY	1 Albany	X	No	0.960
SCHOHARIE	1 Albany	X	No	0.960
WARREN	1 Albany	X	No	0.960
WASHINGTON	1 Albany	X	No	0.960
ALLEGANY	2 Buffalo	No	No	1.064
CATTARAUGUS	2 Buffalo	No	No	1.064
CHAUTAUQUA	2 Buffalo	No	No	1.064
ERIE	2 Buffalo	X	No	1.064
GENESEE	2 Buffalo	X	No	1.064
NIAGARA	2 Buffalo	X	No	1.064
ORLEANS	2 Buffalo	X	No	1.064
WYOMING	2 Buffalo	X	No	1.064
DELAWARE	3 Mid-Hudson	X	X	1.080
DUTCHESS	3 Mid-Hudson	X	X	1.080
ORANGE	3 Mid-Hudson	X	X	1.080
PUTNAM	3 Mid-Hudson	X	X	1.080
SULLIVAN	3 Mid-Hudson	X	X	1.080
ULSTER	3 Mid-Hudson	X	X	1.080
BRONX	4 NYC	No	No	1.376
KINGS	4 NYC	No	No	1.376
NEW YORK	4 NYC	No	No	1.376
QUEENS	4 NYC	No	No	1.376
RICHMOND	4 NYC	No	No	1.376
ROCKLAND	4 NYC	X	No	1.376
WESTCHESTER	4 NYC	X	No	1.376
LIVINGSTON	5 Rochester	X	No	0.803
MONROE	5 Rochester	X	No	0.803
ONTARIO	5 Rochester	X	No	0.803
SENECA	5 Rochester	X	No	0.803
WAYNE	5 Rochester	X	No	0.803
YATES	5 Rochester	X	No	0.803
BROOME	6 Syracuse	X	No	1.043
CAYUGA	6 Syracuse	X	No	1.043
CHEMUNG	6 Syracuse	X	No	1.043
CORTLAND	6 Syracuse	X	No	1.043
ONONDAGA	6 Syracuse	X	No	1.043
SCHUYLER	6 Syracuse	X	No	1.043
STEUBEN	6 Syracuse	X	No	1.043
TIOGA	6 Syracuse	X	No	1.043
TOMPKINS	6 Syracuse	X	No	1.043
CHENANGO	7 Utica/Watertown	X	No	0.979
CLINTON	7 Utica/Watertown	X	No	0.979
ESSEX	7 Utica/Watertown	X	No	0.979
FRANKLIN	7 Utica/Watertown	X	No	0.979
HAMILTON	7 Utica/Watertown	X	No	0.979
HERKIMER	7 Utica/Watertown	X	No	0.979
JEFFERSON	7 Utica/Watertown	X	No	0.979
LEWIS	7 Utica/Watertown	X	No	0.979

**MVP Health Services Corp.****Exhibit B**

Area Factor

Effective January 1, 2014

Version 7/16/2013

		Off Exchange: Small		2014 MVP Rate Relativites - GROUP
County	2014 Rate Region by DFS	Non-Standard (AR43)	Health Quest (HQ Net AR43)	
MADISON	7 Utica/Watertown	X	No	0.979
ONEIDA	7 Utica/Watertown	X	No	0.979
OSWEGO	7 Utica/Watertown	X	No	0.979
OTSEGO	7 Utica/Watertown	X	No	0.979
SAINT LAWRENCE	7 Utica/Watertown	X	No	0.979
NASSAU	8 Long Island	No	No	1.238
SUFFOLK	8 Long Island	No	No	1.238

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

## MVP Health Services Corp.

Premiums

Effective January 1, 2014

Version 7/16/2013

Exhibit C

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-EPO-SB-001-N (2014)	Non-Standard Bronze 1 Off	Small	Non-Standard	Bronze	0 Base	\$313.27	\$626.54	\$532.56	\$892.82	N/A	N/A	N/A
NY-EPO-SB-002-N (2014)	Non-Standard Bronze 2 Off	Small	Non-Standard	Bronze	0 Base	\$316.37	\$632.74	\$537.83	\$901.65	N/A	N/A	N/A
NY-EPOH-SB-003-N (2014)	Non-Standard Bronze 3 Off	Small	Non-Standard	Bronze	0 Base	\$301.39	\$602.78	\$512.36	\$858.96	N/A	N/A	N/A
NY-EPOH-SB-004-N (2014)	Non-Standard Bronze 4 Off	Small	Non-Standard	Bronze	0 Base	\$287.44	\$574.88	\$488.65	\$819.20	N/A	N/A	N/A
NY-EPOH-SB-005-N (2014)	Non-Standard Bronze 5 Off	Small	Non-Standard	Bronze	0 Base	\$306.04	\$612.08	\$520.27	\$872.21	N/A	N/A	N/A
NY-EPO-SS-001-N (2014)	Non-Standard Silver 1 Off	Small	Non-Standard	Silver	0 Base	\$378.28	\$756.56	\$643.08	\$1,078.10	N/A	N/A	N/A
NY-EPO-SS-002-N (2014)	Non-Standard Silver 2 Off	Small	Non-Standard	Silver	0 Base	\$390.52	\$781.04	\$663.88	\$1,112.98	N/A	N/A	N/A
NY-EPOH-SS-003-N (2014)	Non-Standard Silver 3 Off	Small	Non-Standard	Silver	0 Base	\$392.65	\$785.30	\$667.51	\$1,119.05	N/A	N/A	N/A
NY-EPO-SS-004-N (2014)	Non-Standard Silver 4 Off	Small	Non-Standard	Silver	0 Base	\$366.05	\$732.10	\$622.29	\$1,043.24	N/A	N/A	N/A
NY-EPO-SG-001-N (2014)	Non-Standard Gold 1 Off	Small	Non-Standard	Gold	0 Base	\$466.54	\$933.08	\$793.12	\$1,329.64	N/A	N/A	N/A
NY-EPOH-SG-002-N (2014)	Non-Standard Gold 2 Off	Small	Non-Standard	Gold	0 Base	\$443.67	\$887.34	\$754.24	\$1,264.46	N/A	N/A	N/A
NY-EPO-SG-003-N (2014)	Non-Standard Gold 3 Off	Small	Non-Standard	Gold	0 Base	\$460.96	\$921.92	\$783.63	\$1,313.74	N/A	N/A	N/A
NY-EPO-SP-001-N (2014)	Non-Standard Platinum 1 Off	Small	Non-Standard	Platinum	0 Base	\$558.03	\$1,116.06	\$948.65	\$1,590.39	N/A	N/A	N/A
NY-HQNETHD-SB-001-N (2014)	Non-Standard HQNet Bronze 1 Off	Small	Non-Standard	Bronze	0 Base	\$257.35	\$514.70	\$437.50	\$733.45	N/A	N/A	N/A
NY-HQNETHD-SS-001-N (2014)	Non-Standard HQNet Silver 1 Off	Small	Non-Standard	Silver	0 Base	\$351.88	\$703.76	\$598.20	\$1,002.86	N/A	N/A	N/A
NY-HQNET-SG-001-N (2014)	Non-Standard HQNet Gold 1 Off	Small	Non-Standard	Gold	0 Base	\$392.27	\$784.54	\$666.86	\$1,117.97	N/A	N/A	N/A
NY-HQNET-SP-001-N (2014)	Non-Standard HQNet Platinum 1 Off	Small	Non-Standard	Platinum	0 Base	\$505.77	\$1,011.54	\$859.81	\$1,441.44	N/A	N/A	N/A
NY-EPO-SB-001-N (2014)	Non-Standard Bronze 1 Off	Small	Non-Standard	Bronze	1 Albany	\$300.74	\$601.48	\$511.26	\$857.11	N/A	N/A	N/A
NY-EPO-SB-002-N (2014)	Non-Standard Bronze 2 Off	Small	Non-Standard	Bronze	1 Albany	\$303.71	\$607.42	\$516.31	\$865.57	N/A	N/A	N/A
NY-EPOH-SB-003-N (2014)	Non-Standard Bronze 3 Off	Small	Non-Standard	Bronze	1 Albany	\$289.33	\$578.66	\$491.86	\$824.59	N/A	N/A	N/A
NY-EPOH-SB-004-N (2014)	Non-Standard Bronze 4 Off	Small	Non-Standard	Bronze	1 Albany	\$275.95	\$551.90	\$469.12	\$786.46	N/A	N/A	N/A
NY-EPOH-SB-005-N (2014)	Non-Standard Bronze 5 Off	Small	Non-Standard	Bronze	1 Albany	\$293.80	\$587.60	\$499.46	\$837.33	N/A	N/A	N/A
NY-EPO-SS-001-N (2014)	Non-Standard Silver 1 Off	Small	Non-Standard	Silver	1 Albany	\$363.15	\$726.30	\$617.36	\$1,034.98	N/A	N/A	N/A
NY-EPO-SS-002-N (2014)	Non-Standard Silver 2 Off	Small	Non-Standard	Silver	1 Albany	\$374.90	\$749.80	\$637.33	\$1,068.47	N/A	N/A	N/A
NY-EPOH-SS-003-N (2014)	Non-Standard Silver 3 Off	Small	Non-Standard	Silver	1 Albany	\$376.94	\$753.88	\$640.80	\$1,074.28	N/A	N/A	N/A
NY-EPO-SS-004-N (2014)	Non-Standard Silver 4 Off	Small	Non-Standard	Silver	1 Albany	\$351.41	\$702.82	\$597.40	\$1,001.52	N/A	N/A	N/A
NY-EPO-SG-001-N (2014)	Non-Standard Gold 1 Off	Small	Non-Standard	Gold	1 Albany	\$447.88	\$895.76	\$761.40	\$1,276.46	N/A	N/A	N/A
NY-EPOH-SG-002-N (2014)	Non-Standard Gold 2 Off	Small	Non-Standard	Gold	1 Albany	\$425.93	\$851.86	\$724.08	\$1,213.90	N/A	N/A	N/A
NY-EPO-SG-003-N (2014)	Non-Standard Gold 3 Off	Small	Non-Standard	Gold	1 Albany	\$442.53	\$885.06	\$752.30	\$1,261.21	N/A	N/A	N/A
NY-EPO-SP-001-N (2014)	Non-Standard Platinum 1 Off	Small	Non-Standard	Platinum	1 Albany	\$535.71	\$1,071.42	\$910.71	\$1,526.77	N/A	N/A	N/A
NY-HQNETHD-SB-001-N (2014)	Non-Standard HQNet Bronze 1 Off	Small	Non-Standard	Bronze	1 Albany	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNETHD-SS-001-N (2014)	Non-Standard HQNet Silver 1 Off	Small	Non-Standard	Silver	1 Albany	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SG-001-N (2014)	Non-Standard HQNet Gold 1 Off	Small	Non-Standard	Gold	1 Albany	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SP-001-N (2014)	Non-Standard HQNet Platinum 1 Off	Small	Non-Standard	Platinum	1 Albany	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-EPO-SB-001-N (2014)	Non-Standard Bronze 1 Off	Small	Non-Standard	Bronze	2 Buffalo	\$333.30	\$666.60	\$566.61	\$949.91	N/A	N/A	N/A
NY-EPO-SB-002-N (2014)	Non-Standard Bronze 2 Off	Small	Non-Standard	Bronze	2 Buffalo	\$336.60	\$673.20	\$572.22	\$959.31	N/A	N/A	N/A
NY-EPOH-SB-003-N (2014)	Non-Standard Bronze 3 Off	Small	Non-Standard	Bronze	2 Buffalo	\$320.67	\$641.34	\$545.14	\$913.91	N/A	N/A	N/A
NY-EPOH-SB-004-N (2014)	Non-Standard Bronze 4 Off	Small	Non-Standard	Bronze	2 Buffalo	\$305.83	\$611.66	\$519.91	\$871.62	N/A	N/A	N/A
NY-EPOH-SB-005-N (2014)	Non-Standard Bronze 5 Off	Small	Non-Standard	Bronze	2 Buffalo	\$325.61	\$651.22	\$553.54	\$927.99	N/A	N/A	N/A
NY-EPO-SS-001-N (2014)	Non-Standard Silver 1 Off	Small	Non-Standard	Silver	2 Buffalo	\$402.48	\$804.96	\$684.22	\$1,147.07	N/A	N/A	N/A
NY-EPO-SS-002-N (2014)	Non-Standard Silver 2 Off	Small	Non-Standard	Silver	2 Buffalo	\$415.50	\$831.00	\$706.35	\$1,184.18	N/A	N/A	N/A
NY-EPOH-SS-003-N (2014)	Non-Standard Silver 3 Off	Small	Non-Standard	Silver	2 Buffalo	\$417.76	\$835.52	\$710.19	\$1,190.62	N/A	N/A	N/A
NY-EPO-SS-004-N (2014)	Non-Standard Silver 4 Off	Small	Non-Standard	Silver	2 Buffalo	\$389.46	\$778.92	\$662.08	\$1,109.96	N/A	N/A	N/A
NY-EPO-SG-001-N (2014)	Non-Standard Gold 1 Off	Small	Non-Standard	Gold	2 Buffalo	\$496.38	\$992.76	\$843.85	\$1,414.68	N/A	N/A	N/A
NY-EPOH-SG-002-N (2014)	Non-Standard Gold 2 Off	Small	Non-Standard	Gold	2 Buffalo	\$472.05	\$944.10	\$802.49	\$1,345.34	N/A	N/A	N/A
NY-EPO-SG-003-N (2014)	Non-Standard Gold 3 Off	Small	Non-Standard	Gold	2 Buffalo	\$490.45	\$980.90	\$833.77	\$1,397.78	N/A	N/A	N/A
NY-EPO-SP-001-N (2014)	Non-Standard Platinum 1 Off	Small	Non-Standard	Platinum	2 Buffalo	\$593.73	\$1,187.46	\$1,009.34	\$1,692.13	N/A	N/A	N/A
NY-HQNETHD-SB-001-N (2014)	Non-Standard HQNet Bronze 1 Off	Small	Non-Standard	Bronze	2 Buffalo	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNETHD-SS-001-N (2014)	Non-Standard HQNet Silver 1 Off	Small	Non-Standard	Silver	2 Buffalo	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SG-001-N (2014)	Non-Standard HQNet Gold 1 Off	Small	Non-Standard	Gold	2 Buffalo	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SP-001-N (2014)	Non-Standard HQNet Platinum 1 Off	Small	Non-Standard	Platinum	2 Buffalo	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-EPO-SB-001-N (2014)	Non-Standard Bronze 1 Off	Small	Non-Standard	Bronze	3 Mid-Hudson	\$338.33	\$676.66	\$575.16	\$964.24	N/A	N/A	N/A
NY-EPO-SB-002-N (2014)	Non-Standard Bronze 2 Off	Small	Non-Standard	Bronze	3 Mid-Hudson	\$341.68	\$683.36	\$580.86	\$973.79	N/A	N/A	N/A

## MVP Health Services Corp.

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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-EPOH-SB-003-N (2014)	Non-Standard Bronze 3 Off	Small	Non-Standard	Bronze	3 Mid-Hudson	\$325.50	\$651.00	\$553.35	\$927.68	N/A	N/A	N/A
NY-EPOH-SB-004-N (2014)	Non-Standard Bronze 4 Off	Small	Non-Standard	Bronze	3 Mid-Hudson	\$310.44	\$620.88	\$527.75	\$884.75	N/A	N/A	N/A
NY-EPOH-SB-005-N (2014)	Non-Standard Bronze 5 Off	Small	Non-Standard	Bronze	3 Mid-Hudson	\$330.52	\$661.04	\$561.88	\$941.98	N/A	N/A	N/A
NY-EPO-SS-001-N (2014)	Non-Standard Silver 1 Off	Small	Non-Standard	Silver	3 Mid-Hudson	\$408.55	\$817.10	\$694.54	\$1,164.37	N/A	N/A	N/A
NY-EPO-SS-002-N (2014)	Non-Standard Silver 2 Off	Small	Non-Standard	Silver	3 Mid-Hudson	\$421.76	\$843.52	\$716.99	\$1,202.02	N/A	N/A	N/A
NY-EPOH-SS-003-N (2014)	Non-Standard Silver 3 Off	Small	Non-Standard	Silver	3 Mid-Hudson	\$424.06	\$848.12	\$720.90	\$1,208.57	N/A	N/A	N/A
NY-EPO-SS-004-N (2014)	Non-Standard Silver 4 Off	Small	Non-Standard	Silver	3 Mid-Hudson	\$395.33	\$790.66	\$672.06	\$1,126.69	N/A	N/A	N/A
NY-EPO-SG-001-N (2014)	Non-Standard Gold 1 Off	Small	Non-Standard	Gold	3 Mid-Hudson	\$503.87	\$1,007.74	\$856.58	\$1,436.03	N/A	N/A	N/A
NY-EPOH-SG-002-N (2014)	Non-Standard Gold 2 Off	Small	Non-Standard	Gold	3 Mid-Hudson	\$479.17	\$958.34	\$814.59	\$1,365.63	N/A	N/A	N/A
NY-EPO-SG-003-N (2014)	Non-Standard Gold 3 Off	Small	Non-Standard	Gold	3 Mid-Hudson	\$497.84	\$995.68	\$846.33	\$1,418.84	N/A	N/A	N/A
NY-EPO-SP-001-N (2014)	Non-Standard Platinum 1 Off	Small	Non-Standard	Platinum	3 Mid-Hudson	\$602.68	\$1,205.36	\$1,024.56	\$1,717.64	N/A	N/A	N/A
NY-HQNETHD-SB-001-N (2014)	Non-Standard HQNet Bronze 1 Off	Small	Non-Standard	Bronze	3 Mid-Hudson	\$277.94	\$555.88	\$472.50	\$792.13	N/A	N/A	N/A
NY-HQNETHD-SS-001-N (2014)	Non-Standard HQNet Silver 1 Off	Small	Non-Standard	Silver	3 Mid-Hudson	\$380.03	\$760.06	\$646.05	\$1,083.09	N/A	N/A	N/A
NY-HQNET-SG-001-N (2014)	Non-Standard HQNet Gold 1 Off	Small	Non-Standard	Gold	3 Mid-Hudson	\$423.65	\$847.30	\$720.21	\$1,207.40	N/A	N/A	N/A
NY-HQNET-SP-001-N (2014)	Non-Standard HQNet Platinum 1 Off	Small	Non-Standard	Platinum	3 Mid-Hudson	\$546.23	\$1,092.46	\$928.59	\$1,556.76	N/A	N/A	N/A
NY-EPO-SB-001-N (2014)	Non-Standard Bronze 1 Off	Small	Non-Standard	Bronze	4 NYC	\$431.06	\$862.12	\$732.80	\$1,228.52	N/A	N/A	N/A
NY-EPO-SB-002-N (2014)	Non-Standard Bronze 2 Off	Small	Non-Standard	Bronze	4 NYC	\$435.32	\$870.64	\$740.04	\$1,240.66	N/A	N/A	N/A
NY-EPOH-SB-003-N (2014)	Non-Standard Bronze 3 Off	Small	Non-Standard	Bronze	4 NYC	\$414.71	\$829.42	\$705.01	\$1,181.92	N/A	N/A	N/A
NY-EPOH-SB-004-N (2014)	Non-Standard Bronze 4 Off	Small	Non-Standard	Bronze	4 NYC	\$395.52	\$791.04	\$672.38	\$1,127.23	N/A	N/A	N/A
NY-EPOH-SB-005-N (2014)	Non-Standard Bronze 5 Off	Small	Non-Standard	Bronze	4 NYC	\$421.11	\$842.22	\$715.89	\$1,200.16	N/A	N/A	N/A
NY-EPO-SS-001-N (2014)	Non-Standard Silver 1 Off	Small	Non-Standard	Silver	4 NYC	\$520.52	\$1,041.04	\$884.88	\$1,483.48	N/A	N/A	N/A
NY-EPO-SS-002-N (2014)	Non-Standard Silver 2 Off	Small	Non-Standard	Silver	4 NYC	\$537.36	\$1,074.72	\$913.51	\$1,531.48	N/A	N/A	N/A
NY-EPOH-SS-003-N (2014)	Non-Standard Silver 3 Off	Small	Non-Standard	Silver	4 NYC	\$540.28	\$1,080.56	\$918.48	\$1,539.80	N/A	N/A	N/A
NY-EPO-SS-004-N (2014)	Non-Standard Silver 4 Off	Small	Non-Standard	Silver	4 NYC	\$503.68	\$1,007.36	\$856.26	\$1,435.49	N/A	N/A	N/A
NY-EPO-SG-001-N (2014)	Non-Standard Gold 1 Off	Small	Non-Standard	Gold	4 NYC	\$641.96	\$1,283.92	\$1,091.33	\$1,829.59	N/A	N/A	N/A
NY-EPOH-SG-002-N (2014)	Non-Standard Gold 2 Off	Small	Non-Standard	Gold	4 NYC	\$610.49	\$1,220.98	\$1,037.83	\$1,739.90	N/A	N/A	N/A
NY-EPO-SG-003-N (2014)	Non-Standard Gold 3 Off	Small	Non-Standard	Gold	4 NYC	\$634.29	\$1,268.58	\$1,078.29	\$1,807.73	N/A	N/A	N/A
NY-EPO-SP-001-N (2014)	Non-Standard Platinum 1 Off	Small	Non-Standard	Platinum	4 NYC	\$767.86	\$1,535.72	\$1,305.36	\$2,188.40	N/A	N/A	N/A
NY-HQNETHD-SB-001-N (2014)	Non-Standard HQNet Bronze 1 Off	Small	Non-Standard	Bronze	4 NYC	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNETHD-SS-001-N (2014)	Non-Standard HQNet Silver 1 Off	Small	Non-Standard	Silver	4 NYC	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SG-001-N (2014)	Non-Standard HQNet Gold 1 Off	Small	Non-Standard	Gold	4 NYC	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SP-001-N (2014)	Non-Standard HQNet Platinum 1 Off	Small	Non-Standard	Platinum	4 NYC	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-EPO-SB-001-N (2014)	Non-Standard Bronze 1 Off	Small	Non-Standard	Bronze	5 Rochester	\$251.55	\$503.10	\$427.64	\$716.92	N/A	N/A	N/A
NY-EPO-SB-002-N (2014)	Non-Standard Bronze 2 Off	Small	Non-Standard	Bronze	5 Rochester	\$254.04	\$508.08	\$431.87	\$724.01	N/A	N/A	N/A
NY-EPOH-SB-003-N (2014)	Non-Standard Bronze 3 Off	Small	Non-Standard	Bronze	5 Rochester	\$242.01	\$484.02	\$411.42	\$689.73	N/A	N/A	N/A
NY-EPOH-SB-004-N (2014)	Non-Standard Bronze 4 Off	Small	Non-Standard	Bronze	5 Rochester	\$230.82	\$461.64	\$392.39	\$657.84	N/A	N/A	N/A
NY-EPOH-SB-005-N (2014)	Non-Standard Bronze 5 Off	Small	Non-Standard	Bronze	5 Rochester	\$245.75	\$491.50	\$417.78	\$700.39	N/A	N/A	N/A
NY-EPO-SS-001-N (2014)	Non-Standard Silver 1 Off	Small	Non-Standard	Silver	5 Rochester	\$303.76	\$607.52	\$516.39	\$865.72	N/A	N/A	N/A
NY-EPO-SS-002-N (2014)	Non-Standard Silver 2 Off	Small	Non-Standard	Silver	5 Rochester	\$313.59	\$627.18	\$533.10	\$893.73	N/A	N/A	N/A
NY-EPOH-SS-003-N (2014)	Non-Standard Silver 3 Off	Small	Non-Standard	Silver	5 Rochester	\$315.30	\$630.60	\$536.01	\$898.61	N/A	N/A	N/A
NY-EPO-SS-004-N (2014)	Non-Standard Silver 4 Off	Small	Non-Standard	Silver	5 Rochester	\$293.94	\$587.88	\$499.70	\$837.73	N/A	N/A	N/A
NY-EPO-SG-001-N (2014)	Non-Standard Gold 1 Off	Small	Non-Standard	Gold	5 Rochester	\$374.63	\$749.26	\$636.87	\$1,067.70	N/A	N/A	N/A
NY-EPOH-SG-002-N (2014)	Non-Standard Gold 2 Off	Small	Non-Standard	Gold	5 Rochester	\$356.27	\$712.54	\$605.66	\$1,015.37	N/A	N/A	N/A
NY-EPO-SG-003-N (2014)	Non-Standard Gold 3 Off	Small	Non-Standard	Gold	5 Rochester	\$370.15	\$740.30	\$629.26	\$1,054.93	N/A	N/A	N/A
NY-EPO-SP-001-N (2014)	Non-Standard Platinum 1 Off	Small	Non-Standard	Platinum	5 Rochester	\$448.10	\$896.20	\$761.77	\$1,277.09	N/A	N/A	N/A
NY-HQNETHD-SB-001-N (2014)	Non-Standard HQNet Bronze 1 Off	Small	Non-Standard	Bronze	5 Rochester	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNETHD-SS-001-N (2014)	Non-Standard HQNet Silver 1 Off	Small	Non-Standard	Silver	5 Rochester	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SG-001-N (2014)	Non-Standard HQNet Gold 1 Off	Small	Non-Standard	Gold	5 Rochester	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SP-001-N (2014)	Non-Standard HQNet Platinum 1 Off	Small	Non-Standard	Platinum	5 Rochester	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-EPO-SB-001-N (2014)	Non-Standard Bronze 1 Off	Small	Non-Standard	Bronze	6 Syracuse	\$326.74	\$653.48	\$555.46	\$931.21	N/A	N/A	N/A
NY-EPO-SB-002-N (2014)	Non-Standard Bronze 2 Off	Small	Non-Standard	Bronze	6 Syracuse	\$329.97	\$659.94	\$560.95	\$940.41	N/A	N/A	N/A
NY-EPOH-SB-003-N (2014)	Non-Standard Bronze 3 Off	Small	Non-Standard	Bronze	6 Syracuse	\$314.35	\$628.70	\$534.40	\$895.90	N/A	N/A	N/A
NY-EPOH-SB-004-N (2014)	Non-Standard Bronze 4 Off	Small	Non-Standard	Bronze	6 Syracuse	\$299.80	\$599.60	\$509.66	\$854.43	N/A	N/A	N/A

## MVP Health Services Corp.

Premiums

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Exhibit C

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-EPOH-SB-005-N (2014)	Non-Standard Bronze 5 Off	Small	Non-Standard	Bronze	6 Syracuse	\$319.20	\$638.40	\$542.64	\$909.72	N/A	N/A	N/A
NY-EPO-SS-001-N (2014)	Non-Standard Silver 1 Off	Small	Non-Standard	Silver	6 Syracuse	\$394.55	\$789.10	\$670.74	\$1,124.47	N/A	N/A	N/A
NY-EPO-SS-002-N (2014)	Non-Standard Silver 2 Off	Small	Non-Standard	Silver	6 Syracuse	\$407.31	\$814.62	\$692.43	\$1,160.83	N/A	N/A	N/A
NY-EPOH-SS-003-N (2014)	Non-Standard Silver 3 Off	Small	Non-Standard	Silver	6 Syracuse	\$409.53	\$819.06	\$696.20	\$1,167.16	N/A	N/A	N/A
NY-EPO-SS-004-N (2014)	Non-Standard Silver 4 Off	Small	Non-Standard	Silver	6 Syracuse	\$381.79	\$763.58	\$649.04	\$1,088.10	N/A	N/A	N/A
NY-EPO-SG-001-N (2014)	Non-Standard Gold 1 Off	Small	Non-Standard	Gold	6 Syracuse	\$486.60	\$973.20	\$827.22	\$1,386.81	N/A	N/A	N/A
NY-EPOH-SG-002-N (2014)	Non-Standard Gold 2 Off	Small	Non-Standard	Gold	6 Syracuse	\$462.75	\$925.50	\$786.68	\$1,318.84	N/A	N/A	N/A
NY-EPO-SG-003-N (2014)	Non-Standard Gold 3 Off	Small	Non-Standard	Gold	6 Syracuse	\$480.79	\$961.58	\$817.34	\$1,370.25	N/A	N/A	N/A
NY-EPO-SP-001-N (2014)	Non-Standard Platinum 1 Off	Small	Non-Standard	Platinum	6 Syracuse	\$582.03	\$1,164.06	\$989.45	\$1,658.79	N/A	N/A	N/A
NY-HQNETHD-SB-001-N (2014)	Non-Standard HQNet Bronze 1 Off	Small	Non-Standard	Bronze	6 Syracuse	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNETHD-SS-001-N (2014)	Non-Standard HQNet Silver 1 Off	Small	Non-Standard	Silver	6 Syracuse	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SG-001-N (2014)	Non-Standard HQNet Gold 1 Off	Small	Non-Standard	Gold	6 Syracuse	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SP-001-N (2014)	Non-Standard HQNet Platinum 1 Off	Small	Non-Standard	Platinum	6 Syracuse	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-EPO-SB-001-N (2014)	Non-Standard Bronze 1 Off	Small	Non-Standard	Bronze	7 Utica/Watertown	\$306.69	\$613.38	\$521.37	\$874.07	N/A	N/A	N/A
NY-EPO-SB-002-N (2014)	Non-Standard Bronze 2 Off	Small	Non-Standard	Bronze	7 Utica/Watertown	\$309.72	\$619.44	\$526.52	\$882.70	N/A	N/A	N/A
NY-EPOH-SB-003-N (2014)	Non-Standard Bronze 3 Off	Small	Non-Standard	Bronze	7 Utica/Watertown	\$295.06	\$590.12	\$501.60	\$840.92	N/A	N/A	N/A
NY-EPOH-SB-004-N (2014)	Non-Standard Bronze 4 Off	Small	Non-Standard	Bronze	7 Utica/Watertown	\$281.41	\$562.82	\$478.40	\$802.02	N/A	N/A	N/A
NY-EPOH-SB-005-N (2014)	Non-Standard Bronze 5 Off	Small	Non-Standard	Bronze	7 Utica/Watertown	\$299.61	\$599.22	\$509.34	\$853.89	N/A	N/A	N/A
NY-EPO-SS-001-N (2014)	Non-Standard Silver 1 Off	Small	Non-Standard	Silver	7 Utica/Watertown	\$370.34	\$740.68	\$629.58	\$1,055.47	N/A	N/A	N/A
NY-EPO-SS-002-N (2014)	Non-Standard Silver 2 Off	Small	Non-Standard	Silver	7 Utica/Watertown	\$382.32	\$764.64	\$649.94	\$1,089.61	N/A	N/A	N/A
NY-EPOH-SS-003-N (2014)	Non-Standard Silver 3 Off	Small	Non-Standard	Silver	7 Utica/Watertown	\$384.40	\$768.80	\$653.48	\$1,095.54	N/A	N/A	N/A
NY-EPO-SS-004-N (2014)	Non-Standard Silver 4 Off	Small	Non-Standard	Silver	7 Utica/Watertown	\$358.36	\$716.72	\$609.21	\$1,021.33	N/A	N/A	N/A
NY-EPO-SG-001-N (2014)	Non-Standard Gold 1 Off	Small	Non-Standard	Gold	7 Utica/Watertown	\$456.75	\$913.50	\$776.48	\$1,301.74	N/A	N/A	N/A
NY-EPOH-SG-002-N (2014)	Non-Standard Gold 2 Off	Small	Non-Standard	Gold	7 Utica/Watertown	\$434.36	\$868.72	\$738.41	\$1,237.93	N/A	N/A	N/A
NY-EPO-SG-003-N (2014)	Non-Standard Gold 3 Off	Small	Non-Standard	Gold	7 Utica/Watertown	\$451.28	\$902.56	\$767.18	\$1,286.15	N/A	N/A	N/A
NY-EPO-SP-001-N (2014)	Non-Standard Platinum 1 Off	Small	Non-Standard	Platinum	7 Utica/Watertown	\$546.32	\$1,092.64	\$928.74	\$1,557.01	N/A	N/A	N/A
NY-HQNETHD-SB-001-N (2014)	Non-Standard HQNet Bronze 1 Off	Small	Non-Standard	Bronze	7 Utica/Watertown	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNETHD-SS-001-N (2014)	Non-Standard HQNet Silver 1 Off	Small	Non-Standard	Silver	7 Utica/Watertown	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SG-001-N (2014)	Non-Standard HQNet Gold 1 Off	Small	Non-Standard	Gold	7 Utica/Watertown	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SP-001-N (2014)	Non-Standard HQNet Platinum 1 Off	Small	Non-Standard	Platinum	7 Utica/Watertown	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-EPO-SB-001-N (2014)	Non-Standard Bronze 1 Off	Small	Non-Standard	Bronze	8 Long Island	\$387.83	\$775.66	\$659.31	\$1,105.32	N/A	N/A	N/A
NY-EPO-SB-002-N (2014)	Non-Standard Bronze 2 Off	Small	Non-Standard	Bronze	8 Long Island	\$391.66	\$783.32	\$665.82	\$1,116.23	N/A	N/A	N/A
NY-EPOH-SB-003-N (2014)	Non-Standard Bronze 3 Off	Small	Non-Standard	Bronze	8 Long Island	\$373.12	\$746.24	\$634.30	\$1,063.39	N/A	N/A	N/A
NY-EPOH-SB-004-N (2014)	Non-Standard Bronze 4 Off	Small	Non-Standard	Bronze	8 Long Island	\$355.85	\$711.70	\$604.95	\$1,014.17	N/A	N/A	N/A
NY-EPOH-SB-005-N (2014)	Non-Standard Bronze 5 Off	Small	Non-Standard	Bronze	8 Long Island	\$378.87	\$757.74	\$644.08	\$1,079.78	N/A	N/A	N/A
NY-EPO-SS-001-N (2014)	Non-Standard Silver 1 Off	Small	Non-Standard	Silver	8 Long Island	\$468.32	\$936.64	\$796.14	\$1,334.71	N/A	N/A	N/A
NY-EPO-SS-002-N (2014)	Non-Standard Silver 2 Off	Small	Non-Standard	Silver	8 Long Island	\$483.46	\$966.92	\$821.88	\$1,377.86	N/A	N/A	N/A
NY-EPOH-SS-003-N (2014)	Non-Standard Silver 3 Off	Small	Non-Standard	Silver	8 Long Island	\$486.10	\$972.20	\$826.37	\$1,385.39	N/A	N/A	N/A
NY-EPO-SS-004-N (2014)	Non-Standard Silver 4 Off	Small	Non-Standard	Silver	8 Long Island	\$453.17	\$906.34	\$770.39	\$1,291.53	N/A	N/A	N/A
NY-EPO-SG-001-N (2014)	Non-Standard Gold 1 Off	Small	Non-Standard	Gold	8 Long Island	\$577.58	\$1,155.16	\$981.89	\$1,646.10	N/A	N/A	N/A
NY-EPOH-SG-002-N (2014)	Non-Standard Gold 2 Off	Small	Non-Standard	Gold	8 Long Island	\$549.27	\$1,098.54	\$933.76	\$1,565.42	N/A	N/A	N/A
NY-EPO-SG-003-N (2014)	Non-Standard Gold 3 Off	Small	Non-Standard	Gold	8 Long Island	\$570.67	\$1,141.34	\$970.14	\$1,626.41	N/A	N/A	N/A
NY-EPO-SP-001-N (2014)	Non-Standard Platinum 1 Off	Small	Non-Standard	Platinum	8 Long Island	\$690.85	\$1,381.70	\$1,174.45	\$1,968.92	N/A	N/A	N/A
NY-HQNETHD-SB-001-N (2014)	Non-Standard HQNet Bronze 1 Off	Small	Non-Standard	Bronze	8 Long Island	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNETHD-SS-001-N (2014)	Non-Standard HQNet Silver 1 Off	Small	Non-Standard	Silver	8 Long Island	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SG-001-N (2014)	Non-Standard HQNet Gold 1 Off	Small	Non-Standard	Gold	8 Long Island	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SP-001-N (2014)	Non-Standard HQNet Platinum 1 Off	Small	Non-Standard	Platinum	8 Long Island	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-E-399-B	Family Planning Exclusion Bronze	Small	Non-Standard	Bronze	0 Base	-\$1.14	-\$2.28	-\$1.94	-\$3.25	N/A	N/A	N/A
NY-E-399-S	Family Planning Exclusion Silver	Small	Non-Standard	Silver	0 Base	-\$2.15	-\$4.30	-\$3.66	-\$6.13	N/A	N/A	N/A
NY-E-399-G	Family Planning Exclusion Gold	Small	Non-Standard	Gold	0 Base	-\$2.46	-\$4.92	-\$4.18	-\$7.01	N/A	N/A	N/A
NY-E-399-P	Family Planning Exclusion Platinum	Small	Non-Standard	Platinum	0 Base	-\$2.77	-\$5.54	-\$4.71	-\$7.89	N/A	N/A	N/A
NY-E-399-B	Family Planning Exclusion Bronze	Small	Non-Standard	Bronze	1 Albany	-\$1.09	-\$2.18	-\$1.85	-\$3.11	N/A	N/A	N/A
NY-E-399-S	Family Planning Exclusion Silver	Small	Non-Standard	Silver	1 Albany	-\$2.06	-\$4.12	-\$3.50	-\$5.87	N/A	N/A	N/A

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Exhibit C

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-E-399-G	Family Planning Exclusion Gold	Small	Non-Standard	Gold	1 Albany	-\$2.36	-\$4.72	-\$4.01	-\$6.73	N/A	N/A	N/A
NY-E-399-P	Family Planning Exclusion Platinum	Small	Non-Standard	Platinum	1 Albany	-\$2.65	-\$5.30	-\$4.51	-\$7.55	N/A	N/A	N/A
NY-E-399-B	Family Planning Exclusion Bronze	Small	Non-Standard	Bronze	2 Buffalo	-\$1.21	-\$2.42	-\$2.06	-\$3.45	N/A	N/A	N/A
NY-E-399-S	Family Planning Exclusion Silver	Small	Non-Standard	Silver	2 Buffalo	-\$2.29	-\$4.58	-\$3.89	-\$6.53	N/A	N/A	N/A
NY-E-399-G	Family Planning Exclusion Gold	Small	Non-Standard	Gold	2 Buffalo	-\$2.62	-\$5.24	-\$4.45	-\$7.47	N/A	N/A	N/A
NY-E-399-P	Family Planning Exclusion Platinum	Small	Non-Standard	Platinum	2 Buffalo	-\$2.94	-\$5.88	-\$5.00	-\$8.38	N/A	N/A	N/A
NY-E-399-B	Family Planning Exclusion Bronze	Small	Non-Standard	Bronze	3 Mid-Hudson	-\$1.23	-\$2.46	-\$2.09	-\$3.51	N/A	N/A	N/A
NY-E-399-S	Family Planning Exclusion Silver	Small	Non-Standard	Silver	3 Mid-Hudson	-\$2.32	-\$4.64	-\$3.94	-\$6.61	N/A	N/A	N/A
NY-E-399-G	Family Planning Exclusion Gold	Small	Non-Standard	Gold	3 Mid-Hudson	-\$2.65	-\$5.30	-\$4.51	-\$7.55	N/A	N/A	N/A
NY-E-399-P	Family Planning Exclusion Platinum	Small	Non-Standard	Platinum	3 Mid-Hudson	-\$2.99	-\$5.98	-\$5.08	-\$8.52	N/A	N/A	N/A
NY-E-399-B	Family Planning Exclusion Bronze	Small	Non-Standard	Bronze	4 NYC	-\$1.56	-\$3.12	-\$2.65	-\$4.45	N/A	N/A	N/A
NY-E-399-S	Family Planning Exclusion Silver	Small	Non-Standard	Silver	4 NYC	-\$2.96	-\$5.92	-\$5.03	-\$8.44	N/A	N/A	N/A
NY-E-399-G	Family Planning Exclusion Gold	Small	Non-Standard	Gold	4 NYC	-\$3.38	-\$6.76	-\$5.75	-\$9.63	N/A	N/A	N/A
NY-E-399-P	Family Planning Exclusion Platinum	Small	Non-Standard	Platinum	4 NYC	-\$3.80	-\$7.60	-\$6.46	-\$10.83	N/A	N/A	N/A
NY-E-399-B	Family Planning Exclusion Bronze	Small	Non-Standard	Bronze	5 Rochester	-\$0.91	-\$1.82	-\$1.55	-\$2.59	N/A	N/A	N/A
NY-E-399-S	Family Planning Exclusion Silver	Small	Non-Standard	Silver	5 Rochester	-\$1.73	-\$3.46	-\$2.94	-\$4.93	N/A	N/A	N/A
NY-E-399-G	Family Planning Exclusion Gold	Small	Non-Standard	Gold	5 Rochester	-\$1.97	-\$3.94	-\$3.35	-\$5.61	N/A	N/A	N/A
NY-E-399-P	Family Planning Exclusion Platinum	Small	Non-Standard	Platinum	5 Rochester	-\$2.22	-\$4.44	-\$3.77	-\$6.33	N/A	N/A	N/A
NY-E-399-B	Family Planning Exclusion Bronze	Small	Non-Standard	Bronze	6 Syracuse	-\$1.19	-\$2.38	-\$2.02	-\$3.39	N/A	N/A	N/A
NY-E-399-S	Family Planning Exclusion Silver	Small	Non-Standard	Silver	6 Syracuse	-\$2.24	-\$4.48	-\$3.81	-\$6.38	N/A	N/A	N/A
NY-E-399-G	Family Planning Exclusion Gold	Small	Non-Standard	Gold	6 Syracuse	-\$2.56	-\$5.12	-\$4.35	-\$7.30	N/A	N/A	N/A
NY-E-399-P	Family Planning Exclusion Platinum	Small	Non-Standard	Platinum	6 Syracuse	-\$2.88	-\$5.76	-\$4.90	-\$8.21	N/A	N/A	N/A
NY-E-399-B	Family Planning Exclusion Bronze	Small	Non-Standard	Bronze	7 Utica/Watertown	-\$1.11	-\$2.22	-\$1.89	-\$3.16	N/A	N/A	N/A
NY-E-399-S	Family Planning Exclusion Silver	Small	Non-Standard	Silver	7 Utica/Watertown	-\$2.11	-\$4.22	-\$3.59	-\$6.01	N/A	N/A	N/A
NY-E-399-G	Family Planning Exclusion Gold	Small	Non-Standard	Gold	7 Utica/Watertown	-\$2.41	-\$4.82	-\$4.10	-\$6.87	N/A	N/A	N/A
NY-E-399-P	Family Planning Exclusion Platinum	Small	Non-Standard	Platinum	7 Utica/Watertown	-\$2.71	-\$5.42	-\$4.61	-\$7.72	N/A	N/A	N/A
NY-E-399-B	Family Planning Exclusion Bronze	Small	Non-Standard	Bronze	8 Long Island	-\$1.41	-\$2.82	-\$2.40	-\$4.02	N/A	N/A	N/A
NY-E-399-S	Family Planning Exclusion Silver	Small	Non-Standard	Silver	8 Long Island	-\$2.66	-\$5.32	-\$4.52	-\$7.58	N/A	N/A	N/A
NY-E-399-G	Family Planning Exclusion Gold	Small	Non-Standard	Gold	8 Long Island	-\$3.04	-\$6.08	-\$5.17	-\$8.66	N/A	N/A	N/A
NY-E-399-P	Family Planning Exclusion Platinum	Small	Non-Standard	Platinum	8 Long Island	-\$3.42	-\$6.84	-\$5.81	-\$9.75	N/A	N/A	N/A

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						Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)	Child Only (1 Child)	Child Only (2 Children)	Child Only (3+ Children)
NY-EPO-SB-001-N (2014)	Non-Standard Bronze 1 Off	Small	Non-Standard	Bronze	0 Base	\$318.28	\$636.56	\$541.08	\$907.10	N/A	N/A	N/A
NY-EPO-SB-002-N (2014)	Non-Standard Bronze 2 Off	Small	Non-Standard	Bronze	0 Base	\$321.43	\$642.86	\$546.43	\$916.08	N/A	N/A	N/A
NY-EPOH-SB-003-N (2014)	Non-Standard Bronze 3 Off	Small	Non-Standard	Bronze	0 Base	\$306.21	\$612.42	\$520.56	\$872.70	N/A	N/A	N/A
NY-EPOH-SB-004-N (2014)	Non-Standard Bronze 4 Off	Small	Non-Standard	Bronze	0 Base	\$292.04	\$584.08	\$496.47	\$832.31	N/A	N/A	N/A
NY-EPOH-SB-005-N (2014)	Non-Standard Bronze 5 Off	Small	Non-Standard	Bronze	0 Base	\$310.94	\$621.88	\$528.60	\$886.18	N/A	N/A	N/A
NY-EPO-SS-001-N (2014)	Non-Standard Silver 1 Off	Small	Non-Standard	Silver	0 Base	\$384.33	\$768.66	\$653.36	\$1,095.34	N/A	N/A	N/A
NY-EPO-SS-002-N (2014)	Non-Standard Silver 2 Off	Small	Non-Standard	Silver	0 Base	\$396.77	\$793.54	\$674.51	\$1,130.79	N/A	N/A	N/A
NY-EPOH-SS-003-N (2014)	Non-Standard Silver 3 Off	Small	Non-Standard	Silver	0 Base	\$398.93	\$797.86	\$678.18	\$1,136.95	N/A	N/A	N/A
NY-EPO-SS-004-N (2014)	Non-Standard Silver 4 Off	Small	Non-Standard	Silver	0 Base	\$371.91	\$743.82	\$632.25	\$1,059.94	N/A	N/A	N/A
NY-EPO-SG-001-N (2014)	Non-Standard Gold 1 Off	Small	Non-Standard	Gold	0 Base	\$474.00	\$948.00	\$805.80	\$1,350.90	N/A	N/A	N/A
NY-EPOH-SG-002-N (2014)	Non-Standard Gold 2 Off	Small	Non-Standard	Gold	0 Base	\$450.77	\$901.54	\$766.31	\$1,284.69	N/A	N/A	N/A
NY-EPO-SG-003-N (2014)	Non-Standard Gold 3 Off	Small	Non-Standard	Gold	0 Base	\$468.34	\$936.68	\$796.18	\$1,334.77	N/A	N/A	N/A
NY-EPO-SP-001-N (2014)	Non-Standard Platinum 1 Off	Small	Non-Standard	Platinum	0 Base	\$566.96	\$1,133.92	\$963.83	\$1,615.84	N/A	N/A	N/A
NY-HQNETHD-SB-001-N (2014)	Non-Standard HQNet Bronze 1 Off	Small	Non-Standard	Bronze	0 Base	\$261.47	\$522.94	\$444.50	\$745.19	N/A	N/A	N/A
NY-HQNETHD-SS-001-N (2014)	Non-Standard HQNet Silver 1 Off	Small	Non-Standard	Silver	0 Base	\$357.51	\$715.02	\$607.77	\$1,018.90	N/A	N/A	N/A
NY-HQNET-SG-001-N (2014)	Non-Standard HQNet Gold 1 Off	Small	Non-Standard	Gold	0 Base	\$398.55	\$797.10	\$677.54	\$1,135.87	N/A	N/A	N/A
NY-HQNET-SP-001-N (2014)	Non-Standard HQNet Platinum 1 Off	Small	Non-Standard	Platinum	0 Base	\$513.86	\$1,027.72	\$873.56	\$1,464.50	N/A	N/A	N/A
NY-EPO-SB-001-N (2014)	Non-Standard Bronze 1 Off	Small	Non-Standard	Bronze	1 Albany	\$305.55	\$611.10	\$519.44	\$870.82	N/A	N/A	N/A
NY-EPO-SB-002-N (2014)	Non-Standard Bronze 2 Off	Small	Non-Standard	Bronze	1 Albany	\$308.57	\$617.14	\$524.57	\$879.42	N/A	N/A	N/A
NY-EPOH-SB-003-N (2014)	Non-Standard Bronze 3 Off	Small	Non-Standard	Bronze	1 Albany	\$293.96	\$587.92	\$499.73	\$837.79	N/A	N/A	N/A
NY-EPOH-SB-004-N (2014)	Non-Standard Bronze 4 Off	Small	Non-Standard	Bronze	1 Albany	\$280.37	\$560.74	\$476.63	\$799.05	N/A	N/A	N/A
NY-EPOH-SB-005-N (2014)	Non-Standard Bronze 5 Off	Small	Non-Standard	Bronze	1 Albany	\$298.50	\$597.00	\$507.45	\$850.73	N/A	N/A	N/A
NY-EPO-SS-001-N (2014)	Non-Standard Silver 1 Off	Small	Non-Standard	Silver	1 Albany	\$368.96	\$737.92	\$627.23	\$1,051.54	N/A	N/A	N/A
NY-EPO-SS-002-N (2014)	Non-Standard Silver 2 Off	Small	Non-Standard	Silver	1 Albany	\$380.90	\$761.80	\$647.53	\$1,085.57	N/A	N/A	N/A
NY-EPOH-SS-003-N (2014)	Non-Standard Silver 3 Off	Small	Non-Standard	Silver	1 Albany	\$382.97	\$765.94	\$651.05	\$1,091.46	N/A	N/A	N/A
NY-EPO-SS-004-N (2014)	Non-Standard Silver 4 Off	Small	Non-Standard	Silver	1 Albany	\$357.03	\$714.06	\$606.95	\$1,017.54	N/A	N/A	N/A
NY-EPO-SG-001-N (2014)	Non-Standard Gold 1 Off	Small	Non-Standard	Gold	1 Albany	\$455.05	\$910.10	\$773.59	\$1,296.89	N/A	N/A	N/A
NY-EPOH-SG-002-N (2014)	Non-Standard Gold 2 Off	Small	Non-Standard	Gold	1 Albany	\$432.74	\$865.48	\$735.66	\$1,233.31	N/A	N/A	N/A
NY-EPO-SG-003-N (2014)	Non-Standard Gold 3 Off	Small	Non-Standard	Gold	1 Albany	\$449.61	\$899.22	\$764.34	\$1,281.39	N/A	N/A	N/A
NY-EPO-SP-001-N (2014)	Non-Standard Platinum 1 Off	Small	Non-Standard	Platinum	1 Albany	\$544.28	\$1,088.56	\$925.28	\$1,551.20	N/A	N/A	N/A
NY-HQNETHD-SB-001-N (2014)	Non-Standard HQNet Bronze 1 Off	Small	Non-Standard	Bronze	1 Albany	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNETHD-SS-001-N (2014)	Non-Standard HQNet Silver 1 Off	Small	Non-Standard	Silver	1 Albany	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SG-001-N (2014)	Non-Standard HQNet Gold 1 Off	Small	Non-Standard	Gold	1 Albany	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SP-001-N (2014)	Non-Standard HQNet Platinum 1 Off	Small	Non-Standard	Platinum	1 Albany	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-EPO-SB-001-N (2014)	Non-Standard Bronze 1 Off	Small	Non-Standard	Bronze	2 Buffalo	\$338.63	\$677.26	\$575.67	\$965.10	N/A	N/A	N/A
NY-EPO-SB-002-N (2014)	Non-Standard Bronze 2 Off	Small	Non-Standard	Bronze	2 Buffalo	\$341.99	\$683.98	\$581.38	\$974.67	N/A	N/A	N/A
NY-EPOH-SB-003-N (2014)	Non-Standard Bronze 3 Off	Small	Non-Standard	Bronze	2 Buffalo	\$325.80	\$651.60	\$553.86	\$928.53	N/A	N/A	N/A
NY-EPOH-SB-004-N (2014)	Non-Standard Bronze 4 Off	Small	Non-Standard	Bronze	2 Buffalo	\$310.72	\$621.44	\$528.22	\$885.55	N/A	N/A	N/A
NY-EPOH-SB-005-N (2014)	Non-Standard Bronze 5 Off	Small	Non-Standard	Bronze	2 Buffalo	\$330.82	\$661.64	\$562.39	\$942.84	N/A	N/A	N/A
NY-EPO-SS-001-N (2014)	Non-Standard Silver 1 Off	Small	Non-Standard	Silver	2 Buffalo	\$408.92	\$817.84	\$695.16	\$1,165.42	N/A	N/A	N/A
NY-EPO-SS-002-N (2014)	Non-Standard Silver 2 Off	Small	Non-Standard	Silver	2 Buffalo	\$422.15	\$844.30	\$717.66	\$1,203.13	N/A	N/A	N/A
NY-EPOH-SS-003-N (2014)	Non-Standard Silver 3 Off	Small	Non-Standard	Silver	2 Buffalo	\$424.44	\$848.88	\$721.55	\$1,209.65	N/A	N/A	N/A
NY-EPO-SS-004-N (2014)	Non-Standard Silver 4 Off	Small	Non-Standard	Silver	2 Buffalo	\$395.69	\$791.38	\$672.67	\$1,127.72	N/A	N/A	N/A
NY-EPO-SG-001-N (2014)	Non-Standard Gold 1 Off	Small	Non-Standard	Gold	2 Buffalo	\$504.32	\$1,008.64	\$857.34	\$1,437.31	N/A	N/A	N/A
NY-EPOH-SG-002-N (2014)	Non-Standard Gold 2 Off	Small	Non-Standard	Gold	2 Buffalo	\$479.60	\$959.20	\$815.32	\$1,366.86	N/A	N/A	N/A
NY-EPO-SG-003-N (2014)	Non-Standard Gold 3 Off	Small	Non-Standard	Gold	2 Buffalo	\$498.30	\$996.60	\$847.11	\$1,420.16	N/A	N/A	N/A
NY-EPO-SP-001-N (2014)	Non-Standard Platinum 1 Off	Small	Non-Standard	Platinum	2 Buffalo	\$603.23	\$1,206.46	\$1,025.49	\$1,719.21	N/A	N/A	N/A
NY-HQNETHD-SB-001-N (2014)	Non-Standard HQNet Bronze 1 Off	Small	Non-Standard	Bronze	2 Buffalo	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNETHD-SS-001-N (2014)	Non-Standard HQNet Silver 1 Off	Small	Non-Standard	Silver	2 Buffalo	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SG-001-N (2014)	Non-Standard HQNet Gold 1 Off	Small	Non-Standard	Gold	2 Buffalo	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SP-001-N (2014)	Non-Standard HQNet Platinum 1 Off	Small	Non-Standard	Platinum	2 Buffalo	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-EPO-SB-001-N (2014)	Non-Standard Bronze 1 Off	Small	Non-Standard	Bronze	3 Mid-Hudson	\$343.74	\$687.48	\$584.36	\$979.66	N/A	N/A	N/A
NY-EPO-SB-002-N (2014)	Non-Standard Bronze 2 Off	Small	Non-Standard	Bronze	3 Mid-Hudson	\$347.15	\$694.30	\$590.16	\$989.38	N/A	N/A	N/A

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						Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)	Child Only (1 Child)	Child Only (2 Children)	Child Only (3+ Children)
NY-EPOH-SB-003-N (2014)	Non-Standard Bronze 3 Off	Small	Non-Standard	Bronze	3 Mid-Hudson	\$330.71	\$661.42	\$562.21	\$942.52	N/A	N/A	N/A
NY-EPOH-SB-004-N (2014)	Non-Standard Bronze 4 Off	Small	Non-Standard	Bronze	3 Mid-Hudson	\$315.41	\$630.82	\$536.20	\$898.92	N/A	N/A	N/A
NY-EPOH-SB-005-N (2014)	Non-Standard Bronze 5 Off	Small	Non-Standard	Bronze	3 Mid-Hudson	\$335.81	\$671.62	\$570.88	\$957.06	N/A	N/A	N/A
NY-EPO-SS-001-N (2014)	Non-Standard Silver 1 Off	Small	Non-Standard	Silver	3 Mid-Hudson	\$415.09	\$830.18	\$705.65	\$1,183.01	N/A	N/A	N/A
NY-EPO-SS-002-N (2014)	Non-Standard Silver 2 Off	Small	Non-Standard	Silver	3 Mid-Hudson	\$428.51	\$857.02	\$728.47	\$1,221.25	N/A	N/A	N/A
NY-EPOH-SB-003-N (2014)	Non-Standard Silver 3 Off	Small	Non-Standard	Silver	3 Mid-Hudson	\$430.84	\$861.68	\$732.43	\$1,227.89	N/A	N/A	N/A
NY-EPO-SS-004-N (2014)	Non-Standard Silver 4 Off	Small	Non-Standard	Silver	3 Mid-Hudson	\$401.66	\$803.32	\$682.82	\$1,144.73	N/A	N/A	N/A
NY-EPO-SG-001-N (2014)	Non-Standard Gold 1 Off	Small	Non-Standard	Gold	3 Mid-Hudson	\$511.93	\$1,023.86	\$870.28	\$1,459.00	N/A	N/A	N/A
NY-EPOH-SG-002-N (2014)	Non-Standard Gold 2 Off	Small	Non-Standard	Gold	3 Mid-Hudson	\$486.84	\$973.68	\$827.63	\$1,387.49	N/A	N/A	N/A
NY-EPO-SG-003-N (2014)	Non-Standard Gold 3 Off	Small	Non-Standard	Gold	3 Mid-Hudson	\$505.81	\$1,011.62	\$859.88	\$1,441.56	N/A	N/A	N/A
NY-EPO-SP-001-N (2014)	Non-Standard Platinum 1 Off	Small	Non-Standard	Platinum	3 Mid-Hudson	\$612.32	\$1,224.64	\$1,040.94	\$1,745.11	N/A	N/A	N/A
NY-HQNETHD-SB-001-N (2014)	Non-Standard HQNet Bronze 1 Off	Small	Non-Standard	Bronze	3 Mid-Hudson	\$282.39	\$564.78	\$480.06	\$804.81	N/A	N/A	N/A
NY-HQNETHD-SS-001-N (2014)	Non-Standard HQNet Silver 1 Off	Small	Non-Standard	Silver	3 Mid-Hudson	\$386.11	\$772.22	\$656.39	\$1,100.41	N/A	N/A	N/A
NY-HQNET-SG-001-N (2014)	Non-Standard HQNet Gold 1 Off	Small	Non-Standard	Gold	3 Mid-Hudson	\$430.43	\$860.86	\$731.73	\$1,226.73	N/A	N/A	N/A
NY-HQNET-SP-001-N (2014)	Non-Standard HQNet Platinum 1 Off	Small	Non-Standard	Platinum	3 Mid-Hudson	\$554.97	\$1,109.94	\$943.45	\$1,581.66	N/A	N/A	N/A
NY-EPO-SB-001-N (2014)	Non-Standard Bronze 1 Off	Small	Non-Standard	Bronze	4 NYC	\$437.96	\$875.92	\$744.53	\$1,248.19	N/A	N/A	N/A
NY-EPO-SB-002-N (2014)	Non-Standard Bronze 2 Off	Small	Non-Standard	Bronze	4 NYC	\$442.29	\$884.58	\$751.89	\$1,260.53	N/A	N/A	N/A
NY-EPOH-SB-003-N (2014)	Non-Standard Bronze 3 Off	Small	Non-Standard	Bronze	4 NYC	\$421.35	\$842.70	\$716.30	\$1,200.85	N/A	N/A	N/A
NY-EPOH-SB-004-N (2014)	Non-Standard Bronze 4 Off	Small	Non-Standard	Bronze	4 NYC	\$401.85	\$803.70	\$683.15	\$1,145.27	N/A	N/A	N/A
NY-EPOH-SB-005-N (2014)	Non-Standard Bronze 5 Off	Small	Non-Standard	Bronze	4 NYC	\$427.85	\$855.70	\$727.35	\$1,219.37	N/A	N/A	N/A
NY-EPO-SS-001-N (2014)	Non-Standard Silver 1 Off	Small	Non-Standard	Silver	4 NYC	\$528.85	\$1,057.70	\$899.05	\$1,507.22	N/A	N/A	N/A
NY-EPO-SS-002-N (2014)	Non-Standard Silver 2 Off	Small	Non-Standard	Silver	4 NYC	\$545.96	\$1,091.92	\$928.13	\$1,555.99	N/A	N/A	N/A
NY-EPOH-SS-003-N (2014)	Non-Standard Silver 3 Off	Small	Non-Standard	Silver	4 NYC	\$548.92	\$1,097.84	\$933.16	\$1,564.42	N/A	N/A	N/A
NY-EPO-SS-004-N (2014)	Non-Standard Silver 4 Off	Small	Non-Standard	Silver	4 NYC	\$511.74	\$1,023.48	\$869.96	\$1,458.46	N/A	N/A	N/A
NY-EPO-SG-001-N (2014)	Non-Standard Gold 1 Off	Small	Non-Standard	Gold	4 NYC	\$652.23	\$1,304.46	\$1,108.79	\$1,858.86	N/A	N/A	N/A
NY-EPOH-SG-002-N (2014)	Non-Standard Gold 2 Off	Small	Non-Standard	Gold	4 NYC	\$620.26	\$1,240.52	\$1,054.44	\$1,767.74	N/A	N/A	N/A
NY-EPO-SG-003-N (2014)	Non-Standard Gold 3 Off	Small	Non-Standard	Gold	4 NYC	\$644.44	\$1,288.88	\$1,095.55	\$1,836.65	N/A	N/A	N/A
NY-EPO-SP-001-N (2014)	Non-Standard Platinum 1 Off	Small	Non-Standard	Platinum	4 NYC	\$780.15	\$1,560.30	\$1,326.26	\$2,223.43	N/A	N/A	N/A
NY-HQNETHD-SB-001-N (2014)	Non-Standard HQNet Bronze 1 Off	Small	Non-Standard	Bronze	4 NYC	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNETHD-SS-001-N (2014)	Non-Standard HQNet Silver 1 Off	Small	Non-Standard	Silver	4 NYC	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SG-001-N (2014)	Non-Standard HQNet Gold 1 Off	Small	Non-Standard	Gold	4 NYC	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SP-001-N (2014)	Non-Standard HQNet Platinum 1 Off	Small	Non-Standard	Platinum	4 NYC	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-EPO-SB-001-N (2014)	Non-Standard Bronze 1 Off	Small	Non-Standard	Bronze	5 Rochester	\$255.57	\$511.14	\$434.47	\$728.37	N/A	N/A	N/A
NY-EPO-SB-002-N (2014)	Non-Standard Bronze 2 Off	Small	Non-Standard	Bronze	5 Rochester	\$258.10	\$516.20	\$438.77	\$735.59	N/A	N/A	N/A
NY-EPOH-SB-003-N (2014)	Non-Standard Bronze 3 Off	Small	Non-Standard	Bronze	5 Rochester	\$245.88	\$491.76	\$418.00	\$700.76	N/A	N/A	N/A
NY-EPOH-SB-004-N (2014)	Non-Standard Bronze 4 Off	Small	Non-Standard	Bronze	5 Rochester	\$234.51	\$469.02	\$398.67	\$668.35	N/A	N/A	N/A
NY-EPOH-SB-005-N (2014)	Non-Standard Bronze 5 Off	Small	Non-Standard	Bronze	5 Rochester	\$249.68	\$499.36	\$424.46	\$711.59	N/A	N/A	N/A
NY-EPO-SS-001-N (2014)	Non-Standard Silver 1 Off	Small	Non-Standard	Silver	5 Rochester	\$308.62	\$617.24	\$524.65	\$879.57	N/A	N/A	N/A
NY-EPO-SS-002-N (2014)	Non-Standard Silver 2 Off	Small	Non-Standard	Silver	5 Rochester	\$318.61	\$637.22	\$541.64	\$908.04	N/A	N/A	N/A
NY-EPOH-SS-003-N (2014)	Non-Standard Silver 3 Off	Small	Non-Standard	Silver	5 Rochester	\$320.34	\$640.68	\$544.58	\$912.97	N/A	N/A	N/A
NY-EPO-SS-004-N (2014)	Non-Standard Silver 4 Off	Small	Non-Standard	Silver	5 Rochester	\$298.64	\$597.28	\$507.69	\$851.12	N/A	N/A	N/A
NY-EPO-SG-001-N (2014)	Non-Standard Gold 1 Off	Small	Non-Standard	Gold	5 Rochester	\$380.62	\$761.24	\$647.05	\$1,084.77	N/A	N/A	N/A
NY-EPOH-SG-002-N (2014)	Non-Standard Gold 2 Off	Small	Non-Standard	Gold	5 Rochester	\$361.97	\$723.94	\$615.35	\$1,031.61	N/A	N/A	N/A
NY-EPO-SG-003-N (2014)	Non-Standard Gold 3 Off	Small	Non-Standard	Gold	5 Rochester	\$376.07	\$752.14	\$639.32	\$1,071.80	N/A	N/A	N/A
NY-EPO-SP-001-N (2014)	Non-Standard Platinum 1 Off	Small	Non-Standard	Platinum	5 Rochester	\$455.27	\$910.54	\$773.96	\$1,297.52	N/A	N/A	N/A
NY-HQNETHD-SB-001-N (2014)	Non-Standard HQNet Bronze 1 Off	Small	Non-Standard	Bronze	5 Rochester	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNETHD-SS-001-N (2014)	Non-Standard HQNet Silver 1 Off	Small	Non-Standard	Silver	5 Rochester	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SG-001-N (2014)	Non-Standard HQNet Gold 1 Off	Small	Non-Standard	Gold	5 Rochester	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SP-001-N (2014)	Non-Standard HQNet Platinum 1 Off	Small	Non-Standard	Platinum	5 Rochester	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-EPO-SB-001-N (2014)	Non-Standard Bronze 1 Off	Small	Non-Standard	Bronze	6 Syracuse	\$331.97	\$663.94	\$564.35	\$946.11	N/A	N/A	N/A
NY-EPO-SB-002-N (2014)	Non-Standard Bronze 2 Off	Small	Non-Standard	Bronze	6 Syracuse	\$335.25	\$670.50	\$569.93	\$955.46	N/A	N/A	N/A
NY-EPOH-SB-003-N (2014)	Non-Standard Bronze 3 Off	Small	Non-Standard	Bronze	6 Syracuse	\$319.38	\$638.76	\$542.95	\$910.23	N/A	N/A	N/A
NY-EPOH-SB-004-N (2014)	Non-Standard Bronze 4 Off	Small	Non-Standard	Bronze	6 Syracuse	\$304.60	\$609.20	\$517.82	\$868.11	N/A	N/A	N/A

## MVP Health Services Corp.

Premiums

Effective January 1, 2014

Version 7/16/2013

Exhibit C

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-EPOH-SB-005-N (2014)	Non-Standard Bronze 5 Off	Small	Non-Standard	Bronze	6 Syracuse	\$324.31	\$648.62	\$551.33	\$924.28	N/A	N/A	N/A
NY-EPO-SS-001-N (2014)	Non-Standard Silver 1 Off	Small	Non-Standard	Silver	6 Syracuse	\$400.86	\$801.72	\$681.46	\$1,142.45	N/A	N/A	N/A
NY-EPO-SS-002-N (2014)	Non-Standard Silver 2 Off	Small	Non-Standard	Silver	6 Syracuse	\$413.83	\$827.66	\$703.51	\$1,179.42	N/A	N/A	N/A
NY-EPOH-SS-003-N (2014)	Non-Standard Silver 3 Off	Small	Non-Standard	Silver	6 Syracuse	\$416.08	\$832.16	\$707.34	\$1,185.83	N/A	N/A	N/A
NY-EPO-SS-004-N (2014)	Non-Standard Silver 4 Off	Small	Non-Standard	Silver	6 Syracuse	\$387.90	\$775.80	\$659.43	\$1,105.52	N/A	N/A	N/A
NY-EPO-SG-001-N (2014)	Non-Standard Gold 1 Off	Small	Non-Standard	Gold	6 Syracuse	\$494.39	\$988.78	\$840.46	\$1,409.01	N/A	N/A	N/A
NY-EPOH-SG-002-N (2014)	Non-Standard Gold 2 Off	Small	Non-Standard	Gold	6 Syracuse	\$470.15	\$940.30	\$799.26	\$1,339.93	N/A	N/A	N/A
NY-EPO-SG-003-N (2014)	Non-Standard Gold 3 Off	Small	Non-Standard	Gold	6 Syracuse	\$488.48	\$976.96	\$830.42	\$1,392.17	N/A	N/A	N/A
NY-EPO-SP-001-N (2014)	Non-Standard Platinum 1 Off	Small	Non-Standard	Platinum	6 Syracuse	\$591.34	\$1,182.68	\$1,005.28	\$1,685.32	N/A	N/A	N/A
NY-HQNETHD-SB-001-N (2014)	Non-Standard HQNet Bronze 1 Off	Small	Non-Standard	Bronze	6 Syracuse	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNETHD-SS-001-N (2014)	Non-Standard HQNet Silver 1 Off	Small	Non-Standard	Silver	6 Syracuse	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SG-001-N (2014)	Non-Standard HQNet Gold 1 Off	Small	Non-Standard	Gold	6 Syracuse	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SP-001-N (2014)	Non-Standard HQNet Platinum 1 Off	Small	Non-Standard	Platinum	6 Syracuse	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-EPO-SB-001-N (2014)	Non-Standard Bronze 1 Off	Small	Non-Standard	Bronze	7 Utica/Watertown	\$311.60	\$623.20	\$529.72	\$888.06	N/A	N/A	N/A
NY-EPO-SB-002-N (2014)	Non-Standard Bronze 2 Off	Small	Non-Standard	Bronze	7 Utica/Watertown	\$314.68	\$629.36	\$534.96	\$896.84	N/A	N/A	N/A
NY-EPOH-SB-003-N (2014)	Non-Standard Bronze 3 Off	Small	Non-Standard	Bronze	7 Utica/Watertown	\$299.78	\$599.56	\$509.63	\$854.37	N/A	N/A	N/A
NY-EPOH-SB-004-N (2014)	Non-Standard Bronze 4 Off	Small	Non-Standard	Bronze	7 Utica/Watertown	\$285.91	\$571.82	\$486.05	\$814.84	N/A	N/A	N/A
NY-EPOH-SB-005-N (2014)	Non-Standard Bronze 5 Off	Small	Non-Standard	Bronze	7 Utica/Watertown	\$304.40	\$608.80	\$517.48	\$867.54	N/A	N/A	N/A
NY-EPO-SS-001-N (2014)	Non-Standard Silver 1 Off	Small	Non-Standard	Silver	7 Utica/Watertown	\$376.27	\$752.54	\$639.66	\$1,072.37	N/A	N/A	N/A
NY-EPO-SS-002-N (2014)	Non-Standard Silver 2 Off	Small	Non-Standard	Silver	7 Utica/Watertown	\$388.44	\$776.88	\$660.35	\$1,107.05	N/A	N/A	N/A
NY-EPOH-SS-003-N (2014)	Non-Standard Silver 3 Off	Small	Non-Standard	Silver	7 Utica/Watertown	\$390.55	\$781.10	\$663.94	\$1,113.07	N/A	N/A	N/A
NY-EPO-SS-004-N (2014)	Non-Standard Silver 4 Off	Small	Non-Standard	Silver	7 Utica/Watertown	\$364.09	\$728.18	\$618.95	\$1,037.66	N/A	N/A	N/A
NY-EPO-SG-001-N (2014)	Non-Standard Gold 1 Off	Small	Non-Standard	Gold	7 Utica/Watertown	\$464.06	\$928.12	\$788.90	\$1,322.57	N/A	N/A	N/A
NY-EPOH-SG-002-N (2014)	Non-Standard Gold 2 Off	Small	Non-Standard	Gold	7 Utica/Watertown	\$441.31	\$882.62	\$750.23	\$1,257.73	N/A	N/A	N/A
NY-EPO-SG-003-N (2014)	Non-Standard Gold 3 Off	Small	Non-Standard	Gold	7 Utica/Watertown	\$458.50	\$917.00	\$779.45	\$1,306.73	N/A	N/A	N/A
NY-EPO-SP-001-N (2014)	Non-Standard Platinum 1 Off	Small	Non-Standard	Platinum	7 Utica/Watertown	\$555.06	\$1,110.12	\$943.60	\$1,581.92	N/A	N/A	N/A
NY-HQNETHD-SB-001-N (2014)	Non-Standard HQNet Bronze 1 Off	Small	Non-Standard	Bronze	7 Utica/Watertown	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNETHD-SS-001-N (2014)	Non-Standard HQNet Silver 1 Off	Small	Non-Standard	Silver	7 Utica/Watertown	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SG-001-N (2014)	Non-Standard HQNet Gold 1 Off	Small	Non-Standard	Gold	7 Utica/Watertown	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SP-001-N (2014)	Non-Standard HQNet Platinum 1 Off	Small	Non-Standard	Platinum	7 Utica/Watertown	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-EPO-SB-001-N (2014)	Non-Standard Bronze 1 Off	Small	Non-Standard	Bronze	8 Long Island	\$394.04	\$788.08	\$669.87	\$1,123.01	N/A	N/A	N/A
NY-EPO-SB-002-N (2014)	Non-Standard Bronze 2 Off	Small	Non-Standard	Bronze	8 Long Island	\$397.93	\$795.86	\$676.48	\$1,134.10	N/A	N/A	N/A
NY-EPOH-SB-003-N (2014)	Non-Standard Bronze 3 Off	Small	Non-Standard	Bronze	8 Long Island	\$379.09	\$758.18	\$644.45	\$1,080.41	N/A	N/A	N/A
NY-EPOH-SB-004-N (2014)	Non-Standard Bronze 4 Off	Small	Non-Standard	Bronze	8 Long Island	\$361.54	\$723.08	\$614.62	\$1,030.39	N/A	N/A	N/A
NY-EPOH-SB-005-N (2014)	Non-Standard Bronze 5 Off	Small	Non-Standard	Bronze	8 Long Island	\$384.93	\$769.86	\$654.38	\$1,097.05	N/A	N/A	N/A
NY-EPO-SS-001-N (2014)	Non-Standard Silver 1 Off	Small	Non-Standard	Silver	8 Long Island	\$475.81	\$951.62	\$808.88	\$1,356.06	N/A	N/A	N/A
NY-EPO-SS-002-N (2014)	Non-Standard Silver 2 Off	Small	Non-Standard	Silver	8 Long Island	\$491.20	\$982.40	\$835.04	\$1,399.92	N/A	N/A	N/A
NY-EPOH-SS-003-N (2014)	Non-Standard Silver 3 Off	Small	Non-Standard	Silver	8 Long Island	\$493.88	\$987.76	\$839.60	\$1,407.56	N/A	N/A	N/A
NY-EPO-SS-004-N (2014)	Non-Standard Silver 4 Off	Small	Non-Standard	Silver	8 Long Island	\$460.42	\$920.84	\$782.71	\$1,312.20	N/A	N/A	N/A
NY-EPO-SG-001-N (2014)	Non-Standard Gold 1 Off	Small	Non-Standard	Gold	8 Long Island	\$586.82	\$1,173.64	\$997.59	\$1,672.44	N/A	N/A	N/A
NY-EPOH-SG-002-N (2014)	Non-Standard Gold 2 Off	Small	Non-Standard	Gold	8 Long Island	\$558.06	\$1,116.12	\$948.70	\$1,590.47	N/A	N/A	N/A
NY-EPO-SG-003-N (2014)	Non-Standard Gold 3 Off	Small	Non-Standard	Gold	8 Long Island	\$579.80	\$1,159.60	\$985.66	\$1,652.43	N/A	N/A	N/A
NY-EPO-SP-001-N (2014)	Non-Standard Platinum 1 Off	Small	Non-Standard	Platinum	8 Long Island	\$701.90	\$1,403.80	\$1,193.23	\$2,000.42	N/A	N/A	N/A
NY-HQNETHD-SB-001-N (2014)	Non-Standard HQNet Bronze 1 Off	Small	Non-Standard	Bronze	8 Long Island	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNETHD-SS-001-N (2014)	Non-Standard HQNet Silver 1 Off	Small	Non-Standard	Silver	8 Long Island	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SG-001-N (2014)	Non-Standard HQNet Gold 1 Off	Small	Non-Standard	Gold	8 Long Island	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SP-001-N (2014)	Non-Standard HQNet Platinum 1 Off	Small	Non-Standard	Platinum	8 Long Island	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-E-399-B	Family Planning Exclusion Bronze	Small	Non-Standard	Bronze	0 Base	-\$1.16	-\$2.32	-\$1.97	-\$3.31	N/A	N/A	N/A
NY-E-399-S	Family Planning Exclusion Silver	Small	Non-Standard	Silver	0 Base	-\$2.18	-\$4.36	-\$3.71	-\$6.21	N/A	N/A	N/A
NY-E-399-G	Family Planning Exclusion Gold	Small	Non-Standard	Gold	0 Base	-\$2.50	-\$5.00	-\$4.25	-\$7.13	N/A	N/A	N/A
NY-E-399-P	Family Planning Exclusion Platinum	Small	Non-Standard	Platinum	0 Base	-\$2.81	-\$5.62	-\$4.78	-\$8.01	N/A	N/A	N/A
NY-E-399-B	Family Planning Exclusion Bronze	Small	Non-Standard	Bronze	1 Albany	-\$1.11	-\$2.22	-\$1.89	-\$3.16	N/A	N/A	N/A
NY-E-399-S	Family Planning Exclusion Silver	Small	Non-Standard	Silver	1 Albany	-\$2.09	-\$4.18	-\$3.55	-\$5.96	N/A	N/A	N/A

## MVP Health Services Corp.

Premiums

Effective January 1, 2014

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Exhibit C

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-E-399-G	Family Planning Exclusion Gold	Small	Non-Standard	Gold	1 Albany	-\$2.40	-\$4.80	-\$4.08	-\$6.84	N/A	N/A	N/A
NY-E-399-P	Family Planning Exclusion Platinum	Small	Non-Standard	Platinum	1 Albany	-\$2.69	-\$5.38	-\$4.57	-\$7.67	N/A	N/A	N/A
NY-E-399-B	Family Planning Exclusion Bronze	Small	Non-Standard	Bronze	2 Buffalo	-\$1.23	-\$2.46	-\$2.09	-\$3.51	N/A	N/A	N/A
NY-E-399-S	Family Planning Exclusion Silver	Small	Non-Standard	Silver	2 Buffalo	-\$2.33	-\$4.66	-\$3.96	-\$6.64	N/A	N/A	N/A
NY-E-399-G	Family Planning Exclusion Gold	Small	Non-Standard	Gold	2 Buffalo	-\$2.66	-\$5.32	-\$4.52	-\$7.58	N/A	N/A	N/A
NY-E-399-P	Family Planning Exclusion Platinum	Small	Non-Standard	Platinum	2 Buffalo	-\$2.99	-\$5.98	-\$5.08	-\$8.52	N/A	N/A	N/A
NY-E-399-B	Family Planning Exclusion Bronze	Small	Non-Standard	Bronze	3 Mid-Hudson	-\$1.25	-\$2.50	-\$2.13	-\$3.56	N/A	N/A	N/A
NY-E-399-S	Family Planning Exclusion Silver	Small	Non-Standard	Silver	3 Mid-Hudson	-\$2.36	-\$4.72	-\$4.01	-\$6.73	N/A	N/A	N/A
NY-E-399-G	Family Planning Exclusion Gold	Small	Non-Standard	Gold	3 Mid-Hudson	-\$2.69	-\$5.38	-\$4.57	-\$7.67	N/A	N/A	N/A
NY-E-399-P	Family Planning Exclusion Platinum	Small	Non-Standard	Platinum	3 Mid-Hudson	-\$3.04	-\$6.08	-\$5.17	-\$8.66	N/A	N/A	N/A
NY-E-399-B	Family Planning Exclusion Bronze	Small	Non-Standard	Bronze	4 NYC	-\$1.58	-\$3.16	-\$2.69	-\$4.50	N/A	N/A	N/A
NY-E-399-S	Family Planning Exclusion Silver	Small	Non-Standard	Silver	4 NYC	-\$3.01	-\$6.02	-\$5.12	-\$8.58	N/A	N/A	N/A
NY-E-399-G	Family Planning Exclusion Gold	Small	Non-Standard	Gold	4 NYC	-\$3.43	-\$6.86	-\$5.83	-\$9.78	N/A	N/A	N/A
NY-E-399-P	Family Planning Exclusion Platinum	Small	Non-Standard	Platinum	4 NYC	-\$3.86	-\$7.72	-\$6.56	-\$11.00	N/A	N/A	N/A
NY-E-399-B	Family Planning Exclusion Bronze	Small	Non-Standard	Bronze	5 Rochester	-\$0.92	-\$1.84	-\$1.56	-\$2.62	N/A	N/A	N/A
NY-E-399-S	Family Planning Exclusion Silver	Small	Non-Standard	Silver	5 Rochester	-\$1.76	-\$3.52	-\$2.99	-\$5.02	N/A	N/A	N/A
NY-E-399-G	Family Planning Exclusion Gold	Small	Non-Standard	Gold	5 Rochester	-\$2.00	-\$4.00	-\$3.40	-\$5.70	N/A	N/A	N/A
NY-E-399-P	Family Planning Exclusion Platinum	Small	Non-Standard	Platinum	5 Rochester	-\$2.26	-\$4.52	-\$3.84	-\$6.44	N/A	N/A	N/A
NY-E-399-B	Family Planning Exclusion Bronze	Small	Non-Standard	Bronze	6 Syracuse	-\$1.21	-\$2.42	-\$2.06	-\$3.45	N/A	N/A	N/A
NY-E-399-S	Family Planning Exclusion Silver	Small	Non-Standard	Silver	6 Syracuse	-\$2.28	-\$4.56	-\$3.88	-\$6.50	N/A	N/A	N/A
NY-E-399-G	Family Planning Exclusion Gold	Small	Non-Standard	Gold	6 Syracuse	-\$2.60	-\$5.20	-\$4.42	-\$7.41	N/A	N/A	N/A
NY-E-399-P	Family Planning Exclusion Platinum	Small	Non-Standard	Platinum	6 Syracuse	-\$2.93	-\$5.86	-\$4.98	-\$8.35	N/A	N/A	N/A
NY-E-399-B	Family Planning Exclusion Bronze	Small	Non-Standard	Bronze	7 Utica/Watertown	-\$1.13	-\$2.26	-\$1.92	-\$3.22	N/A	N/A	N/A
NY-E-399-S	Family Planning Exclusion Silver	Small	Non-Standard	Silver	7 Utica/Watertown	-\$2.14	-\$4.28	-\$3.64	-\$6.10	N/A	N/A	N/A
NY-E-399-G	Family Planning Exclusion Gold	Small	Non-Standard	Gold	7 Utica/Watertown	-\$2.45	-\$4.90	-\$4.17	-\$6.98	N/A	N/A	N/A
NY-E-399-P	Family Planning Exclusion Platinum	Small	Non-Standard	Platinum	7 Utica/Watertown	-\$2.75	-\$5.50	-\$4.68	-\$7.84	N/A	N/A	N/A
NY-E-399-B	Family Planning Exclusion Bronze	Small	Non-Standard	Bronze	8 Long Island	-\$1.43	-\$2.86	-\$2.43	-\$4.08	N/A	N/A	N/A
NY-E-399-S	Family Planning Exclusion Silver	Small	Non-Standard	Silver	8 Long Island	-\$2.70	-\$5.40	-\$4.59	-\$7.70	N/A	N/A	N/A
NY-E-399-G	Family Planning Exclusion Gold	Small	Non-Standard	Gold	8 Long Island	-\$3.09	-\$6.18	-\$5.25	-\$8.81	N/A	N/A	N/A
NY-E-399-P	Family Planning Exclusion Platinum	Small	Non-Standard	Platinum	8 Long Island	-\$3.47	-\$6.94	-\$5.90	-\$9.89	N/A	N/A	N/A

## MVP Health Services Corp.

Premiums

Effective January 1, 2014

Version 7/16/2013

Exhibit C

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-EPO-SB-001-N (2014)	Non-Standard Bronze 1 Off	Small	Non-Standard	Bronze	0 Base	\$323.37	\$646.74	\$549.73	\$921.60	N/A	N/A	N/A
NY-EPO-SB-002-N (2014)	Non-Standard Bronze 2 Off	Small	Non-Standard	Bronze	0 Base	\$326.57	\$653.14	\$555.17	\$930.72	N/A	N/A	N/A
NY-EPOH-SB-003-N (2014)	Non-Standard Bronze 3 Off	Small	Non-Standard	Bronze	0 Base	\$311.11	\$622.22	\$528.89	\$886.66	N/A	N/A	N/A
NY-EPOH-SB-004-N (2014)	Non-Standard Bronze 4 Off	Small	Non-Standard	Bronze	0 Base	\$296.71	\$593.42	\$504.41	\$845.62	N/A	N/A	N/A
NY-EPOH-SB-005-N (2014)	Non-Standard Bronze 5 Off	Small	Non-Standard	Bronze	0 Base	\$315.92	\$631.84	\$537.06	\$900.37	N/A	N/A	N/A
NY-EPO-SS-001-N (2014)	Non-Standard Silver 1 Off	Small	Non-Standard	Silver	0 Base	\$390.48	\$780.96	\$663.82	\$1,112.87	N/A	N/A	N/A
NY-EPO-SS-002-N (2014)	Non-Standard Silver 2 Off	Small	Non-Standard	Silver	0 Base	\$403.12	\$806.24	\$685.30	\$1,148.89	N/A	N/A	N/A
NY-EPOH-SS-003-N (2014)	Non-Standard Silver 3 Off	Small	Non-Standard	Silver	0 Base	\$405.31	\$810.62	\$689.03	\$1,155.13	N/A	N/A	N/A
NY-EPO-SS-004-N (2014)	Non-Standard Silver 4 Off	Small	Non-Standard	Silver	0 Base	\$377.86	\$755.72	\$642.36	\$1,076.90	N/A	N/A	N/A
NY-EPO-SG-001-N (2014)	Non-Standard Gold 1 Off	Small	Non-Standard	Gold	0 Base	\$481.58	\$963.16	\$818.69	\$1,372.50	N/A	N/A	N/A
NY-EPOH-SG-002-N (2014)	Non-Standard Gold 2 Off	Small	Non-Standard	Gold	0 Base	\$457.98	\$915.96	\$778.57	\$1,305.24	N/A	N/A	N/A
NY-EPO-SG-003-N (2014)	Non-Standard Gold 3 Off	Small	Non-Standard	Gold	0 Base	\$475.83	\$951.66	\$808.91	\$1,356.12	N/A	N/A	N/A
NY-EPO-SP-001-N (2014)	Non-Standard Platinum 1 Off	Small	Non-Standard	Platinum	0 Base	\$576.03	\$1,152.06	\$979.25	\$1,641.69	N/A	N/A	N/A
NY-HQNETHD-SB-001-N (2014)	Non-Standard HQNet Bronze 1 Off	Small	Non-Standard	Bronze	0 Base	\$265.65	\$531.30	\$451.61	\$757.10	N/A	N/A	N/A
NY-HQNETHD-SS-001-N (2014)	Non-Standard HQNet Silver 1 Off	Small	Non-Standard	Silver	0 Base	\$363.23	\$726.46	\$617.49	\$1,035.21	N/A	N/A	N/A
NY-HQNET-SG-001-N (2014)	Non-Standard HQNet Gold 1 Off	Small	Non-Standard	Gold	0 Base	\$404.93	\$809.86	\$688.38	\$1,154.05	N/A	N/A	N/A
NY-HQNET-SP-001-N (2014)	Non-Standard HQNet Platinum 1 Off	Small	Non-Standard	Platinum	0 Base	\$522.08	\$1,044.16	\$887.54	\$1,487.93	N/A	N/A	N/A
NY-EPO-SB-001-N (2014)	Non-Standard Bronze 1 Off	Small	Non-Standard	Bronze	1 Albany	\$310.44	\$620.88	\$527.75	\$884.75	N/A	N/A	N/A
NY-EPO-SB-002-N (2014)	Non-Standard Bronze 2 Off	Small	Non-Standard	Bronze	1 Albany	\$313.51	\$627.02	\$532.97	\$893.50	N/A	N/A	N/A
NY-EPOH-SB-003-N (2014)	Non-Standard Bronze 3 Off	Small	Non-Standard	Bronze	1 Albany	\$298.66	\$597.32	\$507.72	\$851.18	N/A	N/A	N/A
NY-EPOH-SB-004-N (2014)	Non-Standard Bronze 4 Off	Small	Non-Standard	Bronze	1 Albany	\$284.86	\$569.72	\$484.26	\$811.85	N/A	N/A	N/A
NY-EPOH-SB-005-N (2014)	Non-Standard Bronze 5 Off	Small	Non-Standard	Bronze	1 Albany	\$303.28	\$606.56	\$515.58	\$864.35	N/A	N/A	N/A
NY-EPO-SS-001-N (2014)	Non-Standard Silver 1 Off	Small	Non-Standard	Silver	1 Albany	\$374.86	\$749.72	\$637.26	\$1,068.35	N/A	N/A	N/A
NY-EPO-SS-002-N (2014)	Non-Standard Silver 2 Off	Small	Non-Standard	Silver	1 Albany	\$386.99	\$773.98	\$657.88	\$1,102.92	N/A	N/A	N/A
NY-EPOH-SS-003-N (2014)	Non-Standard Silver 3 Off	Small	Non-Standard	Silver	1 Albany	\$389.10	\$778.20	\$661.47	\$1,108.94	N/A	N/A	N/A
NY-EPO-SS-004-N (2014)	Non-Standard Silver 4 Off	Small	Non-Standard	Silver	1 Albany	\$362.74	\$725.48	\$616.66	\$1,033.81	N/A	N/A	N/A
NY-EPO-SG-001-N (2014)	Non-Standard Gold 1 Off	Small	Non-Standard	Gold	1 Albany	\$462.33	\$924.66	\$785.96	\$1,317.64	N/A	N/A	N/A
NY-EPOH-SG-002-N (2014)	Non-Standard Gold 2 Off	Small	Non-Standard	Gold	1 Albany	\$439.66	\$879.32	\$747.42	\$1,253.03	N/A	N/A	N/A
NY-EPO-SG-003-N (2014)	Non-Standard Gold 3 Off	Small	Non-Standard	Gold	1 Albany	\$456.80	\$913.60	\$776.56	\$1,301.88	N/A	N/A	N/A
NY-EPO-SP-001-N (2014)	Non-Standard Platinum 1 Off	Small	Non-Standard	Platinum	1 Albany	\$552.99	\$1,105.98	\$940.08	\$1,576.02	N/A	N/A	N/A
NY-HQNETHD-SB-001-N (2014)	Non-Standard HQNet Bronze 1 Off	Small	Non-Standard	Bronze	1 Albany	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNETHD-SS-001-N (2014)	Non-Standard HQNet Silver 1 Off	Small	Non-Standard	Silver	1 Albany	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SG-001-N (2014)	Non-Standard HQNet Gold 1 Off	Small	Non-Standard	Gold	1 Albany	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SP-001-N (2014)	Non-Standard HQNet Platinum 1 Off	Small	Non-Standard	Platinum	1 Albany	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-EPO-SB-001-N (2014)	Non-Standard Bronze 1 Off	Small	Non-Standard	Bronze	2 Buffalo	\$344.05	\$688.10	\$584.89	\$980.54	N/A	N/A	N/A
NY-EPO-SB-002-N (2014)	Non-Standard Bronze 2 Off	Small	Non-Standard	Bronze	2 Buffalo	\$347.46	\$694.92	\$590.68	\$990.26	N/A	N/A	N/A
NY-EPOH-SB-003-N (2014)	Non-Standard Bronze 3 Off	Small	Non-Standard	Bronze	2 Buffalo	\$331.01	\$662.02	\$562.72	\$943.38	N/A	N/A	N/A
NY-EPOH-SB-004-N (2014)	Non-Standard Bronze 4 Off	Small	Non-Standard	Bronze	2 Buffalo	\$315.69	\$631.38	\$536.67	\$899.72	N/A	N/A	N/A
NY-EPOH-SB-005-N (2014)	Non-Standard Bronze 5 Off	Small	Non-Standard	Bronze	2 Buffalo	\$336.11	\$672.22	\$571.39	\$957.91	N/A	N/A	N/A
NY-EPO-SS-001-N (2014)	Non-Standard Silver 1 Off	Small	Non-Standard	Silver	2 Buffalo	\$415.46	\$830.92	\$706.28	\$1,184.06	N/A	N/A	N/A
NY-EPO-SS-002-N (2014)	Non-Standard Silver 2 Off	Small	Non-Standard	Silver	2 Buffalo	\$428.90	\$857.80	\$729.13	\$1,222.37	N/A	N/A	N/A
NY-EPOH-SS-003-N (2014)	Non-Standard Silver 3 Off	Small	Non-Standard	Silver	2 Buffalo	\$431.23	\$862.46	\$733.09	\$1,229.01	N/A	N/A	N/A
NY-EPO-SS-004-N (2014)	Non-Standard Silver 4 Off	Small	Non-Standard	Silver	2 Buffalo	\$402.02	\$804.04	\$683.43	\$1,145.76	N/A	N/A	N/A
NY-EPO-SG-001-N (2014)	Non-Standard Gold 1 Off	Small	Non-Standard	Gold	2 Buffalo	\$512.39	\$1,024.78	\$871.06	\$1,460.31	N/A	N/A	N/A
NY-EPOH-SG-002-N (2014)	Non-Standard Gold 2 Off	Small	Non-Standard	Gold	2 Buffalo	\$487.27	\$974.54	\$828.36	\$1,388.72	N/A	N/A	N/A
NY-EPO-SG-003-N (2014)	Non-Standard Gold 3 Off	Small	Non-Standard	Gold	2 Buffalo	\$506.27	\$1,012.54	\$860.66	\$1,442.87	N/A	N/A	N/A
NY-EPO-SP-001-N (2014)	Non-Standard Platinum 1 Off	Small	Non-Standard	Platinum	2 Buffalo	\$612.88	\$1,225.76	\$1,041.90	\$1,746.71	N/A	N/A	N/A
NY-HQNETHD-SB-001-N (2014)	Non-Standard HQNet Bronze 1 Off	Small	Non-Standard	Bronze	2 Buffalo	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNETHD-SS-001-N (2014)	Non-Standard HQNet Silver 1 Off	Small	Non-Standard	Silver	2 Buffalo	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SG-001-N (2014)	Non-Standard HQNet Gold 1 Off	Small	Non-Standard	Gold	2 Buffalo	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SP-001-N (2014)	Non-Standard HQNet Platinum 1 Off	Small	Non-Standard	Platinum	2 Buffalo	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-EPO-SB-001-N (2014)	Non-Standard Bronze 1 Off	Small	Non-Standard	Bronze	3 Mid-Hudson	\$349.24	\$698.48	\$593.71	\$995.33	N/A	N/A	N/A
NY-EPO-SB-002-N (2014)	Non-Standard Bronze 2 Off	Small	Non-Standard	Bronze	3 Mid-Hudson	\$352.70	\$705.40	\$599.59	\$1,005.20	N/A	N/A	N/A

## MVP Health Services Corp.

Premiums

Effective January 1, 2014

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Exhibit C

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-EPOH-SB-003-N (2014)	Non-Standard Bronze 3 Off	Small	Non-Standard	Bronze	3 Mid-Hudson	\$336.00	\$672.00	\$571.20	\$957.60	N/A	N/A	N/A
NY-EPOH-SB-004-N (2014)	Non-Standard Bronze 4 Off	Small	Non-Standard	Bronze	3 Mid-Hudson	\$320.46	\$640.92	\$544.78	\$913.31	N/A	N/A	N/A
NY-EPOH-SB-005-N (2014)	Non-Standard Bronze 5 Off	Small	Non-Standard	Bronze	3 Mid-Hudson	\$341.18	\$682.36	\$580.01	\$972.36	N/A	N/A	N/A
NY-EPO-SS-001-N (2014)	Non-Standard Silver 1 Off	Small	Non-Standard	Silver	3 Mid-Hudson	\$421.73	\$843.46	\$716.94	\$1,201.93	N/A	N/A	N/A
NY-EPO-SS-002-N (2014)	Non-Standard Silver 2 Off	Small	Non-Standard	Silver	3 Mid-Hudson	\$435.37	\$870.74	\$740.13	\$1,240.80	N/A	N/A	N/A
NY-EPOH-SB-003-N (2014)	Non-Standard Silver 3 Off	Small	Non-Standard	Silver	3 Mid-Hudson	\$437.73	\$875.46	\$744.14	\$1,247.53	N/A	N/A	N/A
NY-EPO-SS-004-N (2014)	Non-Standard Silver 4 Off	Small	Non-Standard	Silver	3 Mid-Hudson	\$408.09	\$816.18	\$693.75	\$1,163.06	N/A	N/A	N/A
NY-EPO-SG-001-N (2014)	Non-Standard Gold 1 Off	Small	Non-Standard	Gold	3 Mid-Hudson	\$520.12	\$1,040.24	\$884.20	\$1,482.34	N/A	N/A	N/A
NY-EPOH-SG-002-N (2014)	Non-Standard Gold 2 Off	Small	Non-Standard	Gold	3 Mid-Hudson	\$494.63	\$989.26	\$840.87	\$1,409.70	N/A	N/A	N/A
NY-EPO-SG-003-N (2014)	Non-Standard Gold 3 Off	Small	Non-Standard	Gold	3 Mid-Hudson	\$513.90	\$1,027.80	\$873.63	\$1,464.62	N/A	N/A	N/A
NY-EPO-SP-001-N (2014)	Non-Standard Platinum 1 Off	Small	Non-Standard	Platinum	3 Mid-Hudson	\$622.12	\$1,244.24	\$1,057.60	\$1,773.04	N/A	N/A	N/A
NY-HQNETHD-SB-001-N (2014)	Non-Standard HQNet Bronze 1 Off	Small	Non-Standard	Bronze	3 Mid-Hudson	\$286.91	\$573.82	\$487.75	\$817.69	N/A	N/A	N/A
NY-HQNETHD-SS-001-N (2014)	Non-Standard HQNet Silver 1 Off	Small	Non-Standard	Silver	3 Mid-Hudson	\$392.29	\$784.58	\$666.89	\$1,118.03	N/A	N/A	N/A
NY-HQNET-SG-001-N (2014)	Non-Standard HQNet Gold 1 Off	Small	Non-Standard	Gold	3 Mid-Hudson	\$437.32	\$874.64	\$743.44	\$1,246.36	N/A	N/A	N/A
NY-HQNET-SP-001-N (2014)	Non-Standard HQNet Platinum 1 Off	Small	Non-Standard	Platinum	3 Mid-Hudson	\$563.85	\$1,127.70	\$958.55	\$1,606.97	N/A	N/A	N/A
NY-EPO-SB-001-N (2014)	Non-Standard Bronze 1 Off	Small	Non-Standard	Bronze	4 NYC	\$444.97	\$889.94	\$756.45	\$1,268.16	N/A	N/A	N/A
NY-EPO-SB-002-N (2014)	Non-Standard Bronze 2 Off	Small	Non-Standard	Bronze	4 NYC	\$449.37	\$898.74	\$763.93	\$1,280.70	N/A	N/A	N/A
NY-EPOH-SB-003-N (2014)	Non-Standard Bronze 3 Off	Small	Non-Standard	Bronze	4 NYC	\$428.09	\$856.18	\$727.75	\$1,220.06	N/A	N/A	N/A
NY-EPOH-SB-004-N (2014)	Non-Standard Bronze 4 Off	Small	Non-Standard	Bronze	4 NYC	\$408.28	\$816.56	\$694.08	\$1,163.60	N/A	N/A	N/A
NY-EPOH-SB-005-N (2014)	Non-Standard Bronze 5 Off	Small	Non-Standard	Bronze	4 NYC	\$434.70	\$869.40	\$738.99	\$1,238.90	N/A	N/A	N/A
NY-EPO-SS-001-N (2014)	Non-Standard Silver 1 Off	Small	Non-Standard	Silver	4 NYC	\$537.31	\$1,074.62	\$913.43	\$1,531.33	N/A	N/A	N/A
NY-EPO-SS-002-N (2014)	Non-Standard Silver 2 Off	Small	Non-Standard	Silver	4 NYC	\$554.70	\$1,109.40	\$942.99	\$1,580.90	N/A	N/A	N/A
NY-EPOH-SS-003-N (2014)	Non-Standard Silver 3 Off	Small	Non-Standard	Silver	4 NYC	\$557.70	\$1,115.40	\$948.09	\$1,589.45	N/A	N/A	N/A
NY-EPO-SS-004-N (2014)	Non-Standard Silver 4 Off	Small	Non-Standard	Silver	4 NYC	\$519.93	\$1,039.86	\$883.88	\$1,481.80	N/A	N/A	N/A
NY-EPO-SG-001-N (2014)	Non-Standard Gold 1 Off	Small	Non-Standard	Gold	4 NYC	\$662.67	\$1,325.34	\$1,126.54	\$1,888.61	N/A	N/A	N/A
NY-EPOH-SG-002-N (2014)	Non-Standard Gold 2 Off	Small	Non-Standard	Gold	4 NYC	\$630.18	\$1,260.36	\$1,071.31	\$1,796.01	N/A	N/A	N/A
NY-EPO-SG-003-N (2014)	Non-Standard Gold 3 Off	Small	Non-Standard	Gold	4 NYC	\$654.75	\$1,309.50	\$1,113.08	\$1,866.04	N/A	N/A	N/A
NY-EPO-SP-001-N (2014)	Non-Standard Platinum 1 Off	Small	Non-Standard	Platinum	4 NYC	\$792.63	\$1,585.26	\$1,347.47	\$2,259.00	N/A	N/A	N/A
NY-HQNETHD-SB-001-N (2014)	Non-Standard HQNet Bronze 1 Off	Small	Non-Standard	Bronze	4 NYC	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNETHD-SS-001-N (2014)	Non-Standard HQNet Silver 1 Off	Small	Non-Standard	Silver	4 NYC	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SG-001-N (2014)	Non-Standard HQNet Gold 1 Off	Small	Non-Standard	Gold	4 NYC	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SP-001-N (2014)	Non-Standard HQNet Platinum 1 Off	Small	Non-Standard	Platinum	4 NYC	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-EPO-SB-001-N (2014)	Non-Standard Bronze 1 Off	Small	Non-Standard	Bronze	5 Rochester	\$259.66	\$519.32	\$441.42	\$740.03	N/A	N/A	N/A
NY-EPO-SB-002-N (2014)	Non-Standard Bronze 2 Off	Small	Non-Standard	Bronze	5 Rochester	\$262.23	\$524.46	\$445.79	\$747.36	N/A	N/A	N/A
NY-EPOH-SB-003-N (2014)	Non-Standard Bronze 3 Off	Small	Non-Standard	Bronze	5 Rochester	\$249.81	\$499.62	\$424.68	\$711.96	N/A	N/A	N/A
NY-EPOH-SB-004-N (2014)	Non-Standard Bronze 4 Off	Small	Non-Standard	Bronze	5 Rochester	\$238.26	\$476.52	\$405.04	\$679.04	N/A	N/A	N/A
NY-EPOH-SB-005-N (2014)	Non-Standard Bronze 5 Off	Small	Non-Standard	Bronze	5 Rochester	\$253.67	\$507.34	\$431.24	\$722.96	N/A	N/A	N/A
NY-EPO-SS-001-N (2014)	Non-Standard Silver 1 Off	Small	Non-Standard	Silver	5 Rochester	\$313.56	\$627.12	\$533.05	\$893.65	N/A	N/A	N/A
NY-EPO-SS-002-N (2014)	Non-Standard Silver 2 Off	Small	Non-Standard	Silver	5 Rochester	\$323.71	\$647.42	\$550.31	\$922.57	N/A	N/A	N/A
NY-EPOH-SS-003-N (2014)	Non-Standard Silver 3 Off	Small	Non-Standard	Silver	5 Rochester	\$325.47	\$650.94	\$553.30	\$927.59	N/A	N/A	N/A
NY-EPO-SS-004-N (2014)	Non-Standard Silver 4 Off	Small	Non-Standard	Silver	5 Rochester	\$303.42	\$606.84	\$515.81	\$864.75	N/A	N/A	N/A
NY-EPO-SG-001-N (2014)	Non-Standard Gold 1 Off	Small	Non-Standard	Gold	5 Rochester	\$386.71	\$773.42	\$657.41	\$1,102.12	N/A	N/A	N/A
NY-EPOH-SG-002-N (2014)	Non-Standard Gold 2 Off	Small	Non-Standard	Gold	5 Rochester	\$367.76	\$735.52	\$625.19	\$1,048.12	N/A	N/A	N/A
NY-EPO-SG-003-N (2014)	Non-Standard Gold 3 Off	Small	Non-Standard	Gold	5 Rochester	\$382.09	\$764.18	\$649.55	\$1,088.96	N/A	N/A	N/A
NY-EPO-SP-001-N (2014)	Non-Standard Platinum 1 Off	Small	Non-Standard	Platinum	5 Rochester	\$462.55	\$925.10	\$786.34	\$1,318.27	N/A	N/A	N/A
NY-HQNETHD-SB-001-N (2014)	Non-Standard HQNet Bronze 1 Off	Small	Non-Standard	Bronze	5 Rochester	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNETHD-SS-001-N (2014)	Non-Standard HQNet Silver 1 Off	Small	Non-Standard	Silver	5 Rochester	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SG-001-N (2014)	Non-Standard HQNet Gold 1 Off	Small	Non-Standard	Gold	5 Rochester	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SP-001-N (2014)	Non-Standard HQNet Platinum 1 Off	Small	Non-Standard	Platinum	5 Rochester	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-EPO-SB-001-N (2014)	Non-Standard Bronze 1 Off	Small	Non-Standard	Bronze	6 Syracuse	\$337.28	\$674.56	\$573.38	\$961.25	N/A	N/A	N/A
NY-EPO-SB-002-N (2014)	Non-Standard Bronze 2 Off	Small	Non-Standard	Bronze	6 Syracuse	\$340.61	\$681.22	\$579.04	\$970.74	N/A	N/A	N/A
NY-EPOH-SB-003-N (2014)	Non-Standard Bronze 3 Off	Small	Non-Standard	Bronze	6 Syracuse	\$324.49	\$648.98	\$551.63	\$924.80	N/A	N/A	N/A
NY-EPOH-SB-004-N (2014)	Non-Standard Bronze 4 Off	Small	Non-Standard	Bronze	6 Syracuse	\$309.47	\$618.94	\$526.10	\$881.99	N/A	N/A	N/A

## MVP Health Services Corp.

Premiums

Effective January 1, 2014

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Exhibit C

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-EPOH-SB-005-N (2014)	Non-Standard Bronze 5 Off	Small	Non-Standard	Bronze	6 Syracuse	\$329.50	\$659.00	\$560.15	\$939.08	N/A	N/A	N/A
NY-EPO-SS-001-N (2014)	Non-Standard Silver 1 Off	Small	Non-Standard	Silver	6 Syracuse	\$407.27	\$814.54	\$692.36	\$1,160.72	N/A	N/A	N/A
NY-EPO-SS-002-N (2014)	Non-Standard Silver 2 Off	Small	Non-Standard	Silver	6 Syracuse	\$420.45	\$840.90	\$714.77	\$1,198.28	N/A	N/A	N/A
NY-EPOH-SS-003-N (2014)	Non-Standard Silver 3 Off	Small	Non-Standard	Silver	6 Syracuse	\$422.74	\$845.48	\$718.66	\$1,204.81	N/A	N/A	N/A
NY-EPO-SS-004-N (2014)	Non-Standard Silver 4 Off	Small	Non-Standard	Silver	6 Syracuse	\$394.11	\$788.22	\$669.99	\$1,123.21	N/A	N/A	N/A
NY-EPO-SG-001-N (2014)	Non-Standard Gold 1 Off	Small	Non-Standard	Gold	6 Syracuse	\$502.30	\$1,004.60	\$853.91	\$1,431.56	N/A	N/A	N/A
NY-EPOH-SG-002-N (2014)	Non-Standard Gold 2 Off	Small	Non-Standard	Gold	6 Syracuse	\$477.67	\$955.34	\$812.04	\$1,361.36	N/A	N/A	N/A
NY-EPO-SG-003-N (2014)	Non-Standard Gold 3 Off	Small	Non-Standard	Gold	6 Syracuse	\$496.30	\$992.60	\$843.71	\$1,414.46	N/A	N/A	N/A
NY-EPO-SP-001-N (2014)	Non-Standard Platinum 1 Off	Small	Non-Standard	Platinum	6 Syracuse	\$600.80	\$1,201.60	\$1,021.36	\$1,712.28	N/A	N/A	N/A
NY-HQNETHD-SB-001-N (2014)	Non-Standard HQNet Bronze 1 Off	Small	Non-Standard	Bronze	6 Syracuse	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNETHD-SS-001-N (2014)	Non-Standard HQNet Silver 1 Off	Small	Non-Standard	Silver	6 Syracuse	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SG-001-N (2014)	Non-Standard HQNet Gold 1 Off	Small	Non-Standard	Gold	6 Syracuse	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SP-001-N (2014)	Non-Standard HQNet Platinum 1 Off	Small	Non-Standard	Platinum	6 Syracuse	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-EPO-SB-001-N (2014)	Non-Standard Bronze 1 Off	Small	Non-Standard	Bronze	7 Utica/Watertown	\$316.59	\$633.18	\$538.20	\$902.28	N/A	N/A	N/A
NY-EPO-SB-002-N (2014)	Non-Standard Bronze 2 Off	Small	Non-Standard	Bronze	7 Utica/Watertown	\$319.71	\$639.42	\$543.51	\$911.17	N/A	N/A	N/A
NY-EPOH-SB-003-N (2014)	Non-Standard Bronze 3 Off	Small	Non-Standard	Bronze	7 Utica/Watertown	\$304.58	\$609.16	\$517.79	\$868.05	N/A	N/A	N/A
NY-EPOH-SB-004-N (2014)	Non-Standard Bronze 4 Off	Small	Non-Standard	Bronze	7 Utica/Watertown	\$290.48	\$580.96	\$493.82	\$827.87	N/A	N/A	N/A
NY-EPOH-SB-005-N (2014)	Non-Standard Bronze 5 Off	Small	Non-Standard	Bronze	7 Utica/Watertown	\$309.27	\$618.54	\$525.76	\$881.42	N/A	N/A	N/A
NY-EPO-SS-001-N (2014)	Non-Standard Silver 1 Off	Small	Non-Standard	Silver	7 Utica/Watertown	\$382.29	\$764.58	\$649.89	\$1,089.53	N/A	N/A	N/A
NY-EPO-SS-002-N (2014)	Non-Standard Silver 2 Off	Small	Non-Standard	Silver	7 Utica/Watertown	\$394.66	\$789.32	\$670.92	\$1,124.78	N/A	N/A	N/A
NY-EPOH-SS-003-N (2014)	Non-Standard Silver 3 Off	Small	Non-Standard	Silver	7 Utica/Watertown	\$396.80	\$793.60	\$674.56	\$1,130.88	N/A	N/A	N/A
NY-EPO-SS-004-N (2014)	Non-Standard Silver 4 Off	Small	Non-Standard	Silver	7 Utica/Watertown	\$369.92	\$739.84	\$628.86	\$1,054.27	N/A	N/A	N/A
NY-EPO-SG-001-N (2014)	Non-Standard Gold 1 Off	Small	Non-Standard	Gold	7 Utica/Watertown	\$471.48	\$942.96	\$801.52	\$1,343.72	N/A	N/A	N/A
NY-EPOH-SG-002-N (2014)	Non-Standard Gold 2 Off	Small	Non-Standard	Gold	7 Utica/Watertown	\$448.37	\$896.74	\$762.23	\$1,277.85	N/A	N/A	N/A
NY-EPO-SG-003-N (2014)	Non-Standard Gold 3 Off	Small	Non-Standard	Gold	7 Utica/Watertown	\$465.84	\$931.68	\$791.93	\$1,327.64	N/A	N/A	N/A
NY-EPO-SP-001-N (2014)	Non-Standard Platinum 1 Off	Small	Non-Standard	Platinum	7 Utica/Watertown	\$563.94	\$1,127.88	\$958.70	\$1,607.23	N/A	N/A	N/A
NY-HQNETHD-SB-001-N (2014)	Non-Standard HQNet Bronze 1 Off	Small	Non-Standard	Bronze	7 Utica/Watertown	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNETHD-SS-001-N (2014)	Non-Standard HQNet Silver 1 Off	Small	Non-Standard	Silver	7 Utica/Watertown	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SG-001-N (2014)	Non-Standard HQNet Gold 1 Off	Small	Non-Standard	Gold	7 Utica/Watertown	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SP-001-N (2014)	Non-Standard HQNet Platinum 1 Off	Small	Non-Standard	Platinum	7 Utica/Watertown	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-EPO-SB-001-N (2014)	Non-Standard Bronze 1 Off	Small	Non-Standard	Bronze	8 Long Island	\$400.34	\$800.68	\$680.58	\$1,140.97	N/A	N/A	N/A
NY-EPO-SB-002-N (2014)	Non-Standard Bronze 2 Off	Small	Non-Standard	Bronze	8 Long Island	\$404.30	\$808.60	\$687.31	\$1,152.26	N/A	N/A	N/A
NY-EPOH-SB-003-N (2014)	Non-Standard Bronze 3 Off	Small	Non-Standard	Bronze	8 Long Island	\$385.16	\$770.32	\$654.77	\$1,097.71	N/A	N/A	N/A
NY-EPOH-SB-004-N (2014)	Non-Standard Bronze 4 Off	Small	Non-Standard	Bronze	8 Long Island	\$367.32	\$734.64	\$624.44	\$1,046.86	N/A	N/A	N/A
NY-EPOH-SB-005-N (2014)	Non-Standard Bronze 5 Off	Small	Non-Standard	Bronze	8 Long Island	\$391.09	\$782.18	\$664.85	\$1,114.61	N/A	N/A	N/A
NY-EPO-SS-001-N (2014)	Non-Standard Silver 1 Off	Small	Non-Standard	Silver	8 Long Island	\$483.42	\$966.84	\$821.81	\$1,377.75	N/A	N/A	N/A
NY-EPO-SS-002-N (2014)	Non-Standard Silver 2 Off	Small	Non-Standard	Silver	8 Long Island	\$499.06	\$998.12	\$848.40	\$1,422.32	N/A	N/A	N/A
NY-EPOH-SS-003-N (2014)	Non-Standard Silver 3 Off	Small	Non-Standard	Silver	8 Long Island	\$501.78	\$1,003.56	\$853.03	\$1,430.07	N/A	N/A	N/A
NY-EPO-SS-004-N (2014)	Non-Standard Silver 4 Off	Small	Non-Standard	Silver	8 Long Island	\$467.79	\$935.58	\$795.24	\$1,333.20	N/A	N/A	N/A
NY-EPO-SG-001-N (2014)	Non-Standard Gold 1 Off	Small	Non-Standard	Gold	8 Long Island	\$596.21	\$1,192.42	\$1,013.56	\$1,699.20	N/A	N/A	N/A
NY-EPOH-SG-002-N (2014)	Non-Standard Gold 2 Off	Small	Non-Standard	Gold	8 Long Island	\$566.99	\$1,133.98	\$963.88	\$1,615.92	N/A	N/A	N/A
NY-EPO-SG-003-N (2014)	Non-Standard Gold 3 Off	Small	Non-Standard	Gold	8 Long Island	\$589.08	\$1,178.16	\$1,001.44	\$1,678.88	N/A	N/A	N/A
NY-EPO-SP-001-N (2014)	Non-Standard Platinum 1 Off	Small	Non-Standard	Platinum	8 Long Island	\$713.13	\$1,426.26	\$1,212.32	\$2,032.42	N/A	N/A	N/A
NY-HQNETHD-SB-001-N (2014)	Non-Standard HQNet Bronze 1 Off	Small	Non-Standard	Bronze	8 Long Island	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNETHD-SS-001-N (2014)	Non-Standard HQNet Silver 1 Off	Small	Non-Standard	Silver	8 Long Island	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SG-001-N (2014)	Non-Standard HQNet Gold 1 Off	Small	Non-Standard	Gold	8 Long Island	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SP-001-N (2014)	Non-Standard HQNet Platinum 1 Off	Small	Non-Standard	Platinum	8 Long Island	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-E-399-B	Family Planning Exclusion Bronze	Small	Non-Standard	Bronze	0 Base	-\$1.18	-\$2.36	-\$2.01	-\$3.36	N/A	N/A	N/A
NY-E-399-S	Family Planning Exclusion Silver	Small	Non-Standard	Silver	0 Base	-\$2.21	-\$4.42	-\$3.76	-\$6.30	N/A	N/A	N/A
NY-E-399-G	Family Planning Exclusion Gold	Small	Non-Standard	Gold	0 Base	-\$2.54	-\$5.08	-\$4.32	-\$7.24	N/A	N/A	N/A
NY-E-399-P	Family Planning Exclusion Platinum	Small	Non-Standard	Platinum	0 Base	-\$2.85	-\$5.70	-\$4.85	-\$8.12	N/A	N/A	N/A
NY-E-399-B	Family Planning Exclusion Bronze	Small	Non-Standard	Bronze	1 Albany	-\$1.13	-\$2.26	-\$1.92	-\$3.22	N/A	N/A	N/A
NY-E-399-S	Family Planning Exclusion Silver	Small	Non-Standard	Silver	1 Albany	-\$2.12	-\$4.24	-\$3.60	-\$6.04	N/A	N/A	N/A

## MVP Health Services Corp.

Premiums

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Exhibit C

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-E-399-G	Family Planning Exclusion Gold	Small	Non-Standard	Gold	1 Albany	-\$2.44	-\$4.88	-\$4.15	-\$6.95	N/A	N/A	N/A
NY-E-399-P	Family Planning Exclusion Platinum	Small	Non-Standard	Platinum	1 Albany	-\$2.73	-\$5.46	-\$4.64	-\$7.78	N/A	N/A	N/A
NY-E-399-B	Family Planning Exclusion Bronze	Small	Non-Standard	Bronze	2 Buffalo	-\$1.25	-\$2.50	-\$2.13	-\$3.56	N/A	N/A	N/A
NY-E-399-S	Family Planning Exclusion Silver	Small	Non-Standard	Silver	2 Buffalo	-\$2.37	-\$4.74	-\$4.03	-\$6.75	N/A	N/A	N/A
NY-E-399-G	Family Planning Exclusion Gold	Small	Non-Standard	Gold	2 Buffalo	-\$2.70	-\$5.40	-\$4.59	-\$7.70	N/A	N/A	N/A
NY-E-399-P	Family Planning Exclusion Platinum	Small	Non-Standard	Platinum	2 Buffalo	-\$3.04	-\$6.08	-\$5.17	-\$8.66	N/A	N/A	N/A
NY-E-399-B	Family Planning Exclusion Bronze	Small	Non-Standard	Bronze	3 Mid-Hudson	-\$1.27	-\$2.54	-\$2.16	-\$3.62	N/A	N/A	N/A
NY-E-399-S	Family Planning Exclusion Silver	Small	Non-Standard	Silver	3 Mid-Hudson	-\$2.40	-\$4.80	-\$4.08	-\$6.84	N/A	N/A	N/A
NY-E-399-G	Family Planning Exclusion Gold	Small	Non-Standard	Gold	3 Mid-Hudson	-\$2.73	-\$5.46	-\$4.64	-\$7.78	N/A	N/A	N/A
NY-E-399-P	Family Planning Exclusion Platinum	Small	Non-Standard	Platinum	3 Mid-Hudson	-\$3.09	-\$6.18	-\$5.25	-\$8.81	N/A	N/A	N/A
NY-E-399-B	Family Planning Exclusion Bronze	Small	Non-Standard	Bronze	4 NYC	-\$1.61	-\$3.22	-\$2.74	-\$4.59	N/A	N/A	N/A
NY-E-399-S	Family Planning Exclusion Silver	Small	Non-Standard	Silver	4 NYC	-\$3.06	-\$6.12	-\$5.20	-\$8.72	N/A	N/A	N/A
NY-E-399-G	Family Planning Exclusion Gold	Small	Non-Standard	Gold	4 NYC	-\$3.48	-\$6.96	-\$5.92	-\$9.92	N/A	N/A	N/A
NY-E-399-P	Family Planning Exclusion Platinum	Small	Non-Standard	Platinum	4 NYC	-\$3.92	-\$7.84	-\$6.66	-\$11.17	N/A	N/A	N/A
NY-E-399-B	Family Planning Exclusion Bronze	Small	Non-Standard	Bronze	5 Rochester	-\$0.93	-\$1.86	-\$1.58	-\$2.65	N/A	N/A	N/A
NY-E-399-S	Family Planning Exclusion Silver	Small	Non-Standard	Silver	5 Rochester	-\$1.79	-\$3.58	-\$3.04	-\$5.10	N/A	N/A	N/A
NY-E-399-G	Family Planning Exclusion Gold	Small	Non-Standard	Gold	5 Rochester	-\$2.03	-\$4.06	-\$3.45	-\$5.79	N/A	N/A	N/A
NY-E-399-P	Family Planning Exclusion Platinum	Small	Non-Standard	Platinum	5 Rochester	-\$2.30	-\$4.60	-\$3.91	-\$6.56	N/A	N/A	N/A
NY-E-399-B	Family Planning Exclusion Bronze	Small	Non-Standard	Bronze	6 Syracuse	-\$1.23	-\$2.46	-\$2.09	-\$3.51	N/A	N/A	N/A
NY-E-399-S	Family Planning Exclusion Silver	Small	Non-Standard	Silver	6 Syracuse	-\$2.32	-\$4.64	-\$3.94	-\$6.61	N/A	N/A	N/A
NY-E-399-G	Family Planning Exclusion Gold	Small	Non-Standard	Gold	6 Syracuse	-\$2.64	-\$5.28	-\$4.49	-\$7.52	N/A	N/A	N/A
NY-E-399-P	Family Planning Exclusion Platinum	Small	Non-Standard	Platinum	6 Syracuse	-\$2.98	-\$5.96	-\$5.07	-\$8.49	N/A	N/A	N/A
NY-E-399-B	Family Planning Exclusion Bronze	Small	Non-Standard	Bronze	7 Utica/Watertown	-\$1.15	-\$2.30	-\$1.96	-\$3.28	N/A	N/A	N/A
NY-E-399-S	Family Planning Exclusion Silver	Small	Non-Standard	Silver	7 Utica/Watertown	-\$2.17	-\$4.34	-\$3.69	-\$6.18	N/A	N/A	N/A
NY-E-399-G	Family Planning Exclusion Gold	Small	Non-Standard	Gold	7 Utica/Watertown	-\$2.49	-\$4.98	-\$4.23	-\$7.10	N/A	N/A	N/A
NY-E-399-P	Family Planning Exclusion Platinum	Small	Non-Standard	Platinum	7 Utica/Watertown	-\$2.79	-\$5.58	-\$4.74	-\$7.95	N/A	N/A	N/A
NY-E-399-B	Family Planning Exclusion Bronze	Small	Non-Standard	Bronze	8 Long Island	-\$1.45	-\$2.90	-\$2.47	-\$4.13	N/A	N/A	N/A
NY-E-399-S	Family Planning Exclusion Silver	Small	Non-Standard	Silver	8 Long Island	-\$2.74	-\$5.48	-\$4.66	-\$7.81	N/A	N/A	N/A
NY-E-399-G	Family Planning Exclusion Gold	Small	Non-Standard	Gold	8 Long Island	-\$3.14	-\$6.28	-\$5.34	-\$8.95	N/A	N/A	N/A
NY-E-399-P	Family Planning Exclusion Platinum	Small	Non-Standard	Platinum	8 Long Island	-\$3.53	-\$7.06	-\$6.00	-\$10.06	N/A	N/A	N/A

## MVP Health Services Corp.

Premiums

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Exhibit C

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-EPO-SB-001-N (2014)	Non-Standard Bronze 1 Off	Small	Non-Standard	Bronze	0 Base	\$328.54	\$657.08	\$558.52	\$936.34	N/A	N/A	N/A
NY-EPO-SB-002-N (2014)	Non-Standard Bronze 2 Off	Small	Non-Standard	Bronze	0 Base	\$331.80	\$663.60	\$564.06	\$945.63	N/A	N/A	N/A
NY-EPOH-SB-003-N (2014)	Non-Standard Bronze 3 Off	Small	Non-Standard	Bronze	0 Base	\$316.09	\$632.18	\$537.35	\$900.86	N/A	N/A	N/A
NY-EPOH-SB-004-N (2014)	Non-Standard Bronze 4 Off	Small	Non-Standard	Bronze	0 Base	\$301.46	\$602.92	\$512.48	\$859.16	N/A	N/A	N/A
NY-EPOH-SB-005-N (2014)	Non-Standard Bronze 5 Off	Small	Non-Standard	Bronze	0 Base	\$320.97	\$641.94	\$545.65	\$914.76	N/A	N/A	N/A
NY-EPO-SS-001-N (2014)	Non-Standard Silver 1 Off	Small	Non-Standard	Silver	0 Base	\$396.73	\$793.46	\$674.44	\$1,130.68	N/A	N/A	N/A
NY-EPO-SS-002-N (2014)	Non-Standard Silver 2 Off	Small	Non-Standard	Silver	0 Base	\$409.57	\$819.14	\$696.27	\$1,167.27	N/A	N/A	N/A
NY-EPOH-SS-003-N (2014)	Non-Standard Silver 3 Off	Small	Non-Standard	Silver	0 Base	\$411.79	\$823.58	\$700.04	\$1,173.60	N/A	N/A	N/A
NY-EPO-SS-004-N (2014)	Non-Standard Silver 4 Off	Small	Non-Standard	Silver	0 Base	\$383.91	\$767.82	\$652.65	\$1,094.14	N/A	N/A	N/A
NY-EPO-SG-001-N (2014)	Non-Standard Gold 1 Off	Small	Non-Standard	Gold	0 Base	\$489.29	\$978.58	\$831.79	\$1,394.48	N/A	N/A	N/A
NY-EPOH-SG-002-N (2014)	Non-Standard Gold 2 Off	Small	Non-Standard	Gold	0 Base	\$465.31	\$930.62	\$791.03	\$1,326.13	N/A	N/A	N/A
NY-EPO-SG-003-N (2014)	Non-Standard Gold 3 Off	Small	Non-Standard	Gold	0 Base	\$483.44	\$966.88	\$821.85	\$1,377.80	N/A	N/A	N/A
NY-EPO-SP-001-N (2014)	Non-Standard Platinum 1 Off	Small	Non-Standard	Platinum	0 Base	\$585.25	\$1,170.50	\$994.93	\$1,667.96	N/A	N/A	N/A
NY-HQNETHD-SB-001-N (2014)	Non-Standard HQNet Bronze 1 Off	Small	Non-Standard	Bronze	0 Base	\$269.90	\$539.80	\$458.83	\$769.22	N/A	N/A	N/A
NY-HQNETHD-SS-001-N (2014)	Non-Standard HQNet Silver 1 Off	Small	Non-Standard	Silver	0 Base	\$369.04	\$738.08	\$627.37	\$1,051.76	N/A	N/A	N/A
NY-HQNET-SG-001-N (2014)	Non-Standard HQNet Gold 1 Off	Small	Non-Standard	Gold	0 Base	\$411.41	\$822.82	\$699.40	\$1,172.52	N/A	N/A	N/A
NY-HQNET-SP-001-N (2014)	Non-Standard HQNet Platinum 1 Off	Small	Non-Standard	Platinum	0 Base	\$530.43	\$1,060.86	\$901.73	\$1,511.73	N/A	N/A	N/A
NY-EPO-SB-001-N (2014)	Non-Standard Bronze 1 Off	Small	Non-Standard	Bronze	1 Albany	\$315.41	\$630.82	\$536.20	\$898.92	N/A	N/A	N/A
NY-EPO-SB-002-N (2014)	Non-Standard Bronze 2 Off	Small	Non-Standard	Bronze	1 Albany	\$318.53	\$637.06	\$541.50	\$907.81	N/A	N/A	N/A
NY-EPOH-SB-003-N (2014)	Non-Standard Bronze 3 Off	Small	Non-Standard	Bronze	1 Albany	\$303.44	\$606.88	\$515.85	\$864.80	N/A	N/A	N/A
NY-EPOH-SB-004-N (2014)	Non-Standard Bronze 4 Off	Small	Non-Standard	Bronze	1 Albany	\$289.42	\$578.84	\$492.01	\$824.85	N/A	N/A	N/A
NY-EPOH-SB-005-N (2014)	Non-Standard Bronze 5 Off	Small	Non-Standard	Bronze	1 Albany	\$308.13	\$616.26	\$523.82	\$878.17	N/A	N/A	N/A
NY-EPO-SS-001-N (2014)	Non-Standard Silver 1 Off	Small	Non-Standard	Silver	1 Albany	\$380.86	\$761.72	\$647.46	\$1,085.45	N/A	N/A	N/A
NY-EPO-SS-002-N (2014)	Non-Standard Silver 2 Off	Small	Non-Standard	Silver	1 Albany	\$393.18	\$786.36	\$668.41	\$1,120.56	N/A	N/A	N/A
NY-EPOH-SS-003-N (2014)	Non-Standard Silver 3 Off	Small	Non-Standard	Silver	1 Albany	\$395.33	\$790.66	\$672.06	\$1,126.69	N/A	N/A	N/A
NY-EPO-SS-004-N (2014)	Non-Standard Silver 4 Off	Small	Non-Standard	Silver	1 Albany	\$368.54	\$737.08	\$626.52	\$1,050.34	N/A	N/A	N/A
NY-EPO-SG-001-N (2014)	Non-Standard Gold 1 Off	Small	Non-Standard	Gold	1 Albany	\$469.73	\$939.46	\$798.54	\$1,338.73	N/A	N/A	N/A
NY-EPOH-SG-002-N (2014)	Non-Standard Gold 2 Off	Small	Non-Standard	Gold	1 Albany	\$446.69	\$893.38	\$759.37	\$1,273.07	N/A	N/A	N/A
NY-EPO-SG-003-N (2014)	Non-Standard Gold 3 Off	Small	Non-Standard	Gold	1 Albany	\$464.11	\$928.22	\$788.99	\$1,322.71	N/A	N/A	N/A
NY-EPO-SP-001-N (2014)	Non-Standard Platinum 1 Off	Small	Non-Standard	Platinum	1 Albany	\$561.84	\$1,123.68	\$955.13	\$1,601.24	N/A	N/A	N/A
NY-HQNETHD-SB-001-N (2014)	Non-Standard HQNet Bronze 1 Off	Small	Non-Standard	Bronze	1 Albany	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNETHD-SS-001-N (2014)	Non-Standard HQNet Silver 1 Off	Small	Non-Standard	Silver	1 Albany	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SG-001-N (2014)	Non-Standard HQNet Gold 1 Off	Small	Non-Standard	Gold	1 Albany	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SP-001-N (2014)	Non-Standard HQNet Platinum 1 Off	Small	Non-Standard	Platinum	1 Albany	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-EPO-SB-001-N (2014)	Non-Standard Bronze 1 Off	Small	Non-Standard	Bronze	2 Buffalo	\$349.55	\$699.10	\$594.24	\$996.22	N/A	N/A	N/A
NY-EPO-SB-002-N (2014)	Non-Standard Bronze 2 Off	Small	Non-Standard	Bronze	2 Buffalo	\$353.02	\$706.04	\$600.13	\$1,006.11	N/A	N/A	N/A
NY-EPOH-SB-003-N (2014)	Non-Standard Bronze 3 Off	Small	Non-Standard	Bronze	2 Buffalo	\$336.31	\$672.62	\$571.73	\$958.48	N/A	N/A	N/A
NY-EPOH-SB-004-N (2014)	Non-Standard Bronze 4 Off	Small	Non-Standard	Bronze	2 Buffalo	\$320.74	\$641.48	\$545.26	\$914.11	N/A	N/A	N/A
NY-EPOH-SB-005-N (2014)	Non-Standard Bronze 5 Off	Small	Non-Standard	Bronze	2 Buffalo	\$341.49	\$682.98	\$580.53	\$973.25	N/A	N/A	N/A
NY-EPO-SS-001-N (2014)	Non-Standard Silver 1 Off	Small	Non-Standard	Silver	2 Buffalo	\$422.11	\$844.22	\$717.59	\$1,203.01	N/A	N/A	N/A
NY-EPO-SS-002-N (2014)	Non-Standard Silver 2 Off	Small	Non-Standard	Silver	2 Buffalo	\$435.76	\$871.52	\$740.79	\$1,241.92	N/A	N/A	N/A
NY-EPOH-SS-003-N (2014)	Non-Standard Silver 3 Off	Small	Non-Standard	Silver	2 Buffalo	\$438.13	\$876.26	\$744.82	\$1,248.67	N/A	N/A	N/A
NY-EPO-SS-004-N (2014)	Non-Standard Silver 4 Off	Small	Non-Standard	Silver	2 Buffalo	\$408.45	\$816.90	\$694.37	\$1,164.08	N/A	N/A	N/A
NY-EPO-SG-001-N (2014)	Non-Standard Gold 1 Off	Small	Non-Standard	Gold	2 Buffalo	\$520.59	\$1,041.18	\$885.00	\$1,483.68	N/A	N/A	N/A
NY-EPOH-SG-002-N (2014)	Non-Standard Gold 2 Off	Small	Non-Standard	Gold	2 Buffalo	\$495.07	\$990.14	\$841.62	\$1,410.95	N/A	N/A	N/A
NY-EPO-SG-003-N (2014)	Non-Standard Gold 3 Off	Small	Non-Standard	Gold	2 Buffalo	\$514.37	\$1,028.74	\$874.43	\$1,465.95	N/A	N/A	N/A
NY-EPO-SP-001-N (2014)	Non-Standard Platinum 1 Off	Small	Non-Standard	Platinum	2 Buffalo	\$622.69	\$1,245.38	\$1,058.57	\$1,774.67	N/A	N/A	N/A
NY-HQNETHD-SB-001-N (2014)	Non-Standard HQNet Bronze 1 Off	Small	Non-Standard	Bronze	2 Buffalo	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNETHD-SS-001-N (2014)	Non-Standard HQNet Silver 1 Off	Small	Non-Standard	Silver	2 Buffalo	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SG-001-N (2014)	Non-Standard HQNet Gold 1 Off	Small	Non-Standard	Gold	2 Buffalo	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SP-001-N (2014)	Non-Standard HQNet Platinum 1 Off	Small	Non-Standard	Platinum	2 Buffalo	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-EPO-SB-001-N (2014)	Non-Standard Bronze 1 Off	Small	Non-Standard	Bronze	3 Mid-Hudson	\$354.83	\$709.66	\$603.21	\$1,011.27	N/A	N/A	N/A
NY-EPO-SB-002-N (2014)	Non-Standard Bronze 2 Off	Small	Non-Standard	Bronze	3 Mid-Hudson	\$358.34	\$716.68	\$609.18	\$1,021.27	N/A	N/A	N/A

## MVP Health Services Corp.

Premiums

Effective January 1, 2014

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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-EPOH-SB-003-N (2014)	Non-Standard Bronze 3 Off	Small	Non-Standard	Bronze	3 Mid-Hudson	\$341.38	\$682.76	\$580.35	\$972.93	N/A	N/A	N/A
NY-EPOH-SB-004-N (2014)	Non-Standard Bronze 4 Off	Small	Non-Standard	Bronze	3 Mid-Hudson	\$325.59	\$651.18	\$553.50	\$927.93	N/A	N/A	N/A
NY-EPOH-SB-005-N (2014)	Non-Standard Bronze 5 Off	Small	Non-Standard	Bronze	3 Mid-Hudson	\$346.64	\$693.28	\$589.29	\$987.92	N/A	N/A	N/A
NY-EPO-SS-001-N (2014)	Non-Standard Silver 1 Off	Small	Non-Standard	Silver	3 Mid-Hudson	\$428.48	\$856.96	\$728.42	\$1,221.17	N/A	N/A	N/A
NY-EPO-SS-002-N (2014)	Non-Standard Silver 2 Off	Small	Non-Standard	Silver	3 Mid-Hudson	\$442.34	\$884.68	\$751.98	\$1,260.67	N/A	N/A	N/A
NY-EPOH-SS-003-N (2014)	Non-Standard Silver 3 Off	Small	Non-Standard	Silver	3 Mid-Hudson	\$444.73	\$889.46	\$756.04	\$1,267.48	N/A	N/A	N/A
NY-EPO-SS-004-N (2014)	Non-Standard Silver 4 Off	Small	Non-Standard	Silver	3 Mid-Hudson	\$414.62	\$829.24	\$704.85	\$1,181.67	N/A	N/A	N/A
NY-EPO-SG-001-N (2014)	Non-Standard Gold 1 Off	Small	Non-Standard	Gold	3 Mid-Hudson	\$528.44	\$1,056.88	\$898.35	\$1,506.05	N/A	N/A	N/A
NY-EPOH-SG-002-N (2014)	Non-Standard Gold 2 Off	Small	Non-Standard	Gold	3 Mid-Hudson	\$502.54	\$1,005.08	\$854.32	\$1,432.24	N/A	N/A	N/A
NY-EPO-SG-003-N (2014)	Non-Standard Gold 3 Off	Small	Non-Standard	Gold	3 Mid-Hudson	\$522.12	\$1,044.24	\$887.60	\$1,488.04	N/A	N/A	N/A
NY-EPO-SP-001-N (2014)	Non-Standard Platinum 1 Off	Small	Non-Standard	Platinum	3 Mid-Hudson	\$632.07	\$1,264.14	\$1,074.52	\$1,801.40	N/A	N/A	N/A
NY-HQNETHD-SB-001-N (2014)	Non-Standard HQNet Bronze 1 Off	Small	Non-Standard	Bronze	3 Mid-Hudson	\$291.50	\$583.00	\$495.55	\$830.78	N/A	N/A	N/A
NY-HQNETHD-SS-001-N (2014)	Non-Standard HQNet Silver 1 Off	Small	Non-Standard	Silver	3 Mid-Hudson	\$398.57	\$797.14	\$677.57	\$1,135.92	N/A	N/A	N/A
NY-HQNET-SG-001-N (2014)	Non-Standard HQNet Gold 1 Off	Small	Non-Standard	Gold	3 Mid-Hudson	\$444.32	\$888.64	\$755.34	\$1,266.31	N/A	N/A	N/A
NY-HQNET-SP-001-N (2014)	Non-Standard HQNet Platinum 1 Off	Small	Non-Standard	Platinum	3 Mid-Hudson	\$572.87	\$1,145.74	\$973.88	\$1,632.68	N/A	N/A	N/A
NY-EPO-SB-001-N (2014)	Non-Standard Bronze 1 Off	Small	Non-Standard	Bronze	4 NYC	\$452.09	\$904.18	\$768.55	\$1,288.46	N/A	N/A	N/A
NY-EPO-SB-002-N (2014)	Non-Standard Bronze 2 Off	Small	Non-Standard	Bronze	4 NYC	\$456.56	\$913.12	\$776.15	\$1,301.20	N/A	N/A	N/A
NY-EPOH-SB-003-N (2014)	Non-Standard Bronze 3 Off	Small	Non-Standard	Bronze	4 NYC	\$434.94	\$869.88	\$739.40	\$1,239.58	N/A	N/A	N/A
NY-EPOH-SB-004-N (2014)	Non-Standard Bronze 4 Off	Small	Non-Standard	Bronze	4 NYC	\$414.81	\$829.62	\$705.18	\$1,182.21	N/A	N/A	N/A
NY-EPOH-SB-005-N (2014)	Non-Standard Bronze 5 Off	Small	Non-Standard	Bronze	4 NYC	\$441.66	\$883.32	\$750.82	\$1,258.73	N/A	N/A	N/A
NY-EPO-SS-001-N (2014)	Non-Standard Silver 1 Off	Small	Non-Standard	Silver	4 NYC	\$545.91	\$1,091.82	\$928.05	\$1,555.84	N/A	N/A	N/A
NY-EPO-SS-002-N (2014)	Non-Standard Silver 2 Off	Small	Non-Standard	Silver	4 NYC	\$563.58	\$1,127.16	\$958.09	\$1,606.20	N/A	N/A	N/A
NY-EPOH-SS-003-N (2014)	Non-Standard Silver 3 Off	Small	Non-Standard	Silver	4 NYC	\$566.62	\$1,133.24	\$963.25	\$1,614.87	N/A	N/A	N/A
NY-EPO-SS-004-N (2014)	Non-Standard Silver 4 Off	Small	Non-Standard	Silver	4 NYC	\$528.25	\$1,056.50	\$898.03	\$1,505.51	N/A	N/A	N/A
NY-EPO-SG-001-N (2014)	Non-Standard Gold 1 Off	Small	Non-Standard	Gold	4 NYC	\$673.27	\$1,346.54	\$1,144.56	\$1,918.82	N/A	N/A	N/A
NY-EPOH-SG-002-N (2014)	Non-Standard Gold 2 Off	Small	Non-Standard	Gold	4 NYC	\$640.26	\$1,280.52	\$1,088.44	\$1,824.74	N/A	N/A	N/A
NY-EPO-SG-003-N (2014)	Non-Standard Gold 3 Off	Small	Non-Standard	Gold	4 NYC	\$665.23	\$1,330.46	\$1,130.89	\$1,895.91	N/A	N/A	N/A
NY-EPO-SP-001-N (2014)	Non-Standard Platinum 1 Off	Small	Non-Standard	Platinum	4 NYC	\$805.31	\$1,610.62	\$1,369.03	\$2,295.13	N/A	N/A	N/A
NY-HQNETHD-SB-001-N (2014)	Non-Standard HQNet Bronze 1 Off	Small	Non-Standard	Bronze	4 NYC	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNETHD-SS-001-N (2014)	Non-Standard HQNet Silver 1 Off	Small	Non-Standard	Silver	4 NYC	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SG-001-N (2014)	Non-Standard HQNet Gold 1 Off	Small	Non-Standard	Gold	4 NYC	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SP-001-N (2014)	Non-Standard HQNet Platinum 1 Off	Small	Non-Standard	Platinum	4 NYC	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-EPO-SB-001-N (2014)	Non-Standard Bronze 1 Off	Small	Non-Standard	Bronze	5 Rochester	\$263.81	\$527.62	\$448.48	\$751.86	N/A	N/A	N/A
NY-EPO-SB-002-N (2014)	Non-Standard Bronze 2 Off	Small	Non-Standard	Bronze	5 Rochester	\$266.43	\$532.86	\$452.93	\$759.33	N/A	N/A	N/A
NY-EPOH-SB-003-N (2014)	Non-Standard Bronze 3 Off	Small	Non-Standard	Bronze	5 Rochester	\$253.81	\$507.62	\$431.48	\$723.36	N/A	N/A	N/A
NY-EPOH-SB-004-N (2014)	Non-Standard Bronze 4 Off	Small	Non-Standard	Bronze	5 Rochester	\$242.07	\$484.14	\$411.52	\$689.90	N/A	N/A	N/A
NY-EPOH-SB-005-N (2014)	Non-Standard Bronze 5 Off	Small	Non-Standard	Bronze	5 Rochester	\$257.73	\$515.46	\$438.14	\$734.53	N/A	N/A	N/A
NY-EPO-SS-001-N (2014)	Non-Standard Silver 1 Off	Small	Non-Standard	Silver	5 Rochester	\$318.58	\$637.16	\$541.59	\$907.95	N/A	N/A	N/A
NY-EPO-SS-002-N (2014)	Non-Standard Silver 2 Off	Small	Non-Standard	Silver	5 Rochester	\$328.89	\$657.78	\$559.11	\$937.34	N/A	N/A	N/A
NY-EPOH-SS-003-N (2014)	Non-Standard Silver 3 Off	Small	Non-Standard	Silver	5 Rochester	\$330.68	\$661.36	\$562.16	\$942.44	N/A	N/A	N/A
NY-EPO-SS-004-N (2014)	Non-Standard Silver 4 Off	Small	Non-Standard	Silver	5 Rochester	\$308.27	\$616.54	\$524.06	\$878.57	N/A	N/A	N/A
NY-EPO-SG-001-N (2014)	Non-Standard Gold 1 Off	Small	Non-Standard	Gold	5 Rochester	\$392.90	\$785.80	\$667.93	\$1,119.77	N/A	N/A	N/A
NY-EPOH-SG-002-N (2014)	Non-Standard Gold 2 Off	Small	Non-Standard	Gold	5 Rochester	\$373.64	\$747.28	\$635.19	\$1,064.87	N/A	N/A	N/A
NY-EPO-SG-003-N (2014)	Non-Standard Gold 3 Off	Small	Non-Standard	Gold	5 Rochester	\$388.20	\$776.40	\$659.94	\$1,106.37	N/A	N/A	N/A
NY-EPO-SP-001-N (2014)	Non-Standard Platinum 1 Off	Small	Non-Standard	Platinum	5 Rochester	\$469.95	\$939.90	\$798.92	\$1,339.36	N/A	N/A	N/A
NY-HQNETHD-SB-001-N (2014)	Non-Standard HQNet Bronze 1 Off	Small	Non-Standard	Bronze	5 Rochester	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNETHD-SS-001-N (2014)	Non-Standard HQNet Silver 1 Off	Small	Non-Standard	Silver	5 Rochester	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SG-001-N (2014)	Non-Standard HQNet Gold 1 Off	Small	Non-Standard	Gold	5 Rochester	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SP-001-N (2014)	Non-Standard HQNet Platinum 1 Off	Small	Non-Standard	Platinum	5 Rochester	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-EPO-SB-001-N (2014)	Non-Standard Bronze 1 Off	Small	Non-Standard	Bronze	6 Syracuse	\$342.68	\$685.36	\$582.56	\$976.64	N/A	N/A	N/A
NY-EPO-SB-002-N (2014)	Non-Standard Bronze 2 Off	Small	Non-Standard	Bronze	6 Syracuse	\$346.06	\$692.12	\$588.30	\$986.27	N/A	N/A	N/A
NY-EPOH-SB-003-N (2014)	Non-Standard Bronze 3 Off	Small	Non-Standard	Bronze	6 Syracuse	\$329.68	\$659.36	\$560.46	\$939.59	N/A	N/A	N/A
NY-EPOH-SB-004-N (2014)	Non-Standard Bronze 4 Off	Small	Non-Standard	Bronze	6 Syracuse	\$314.42	\$628.84	\$534.51	\$896.10	N/A	N/A	N/A

## MVP Health Services Corp.

Premiums

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Exhibit C

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-EPOH-SB-005-N (2014)	Non-Standard Bronze 5 Off	Small	Non-Standard	Bronze	6 Syracuse	\$334.77	\$669.54	\$569.11	\$954.09	N/A	N/A	N/A
NY-EPO-SS-001-N (2014)	Non-Standard Silver 1 Off	Small	Non-Standard	Silver	6 Syracuse	\$413.79	\$827.58	\$703.44	\$1,179.30	N/A	N/A	N/A
NY-EPO-SS-002-N (2014)	Non-Standard Silver 2 Off	Small	Non-Standard	Silver	6 Syracuse	\$427.18	\$854.36	\$726.21	\$1,217.46	N/A	N/A	N/A
NY-EPOH-SS-003-N (2014)	Non-Standard Silver 3 Off	Small	Non-Standard	Silver	6 Syracuse	\$429.50	\$859.00	\$730.15	\$1,224.08	N/A	N/A	N/A
NY-EPO-SS-004-N (2014)	Non-Standard Silver 4 Off	Small	Non-Standard	Silver	6 Syracuse	\$400.42	\$800.84	\$680.71	\$1,141.20	N/A	N/A	N/A
NY-EPO-SG-001-N (2014)	Non-Standard Gold 1 Off	Small	Non-Standard	Gold	6 Syracuse	\$510.34	\$1,020.68	\$867.58	\$1,454.47	N/A	N/A	N/A
NY-EPOH-SG-002-N (2014)	Non-Standard Gold 2 Off	Small	Non-Standard	Gold	6 Syracuse	\$485.31	\$970.62	\$825.03	\$1,383.13	N/A	N/A	N/A
NY-EPO-SG-003-N (2014)	Non-Standard Gold 3 Off	Small	Non-Standard	Gold	6 Syracuse	\$504.24	\$1,008.48	\$857.21	\$1,437.08	N/A	N/A	N/A
NY-EPO-SP-001-N (2014)	Non-Standard Platinum 1 Off	Small	Non-Standard	Platinum	6 Syracuse	\$610.41	\$1,220.82	\$1,037.70	\$1,739.67	N/A	N/A	N/A
NY-HQNETHD-SB-001-N (2014)	Non-Standard HQNet Bronze 1 Off	Small	Non-Standard	Bronze	6 Syracuse	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNETHD-SS-001-N (2014)	Non-Standard HQNet Silver 1 Off	Small	Non-Standard	Silver	6 Syracuse	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SG-001-N (2014)	Non-Standard HQNet Gold 1 Off	Small	Non-Standard	Gold	6 Syracuse	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SP-001-N (2014)	Non-Standard HQNet Platinum 1 Off	Small	Non-Standard	Platinum	6 Syracuse	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-EPO-SB-001-N (2014)	Non-Standard Bronze 1 Off	Small	Non-Standard	Bronze	7 Utica/Watertown	\$321.66	\$643.32	\$546.82	\$916.73	N/A	N/A	N/A
NY-EPO-SB-002-N (2014)	Non-Standard Bronze 2 Off	Small	Non-Standard	Bronze	7 Utica/Watertown	\$324.83	\$649.66	\$552.21	\$925.77	N/A	N/A	N/A
NY-EPOH-SB-003-N (2014)	Non-Standard Bronze 3 Off	Small	Non-Standard	Bronze	7 Utica/Watertown	\$309.45	\$618.90	\$526.07	\$881.93	N/A	N/A	N/A
NY-EPOH-SB-004-N (2014)	Non-Standard Bronze 4 Off	Small	Non-Standard	Bronze	7 Utica/Watertown	\$295.13	\$590.26	\$501.72	\$841.12	N/A	N/A	N/A
NY-EPOH-SB-005-N (2014)	Non-Standard Bronze 5 Off	Small	Non-Standard	Bronze	7 Utica/Watertown	\$314.22	\$628.44	\$534.17	\$895.53	N/A	N/A	N/A
NY-EPO-SS-001-N (2014)	Non-Standard Silver 1 Off	Small	Non-Standard	Silver	7 Utica/Watertown	\$388.41	\$776.82	\$660.30	\$1,106.97	N/A	N/A	N/A
NY-EPO-SS-002-N (2014)	Non-Standard Silver 2 Off	Small	Non-Standard	Silver	7 Utica/Watertown	\$400.97	\$801.94	\$681.65	\$1,142.76	N/A	N/A	N/A
NY-EPOH-SS-003-N (2014)	Non-Standard Silver 3 Off	Small	Non-Standard	Silver	7 Utica/Watertown	\$403.15	\$806.30	\$685.36	\$1,148.98	N/A	N/A	N/A
NY-EPO-SS-004-N (2014)	Non-Standard Silver 4 Off	Small	Non-Standard	Silver	7 Utica/Watertown	\$375.84	\$751.68	\$638.93	\$1,071.14	N/A	N/A	N/A
NY-EPO-SG-001-N (2014)	Non-Standard Gold 1 Off	Small	Non-Standard	Gold	7 Utica/Watertown	\$479.02	\$958.04	\$814.33	\$1,365.21	N/A	N/A	N/A
NY-EPOH-SG-002-N (2014)	Non-Standard Gold 2 Off	Small	Non-Standard	Gold	7 Utica/Watertown	\$455.54	\$911.08	\$774.42	\$1,298.29	N/A	N/A	N/A
NY-EPO-SG-003-N (2014)	Non-Standard Gold 3 Off	Small	Non-Standard	Gold	7 Utica/Watertown	\$473.29	\$946.58	\$804.59	\$1,348.88	N/A	N/A	N/A
NY-EPO-SP-001-N (2014)	Non-Standard Platinum 1 Off	Small	Non-Standard	Platinum	7 Utica/Watertown	\$572.96	\$1,145.92	\$974.03	\$1,632.94	N/A	N/A	N/A
NY-HQNETHD-SB-001-N (2014)	Non-Standard HQNet Bronze 1 Off	Small	Non-Standard	Bronze	7 Utica/Watertown	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNETHD-SS-001-N (2014)	Non-Standard HQNet Silver 1 Off	Small	Non-Standard	Silver	7 Utica/Watertown	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SG-001-N (2014)	Non-Standard HQNet Gold 1 Off	Small	Non-Standard	Gold	7 Utica/Watertown	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SP-001-N (2014)	Non-Standard HQNet Platinum 1 Off	Small	Non-Standard	Platinum	7 Utica/Watertown	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-EPO-SB-001-N (2014)	Non-Standard Bronze 1 Off	Small	Non-Standard	Bronze	8 Long Island	\$406.75	\$813.50	\$691.48	\$1,159.24	N/A	N/A	N/A
NY-EPO-SB-002-N (2014)	Non-Standard Bronze 2 Off	Small	Non-Standard	Bronze	8 Long Island	\$410.77	\$821.54	\$698.31	\$1,170.69	N/A	N/A	N/A
NY-EPOH-SB-003-N (2014)	Non-Standard Bronze 3 Off	Small	Non-Standard	Bronze	8 Long Island	\$391.32	\$782.64	\$665.24	\$1,115.26	N/A	N/A	N/A
NY-EPOH-SB-004-N (2014)	Non-Standard Bronze 4 Off	Small	Non-Standard	Bronze	8 Long Island	\$373.20	\$746.40	\$634.44	\$1,063.62	N/A	N/A	N/A
NY-EPOH-SB-005-N (2014)	Non-Standard Bronze 5 Off	Small	Non-Standard	Bronze	8 Long Island	\$397.35	\$794.70	\$675.50	\$1,132.45	N/A	N/A	N/A
NY-EPO-SS-001-N (2014)	Non-Standard Silver 1 Off	Small	Non-Standard	Silver	8 Long Island	\$491.15	\$982.30	\$834.96	\$1,399.78	N/A	N/A	N/A
NY-EPO-SS-002-N (2014)	Non-Standard Silver 2 Off	Small	Non-Standard	Silver	8 Long Island	\$507.04	\$1,014.08	\$861.97	\$1,445.06	N/A	N/A	N/A
NY-EPOH-SS-003-N (2014)	Non-Standard Silver 3 Off	Small	Non-Standard	Silver	8 Long Island	\$509.81	\$1,019.62	\$866.68	\$1,452.96	N/A	N/A	N/A
NY-EPO-SS-004-N (2014)	Non-Standard Silver 4 Off	Small	Non-Standard	Silver	8 Long Island	\$475.27	\$950.54	\$807.96	\$1,354.52	N/A	N/A	N/A
NY-EPO-SG-001-N (2014)	Non-Standard Gold 1 Off	Small	Non-Standard	Gold	8 Long Island	\$605.75	\$1,211.50	\$1,029.78	\$1,726.39	N/A	N/A	N/A
NY-EPOH-SG-002-N (2014)	Non-Standard Gold 2 Off	Small	Non-Standard	Gold	8 Long Island	\$576.06	\$1,152.12	\$979.30	\$1,641.77	N/A	N/A	N/A
NY-EPO-SG-003-N (2014)	Non-Standard Gold 3 Off	Small	Non-Standard	Gold	8 Long Island	\$598.51	\$1,197.02	\$1,017.47	\$1,705.75	N/A	N/A	N/A
NY-EPO-SP-001-N (2014)	Non-Standard Platinum 1 Off	Small	Non-Standard	Platinum	8 Long Island	\$724.54	\$1,449.08	\$1,231.72	\$2,064.94	N/A	N/A	N/A
NY-HQNETHD-SB-001-N (2014)	Non-Standard HQNet Bronze 1 Off	Small	Non-Standard	Bronze	8 Long Island	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNETHD-SS-001-N (2014)	Non-Standard HQNet Silver 1 Off	Small	Non-Standard	Silver	8 Long Island	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SG-001-N (2014)	Non-Standard HQNet Gold 1 Off	Small	Non-Standard	Gold	8 Long Island	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-HQNET-SP-001-N (2014)	Non-Standard HQNet Platinum 1 Off	Small	Non-Standard	Platinum	8 Long Island	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NY-E-399-B	Family Planning Exclusion Bronze	Small	Non-Standard	Bronze	0 Base	-\$1.20	-\$2.40	-\$2.04	-\$3.42	N/A	N/A	N/A
NY-E-399-S	Family Planning Exclusion Silver	Small	Non-Standard	Silver	0 Base	-\$2.25	-\$4.50	-\$3.83	-\$6.41	N/A	N/A	N/A
NY-E-399-G	Family Planning Exclusion Gold	Small	Non-Standard	Gold	0 Base	-\$2.58	-\$5.16	-\$4.39	-\$7.35	N/A	N/A	N/A
NY-E-399-P	Family Planning Exclusion Platinum	Small	Non-Standard	Platinum	0 Base	-\$2.90	-\$5.80	-\$4.93	-\$8.27	N/A	N/A	N/A
NY-E-399-B	Family Planning Exclusion Bronze	Small	Non-Standard	Bronze	1 Albany	-\$1.15	-\$2.30	-\$1.96	-\$3.28	N/A	N/A	N/A
NY-E-399-S	Family Planning Exclusion Silver	Small	Non-Standard	Silver	1 Albany	-\$2.15	-\$4.30	-\$3.66	-\$6.13	N/A	N/A	N/A

## MVP Health Services Corp.

Premiums

Effective January 1, 2014

Version 7/16/2013

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-E-399-G	Family Planning Exclusion Gold	Small	Non-Standard	Gold	1 Albany	-\$2.48	-\$4.96	-\$4.22	-\$7.07	N/A	N/A	N/A
NY-E-399-P	Family Planning Exclusion Platinum	Small	Non-Standard	Platinum	1 Albany	-\$2.77	-\$5.54	-\$4.71	-\$7.89	N/A	N/A	N/A
NY-E-399-B	Family Planning Exclusion Bronze	Small	Non-Standard	Bronze	2 Buffalo	-\$1.27	-\$2.54	-\$2.16	-\$3.62	N/A	N/A	N/A
NY-E-399-S	Family Planning Exclusion Silver	Small	Non-Standard	Silver	2 Buffalo	-\$2.41	-\$4.82	-\$4.10	-\$6.87	N/A	N/A	N/A
NY-E-399-G	Family Planning Exclusion Gold	Small	Non-Standard	Gold	2 Buffalo	-\$2.74	-\$5.48	-\$4.66	-\$7.81	N/A	N/A	N/A
NY-E-399-P	Family Planning Exclusion Platinum	Small	Non-Standard	Platinum	2 Buffalo	-\$3.09	-\$6.18	-\$5.25	-\$8.81	N/A	N/A	N/A
NY-E-399-B	Family Planning Exclusion Bronze	Small	Non-Standard	Bronze	3 Mid-Hudson	-\$1.29	-\$2.58	-\$2.19	-\$3.68	N/A	N/A	N/A
NY-E-399-S	Family Planning Exclusion Silver	Small	Non-Standard	Silver	3 Mid-Hudson	-\$2.44	-\$4.88	-\$4.15	-\$6.95	N/A	N/A	N/A
NY-E-399-G	Family Planning Exclusion Gold	Small	Non-Standard	Gold	3 Mid-Hudson	-\$2.77	-\$5.54	-\$4.71	-\$7.89	N/A	N/A	N/A
NY-E-399-P	Family Planning Exclusion Platinum	Small	Non-Standard	Platinum	3 Mid-Hudson	-\$3.14	-\$6.28	-\$5.34	-\$8.95	N/A	N/A	N/A
NY-E-399-B	Family Planning Exclusion Bronze	Small	Non-Standard	Bronze	4 NYC	-\$1.64	-\$3.28	-\$2.79	-\$4.67	N/A	N/A	N/A
NY-E-399-S	Family Planning Exclusion Silver	Small	Non-Standard	Silver	4 NYC	-\$3.11	-\$6.22	-\$5.29	-\$8.86	N/A	N/A	N/A
NY-E-399-G	Family Planning Exclusion Gold	Small	Non-Standard	Gold	4 NYC	-\$3.54	-\$7.08	-\$6.02	-\$10.09	N/A	N/A	N/A
NY-E-399-P	Family Planning Exclusion Platinum	Small	Non-Standard	Platinum	4 NYC	-\$3.98	-\$7.96	-\$6.77	-\$11.34	N/A	N/A	N/A
NY-E-399-B	Family Planning Exclusion Bronze	Small	Non-Standard	Bronze	5 Rochester	-\$0.94	-\$1.88	-\$1.60	-\$2.68	N/A	N/A	N/A
NY-E-399-S	Family Planning Exclusion Silver	Small	Non-Standard	Silver	5 Rochester	-\$1.82	-\$3.64	-\$3.09	-\$5.19	N/A	N/A	N/A
NY-E-399-G	Family Planning Exclusion Gold	Small	Non-Standard	Gold	5 Rochester	-\$2.06	-\$4.12	-\$3.50	-\$5.87	N/A	N/A	N/A
NY-E-399-P	Family Planning Exclusion Platinum	Small	Non-Standard	Platinum	5 Rochester	-\$2.34	-\$4.68	-\$3.98	-\$6.67	N/A	N/A	N/A
NY-E-399-B	Family Planning Exclusion Bronze	Small	Non-Standard	Bronze	6 Syracuse	-\$1.25	-\$2.50	-\$2.13	-\$3.56	N/A	N/A	N/A
NY-E-399-S	Family Planning Exclusion Silver	Small	Non-Standard	Silver	6 Syracuse	-\$2.36	-\$4.72	-\$4.01	-\$6.73	N/A	N/A	N/A
NY-E-399-G	Family Planning Exclusion Gold	Small	Non-Standard	Gold	6 Syracuse	-\$2.68	-\$5.36	-\$4.56	-\$7.64	N/A	N/A	N/A
NY-E-399-P	Family Planning Exclusion Platinum	Small	Non-Standard	Platinum	6 Syracuse	-\$3.03	-\$6.06	-\$5.15	-\$8.64	N/A	N/A	N/A
NY-E-399-B	Family Planning Exclusion Bronze	Small	Non-Standard	Bronze	7 Utica/Watertown	-\$1.17	-\$2.34	-\$1.99	-\$3.33	N/A	N/A	N/A
NY-E-399-S	Family Planning Exclusion Silver	Small	Non-Standard	Silver	7 Utica/Watertown	-\$2.20	-\$4.40	-\$3.74	-\$6.27	N/A	N/A	N/A
NY-E-399-G	Family Planning Exclusion Gold	Small	Non-Standard	Gold	7 Utica/Watertown	-\$2.53	-\$5.06	-\$4.30	-\$7.21	N/A	N/A	N/A
NY-E-399-P	Family Planning Exclusion Platinum	Small	Non-Standard	Platinum	7 Utica/Watertown	-\$2.83	-\$5.66	-\$4.81	-\$8.07	N/A	N/A	N/A
NY-E-399-B	Family Planning Exclusion Bronze	Small	Non-Standard	Bronze	8 Long Island	-\$1.47	-\$2.94	-\$2.50	-\$4.19	N/A	N/A	N/A
NY-E-399-S	Family Planning Exclusion Silver	Small	Non-Standard	Silver	8 Long Island	-\$2.78	-\$5.56	-\$4.73	-\$7.92	N/A	N/A	N/A
NY-E-399-G	Family Planning Exclusion Gold	Small	Non-Standard	Gold	8 Long Island	-\$3.19	-\$6.38	-\$5.42	-\$9.09	N/A	N/A	N/A
NY-E-399-P	Family Planning Exclusion Platinum	Small	Non-Standard	Platinum	8 Long Island	-\$3.59	-\$7.18	-\$6.10	-\$10.23	N/A	N/A	N/A

**MVP Health Services Corp.****Exhibit D**

Example of Rate Calculation

Effective January 1, 2014

Version 7/17/2013

MVP Form ID		NY-EPO-SS-001-N (2014)
Benefit Description		Non-Standard Silver
Small vs Individual		1 Off
Standard vs Non-Standard		Small
On vs Off Exchange		Non-Standard
Available to "Child Only"		Off
Metal Level		No
Final Plan Specific Net Index PMPM claim rate		Silver
	\$	265.26
Non Claim Expenses for Taxes/Administration/Risk Charge	Small	
	Federal Taxes PMPM	\$ 5.50 \$ 5.50
	Federal Taxes (Premium Based)	2.0% \$ 6.50
	State Premium Taxes (Premium Based)	0.0% \$ -
	State 332 Assessment Taxes (Premium Based)	0.7% \$ 2.27
	General Plan Administration (Premium Based)	7.8% \$ 25.34
	Administration Expense due to Quality Improvement (Premium Based)	1.2% \$ 3.90
	Broker Expense (Premium Based)	2.8% \$ 9.10
	Bad Debt Expense	0.15% \$ 0.49
	Profit/Contribution to surplus margins (Premium Based)	2.0% \$ 6.50
Final Plan Specific Gross Index PMPM claim rate		\$ 324.85
Rate Region		1 Albany
Regional Factor		0.96
Final Plan Specific Regional Gross PMPM		\$ 311.86
Adjustment per DFS Directive		0.9600
Final Plan Specific Regional Gross PMPM with DFS Directive		\$ 299.38
Conversion Factor		1.213
	Small	
1Q Single	1.000	\$ 363.15
1Q Single + Spouse	2.000	\$ 726.30
1Q Single + Child(ren)	1.700	\$ 617.36
1Q Single + Spouse + Child(ren)	2.850	\$ 1,034.98
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	\$ 368.96
2Q Single + Spouse	2.000	\$ 737.92
2Q Single + Child(ren)	1.700	\$ 627.23
2Q Single + Spouse + Child(ren)	2.850	\$ 1,051.54
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	\$ 374.86
3Q Single + Spouse	2.000	\$ 749.72
3Q Single + Child(ren)	1.700	\$ 637.26
3Q Single + Spouse + Child(ren)	2.850	\$ 1,068.35
3Q Child Only (1 Child)	N/A	N/A
3Q Child Only (2 Children)	N/A	N/A

**MVP Health Services Corp.****Exhibit D**

Example of Rate Calculation

Effective January 1, 2014

Version 7/17/2013

MVP Form ID	NY-EPO-SS-001-N (2014)	
Benefit Description	Non-Standard Silver 1 Off	
3Q Child Only (3+ Children)	N/A	N/A
Quarterly Trend	1.6%	
4Q Single	1.000 \$	380.86
4Q Single + Spouse	2.000 \$	761.72
4Q Single + Child(ren)	1.700 \$	647.46
4Q Single + Spouse + Child(ren)	2.850 \$	1,085.45
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
	Small	
NYS Target Loss Ratio for Overall Book of Business	82.1%	

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.

# New York State Small Group Guidelines

MVP HEALTH SERVICE CORPORATION

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## ELIGIBILITY GUIDELINES FOR SMALL GROUP COVERAGE

### Employee Eligibility

*Guidelines for determining your group size are located at [http://www.irs.gov/irb/2011-21\\_IRB/ar07.html#d0e169](http://www.irs.gov/irb/2011-21_IRB/ar07.html#d0e169)*

- Employees who receive W-2s and work a minimum of 20 hours per week
- Owners and Partners
- COBRA/State Continuation employees (COBRA enrollees are not counted towards number of eligible employees in determining group size)
- Retirees
  - Under age 65 retirees should be included towards the total number of eligible employees if the employer group offers to retirees.
  - Over age 65 retirees should be included toward the total number of eligible employees unless they are classed out and not offered any commercial plan offering
  - Over age 65 retirees that are **only** offered a Medicare Advantage type plan should not be counted towards the number of employees to determine company size

### Sole Proprietors

- Sole Proprietors are eligible for an MVP individual product, not a group product

### Non Eligible Workers

- Contract workers (1099 employees)
- Share holders / Members of the Board of Directors
- Owners who are not working 20 hours per week and collecting a salary from the Company
- Temporary and leased employees
- Voluntary employees except for EMT/Firefighter volunteers through a municipality
- Union employees excluded as the result of a collective bargaining agreement

### Group Eligibility

- Groups must have a physical location within MVP's service area and will be rated according to the location of the group
- Retiree only and COBRA group coverage is not available
- PEO's and Employee Leasing Companies will be considered large groups if all employees are included on one universal NYS 45 and total over (50) employees



## GUIDELINES FOR ELIGIBLE SMALL GROUPS

### Minimum Participation

- 75% participation required – waivers from other carriers and spousal waivers apply towards participation requirement
- **2 contract minimum on each MVP product**
- Up to *three* product offerings may be made available
  - Pharmacy, dental and vision riders must be the same for all products
  - HDHP plans with built in RX must have the same structure parity (ie no generic only offered with full coverage RX)
  - Safe Harbor benefits must match
- Premiums between the highest and lowest plan must have a differential between 6% and 25%
- Rating tiers for all products and carriers must be the same
- Percentage of enrolled EPO contracts outside of the MVP service area must not exceed 50%.

*MVP will validate membership against the NYS 45 within 60 days of the group's effective date, renewal date, or at any time upon written request to ensure minimum participation guidelines have been met. At that time MVP reserves the right to terminate the group's coverage with 30 days notice if they do not meet the participation requirements.*

## DOCUMENTATION REQUIRED FOR NEW SALES AND SMALL GROUP RENEWALS

**New Sales** paperwork must be submitted through a broker or directly to MVP by the 25<sup>th</sup> of a month for coverage to begin the first of the next month. In the event that MVP does not receive the completed documentation, or the documentation is incomplete, the effective date will be moved to the next available effective date following receipt of the documentation.

**Renewal** change should be submitted through a broker or directly to MVP thirty days prior to the group's renewal date to ensure accurate billing statements and membership ID cards

### Employer Eligibility Documentation

- NYS-45 or comparable documentation listing all currently enrolled employees
- Certificate of Incorporation and payroll records for newly formed business
- For partnerships, a copy of the most recent 1065 K-1 with income amount stricken
- NYS Certificate of Assumed Name for groups using a Doing Business As (DBA)

*For businesses in operation for less than one year who cannot supply the above information please furnish a letter from your accountant or attorney verifying that you own a valid business and that you work 20 hours or more per week in that business*

*Groups may be required to submit additional documentation. Providing documentation does not guarantee renewal. MVP will review documentation and notify the group if additional information is needed.*

## OFF CYCLE CHANGE REQUESTS

Off cycle changes include modifications to an account's contract terms or benefits at a time other than their renewal/anniversary date, and must follow these guidelines:

- Only benefit downgrades will be allowed
- Off Cycle changes will not be honored with an effective date ninety (90) days or less preceding the contract anniversary date
- The groups 12 month contract period and renewal date will change to the effective date of the off cycle change
- Off cycle changes require a written request 30 days in advance of the requests and must be accompanied by the most recent NYS 45 in order for MVP to approve
- MVP will not allow off cycle tier changes outside of 30 days of the groups anniversary date

