State: New York **Filing Company:** Oxford Health Insurance, Inc.
TOI/Sub-TOI: H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only
Product Name: 2014 SG OHI Plans
Project Name/Number: 2014 SG OHI Plans/2014 SG OHI Plans

Supporting Document Schedules

Satisfied - Item:	Rate Manual
Comments:	Induced Demand Amendment Cover Letter 2014 OHI SG Off Exchange Rate Manual - Amended 5/23/13
Attachment(s):	2014 Oxford UHC Induced Demand Amendment.pdf NY_OHI_Off Exchange_rate_manual 2014_v3.pdf
Item Status:	
Status Date:	

Proprietary & Confidential – FOIL Protection Requested

UnitedHealthcare
A UnitedHealth Group Company

May 23, 2013

Mr. Michel Laverdiere, FSA, MAAA
Deputy Chief Actuary
New York State Department of Financial Services
Health Bureau
25 Beaver Street
New York, NY 10004

RE: Oxford Health Plans (NY), Inc.
Oxford Health Insurance, Inc.
UnitedHealthcare Insurance Company of New York, Inc.
New York Small Group On & Off-Exchange Rates
New York Individual Off-Exchange Rates
Effective January 2014 – December 2014
Induced Demand Amendment

Dear Mr. Laverdiere,

We responded to an objection letter issued by Ms. Lekha Sudhakaran of the New York State Department of Financial Services today regarding the UnitedHealthcare of New York, Inc. Individual Exchange rate filing. As explained in the response, we must modify the induced demand factors used in the 2014 Individual and Small Group rate filings that were submitted for the companies listed above. The revised rates in the attached rate manual reflect the updated induced demand values: bronze = 1.000, silver = 1.011, gold = 1.060 and platinum = 1.128.

Should you have any questions or need any additional information, please contact me at (203) 459-7785 or at brian_w_landrigan@uhc.com

Sincerely,

Brian Landrigan

Digitally signed by Brian Landrigan
DN: cn=Brian Landrigan, o=UnitedHealthcare, ou=Actuarial Pricing, email=brian_w_landrigan@uhc.com, c=US
Date: 2013.05.23 10:45:54 -04'00'

Brian W. Landrigan, ASA, MAAA
Director, Actuarial Pricing
UnitedHealthcare
48 Monroe Turnpike
Trumbull, CT 06611
(203) 459-7785 (phone)
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Oxford Health Insurance

OHI RATE MANUAL

For Groups with 2-50 Employees

Rates Effective January 1, 2014

OXFORD HEALTH INSURANCE

OHI RATE MANUAL

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Bronze NY Standard EPO HSA
In Network - $3,000/$6,000 Deductible, 50%/50% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Rx Plan - $10/$35/$70 after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$523.10	$523.10	$523.10	$523.10	$523.10	$523.10	$523.10	$523.10
Parent / Child(ren) rate	$889.27	$889.27	$889.27	$889.27	$889.27	$889.27	$889.27	$889.27
Couple rate	$1,046.20	$1,046.20	$1,046.20	$1,046.20	$1,046.20	$1,046.20	$1,046.20	$1,046.20
Family rate	$1,490.84	$1,490.84	$1,490.84	$1,490.84	$1,490.84	$1,490.84	$1,490.84	$1,490.84
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Bronze PPO HSA $3750
In Network - $3,750/$7,500 Deductible, 80%/20% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Out of Network - $6,000/$12,000 Deductible, 60%/40% Coinsurance with $9,000/$18,000 Out-of-Pocket Maximum
Rx Plan - $20/$40/$80 after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$572.99	$572.99	$572.99	$572.99	$572.99	$572.99	$572.99	$572.99
Parent / Child(ren) rate	$974.08	$974.08	$974.08	$974.08	$974.08	$974.08	$974.08	$974.08
Couple rate	$1,145.98	$1,145.98	$1,145.98	$1,145.98	$1,145.98	$1,145.98	$1,145.98	$1,145.98
Family rate	$1,633.02	$1,633.02	$1,633.02	$1,633.02	$1,633.02	$1,633.02	$1,633.02	$1,633.02
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Bronze PPO HSA $3750
In Network - $3,750/$7,500 Deductible, 80%/20% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Out of Network - $6,000/$12,000 Deductible, 60%/40% Coinsurance with $9,000/$18,000 Out-of-Pocket Maximum
Rx Plan - $20/30% (coinsurance maximum $150)/45% (coinsurance maximum $400) after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$572.99	$572.99	$572.99	$572.99	$572.99	$572.99	$572.99	$572.99
Parent / Child(ren) rate	$974.08	$974.08	$974.08	$974.08	$974.08	$974.08	$974.08	$974.08
Couple rate	$1,145.98	$1,145.98	$1,145.98	$1,145.98	$1,145.98	$1,145.98	$1,145.98	$1,145.98
Family rate	$1,633.02	$1,633.02	$1,633.02	$1,633.02	$1,633.02	$1,633.02	$1,633.02	$1,633.02
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Bronze EPO HSA $3500
In Network - $3,500/$7,000 Deductible, $40/$75 Copayment after deductible, 50%/50% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Rx Plan - $20/$40/$80 after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$521.63	$521.63	$521.63	$521.63	$521.63	$521.63	$521.63	$521.63
Parent / Child(ren) rate	$886.77	$886.77	$886.77	$886.77	$886.77	$886.77	$886.77	$886.77
Couple rate	$1,043.26	$1,043.26	$1,043.26	$1,043.26	$1,043.26	$1,043.26	$1,043.26	$1,043.26
Family rate	$1,486.65	$1,486.65	$1,486.65	$1,486.65	$1,486.65	$1,486.65	$1,486.65	$1,486.65
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Bronze EPO HSA $3500
In Network - $3,500/$7,000 Deductible, $40/$75 Copayment after deductible, 50%/50% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Rx Plan - $20/30% (coinsurance maximum $150)/45% (coinsurance maximum $400) after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$521.63	$521.63	$521.63	$521.63	$521.63	$521.63	$521.63	$521.63
Parent / Child(ren) rate	$886.77	$886.77	$886.77	$886.77	$886.77	$886.77	$886.77	$886.77
Couple rate	$1,043.26	$1,043.26	$1,043.26	$1,043.26	$1,043.26	$1,043.26	$1,043.26	$1,043.26
Family rate	$1,486.65	$1,486.65	$1,486.65	$1,486.65	$1,486.65	$1,486.65	$1,486.65	$1,486.65
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Bronze EPO HSA $5000 F
In Network - $5,000/$10,000 Deductible, 80%/20% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Rx Plan - $20/$40/$80 after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$509.24	$509.24	$509.24	$509.24	$509.24	$509.24	$509.24	$509.24
Parent / Child(ren) rate	$865.71	$865.71	$865.71	$865.71	$865.71	$865.71	$865.71	$865.71
Couple rate	$1,018.48	$1,018.48	$1,018.48	$1,018.48	$1,018.48	$1,018.48	$1,018.48	$1,018.48
Family rate	$1,451.33	$1,451.33	$1,451.33	$1,451.33	$1,451.33	$1,451.33	$1,451.33	$1,451.33
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Bronze EPO HSA $5000 F
In Network - $5,000/$10,000 Deductible, 80%/20% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Rx Plan - $20/30% (coinsurance maximum $150)/45% (coinsurance maximum $400) after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$509.24	$509.24	$509.24	$509.24	$509.24	$509.24	$509.24	$509.24
Parent / Child(ren) rate	$865.71	$865.71	$865.71	$865.71	$865.71	$865.71	$865.71	$865.71
Couple rate	$1,018.48	$1,018.48	$1,018.48	$1,018.48	$1,018.48	$1,018.48	$1,018.48	$1,018.48
Family rate	$1,451.33	$1,451.33	$1,451.33	$1,451.33	$1,451.33	$1,451.33	$1,451.33	$1,451.33
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Bronze EPO HSA $5000 L
In Network - $5,000/$10,000 Deductible, 80%/20% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Rx Plan - $20/$40/$80 after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$496.97	$496.97	$496.97	$496.97	$496.97	$496.97	$496.97	$496.97
Parent / Child(ren) rate	$844.85	$844.85	$844.85	$844.85	$844.85	$844.85	$844.85	$844.85
Couple rate	$993.94	$993.94	$993.94	$993.94	$993.94	$993.94	$993.94	$993.94
Family rate	$1,416.36	$1,416.36	$1,416.36	$1,416.36	$1,416.36	$1,416.36	$1,416.36	$1,416.36
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Bronze EPO HSA $5000 L
In Network - $5,000/$10,000 Deductible, 80%/20% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Rx Plan - $20/30% (coinsurance maximum $150)/45% (coinsurance maximum $400) after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$496.97	$496.97	$496.97	$496.97	$496.97	$496.97	$496.97	$496.97
Parent / Child(ren) rate	$844.85	$844.85	$844.85	$844.85	$844.85	$844.85	$844.85	$844.85
Couple rate	$993.94	$993.94	$993.94	$993.94	$993.94	$993.94	$993.94	$993.94
Family rate	$1,416.36	$1,416.36	$1,416.36	$1,416.36	$1,416.36	$1,416.36	$1,416.36	$1,416.36
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver NY Standard EPO
In Network - $2,000/$4,000 Deductible, $30/$50 Copayment after deductible, 70%/30% coinsurance with a $5,500/$11,000 Out-of-Pocket Maximum
Rx Plan - $10/$35/$70

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$613.14	$613.14	$613.14	$613.14	$613.14	$613.14	$613.14	$613.14
Parent / Child(ren) rate	$1,042.34	$1,042.34	$1,042.34	$1,042.34	$1,042.34	$1,042.34	$1,042.34	$1,042.34
Couple rate	$1,226.28	$1,226.28	$1,226.28	$1,226.28	$1,226.28	$1,226.28	$1,226.28	$1,226.28
Family rate	$1,747.45	$1,747.45	$1,747.45	$1,747.45	$1,747.45	$1,747.45	$1,747.45	$1,747.45
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver NY Standard PPO
In Network - $2,000/$4,000 Deductible, $30/$50 Copayment after deductible, 70%/30% coinsurance with a $5,500/$11,000 Out-of-Pocket Maximum
Out of Network - $3,000/$6,000 Deductible, 70%/30% Coinsurance with $7,500/$15,000 Out-of-Pocket Maximum
Rx Plan - $10/$35/$70

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$676.74	$676.74	$676.74	$676.74	$676.74	$676.74	$676.74	$676.74
Parent / Child(ren) rate	$1,150.46	$1,150.46	$1,150.46	$1,150.46	$1,150.46	$1,150.46	$1,150.46	$1,150.46
Couple rate	$1,353.48	$1,353.48	$1,353.48	$1,353.48	$1,353.48	$1,353.48	$1,353.48	$1,353.48
Family rate	$1,928.71	$1,928.71	$1,928.71	$1,928.71	$1,928.71	$1,928.71	$1,928.71	$1,928.71
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver PPO HSA 30/60
In Network - $2,000/$4,000 Deductible, $30/$60 Copayment after deductible, 90%/10% coinsurance with a $5,500/$11,000 Out-of-Pocket Maximum
Out of Network - $4,000/$8,000 Deductible, 50%/50% Coinsurance with $10,000/$20,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$678.45	$678.45	$678.45	$678.45	$678.45	$678.45	$678.45	$678.45
Parent / Child(ren) rate	$1,153.37	$1,153.37	$1,153.37	$1,153.37	$1,153.37	$1,153.37	$1,153.37	$1,153.37
Couple rate	$1,356.90	$1,356.90	$1,356.90	$1,356.90	$1,356.90	$1,356.90	$1,356.90	$1,356.90
Family rate	$1,933.58	$1,933.58	$1,933.58	$1,933.58	$1,933.58	$1,933.58	$1,933.58	$1,933.58
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver PPO HSA 30/60
In Network - $2,000/$4,000 Deductible, $30/$60 Copayment after deductible, 90%/10% coinsurance with a $5,500/$11,000 Out-of-Pocket Maximum
Out of Network - $4,000/$8,000 Deductible, 50%/50% Coinsurance with $10,000/$20,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400) after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$678.45	$678.45	$678.45	$678.45	$678.45	$678.45	$678.45	$678.45
Parent / Child(ren) rate	$1,153.37	$1,153.37	$1,153.37	$1,153.37	$1,153.37	$1,153.37	$1,153.37	$1,153.37
Couple rate	$1,356.90	$1,356.90	$1,356.90	$1,356.90	$1,356.90	$1,356.90	$1,356.90	$1,356.90
Family rate	$1,933.58	$1,933.58	$1,933.58	$1,933.58	$1,933.58	$1,933.58	$1,933.58	$1,933.58
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver PPO 40/70 F
In Network - $2,000/$4,000 Deductible, $40/$70 Copayment, 70%/30% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Out of Network - $4,000/$8,000 Deductible, 50%/50% Coinsurance with $10,000/$20,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$722.77	$722.77	$722.77	$722.77	$722.77	$722.77	$722.77	$722.77
Parent / Child(ren) rate	$1,228.71	$1,228.71	$1,228.71	$1,228.71	$1,228.71	$1,228.71	$1,228.71	$1,228.71
Couple rate	$1,445.54	$1,445.54	$1,445.54	$1,445.54	$1,445.54	$1,445.54	$1,445.54	$1,445.54
Family rate	$2,059.89	$2,059.89	$2,059.89	$2,059.89	$2,059.89	$2,059.89	$2,059.89	$2,059.89
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver PPO 40/70 F
In Network - $2,000/$4,000 Deductible, $40/$70 Copayment, 70%/30% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Out of Network - $4,000/$8,000 Deductible, 50%/50% Coinsurance with $10,000/$20,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400), $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$722.77	$722.77	$722.77	$722.77	$722.77	$722.77	$722.77	$722.77
Parent / Child(ren) rate	$1,228.71	$1,228.71	$1,228.71	$1,228.71	$1,228.71	$1,228.71	$1,228.71	$1,228.71
Couple rate	$1,445.54	$1,445.54	$1,445.54	$1,445.54	$1,445.54	$1,445.54	$1,445.54	$1,445.54
Family rate	$2,059.89	$2,059.89	$2,059.89	$2,059.89	$2,059.89	$2,059.89	$2,059.89	$2,059.89
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver PPO 40/70 L
In Network - $2,000/$4,000 Deductible, $40/$70 Copayment, 70%/30% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Out of Network - $4,000/$8,000 Deductible, 50%/50% Coinsurance with $10,000/$20,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 $100 deductible T2 and T3

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$706.80	$706.80	$706.80	$706.80	$706.80	$706.80	$706.80	$706.80
Parent / Child(ren) rate	$1,201.56	$1,201.56	$1,201.56	$1,201.56	$1,201.56	$1,201.56	$1,201.56	$1,201.56
Couple rate	$1,413.60	$1,413.60	$1,413.60	$1,413.60	$1,413.60	$1,413.60	$1,413.60	$1,413.60
Family rate	$2,014.38	$2,014.38	$2,014.38	$2,014.38	$2,014.38	$2,014.38	$2,014.38	$2,014.38
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver PPO 40/70 L
In Network - $2,000/$4,000 Deductible, $40/$70 Copayment, 70%/30% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Out of Network - $4,000/$8,000 Deductible, 50%/50% Coinsurance with $10,000/$20,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400), $100 deductible T2 and T3

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$706.80	$706.80	$706.80	$706.80	$706.80	$706.80	$706.80	$706.80
Parent / Child(ren) rate	$1,201.56	$1,201.56	$1,201.56	$1,201.56	$1,201.56	$1,201.56	$1,201.56	$1,201.56
Couple rate	$1,413.60	$1,413.60	$1,413.60	$1,413.60	$1,413.60	$1,413.60	$1,413.60	$1,413.60
Family rate	$2,014.38	$2,014.38	$2,014.38	$2,014.38	$2,014.38	$2,014.38	$2,014.38	$2,014.38
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO HSA 25/50 F
In Network - $2,000/$4,000 Deductible, $25/$50 Copayment after deductible, 80%/20% coinsurance with a $5,500/$11,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$622.99	$622.99	$622.99	$622.99	$622.99	$622.99	$622.99	$622.99
Parent / Child(ren) rate	$1,059.08	$1,059.08	$1,059.08	$1,059.08	$1,059.08	$1,059.08	$1,059.08	$1,059.08
Couple rate	$1,245.98	$1,245.98	$1,245.98	$1,245.98	$1,245.98	$1,245.98	$1,245.98	$1,245.98
Family rate	$1,775.52	$1,775.52	$1,775.52	$1,775.52	$1,775.52	$1,775.52	$1,775.52	$1,775.52
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO HSA 25/50 F
In Network - $2,000/$4,000 Deductible, $25/$50 Copayment after deductible, 80%/20% coinsurance with a $5,500/$11,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400) after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$622.99	$622.99	$622.99	$622.99	$622.99	$622.99	$622.99	$622.99
Parent / Child(ren) rate	$1,059.08	$1,059.08	$1,059.08	$1,059.08	$1,059.08	$1,059.08	$1,059.08	$1,059.08
Couple rate	$1,245.98	$1,245.98	$1,245.98	$1,245.98	$1,245.98	$1,245.98	$1,245.98	$1,245.98
Family rate	$1,775.52	$1,775.52	$1,775.52	$1,775.52	$1,775.52	$1,775.52	$1,775.52	$1,775.52
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO HSA 25/50 L
In Network - $2,000/$4,000 Deductible, $25/$50 Copayment after deductible, 80%/20% coinsurance with a $5,500/$11,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$607.95	$607.95	$607.95	$607.95	$607.95	$607.95	$607.95	$607.95
Parent / Child(ren) rate	$1,033.52	$1,033.52	$1,033.52	$1,033.52	$1,033.52	$1,033.52	$1,033.52	$1,033.52
Couple rate	$1,215.90	$1,215.90	$1,215.90	$1,215.90	$1,215.90	$1,215.90	$1,215.90	$1,215.90
Family rate	$1,732.66	$1,732.66	$1,732.66	$1,732.66	$1,732.66	$1,732.66	$1,732.66	$1,732.66
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO HSA 25/50 L
In Network - $2,000/$4,000 Deductible, $25/$50 Copayment after deductible, 80%/20% coinsurance with a $5,500/$11,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400) after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$607.95	$607.95	$607.95	$607.95	$607.95	$607.95	$607.95	$607.95
Parent / Child(ren) rate	$1,033.52	$1,033.52	$1,033.52	$1,033.52	$1,033.52	$1,033.52	$1,033.52	$1,033.52
Couple rate	$1,215.90	$1,215.90	$1,215.90	$1,215.90	$1,215.90	$1,215.90	$1,215.90	$1,215.90
Family rate	$1,732.66	$1,732.66	$1,732.66	$1,732.66	$1,732.66	$1,732.66	$1,732.66	$1,732.66
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO HSA F
In Network - $2,000/$4,000 Deductible, 80%/20% coinsurance with a $6,000/$12,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$612.18	$612.18	$612.18	$612.18	$612.18	$612.18	$612.18	$612.18
Parent / Child(ren) rate	$1,040.71	$1,040.71	$1,040.71	$1,040.71	$1,040.71	$1,040.71	$1,040.71	$1,040.71
Couple rate	$1,224.36	$1,224.36	$1,224.36	$1,224.36	$1,224.36	$1,224.36	$1,224.36	$1,224.36
Family rate	$1,744.71	$1,744.71	$1,744.71	$1,744.71	$1,744.71	$1,744.71	$1,744.71	$1,744.71
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO HSA F
In Network - $2,000/$4,000 Deductible, 80%/20% coinsurance with a $6,000/$12,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400) after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$612.18	$612.18	$612.18	$612.18	$612.18	$612.18	$612.18	$612.18
Parent / Child(ren) rate	$1,040.71	$1,040.71	$1,040.71	$1,040.71	$1,040.71	$1,040.71	$1,040.71	$1,040.71
Couple rate	$1,224.36	$1,224.36	$1,224.36	$1,224.36	$1,224.36	$1,224.36	$1,224.36	$1,224.36
Family rate	$1,744.71	$1,744.71	$1,744.71	$1,744.71	$1,744.71	$1,744.71	$1,744.71	$1,744.71
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO HSA L
In Network - $2,000/$4,000 Deductible, 80%/20% coinsurance with a $6,000/$12,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$597.41	$597.41	$597.41	$597.41	$597.41	$597.41	$597.41	$597.41
Parent / Child(ren) rate	$1,015.60	$1,015.60	$1,015.60	$1,015.60	$1,015.60	$1,015.60	$1,015.60	$1,015.60
Couple rate	$1,194.82	$1,194.82	$1,194.82	$1,194.82	$1,194.82	$1,194.82	$1,194.82	$1,194.82
Family rate	$1,702.62	$1,702.62	$1,702.62	$1,702.62	$1,702.62	$1,702.62	$1,702.62	$1,702.62
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO HSA L
In Network - $2,000/$4,000 Deductible, 80%/20% coinsurance with a $6,000/$12,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400) after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$597.41	$597.41	$597.41	$597.41	$597.41	$597.41	$597.41	$597.41
Parent / Child(ren) rate	$1,015.60	$1,015.60	$1,015.60	$1,015.60	$1,015.60	$1,015.60	$1,015.60	$1,015.60
Couple rate	$1,194.82	$1,194.82	$1,194.82	$1,194.82	$1,194.82	$1,194.82	$1,194.82	$1,194.82
Family rate	$1,702.62	$1,702.62	$1,702.62	$1,702.62	$1,702.62	$1,702.62	$1,702.62	$1,702.62
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver Primary Advantage EPO
In Network - $1,500/$3,000 Deductible, $25/$50 Specialist Copayment after deductible with a $5,500/$11,000 Out-of-Pocket Maximum
RX Plan - $15/$35/$75 after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$680.74	$680.74	$680.74	$680.74	$680.74	$680.74	$680.74	$680.74
Parent / Child(ren) rate	$1,157.26	$1,157.26	$1,157.26	$1,157.26	$1,157.26	$1,157.26	$1,157.26	$1,157.26
Couple rate	$1,361.48	$1,361.48	$1,361.48	$1,361.48	$1,361.48	$1,361.48	$1,361.48	$1,361.48
Family rate	$1,940.11	$1,940.11	$1,940.11	$1,940.11	$1,940.11	$1,940.11	$1,940.11	$1,940.11
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver Primary Advantage EPO
In Network - $1,500/$3,000 Deductible, $25/$50 Specialist Copayment after deductible with a $5,500/$11,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400) after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$680.74	$680.74	$680.74	$680.74	$680.74	$680.74	$680.74	$680.74
Parent / Child(ren) rate	$1,157.26	$1,157.26	$1,157.26	$1,157.26	$1,157.26	$1,157.26	$1,157.26	$1,157.26
Couple rate	$1,361.48	$1,361.48	$1,361.48	$1,361.48	$1,361.48	$1,361.48	$1,361.48	$1,361.48
Family rate	$1,940.11	$1,940.11	$1,940.11	$1,940.11	$1,940.11	$1,940.11	$1,940.11	$1,940.11
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO 40/70 F
In Network - $2,000/$4,000 Deductible, $40/$70 Copayment, 70%/30% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$666.63	$666.63	$666.63	$666.63	$666.63	$666.63	$666.63	$666.63
Parent / Child(ren) rate	$1,133.27	$1,133.27	$1,133.27	$1,133.27	$1,133.27	$1,133.27	$1,133.27	$1,133.27
Couple rate	$1,333.26	$1,333.26	$1,333.26	$1,333.26	$1,333.26	$1,333.26	$1,333.26	$1,333.26
Family rate	$1,899.90	$1,899.90	$1,899.90	$1,899.90	$1,899.90	$1,899.90	$1,899.90	$1,899.90
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO 40/70 F
In Network - $2,000/$4,000 Deductible, $40/$70 Copayment, 70%/30% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400), $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$666.63	$666.63	$666.63	$666.63	$666.63	$666.63	$666.63	$666.63
Parent / Child(ren) rate	$1,133.27	$1,133.27	$1,133.27	$1,133.27	$1,133.27	$1,133.27	$1,133.27	$1,133.27
Couple rate	$1,333.26	$1,333.26	$1,333.26	$1,333.26	$1,333.26	$1,333.26	$1,333.26	$1,333.26
Family rate	$1,899.90	$1,899.90	$1,899.90	$1,899.90	$1,899.90	$1,899.90	$1,899.90	$1,899.90
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO 40/70 L
In Network - $2,000/$4,000 Deductible, $40/$70 Copayment, 70%/30% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 $100 deductible T2 and T3

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$650.53	$650.53	$650.53	$650.53	$650.53	$650.53	$650.53	$650.53
Parent / Child(ren) rate	$1,105.90	$1,105.90	$1,105.90	$1,105.90	$1,105.90	$1,105.90	$1,105.90	$1,105.90
Couple rate	$1,301.06	$1,301.06	$1,301.06	$1,301.06	$1,301.06	$1,301.06	$1,301.06	$1,301.06
Family rate	$1,854.01	$1,854.01	$1,854.01	$1,854.01	$1,854.01	$1,854.01	$1,854.01	$1,854.01
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO 40/70 L
In Network - $2,000/$4,000 Deductible, $40/$70 Copayment, 70%/30% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400), $100 deductible T2 and T3

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$650.53	$650.53	$650.53	$650.53	$650.53	$650.53	$650.53	$650.53
Parent / Child(ren) rate	$1,105.90	$1,105.90	$1,105.90	$1,105.90	$1,105.90	$1,105.90	$1,105.90	$1,105.90
Couple rate	$1,301.06	$1,301.06	$1,301.06	$1,301.06	$1,301.06	$1,301.06	$1,301.06	$1,301.06
Family rate	$1,854.01	$1,854.01	$1,854.01	$1,854.01	$1,854.01	$1,854.01	$1,854.01	$1,854.01
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold NY Standard EPO
In Network - $600/$1,200 Deductible, $25/$40 Copayment after deductible, 80%/20% coinsurance with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $10/$35/$70

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$724.87	$724.87	$724.87	$724.87	$724.87	$724.87	$724.87	$724.87
Parent / Child(ren) rate	$1,232.28	$1,232.28	$1,232.28	$1,232.28	$1,232.28	$1,232.28	$1,232.28	$1,232.28
Couple rate	$1,449.74	$1,449.74	$1,449.74	$1,449.74	$1,449.74	$1,449.74	$1,449.74	$1,449.74
Family rate	$2,065.88	$2,065.88	$2,065.88	$2,065.88	$2,065.88	$2,065.88	$2,065.88	$2,065.88
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold PPO HSA
In Network - $1,500/$3,000 Deductible, 90%/10% coinsurance with a $2,000/$4,000 Out-of-Pocket Maximum
Out of Network - $3,000/$6,000 Deductible, 60%/40% Coinsurance with $7,500/$15,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$806.59	$806.59	$806.59	$806.59	$806.59	$806.59	$806.59	$806.59
Parent / Child(ren) rate	$1,371.20	$1,371.20	$1,371.20	$1,371.20	$1,371.20	$1,371.20	$1,371.20	$1,371.20
Couple rate	$1,613.18	$1,613.18	$1,613.18	$1,613.18	$1,613.18	$1,613.18	$1,613.18	$1,613.18
Family rate	$2,298.78	$2,298.78	$2,298.78	$2,298.78	$2,298.78	$2,298.78	$2,298.78	$2,298.78
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold PPO HSA
In Network - $1,500/$3,000 Deductible, 90%/10% coinsurance with a $2,000/$4,000 Out-of-Pocket Maximum
Out of Network - $3,000/$6,000 Deductible, 60%/40% Coinsurance with $7,500/$15,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400) after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$806.59	$806.59	$806.59	$806.59	$806.59	$806.59	$806.59	$806.59
Parent / Child(ren) rate	$1,371.20	$1,371.20	$1,371.20	$1,371.20	$1,371.20	$1,371.20	$1,371.20	$1,371.20
Couple rate	$1,613.18	$1,613.18	$1,613.18	$1,613.18	$1,613.18	$1,613.18	$1,613.18	$1,613.18
Family rate	$2,298.78	$2,298.78	$2,298.78	$2,298.78	$2,298.78	$2,298.78	$2,298.78	$2,298.78
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold PPO 25/40
In Network - $1,000/$2,000 Deductible, $25/$40 Copayment, 80%/20% coinsurance with a $4,000/$8,000 Out-of-Pocket Maximum
Out of Network - $2,000/$4,000 Deductible, 60%/40% Coinsurance with $5,000/$10,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$832.38	$832.38	$832.38	$832.38	$832.38	$832.38	$832.38	$832.38
Parent / Child(ren) rate	$1,415.05	$1,415.05	$1,415.05	$1,415.05	$1,415.05	$1,415.05	$1,415.05	$1,415.05
Couple rate	$1,664.76	$1,664.76	$1,664.76	$1,664.76	$1,664.76	$1,664.76	$1,664.76	$1,664.76
Family rate	$2,372.28	$2,372.28	$2,372.28	$2,372.28	$2,372.28	$2,372.28	$2,372.28	$2,372.28
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold PPO 25/40
In Network - $1,000/$2,000 Deductible, $25/$40 Copayment, 80%/20% coinsurance with a $4,000/$8,000 Out-of-Pocket Maximum
Out of Network - $2,000/$4,000 Deductible, 60%/40% Coinsurance with $5,000/$10,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400), $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$832.38	$832.38	$832.38	$832.38	$832.38	$832.38	$832.38	$832.38
Parent / Child(ren) rate	$1,415.05	$1,415.05	$1,415.05	$1,415.05	$1,415.05	$1,415.05	$1,415.05	$1,415.05
Couple rate	$1,664.76	$1,664.76	$1,664.76	$1,664.76	$1,664.76	$1,664.76	$1,664.76	$1,664.76
Family rate	$2,372.28	$2,372.28	$2,372.28	$2,372.28	$2,372.28	$2,372.28	$2,372.28	$2,372.28
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold Ease EPO
In Network - $750/$1,500 Deductible, $50/$50 Copayment with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$774.46	$774.46	$774.46	$774.46	$774.46	$774.46	$774.46	$774.46
Parent / Child(ren) rate	$1,316.58	$1,316.58	$1,316.58	$1,316.58	$1,316.58	$1,316.58	$1,316.58	$1,316.58
Couple rate	$1,548.92	$1,548.92	$1,548.92	$1,548.92	$1,548.92	$1,548.92	$1,548.92	$1,548.92
Family rate	$2,207.21	$2,207.21	$2,207.21	$2,207.21	$2,207.21	$2,207.21	$2,207.21	$2,207.21
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold Ease EPO
In Network - $750/$1,500 Deductible, $50/$50 Copayment with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400), $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$774.46	$774.46	$774.46	$774.46	$774.46	$774.46	$774.46	$774.46
Parent / Child(ren) rate	$1,316.58	$1,316.58	$1,316.58	$1,316.58	$1,316.58	$1,316.58	$1,316.58	$1,316.58
Couple rate	$1,548.92	$1,548.92	$1,548.92	$1,548.92	$1,548.92	$1,548.92	$1,548.92	$1,548.92
Family rate	$2,207.21	$2,207.21	$2,207.21	$2,207.21	$2,207.21	$2,207.21	$2,207.21	$2,207.21
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold EPO HSA
In Network - $1,500/$3,000 Deductible, 90%/10% coinsurance with a $2,000/$4,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$749.07	$749.07	$749.07	$749.07	$749.07	$749.07	$749.07	$749.07
Parent / Child(ren) rate	$1,273.42	$1,273.42	$1,273.42	$1,273.42	$1,273.42	$1,273.42	$1,273.42	$1,273.42
Couple rate	$1,498.14	$1,498.14	$1,498.14	$1,498.14	$1,498.14	$1,498.14	$1,498.14	$1,498.14
Family rate	$2,134.85	$2,134.85	$2,134.85	$2,134.85	$2,134.85	$2,134.85	$2,134.85	$2,134.85
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold EPO HSA
In Network - $1,500/$3,000 Deductible, 90%/10% coinsurance with a $2,000/$4,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400) after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$749.07	$749.07	$749.07	$749.07	$749.07	$749.07	$749.07	$749.07
Parent / Child(ren) rate	$1,273.42	$1,273.42	$1,273.42	$1,273.42	$1,273.42	$1,273.42	$1,273.42	$1,273.42
Couple rate	$1,498.14	$1,498.14	$1,498.14	$1,498.14	$1,498.14	$1,498.14	$1,498.14	$1,498.14
Family rate	$2,134.85	$2,134.85	$2,134.85	$2,134.85	$2,134.85	$2,134.85	$2,134.85	$2,134.85
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold Primary Advantage EPO
In Network - $500/$1,000 Deductible, $25/$50 Specialist Copayment after the deductible with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$770.50	$770.50	$770.50	$770.50	$770.50	$770.50	$770.50	$770.50
Parent / Child(ren) rate	$1,309.85	$1,309.85	$1,309.85	$1,309.85	$1,309.85	$1,309.85	$1,309.85	$1,309.85
Couple rate	$1,541.00	$1,541.00	$1,541.00	$1,541.00	$1,541.00	$1,541.00	$1,541.00	$1,541.00
Family rate	$2,195.93	$2,195.93	$2,195.93	$2,195.93	$2,195.93	$2,195.93	$2,195.93	$2,195.93
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold Primary Advantage EPO
In Network - $500/$1,000 Deductible, $25/$50 Specialist Copayment after the deductible with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400) after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$770.50	$770.50	$770.50	$770.50	$770.50	$770.50	$770.50	$770.50
Parent / Child(ren) rate	$1,309.85	$1,309.85	$1,309.85	$1,309.85	$1,309.85	$1,309.85	$1,309.85	$1,309.85
Couple rate	$1,541.00	$1,541.00	$1,541.00	$1,541.00	$1,541.00	$1,541.00	$1,541.00	$1,541.00
Family rate	$2,195.93	$2,195.93	$2,195.93	$2,195.93	$2,195.93	$2,195.93	$2,195.93	$2,195.93
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold EPO 15/25 F
In Network - $800/$1,600 Deductible, $15/$25 Copayment, 90%/10% coinsurance with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$788.55	$788.55	$788.55	$788.55	$788.55	$788.55	$788.55	$788.55
Parent / Child(ren) rate	$1,340.54	$1,340.54	$1,340.54	$1,340.54	$1,340.54	$1,340.54	$1,340.54	$1,340.54
Couple rate	$1,577.10	$1,577.10	$1,577.10	$1,577.10	$1,577.10	$1,577.10	$1,577.10	$1,577.10
Family rate	$2,247.37	$2,247.37	$2,247.37	$2,247.37	$2,247.37	$2,247.37	$2,247.37	$2,247.37
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold EPO 15/25 F
In Network - $800/$1,600 Deductible, $15/$25 Copayment, 90%/10% coinsurance with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400), $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$788.55	$788.55	$788.55	$788.55	$788.55	$788.55	$788.55	$788.55
Parent / Child(ren) rate	$1,340.54	$1,340.54	$1,340.54	$1,340.54	$1,340.54	$1,340.54	$1,340.54	$1,340.54
Couple rate	$1,577.10	$1,577.10	$1,577.10	$1,577.10	$1,577.10	$1,577.10	$1,577.10	$1,577.10
Family rate	$2,247.37	$2,247.37	$2,247.37	$2,247.37	$2,247.37	$2,247.37	$2,247.37	$2,247.37
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold EPO 15/25 L
In Network - $800/$1,600 Deductible, $15/$25 Copayment, 90%/10% coinsurance with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 $100 deductible T2 and T3

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$769.49	$769.49	$769.49	$769.49	$769.49	$769.49	$769.49	$769.49
Parent / Child(ren) rate	$1,308.13	$1,308.13	$1,308.13	$1,308.13	$1,308.13	$1,308.13	$1,308.13	$1,308.13
Couple rate	$1,538.98	$1,538.98	$1,538.98	$1,538.98	$1,538.98	$1,538.98	$1,538.98	$1,538.98
Family rate	$2,193.05	$2,193.05	$2,193.05	$2,193.05	$2,193.05	$2,193.05	$2,193.05	$2,193.05
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold EPO 15/25 L
In Network - $800/$1,600 Deductible, $15/$25 Copayment, 90%/10% coinsurance with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400), $100 deductible T2 and T3

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$769.49	$769.49	$769.49	$769.49	$769.49	$769.49	$769.49	$769.49
Parent / Child(ren) rate	$1,308.13	$1,308.13	$1,308.13	$1,308.13	$1,308.13	$1,308.13	$1,308.13	$1,308.13
Couple rate	$1,538.98	$1,538.98	$1,538.98	$1,538.98	$1,538.98	$1,538.98	$1,538.98	$1,538.98
Family rate	$2,193.05	$2,193.05	$2,193.05	$2,193.05	$2,193.05	$2,193.05	$2,193.05	$2,193.05
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold EPO 20/40 F
In Network - $1,250/$2,500 Deductible, $20/$40 Copayment, 90%/10% coinsurance with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$768.97	$768.97	$768.97	$768.97	$768.97	$768.97	$768.97	$768.97
Parent / Child(ren) rate	$1,307.25	$1,307.25	$1,307.25	$1,307.25	$1,307.25	$1,307.25	$1,307.25	$1,307.25
Couple rate	$1,537.94	$1,537.94	$1,537.94	$1,537.94	$1,537.94	$1,537.94	$1,537.94	$1,537.94
Family rate	$2,191.56	$2,191.56	$2,191.56	$2,191.56	$2,191.56	$2,191.56	$2,191.56	$2,191.56
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold EPO 20/40 F
In Network - $1,250/$2,500 Deductible, $20/$40 Copayment, 90%/10% coinsurance with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400), $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$768.97	$768.97	$768.97	$768.97	$768.97	$768.97	$768.97	$768.97
Parent / Child(ren) rate	$1,307.25	$1,307.25	$1,307.25	$1,307.25	$1,307.25	$1,307.25	$1,307.25	$1,307.25
Couple rate	$1,537.94	$1,537.94	$1,537.94	$1,537.94	$1,537.94	$1,537.94	$1,537.94	$1,537.94
Family rate	$2,191.56	$2,191.56	$2,191.56	$2,191.56	$2,191.56	$2,191.56	$2,191.56	$2,191.56
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold EPO 20/40 L
In Network - $1,250/$2,500 Deductible, $20/$40 Copayment, 90%/10% coinsurance with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 $100 deductible T2 and T3

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$750.39	$750.39	$750.39	$750.39	$750.39	$750.39	$750.39	$750.39
Parent / Child(ren) rate	$1,275.66	$1,275.66	$1,275.66	$1,275.66	$1,275.66	$1,275.66	$1,275.66	$1,275.66
Couple rate	$1,500.78	$1,500.78	$1,500.78	$1,500.78	$1,500.78	$1,500.78	$1,500.78	$1,500.78
Family rate	$2,138.61	$2,138.61	$2,138.61	$2,138.61	$2,138.61	$2,138.61	$2,138.61	$2,138.61
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold EPO 20/40 L
In Network - $1,250/$2,500 Deductible, $20/$40 Copayment, 90%/10% coinsurance with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400), $100 deductible T2 and T3

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$750.39	$750.39	$750.39	$750.39	$750.39	$750.39	$750.39	$750.39
Parent / Child(ren) rate	$1,275.66	$1,275.66	$1,275.66	$1,275.66	$1,275.66	$1,275.66	$1,275.66	$1,275.66
Couple rate	$1,500.78	$1,500.78	$1,500.78	$1,500.78	$1,500.78	$1,500.78	$1,500.78	$1,500.78
Family rate	$2,138.61	$2,138.61	$2,138.61	$2,138.61	$2,138.61	$2,138.61	$2,138.61	$2,138.61
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Platinum NY Standard EPO
In Network - $15/$35 Copayment, $2,000/$4,000 Out-of-Pocket Maximum
RX Plan - $10/$30/$60

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$855.15	$855.15	$855.15	$855.15	$855.15	$855.15	$855.15	$855.15
Parent / Child(ren) rate	$1,453.76	$1,453.76	$1,453.76	$1,453.76	$1,453.76	$1,453.76	$1,453.76	$1,453.76
Couple rate	$1,710.30	$1,710.30	$1,710.30	$1,710.30	$1,710.30	$1,710.30	$1,710.30	$1,710.30
Family rate	$2,437.18	$2,437.18	$2,437.18	$2,437.18	$2,437.18	$2,437.18	$2,437.18	$2,437.18
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Platinum NY Standard PPO
In Network - $15/$35 Copayment, $2,000/$4,000 Out-of-Pocket Maximum
Out of Network - $2,000/$4,000 Deductible, 70%/30% Coinsurance with $5,000/$10,000 Out-of-Pocket Maximum
RX Plan - $10/$30/$60

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$925.15	$925.15	$925.15	$925.15	$925.15	$925.15	$925.15	$925.15
Parent / Child(ren) rate	$1,572.76	$1,572.76	$1,572.76	$1,572.76	$1,572.76	$1,572.76	$1,572.76	$1,572.76
Couple rate	$1,850.30	$1,850.30	$1,850.30	$1,850.30	$1,850.30	$1,850.30	$1,850.30	$1,850.30
Family rate	$2,636.68	$2,636.68	$2,636.68	$2,636.68	$2,636.68	$2,636.68	$2,636.68	$2,636.68
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Platinum EPO 10/20
In Network - $10/$20 Copayment, $3,000/$6,000 Out-of-Pocket Maximum
Rx Plan - $10/$30/$60 $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$919.28	$919.28	$919.28	$919.28	$919.28	$919.28	$919.28	$919.28
Parent / Child(ren) rate	$1,562.78	$1,562.78	$1,562.78	$1,562.78	$1,562.78	$1,562.78	$1,562.78	$1,562.78
Couple rate	$1,838.56	$1,838.56	$1,838.56	$1,838.56	$1,838.56	$1,838.56	$1,838.56	$1,838.56
Family rate	$2,619.95	$2,619.95	$2,619.95	$2,619.95	$2,619.95	$2,619.95	$2,619.95	$2,619.95
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Platinum EPO 10/20
In Network - $10/$20 Copayment, $3,000/$6,000 Out-of-Pocket Maximum
Rx Plan - $10/20% (coinsurance maximum $150)/35% (coinsurance maximum $400), $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$919.28	$919.28	$919.28	$919.28	$919.28	$919.28	$919.28	$919.28
Parent / Child(ren) rate	$1,562.78	$1,562.78	$1,562.78	$1,562.78	$1,562.78	$1,562.78	$1,562.78	$1,562.78
Couple rate	$1,838.56	$1,838.56	$1,838.56	$1,838.56	$1,838.56	$1,838.56	$1,838.56	$1,838.56
Family rate	$2,619.95	$2,619.95	$2,619.95	$2,619.95	$2,619.95	$2,619.95	$2,619.95	$2,619.95
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Platinum PPO 10/20
In Network - $10/$20 Copayment, $3,000/$6,000 Out-of-Pocket Maximum
Out of Network - $1,000/$2,000 Deductible, 70%/30% Coinsurance with $2,500/$5,000 Out-of-Pocket Maximum
Rx Plan - $10/$30/$60 $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$995.78	$995.78	$995.78	$995.78	$995.78	$995.78	$995.78	$995.78
Parent / Child(ren) rate	$1,692.83	$1,692.83	$1,692.83	$1,692.83	$1,692.83	$1,692.83	$1,692.83	$1,692.83
Couple rate	$1,991.56	$1,991.56	$1,991.56	$1,991.56	$1,991.56	$1,991.56	$1,991.56	$1,991.56
Family rate	$2,837.97	$2,837.97	$2,837.97	$2,837.97	$2,837.97	$2,837.97	$2,837.97	$2,837.97
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Platinum PPO 10/20
In Network - $10/$20 Copayment, $3,000/$6,000 Out-of-Pocket Maximum
Out of Network - $1,000/$2,000 Deductible, 70%/30% Coinsurance with $2,500/$5,000 Out-of-Pocket Maximum
Rx Plan - $10/20% (coinsurance maximum $150)/35% (coinsurance maximum $400), $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$995.78	$995.78	$995.78	$995.78	$995.78	$995.78	$995.78	$995.78
Parent / Child(ren) rate	$1,692.83	$1,692.83	$1,692.83	$1,692.83	$1,692.83	$1,692.83	$1,692.83	$1,692.83
Couple rate	$1,991.56	$1,991.56	$1,991.56	$1,991.56	$1,991.56	$1,991.56	$1,991.56	$1,991.56
Family rate	$2,837.97	$2,837.97	$2,837.97	$2,837.97	$2,837.97	$2,837.97	$2,837.97	$2,837.97
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Platinum EPO 20/30
In Network - $20/$30 Copayment, $3,000/$6,000 Out-of-Pocket Maximum
Rx Plan - $10/$30/$60 $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$901.66	$901.66	$901.66	$901.66	$901.66	$901.66	$901.66	$901.66
Parent / Child(ren) rate	$1,532.82	$1,532.82	$1,532.82	$1,532.82	$1,532.82	$1,532.82	$1,532.82	$1,532.82
Couple rate	$1,803.32	$1,803.32	$1,803.32	$1,803.32	$1,803.32	$1,803.32	$1,803.32	$1,803.32
Family rate	$2,569.73	$2,569.73	$2,569.73	$2,569.73	$2,569.73	$2,569.73	$2,569.73	$2,569.73
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Platinum EPO 20/30
In Network - $20/$30 Copayment, $3,000/$6,000 Out-of-Pocket Maximum
Rx Plan - $10/20% (coinsurance maximum $150)/35% (coinsurance maximum $400), $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$901.66	$901.66	$901.66	$901.66	$901.66	$901.66	$901.66	$901.66
Parent / Child(ren) rate	$1,532.82	$1,532.82	$1,532.82	$1,532.82	$1,532.82	$1,532.82	$1,532.82	$1,532.82
Couple rate	$1,803.32	$1,803.32	$1,803.32	$1,803.32	$1,803.32	$1,803.32	$1,803.32	$1,803.32
Family rate	$2,569.73	$2,569.73	$2,569.73	$2,569.73	$2,569.73	$2,569.73	$2,569.73	$2,569.73
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Platinum PPO 20/30
In Network - $20/$30 Copayment, $3,000/$6,000 Out-of-Pocket Maximum
Out of Network - $2,000/$4,000 Deductible, 70%/30% Coinsurance with $5,000/$10,000 Out-of-Pocket Maximum
Rx Plan - $10/$30/$60 $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$970.92	$970.92	$970.92	$970.92	$970.92	$970.92	$970.92	$970.92
Parent / Child(ren) rate	$1,650.56	$1,650.56	$1,650.56	$1,650.56	$1,650.56	$1,650.56	$1,650.56	$1,650.56
Couple rate	$1,941.84	$1,941.84	$1,941.84	$1,941.84	$1,941.84	$1,941.84	$1,941.84	$1,941.84
Family rate	$2,767.12	$2,767.12	$2,767.12	$2,767.12	$2,767.12	$2,767.12	$2,767.12	$2,767.12
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Platinum PPO 20/30
In Network - $20/$30 Copayment, $3,000/$6,000 Out-of-Pocket Maximum
Out of Network - $2,000/$4,000 Deductible, 70%/30% Coinsurance with $5,000/$10,000 Out-of-Pocket Maximum
Rx Plan - $10/20% (coinsurance maximum $150)/35% (coinsurance maximum $400), $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
1st Quarter 2014 Rates:								
Single rate	$970.92	$970.92	$970.92	$970.92	$970.92	$970.92	$970.92	$970.92
Parent / Child(ren) rate	$1,650.56	$1,650.56	$1,650.56	$1,650.56	$1,650.56	$1,650.56	$1,650.56	$1,650.56
Couple rate	$1,941.84	$1,941.84	$1,941.84	$1,941.84	$1,941.84	$1,941.84	$1,941.84	$1,941.84
Family rate	$2,767.12	$2,767.12	$2,767.12	$2,767.12	$2,767.12	$2,767.12	$2,767.12	$2,767.12
1st Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Bronze NY Standard EPO HSA
In Network - $3,000/$6,000 Deductible, 50%/50% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Rx Plan - $10/$35/$70 after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$536.18	$536.18	$536.18	$536.18	$536.18	$536.18	$536.18	$536.18
Parent / Child(ren) rate	$911.51	$911.51	$911.51	$911.51	$911.51	$911.51	$911.51	$911.51
Couple rate	$1,072.36	$1,072.36	$1,072.36	$1,072.36	$1,072.36	$1,072.36	$1,072.36	$1,072.36
Family rate	$1,528.11	$1,528.11	$1,528.11	$1,528.11	$1,528.11	$1,528.11	$1,528.11	$1,528.11
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Bronze PPO HSA $3750
In Network - $3,750/$7,500 Deductible, 80%/20% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Out of Network - $6,000/$12,000 Deductible, 60%/40% Coinsurance with $9,000/$18,000 Out-of-Pocket Maximum
Rx Plan - $20/$40/$80 after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$587.31	$587.31	$587.31	$587.31	$587.31	$587.31	$587.31	$587.31
Parent / Child(ren) rate	$998.43	$998.43	$998.43	$998.43	$998.43	$998.43	$998.43	$998.43
Couple rate	$1,174.62	$1,174.62	$1,174.62	$1,174.62	$1,174.62	$1,174.62	$1,174.62	$1,174.62
Family rate	$1,673.83	$1,673.83	$1,673.83	$1,673.83	$1,673.83	$1,673.83	$1,673.83	$1,673.83
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Bronze PPO HSA $3750
In Network - $3,750/$7,500 Deductible, 80%/20% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Out of Network - $6,000/$12,000 Deductible, 60%/40% Coinsurance with $9,000/$18,000 Out-of-Pocket Maximum
Rx Plan - $20/30% (coinsurance maximum $150)/45% (coinsurance maximum $400) after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$587.31	$587.31	$587.31	$587.31	$587.31	$587.31	$587.31	$587.31
Parent / Child(ren) rate	$998.43	$998.43	$998.43	$998.43	$998.43	$998.43	$998.43	$998.43
Couple rate	$1,174.62	$1,174.62	$1,174.62	$1,174.62	$1,174.62	$1,174.62	$1,174.62	$1,174.62
Family rate	$1,673.83	$1,673.83	$1,673.83	$1,673.83	$1,673.83	$1,673.83	$1,673.83	$1,673.83
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Bronze EPO HSA $3500
In Network - $3,500/$7,000 Deductible, $40/$75 Copayment after deductible, 50%/50% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Rx Plan - $20/$40/$80 after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$534.67	$534.67	$534.67	$534.67	$534.67	$534.67	$534.67	$534.67
Parent / Child(ren) rate	$908.94	$908.94	$908.94	$908.94	$908.94	$908.94	$908.94	$908.94
Couple rate	$1,069.34	$1,069.34	$1,069.34	$1,069.34	$1,069.34	$1,069.34	$1,069.34	$1,069.34
Family rate	$1,523.81	$1,523.81	$1,523.81	$1,523.81	$1,523.81	$1,523.81	$1,523.81	$1,523.81
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Bronze EPO HSA $3500
In Network - $3,500/$7,000 Deductible, $40/$75 Copayment after deductible, 50%/50% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Rx Plan - $20/30% (coinsurance maximum $150)/45% (coinsurance maximum $400) after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$534.67	$534.67	$534.67	$534.67	$534.67	$534.67	$534.67	$534.67
Parent / Child(ren) rate	$908.94	$908.94	$908.94	$908.94	$908.94	$908.94	$908.94	$908.94
Couple rate	$1,069.34	$1,069.34	$1,069.34	$1,069.34	$1,069.34	$1,069.34	$1,069.34	$1,069.34
Family rate	$1,523.81	$1,523.81	$1,523.81	$1,523.81	$1,523.81	$1,523.81	$1,523.81	$1,523.81
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Bronze EPO HSA $5000 F
In Network - $5,000/$10,000 Deductible, 80%/20% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Rx Plan - $20/$40/$80 after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$521.97	$521.97	$521.97	$521.97	$521.97	$521.97	$521.97	$521.97
Parent / Child(ren) rate	$887.35	$887.35	$887.35	$887.35	$887.35	$887.35	$887.35	$887.35
Couple rate	$1,043.94	$1,043.94	$1,043.94	$1,043.94	$1,043.94	$1,043.94	$1,043.94	$1,043.94
Family rate	$1,487.61	$1,487.61	$1,487.61	$1,487.61	$1,487.61	$1,487.61	$1,487.61	$1,487.61
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Bronze EPO HSA $5000 F
In Network - $5,000/$10,000 Deductible, 80%/20% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Rx Plan - $20/30% (coinsurance maximum $150)/45% (coinsurance maximum $400) after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$521.97	$521.97	$521.97	$521.97	$521.97	$521.97	$521.97	$521.97
Parent / Child(ren) rate	$887.35	$887.35	$887.35	$887.35	$887.35	$887.35	$887.35	$887.35
Couple rate	$1,043.94	$1,043.94	$1,043.94	$1,043.94	$1,043.94	$1,043.94	$1,043.94	$1,043.94
Family rate	$1,487.61	$1,487.61	$1,487.61	$1,487.61	$1,487.61	$1,487.61	$1,487.61	$1,487.61
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Bronze EPO HSA $5000 L
In Network - $5,000/$10,000 Deductible, 80%/20% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Rx Plan - $20/$40/$80 after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$509.39	$509.39	$509.39	$509.39	$509.39	$509.39	$509.39	$509.39
Parent / Child(ren) rate	$865.96	$865.96	$865.96	$865.96	$865.96	$865.96	$865.96	$865.96
Couple rate	$1,018.78	$1,018.78	$1,018.78	$1,018.78	$1,018.78	$1,018.78	$1,018.78	$1,018.78
Family rate	$1,451.76	$1,451.76	$1,451.76	$1,451.76	$1,451.76	$1,451.76	$1,451.76	$1,451.76
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Bronze EPO HSA $5000 L
In Network - $5,000/$10,000 Deductible, 80%/20% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Rx Plan - $20/30% (coinsurance maximum $150)/45% (coinsurance maximum $400) after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$509.39	$509.39	$509.39	$509.39	$509.39	$509.39	$509.39	$509.39
Parent / Child(ren) rate	$865.96	$865.96	$865.96	$865.96	$865.96	$865.96	$865.96	$865.96
Couple rate	$1,018.78	$1,018.78	$1,018.78	$1,018.78	$1,018.78	$1,018.78	$1,018.78	$1,018.78
Family rate	$1,451.76	$1,451.76	$1,451.76	$1,451.76	$1,451.76	$1,451.76	$1,451.76	$1,451.76
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver NY Standard EPO
In Network - $2,000/$4,000 Deductible, $30/$50 Copayment after deductible, 70%/30% coinsurance with a $5,500/$11,000 Out-of-Pocket Maximum
Rx Plan - $10/$35/$70

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$628.47	$628.47	$628.47	$628.47	$628.47	$628.47	$628.47	$628.47
Parent / Child(ren) rate	$1,068.40	$1,068.40	$1,068.40	$1,068.40	$1,068.40	$1,068.40	$1,068.40	$1,068.40
Couple rate	$1,256.94	$1,256.94	$1,256.94	$1,256.94	$1,256.94	$1,256.94	$1,256.94	$1,256.94
Family rate	$1,791.14	$1,791.14	$1,791.14	$1,791.14	$1,791.14	$1,791.14	$1,791.14	$1,791.14
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver NY Standard PPO
In Network - $2,000/$4,000 Deductible, $30/$50 Copayment after deductible, 70%/30% coinsurance with a $5,500/$11,000 Out-of-Pocket Maximum
Out of Network - $3,000/$6,000 Deductible, 70%/30% Coinsurance with $7,500/$15,000 Out-of-Pocket Maximum
Rx Plan - $10/$35/$70

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$693.66	$693.66	$693.66	$693.66	$693.66	$693.66	$693.66	$693.66
Parent / Child(ren) rate	$1,179.22	$1,179.22	$1,179.22	$1,179.22	$1,179.22	$1,179.22	$1,179.22	$1,179.22
Couple rate	$1,387.32	$1,387.32	$1,387.32	$1,387.32	$1,387.32	$1,387.32	$1,387.32	$1,387.32
Family rate	$1,976.93	$1,976.93	$1,976.93	$1,976.93	$1,976.93	$1,976.93	$1,976.93	$1,976.93
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver PPO HSA 30/60
In Network - $2,000/$4,000 Deductible, $30/$60 Copayment after deductible, 90%/10% coinsurance with a $5,500/$11,000 Out-of-Pocket Maximum
Out of Network - $4,000/$8,000 Deductible, 50%/50% Coinsurance with $10,000/$20,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$695.41	$695.41	$695.41	$695.41	$695.41	$695.41	$695.41	$695.41
Parent / Child(ren) rate	$1,182.20	$1,182.20	$1,182.20	$1,182.20	$1,182.20	$1,182.20	$1,182.20	$1,182.20
Couple rate	$1,390.82	$1,390.82	$1,390.82	$1,390.82	$1,390.82	$1,390.82	$1,390.82	$1,390.82
Family rate	$1,981.92	$1,981.92	$1,981.92	$1,981.92	$1,981.92	$1,981.92	$1,981.92	$1,981.92
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver PPO HSA 30/60
In Network - $2,000/$4,000 Deductible, $30/$60 Copayment after deductible, 90%/10% coinsurance with a $5,500/$11,000 Out-of-Pocket Maximum
Out of Network - $4,000/$8,000 Deductible, 50%/50% Coinsurance with $10,000/$20,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400) after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$695.41	$695.41	$695.41	$695.41	$695.41	$695.41	$695.41	$695.41
Parent / Child(ren) rate	$1,182.20	$1,182.20	$1,182.20	$1,182.20	$1,182.20	$1,182.20	$1,182.20	$1,182.20
Couple rate	$1,390.82	$1,390.82	$1,390.82	$1,390.82	$1,390.82	$1,390.82	$1,390.82	$1,390.82
Family rate	$1,981.92	$1,981.92	$1,981.92	$1,981.92	$1,981.92	$1,981.92	$1,981.92	$1,981.92
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver PPO 40/70 F
In Network - $2,000/$4,000 Deductible, $40/$70 Copayment, 70%/30% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Out of Network - $4,000/$8,000 Deductible, 50%/50% Coinsurance with $10,000/$20,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$740.84	$740.84	$740.84	$740.84	$740.84	$740.84	$740.84	$740.84
Parent / Child(ren) rate	$1,259.43	$1,259.43	$1,259.43	$1,259.43	$1,259.43	$1,259.43	$1,259.43	$1,259.43
Couple rate	$1,481.68	$1,481.68	$1,481.68	$1,481.68	$1,481.68	$1,481.68	$1,481.68	$1,481.68
Family rate	$2,111.39	$2,111.39	$2,111.39	$2,111.39	$2,111.39	$2,111.39	$2,111.39	$2,111.39
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver PPO 40/70 F
In Network - $2,000/$4,000 Deductible, $40/$70 Copayment, 70%/30% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Out of Network - $4,000/$8,000 Deductible, 50%/50% Coinsurance with $10,000/$20,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400), $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$740.84	$740.84	$740.84	$740.84	$740.84	$740.84	$740.84	$740.84
Parent / Child(ren) rate	$1,259.43	$1,259.43	$1,259.43	$1,259.43	$1,259.43	$1,259.43	$1,259.43	$1,259.43
Couple rate	$1,481.68	$1,481.68	$1,481.68	$1,481.68	$1,481.68	$1,481.68	$1,481.68	$1,481.68
Family rate	$2,111.39	$2,111.39	$2,111.39	$2,111.39	$2,111.39	$2,111.39	$2,111.39	$2,111.39
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver PPO 40/70 L
In Network - $2,000/$4,000 Deductible, $40/$70 Copayment, 70%/30% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Out of Network - $4,000/$8,000 Deductible, 50%/50% Coinsurance with $10,000/$20,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 $100 deductible T2 and T3

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$724.47	$724.47	$724.47	$724.47	$724.47	$724.47	$724.47	$724.47
Parent / Child(ren) rate	$1,231.60	$1,231.60	$1,231.60	$1,231.60	$1,231.60	$1,231.60	$1,231.60	$1,231.60
Couple rate	$1,448.94	$1,448.94	$1,448.94	$1,448.94	$1,448.94	$1,448.94	$1,448.94	$1,448.94
Family rate	$2,064.74	$2,064.74	$2,064.74	$2,064.74	$2,064.74	$2,064.74	$2,064.74	$2,064.74
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver PPO 40/70 L
In Network - $2,000/$4,000 Deductible, $40/$70 Copayment, 70%/30% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Out of Network - $4,000/$8,000 Deductible, 50%/50% Coinsurance with $10,000/$20,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400), $100 deductible T2 and T3

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$724.47	$724.47	$724.47	$724.47	$724.47	$724.47	$724.47	$724.47
Parent / Child(ren) rate	$1,231.60	$1,231.60	$1,231.60	$1,231.60	$1,231.60	$1,231.60	$1,231.60	$1,231.60
Couple rate	$1,448.94	$1,448.94	$1,448.94	$1,448.94	$1,448.94	$1,448.94	$1,448.94	$1,448.94
Family rate	$2,064.74	$2,064.74	$2,064.74	$2,064.74	$2,064.74	$2,064.74	$2,064.74	$2,064.74
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO HSA 25/50 F
In Network - $2,000/$4,000 Deductible, $25/$50 Copayment after deductible, 80%/20% coinsurance with a $5,500/$11,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$638.56	$638.56	$638.56	$638.56	$638.56	$638.56	$638.56	$638.56
Parent / Child(ren) rate	$1,085.55	$1,085.55	$1,085.55	$1,085.55	$1,085.55	$1,085.55	$1,085.55	$1,085.55
Couple rate	$1,277.12	$1,277.12	$1,277.12	$1,277.12	$1,277.12	$1,277.12	$1,277.12	$1,277.12
Family rate	$1,819.90	$1,819.90	$1,819.90	$1,819.90	$1,819.90	$1,819.90	$1,819.90	$1,819.90
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO HSA 25/50 F
In Network - $2,000/$4,000 Deductible, $25/$50 Copayment after deductible, 80%/20% coinsurance with a $5,500/$11,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400) after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$638.56	$638.56	$638.56	$638.56	$638.56	$638.56	$638.56	$638.56
Parent / Child(ren) rate	$1,085.55	$1,085.55	$1,085.55	$1,085.55	$1,085.55	$1,085.55	$1,085.55	$1,085.55
Couple rate	$1,277.12	$1,277.12	$1,277.12	$1,277.12	$1,277.12	$1,277.12	$1,277.12	$1,277.12
Family rate	$1,819.90	$1,819.90	$1,819.90	$1,819.90	$1,819.90	$1,819.90	$1,819.90	$1,819.90
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO HSA 25/50 L
In Network - $2,000/$4,000 Deductible, $25/$50 Copayment after deductible, 80%/20% coinsurance with a $5,500/$11,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$623.15	$623.15	$623.15	$623.15	$623.15	$623.15	$623.15	$623.15
Parent / Child(ren) rate	$1,059.36	$1,059.36	$1,059.36	$1,059.36	$1,059.36	$1,059.36	$1,059.36	$1,059.36
Couple rate	$1,246.30	$1,246.30	$1,246.30	$1,246.30	$1,246.30	$1,246.30	$1,246.30	$1,246.30
Family rate	$1,775.98	$1,775.98	$1,775.98	$1,775.98	$1,775.98	$1,775.98	$1,775.98	$1,775.98
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO HSA 25/50 L
In Network - $2,000/$4,000 Deductible, $25/$50 Copayment after deductible, 80%/20% coinsurance with a $5,500/$11,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400) after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$623.15	$623.15	$623.15	$623.15	$623.15	$623.15	$623.15	$623.15
Parent / Child(ren) rate	$1,059.36	$1,059.36	$1,059.36	$1,059.36	$1,059.36	$1,059.36	$1,059.36	$1,059.36
Couple rate	$1,246.30	$1,246.30	$1,246.30	$1,246.30	$1,246.30	$1,246.30	$1,246.30	$1,246.30
Family rate	$1,775.98	$1,775.98	$1,775.98	$1,775.98	$1,775.98	$1,775.98	$1,775.98	$1,775.98
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO HSA F
In Network - $2,000/$4,000 Deductible, 80%/20% coinsurance with a $6,000/$12,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$627.48	$627.48	$627.48	$627.48	$627.48	$627.48	$627.48	$627.48
Parent / Child(ren) rate	$1,066.72	$1,066.72	$1,066.72	$1,066.72	$1,066.72	$1,066.72	$1,066.72	$1,066.72
Couple rate	$1,254.96	$1,254.96	$1,254.96	$1,254.96	$1,254.96	$1,254.96	$1,254.96	$1,254.96
Family rate	$1,788.32	$1,788.32	$1,788.32	$1,788.32	$1,788.32	$1,788.32	$1,788.32	$1,788.32
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO HSA F
In Network - $2,000/$4,000 Deductible, 80%/20% coinsurance with a $6,000/$12,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400) after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$627.48	$627.48	$627.48	$627.48	$627.48	$627.48	$627.48	$627.48
Parent / Child(ren) rate	$1,066.72	$1,066.72	$1,066.72	$1,066.72	$1,066.72	$1,066.72	$1,066.72	$1,066.72
Couple rate	$1,254.96	$1,254.96	$1,254.96	$1,254.96	$1,254.96	$1,254.96	$1,254.96	$1,254.96
Family rate	$1,788.32	$1,788.32	$1,788.32	$1,788.32	$1,788.32	$1,788.32	$1,788.32	$1,788.32
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO HSA L
In Network - $2,000/$4,000 Deductible, 80%/20% coinsurance with a $6,000/$12,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$612.35	$612.35	$612.35	$612.35	$612.35	$612.35	$612.35	$612.35
Parent / Child(ren) rate	$1,041.00	$1,041.00	$1,041.00	$1,041.00	$1,041.00	$1,041.00	$1,041.00	$1,041.00
Couple rate	$1,224.70	$1,224.70	$1,224.70	$1,224.70	$1,224.70	$1,224.70	$1,224.70	$1,224.70
Family rate	$1,745.20	$1,745.20	$1,745.20	$1,745.20	$1,745.20	$1,745.20	$1,745.20	$1,745.20
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO HSA L
In Network - $2,000/$4,000 Deductible, 80%/20% coinsurance with a $6,000/$12,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400) after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$612.35	$612.35	$612.35	$612.35	$612.35	$612.35	$612.35	$612.35
Parent / Child(ren) rate	$1,041.00	$1,041.00	$1,041.00	$1,041.00	$1,041.00	$1,041.00	$1,041.00	$1,041.00
Couple rate	$1,224.70	$1,224.70	$1,224.70	$1,224.70	$1,224.70	$1,224.70	$1,224.70	$1,224.70
Family rate	$1,745.20	$1,745.20	$1,745.20	$1,745.20	$1,745.20	$1,745.20	$1,745.20	$1,745.20
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver Primary Advantage EPO
In Network - $1,500/$3,000 Deductible, $25/$50 Specialist Copayment after deductible with a $5,500/$11,000 Out-of-Pocket Maximum
RX Plan - $15/$35/$75 after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$697.76	$697.76	$697.76	$697.76	$697.76	$697.76	$697.76	$697.76
Parent / Child(ren) rate	$1,186.19	$1,186.19	$1,186.19	$1,186.19	$1,186.19	$1,186.19	$1,186.19	$1,186.19
Couple rate	$1,395.52	$1,395.52	$1,395.52	$1,395.52	$1,395.52	$1,395.52	$1,395.52	$1,395.52
Family rate	$1,988.62	$1,988.62	$1,988.62	$1,988.62	$1,988.62	$1,988.62	$1,988.62	$1,988.62
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver Primary Advantage EPO
In Network - $1,500/$3,000 Deductible, $25/$50 Specialist Copayment after deductible with a $5,500/$11,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400) after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$697.76	$697.76	$697.76	$697.76	$697.76	$697.76	$697.76	$697.76
Parent / Child(ren) rate	$1,186.19	$1,186.19	$1,186.19	$1,186.19	$1,186.19	$1,186.19	$1,186.19	$1,186.19
Couple rate	$1,395.52	$1,395.52	$1,395.52	$1,395.52	$1,395.52	$1,395.52	$1,395.52	$1,395.52
Family rate	$1,988.62	$1,988.62	$1,988.62	$1,988.62	$1,988.62	$1,988.62	$1,988.62	$1,988.62
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO 40/70 F
In Network - $2,000/$4,000 Deductible, $40/$70 Copayment, 70%/30% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$683.30	$683.30	$683.30	$683.30	$683.30	$683.30	$683.30	$683.30
Parent / Child(ren) rate	$1,161.61	$1,161.61	$1,161.61	$1,161.61	$1,161.61	$1,161.61	$1,161.61	$1,161.61
Couple rate	$1,366.60	$1,366.60	$1,366.60	$1,366.60	$1,366.60	$1,366.60	$1,366.60	$1,366.60
Family rate	$1,947.41	$1,947.41	$1,947.41	$1,947.41	$1,947.41	$1,947.41	$1,947.41	$1,947.41
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO 40/70 F
In Network - $2,000/$4,000 Deductible, $40/$70 Copayment, 70%/30% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400), $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$683.30	$683.30	$683.30	$683.30	$683.30	$683.30	$683.30	$683.30
Parent / Child(ren) rate	$1,161.61	$1,161.61	$1,161.61	$1,161.61	$1,161.61	$1,161.61	$1,161.61	$1,161.61
Couple rate	$1,366.60	$1,366.60	$1,366.60	$1,366.60	$1,366.60	$1,366.60	$1,366.60	$1,366.60
Family rate	$1,947.41	$1,947.41	$1,947.41	$1,947.41	$1,947.41	$1,947.41	$1,947.41	$1,947.41
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO 40/70 L
In Network - $2,000/$4,000 Deductible, $40/$70 Copayment, 70%/30% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 $100 deductible T2 and T3

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$666.79	$666.79	$666.79	$666.79	$666.79	$666.79	$666.79	$666.79
Parent / Child(ren) rate	$1,133.54	$1,133.54	$1,133.54	$1,133.54	$1,133.54	$1,133.54	$1,133.54	$1,133.54
Couple rate	$1,333.58	$1,333.58	$1,333.58	$1,333.58	$1,333.58	$1,333.58	$1,333.58	$1,333.58
Family rate	$1,900.35	$1,900.35	$1,900.35	$1,900.35	$1,900.35	$1,900.35	$1,900.35	$1,900.35
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO 40/70 L
In Network - $2,000/$4,000 Deductible, $40/$70 Copayment, 70%/30% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400), $100 deductible T2 and T3

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$666.79	$666.79	$666.79	$666.79	$666.79	$666.79	$666.79	$666.79
Parent / Child(ren) rate	$1,133.54	$1,133.54	$1,133.54	$1,133.54	$1,133.54	$1,133.54	$1,133.54	$1,133.54
Couple rate	$1,333.58	$1,333.58	$1,333.58	$1,333.58	$1,333.58	$1,333.58	$1,333.58	$1,333.58
Family rate	$1,900.35	$1,900.35	$1,900.35	$1,900.35	$1,900.35	$1,900.35	$1,900.35	$1,900.35
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold NY Standard EPO
In Network - $600/$1,200 Deductible, $25/$40 Copayment after deductible, 80%/20% coinsurance with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $10/$35/$70

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$742.99	$742.99	$742.99	$742.99	$742.99	$742.99	$742.99	$742.99
Parent / Child(ren) rate	$1,263.08	$1,263.08	$1,263.08	$1,263.08	$1,263.08	$1,263.08	$1,263.08	$1,263.08
Couple rate	$1,485.98	$1,485.98	$1,485.98	$1,485.98	$1,485.98	$1,485.98	$1,485.98	$1,485.98
Family rate	$2,117.52	$2,117.52	$2,117.52	$2,117.52	$2,117.52	$2,117.52	$2,117.52	$2,117.52
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold PPO HSA
In Network - $1,500/$3,000 Deductible, 90%/10% coinsurance with a $2,000/$4,000 Out-of-Pocket Maximum
Out of Network - $3,000/$6,000 Deductible, 60%/40% Coinsurance with $7,500/$15,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$826.75	$826.75	$826.75	$826.75	$826.75	$826.75	$826.75	$826.75
Parent / Child(ren) rate	$1,405.48	$1,405.48	$1,405.48	$1,405.48	$1,405.48	$1,405.48	$1,405.48	$1,405.48
Couple rate	$1,653.50	$1,653.50	$1,653.50	$1,653.50	$1,653.50	$1,653.50	$1,653.50	$1,653.50
Family rate	$2,356.24	$2,356.24	$2,356.24	$2,356.24	$2,356.24	$2,356.24	$2,356.24	$2,356.24
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold PPO HSA
In Network - $1,500/$3,000 Deductible, 90%/10% coinsurance with a $2,000/$4,000 Out-of-Pocket Maximum
Out of Network - $3,000/$6,000 Deductible, 60%/40% Coinsurance with $7,500/$15,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400) after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$826.75	$826.75	$826.75	$826.75	$826.75	$826.75	$826.75	$826.75
Parent / Child(ren) rate	$1,405.48	$1,405.48	$1,405.48	$1,405.48	$1,405.48	$1,405.48	$1,405.48	$1,405.48
Couple rate	$1,653.50	$1,653.50	$1,653.50	$1,653.50	$1,653.50	$1,653.50	$1,653.50	$1,653.50
Family rate	$2,356.24	$2,356.24	$2,356.24	$2,356.24	$2,356.24	$2,356.24	$2,356.24	$2,356.24
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold PPO 25/40
In Network - $1,000/$2,000 Deductible, $25/$40 Copayment, 80%/20% coinsurance with a $4,000/$8,000 Out-of-Pocket Maximum
Out of Network - $2,000/$4,000 Deductible, 60%/40% Coinsurance with $5,000/$10,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$853.19	$853.19	$853.19	$853.19	$853.19	$853.19	$853.19	$853.19
Parent / Child(ren) rate	$1,450.42	$1,450.42	$1,450.42	$1,450.42	$1,450.42	$1,450.42	$1,450.42	$1,450.42
Couple rate	$1,706.38	$1,706.38	$1,706.38	$1,706.38	$1,706.38	$1,706.38	$1,706.38	$1,706.38
Family rate	$2,431.59	$2,431.59	$2,431.59	$2,431.59	$2,431.59	$2,431.59	$2,431.59	$2,431.59
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold PPO 25/40
In Network - $1,000/$2,000 Deductible, $25/$40 Copayment, 80%/20% coinsurance with a $4,000/$8,000 Out-of-Pocket Maximum
Out of Network - $2,000/$4,000 Deductible, 60%/40% Coinsurance with $5,000/$10,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400), $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$853.19	$853.19	$853.19	$853.19	$853.19	$853.19	$853.19	$853.19
Parent / Child(ren) rate	$1,450.42	$1,450.42	$1,450.42	$1,450.42	$1,450.42	$1,450.42	$1,450.42	$1,450.42
Couple rate	$1,706.38	$1,706.38	$1,706.38	$1,706.38	$1,706.38	$1,706.38	$1,706.38	$1,706.38
Family rate	$2,431.59	$2,431.59	$2,431.59	$2,431.59	$2,431.59	$2,431.59	$2,431.59	$2,431.59
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold Ease EPO
In Network - $750/$1,500 Deductible, $50/$50 Copayment with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$793.82	$793.82	$793.82	$793.82	$793.82	$793.82	$793.82	$793.82
Parent / Child(ren) rate	$1,349.49	$1,349.49	$1,349.49	$1,349.49	$1,349.49	$1,349.49	$1,349.49	$1,349.49
Couple rate	$1,587.64	$1,587.64	$1,587.64	$1,587.64	$1,587.64	$1,587.64	$1,587.64	$1,587.64
Family rate	$2,262.39	$2,262.39	$2,262.39	$2,262.39	$2,262.39	$2,262.39	$2,262.39	$2,262.39
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold Ease EPO
In Network - $750/$1,500 Deductible, $50/$50 Copayment with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400), $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$793.82	$793.82	$793.82	$793.82	$793.82	$793.82	$793.82	$793.82
Parent / Child(ren) rate	$1,349.49	$1,349.49	$1,349.49	$1,349.49	$1,349.49	$1,349.49	$1,349.49	$1,349.49
Couple rate	$1,587.64	$1,587.64	$1,587.64	$1,587.64	$1,587.64	$1,587.64	$1,587.64	$1,587.64
Family rate	$2,262.39	$2,262.39	$2,262.39	$2,262.39	$2,262.39	$2,262.39	$2,262.39	$2,262.39
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold EPO HSA
In Network - $1,500/$3,000 Deductible, 90%/10% coinsurance with a $2,000/$4,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$767.80	$767.80	$767.80	$767.80	$767.80	$767.80	$767.80	$767.80
Parent / Child(ren) rate	$1,305.26	$1,305.26	$1,305.26	$1,305.26	$1,305.26	$1,305.26	$1,305.26	$1,305.26
Couple rate	$1,535.60	$1,535.60	$1,535.60	$1,535.60	$1,535.60	$1,535.60	$1,535.60	$1,535.60
Family rate	$2,188.23	$2,188.23	$2,188.23	$2,188.23	$2,188.23	$2,188.23	$2,188.23	$2,188.23
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold EPO HSA
In Network - $1,500/$3,000 Deductible, 90%/10% coinsurance with a $2,000/$4,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400) after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$767.80	$767.80	$767.80	$767.80	$767.80	$767.80	$767.80	$767.80
Parent / Child(ren) rate	$1,305.26	$1,305.26	$1,305.26	$1,305.26	$1,305.26	$1,305.26	$1,305.26	$1,305.26
Couple rate	$1,535.60	$1,535.60	$1,535.60	$1,535.60	$1,535.60	$1,535.60	$1,535.60	$1,535.60
Family rate	$2,188.23	$2,188.23	$2,188.23	$2,188.23	$2,188.23	$2,188.23	$2,188.23	$2,188.23
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold Primary Advantage EPO
In Network - $500/$1,000 Deductible, $25/$50 Specialist Copayment after the deductible with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$789.76	$789.76	$789.76	$789.76	$789.76	$789.76	$789.76	$789.76
Parent / Child(ren) rate	$1,342.59	$1,342.59	$1,342.59	$1,342.59	$1,342.59	$1,342.59	$1,342.59	$1,342.59
Couple rate	$1,579.52	$1,579.52	$1,579.52	$1,579.52	$1,579.52	$1,579.52	$1,579.52	$1,579.52
Family rate	$2,250.82	$2,250.82	$2,250.82	$2,250.82	$2,250.82	$2,250.82	$2,250.82	$2,250.82
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold Primary Advantage EPO
In Network - $500/$1,000 Deductible, $25/$50 Specialist Copayment after the deductible with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400) after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$789.76	$789.76	$789.76	$789.76	$789.76	$789.76	$789.76	$789.76
Parent / Child(ren) rate	$1,342.59	$1,342.59	$1,342.59	$1,342.59	$1,342.59	$1,342.59	$1,342.59	$1,342.59
Couple rate	$1,579.52	$1,579.52	$1,579.52	$1,579.52	$1,579.52	$1,579.52	$1,579.52	$1,579.52
Family rate	$2,250.82	$2,250.82	$2,250.82	$2,250.82	$2,250.82	$2,250.82	$2,250.82	$2,250.82
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold EPO 15/25 F
In Network - $800/$1,600 Deductible, $15/$25 Copayment, 90%/10% coinsurance with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$808.26	$808.26	$808.26	$808.26	$808.26	$808.26	$808.26	$808.26
Parent / Child(ren) rate	$1,374.04	$1,374.04	$1,374.04	$1,374.04	$1,374.04	$1,374.04	$1,374.04	$1,374.04
Couple rate	$1,616.52	$1,616.52	$1,616.52	$1,616.52	$1,616.52	$1,616.52	$1,616.52	$1,616.52
Family rate	$2,303.54	$2,303.54	$2,303.54	$2,303.54	$2,303.54	$2,303.54	$2,303.54	$2,303.54
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold EPO 15/25 F
In Network - $800/$1,600 Deductible, $15/$25 Copayment, 90%/10% coinsurance with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400), $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$808.26	$808.26	$808.26	$808.26	$808.26	$808.26	$808.26	$808.26
Parent / Child(ren) rate	$1,374.04	$1,374.04	$1,374.04	$1,374.04	$1,374.04	$1,374.04	$1,374.04	$1,374.04
Couple rate	$1,616.52	$1,616.52	$1,616.52	$1,616.52	$1,616.52	$1,616.52	$1,616.52	$1,616.52
Family rate	$2,303.54	$2,303.54	$2,303.54	$2,303.54	$2,303.54	$2,303.54	$2,303.54	$2,303.54
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold EPO 15/25 L
In Network - $800/$1,600 Deductible, $15/$25 Copayment, 90%/10% coinsurance with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 $100 deductible T2 and T3

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$788.73	$788.73	$788.73	$788.73	$788.73	$788.73	$788.73	$788.73
Parent / Child(ren) rate	$1,340.84	$1,340.84	$1,340.84	$1,340.84	$1,340.84	$1,340.84	$1,340.84	$1,340.84
Couple rate	$1,577.46	$1,577.46	$1,577.46	$1,577.46	$1,577.46	$1,577.46	$1,577.46	$1,577.46
Family rate	$2,247.88	$2,247.88	$2,247.88	$2,247.88	$2,247.88	$2,247.88	$2,247.88	$2,247.88
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold EPO 15/25 L
In Network - $800/$1,600 Deductible, $15/$25 Copayment, 90%/10% coinsurance with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400), $100 deductible T2 and T3

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$788.73	$788.73	$788.73	$788.73	$788.73	$788.73	$788.73	$788.73
Parent / Child(ren) rate	$1,340.84	$1,340.84	$1,340.84	$1,340.84	$1,340.84	$1,340.84	$1,340.84	$1,340.84
Couple rate	$1,577.46	$1,577.46	$1,577.46	$1,577.46	$1,577.46	$1,577.46	$1,577.46	$1,577.46
Family rate	$2,247.88	$2,247.88	$2,247.88	$2,247.88	$2,247.88	$2,247.88	$2,247.88	$2,247.88
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold EPO 20/40 F
In Network - $1,250/$2,500 Deductible, $20/$40 Copayment, 90%/10% coinsurance with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$788.19	$788.19	$788.19	$788.19	$788.19	$788.19	$788.19	$788.19
Parent / Child(ren) rate	$1,339.92	$1,339.92	$1,339.92	$1,339.92	$1,339.92	$1,339.92	$1,339.92	$1,339.92
Couple rate	$1,576.38	$1,576.38	$1,576.38	$1,576.38	$1,576.38	$1,576.38	$1,576.38	$1,576.38
Family rate	$2,246.34	$2,246.34	$2,246.34	$2,246.34	$2,246.34	$2,246.34	$2,246.34	$2,246.34
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold EPO 20/40 F
In Network - $1,250/$2,500 Deductible, $20/$40 Copayment, 90%/10% coinsurance with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400), $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$788.19	$788.19	$788.19	$788.19	$788.19	$788.19	$788.19	$788.19
Parent / Child(ren) rate	$1,339.92	$1,339.92	$1,339.92	$1,339.92	$1,339.92	$1,339.92	$1,339.92	$1,339.92
Couple rate	$1,576.38	$1,576.38	$1,576.38	$1,576.38	$1,576.38	$1,576.38	$1,576.38	$1,576.38
Family rate	$2,246.34	$2,246.34	$2,246.34	$2,246.34	$2,246.34	$2,246.34	$2,246.34	$2,246.34
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold EPO 20/40 L
In Network - $1,250/$2,500 Deductible, $20/$40 Copayment, 90%/10% coinsurance with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 $100 deductible T2 and T3

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$769.15	$769.15	$769.15	$769.15	$769.15	$769.15	$769.15	$769.15
Parent / Child(ren) rate	$1,307.56	$1,307.56	$1,307.56	$1,307.56	$1,307.56	$1,307.56	$1,307.56	$1,307.56
Couple rate	$1,538.30	$1,538.30	$1,538.30	$1,538.30	$1,538.30	$1,538.30	$1,538.30	$1,538.30
Family rate	$2,192.08	$2,192.08	$2,192.08	$2,192.08	$2,192.08	$2,192.08	$2,192.08	$2,192.08
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold EPO 20/40 L
In Network - $1,250/$2,500 Deductible, $20/$40 Copayment, 90%/10% coinsurance with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400), $100 deductible T2 and T3

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$769.15	$769.15	$769.15	$769.15	$769.15	$769.15	$769.15	$769.15
Parent / Child(ren) rate	$1,307.56	$1,307.56	$1,307.56	$1,307.56	$1,307.56	$1,307.56	$1,307.56	$1,307.56
Couple rate	$1,538.30	$1,538.30	$1,538.30	$1,538.30	$1,538.30	$1,538.30	$1,538.30	$1,538.30
Family rate	$2,192.08	$2,192.08	$2,192.08	$2,192.08	$2,192.08	$2,192.08	$2,192.08	$2,192.08
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Platinum NY Standard EPO
In Network - $15/$35 Copayment, $2,000/$4,000 Out-of-Pocket Maximum
RX Plan - $10/$30/$60

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$876.53	$876.53	$876.53	$876.53	$876.53	$876.53	$876.53	$876.53
Parent / Child(ren) rate	$1,490.10	$1,490.10	$1,490.10	$1,490.10	$1,490.10	$1,490.10	$1,490.10	$1,490.10
Couple rate	$1,753.06	$1,753.06	$1,753.06	$1,753.06	$1,753.06	$1,753.06	$1,753.06	$1,753.06
Family rate	$2,498.11	$2,498.11	$2,498.11	$2,498.11	$2,498.11	$2,498.11	$2,498.11	$2,498.11
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Platinum NY Standard PPO
In Network - $15/$35 Copayment, $2,000/$4,000 Out-of-Pocket Maximum
Out of Network - $2,000/$4,000 Deductible, 70%/30% Coinsurance with $5,000/$10,000 Out-of-Pocket Maximum
RX Plan - $10/$30/$60

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$948.28	$948.28	$948.28	$948.28	$948.28	$948.28	$948.28	$948.28
Parent / Child(ren) rate	$1,612.08	$1,612.08	$1,612.08	$1,612.08	$1,612.08	$1,612.08	$1,612.08	$1,612.08
Couple rate	$1,896.56	$1,896.56	$1,896.56	$1,896.56	$1,896.56	$1,896.56	$1,896.56	$1,896.56
Family rate	$2,702.60	$2,702.60	$2,702.60	$2,702.60	$2,702.60	$2,702.60	$2,702.60	$2,702.60
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Platinum EPO 10/20
In Network - $10/$20 Copayment, $3,000/$6,000 Out-of-Pocket Maximum
Rx Plan - $10/$30/$60 $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$942.26	$942.26	$942.26	$942.26	$942.26	$942.26	$942.26	$942.26
Parent / Child(ren) rate	$1,601.84	$1,601.84	$1,601.84	$1,601.84	$1,601.84	$1,601.84	$1,601.84	$1,601.84
Couple rate	$1,884.52	$1,884.52	$1,884.52	$1,884.52	$1,884.52	$1,884.52	$1,884.52	$1,884.52
Family rate	$2,685.44	$2,685.44	$2,685.44	$2,685.44	$2,685.44	$2,685.44	$2,685.44	$2,685.44
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Platinum EPO 10/20
In Network - $10/$20 Copayment, $3,000/$6,000 Out-of-Pocket Maximum
Rx Plan - $10/20% (coinsurance maximum $150)/35% (coinsurance maximum $400), $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$942.26	$942.26	$942.26	$942.26	$942.26	$942.26	$942.26	$942.26
Parent / Child(ren) rate	$1,601.84	$1,601.84	$1,601.84	$1,601.84	$1,601.84	$1,601.84	$1,601.84	$1,601.84
Couple rate	$1,884.52	$1,884.52	$1,884.52	$1,884.52	$1,884.52	$1,884.52	$1,884.52	$1,884.52
Family rate	$2,685.44	$2,685.44	$2,685.44	$2,685.44	$2,685.44	$2,685.44	$2,685.44	$2,685.44
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Platinum PPO 10/20
In Network - $10/$20 Copayment, $3,000/$6,000 Out-of-Pocket Maximum
Out of Network - $1,000/$2,000 Deductible, 70%/30% Coinsurance with $2,500/$5,000 Out-of-Pocket Maximum
Rx Plan - $10/$30/$60 $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$1,020.67	$1,020.67	$1,020.67	$1,020.67	$1,020.67	$1,020.67	$1,020.67	$1,020.67
Parent / Child(ren) rate	$1,735.14	$1,735.14	$1,735.14	$1,735.14	$1,735.14	$1,735.14	$1,735.14	$1,735.14
Couple rate	$2,041.34	$2,041.34	$2,041.34	$2,041.34	$2,041.34	$2,041.34	$2,041.34	$2,041.34
Family rate	$2,908.91	$2,908.91	$2,908.91	$2,908.91	$2,908.91	$2,908.91	$2,908.91	$2,908.91
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Platinum PPO 10/20
In Network - $10/$20 Copayment, $3,000/$6,000 Out-of-Pocket Maximum
Out of Network - $1,000/$2,000 Deductible, 70%/30% Coinsurance with $2,500/$5,000 Out-of-Pocket Maximum
Rx Plan - $10/20% (coinsurance maximum $150)/35% (coinsurance maximum $400), $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$1,020.67	$1,020.67	$1,020.67	$1,020.67	$1,020.67	$1,020.67	$1,020.67	$1,020.67
Parent / Child(ren) rate	$1,735.14	$1,735.14	$1,735.14	$1,735.14	$1,735.14	$1,735.14	$1,735.14	$1,735.14
Couple rate	$2,041.34	$2,041.34	$2,041.34	$2,041.34	$2,041.34	$2,041.34	$2,041.34	$2,041.34
Family rate	$2,908.91	$2,908.91	$2,908.91	$2,908.91	$2,908.91	$2,908.91	$2,908.91	$2,908.91
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Platinum EPO 20/30
In Network - $20/$30 Copayment, $3,000/$6,000 Out-of-Pocket Maximum
Rx Plan - $10/$30/$60 $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$924.20	$924.20	$924.20	$924.20	$924.20	$924.20	$924.20	$924.20
Parent / Child(ren) rate	$1,571.14	$1,571.14	$1,571.14	$1,571.14	$1,571.14	$1,571.14	$1,571.14	$1,571.14
Couple rate	$1,848.40	$1,848.40	$1,848.40	$1,848.40	$1,848.40	$1,848.40	$1,848.40	$1,848.40
Family rate	$2,633.97	$2,633.97	$2,633.97	$2,633.97	$2,633.97	$2,633.97	$2,633.97	$2,633.97
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Platinum EPO 20/30
In Network - $20/$30 Copayment, $3,000/$6,000 Out-of-Pocket Maximum
Rx Plan - $10/20% (coinsurance maximum $150)/35% (coinsurance maximum $400), $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$924.20	$924.20	$924.20	$924.20	$924.20	$924.20	$924.20	$924.20
Parent / Child(ren) rate	$1,571.14	$1,571.14	$1,571.14	$1,571.14	$1,571.14	$1,571.14	$1,571.14	$1,571.14
Couple rate	$1,848.40	$1,848.40	$1,848.40	$1,848.40	$1,848.40	$1,848.40	$1,848.40	$1,848.40
Family rate	$2,633.97	$2,633.97	$2,633.97	$2,633.97	$2,633.97	$2,633.97	$2,633.97	$2,633.97
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Platinum PPO 20/30
In Network - $20/$30 Copayment, $3,000/$6,000 Out-of-Pocket Maximum
Out of Network - $2,000/$4,000 Deductible, 70%/30% Coinsurance with $5,000/$10,000 Out-of-Pocket Maximum
Rx Plan - $10/$30/$60 $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$995.19	$995.19	$995.19	$995.19	$995.19	$995.19	$995.19	$995.19
Parent / Child(ren) rate	$1,691.82	$1,691.82	$1,691.82	$1,691.82	$1,691.82	$1,691.82	$1,691.82	$1,691.82
Couple rate	$1,990.38	$1,990.38	$1,990.38	$1,990.38	$1,990.38	$1,990.38	$1,990.38	$1,990.38
Family rate	$2,836.29	$2,836.29	$2,836.29	$2,836.29	$2,836.29	$2,836.29	$2,836.29	$2,836.29
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Platinum PPO 20/30
In Network - $20/$30 Copayment, $3,000/$6,000 Out-of-Pocket Maximum
Out of Network - $2,000/$4,000 Deductible, 70%/30% Coinsurance with $5,000/$10,000 Out-of-Pocket Maximum
Rx Plan - $10/20% (coinsurance maximum $150)/35% (coinsurance maximum $400), $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
2nd Quarter 2014 Rates:								
Single rate	$995.19	$995.19	$995.19	$995.19	$995.19	$995.19	$995.19	$995.19
Parent / Child(ren) rate	$1,691.82	$1,691.82	$1,691.82	$1,691.82	$1,691.82	$1,691.82	$1,691.82	$1,691.82
Couple rate	$1,990.38	$1,990.38	$1,990.38	$1,990.38	$1,990.38	$1,990.38	$1,990.38	$1,990.38
Family rate	$2,836.29	$2,836.29	$2,836.29	$2,836.29	$2,836.29	$2,836.29	$2,836.29	$2,836.29
2nd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Bronze NY Standard EPO HSA
In Network - $3,000/$6,000 Deductible, 50%/50% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Rx Plan - $10/$35/$70 after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$549.58	$549.58	$549.58	$549.58	$549.58	$549.58	$549.58	$549.58
Parent / Child(ren) rate	$934.29	$934.29	$934.29	$934.29	$934.29	$934.29	$934.29	$934.29
Couple rate	$1,099.16	$1,099.16	$1,099.16	$1,099.16	$1,099.16	$1,099.16	$1,099.16	$1,099.16
Family rate	$1,566.30	$1,566.30	$1,566.30	$1,566.30	$1,566.30	$1,566.30	$1,566.30	$1,566.30
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Bronze PPO HSA $3750
In Network - $3,750/$7,500 Deductible, 80%/20% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Out of Network - $6,000/$12,000 Deductible, 60%/40% Coinsurance with $9,000/$18,000 Out-of-Pocket Maximum
Rx Plan - $20/$40/$80 after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$601.99	$601.99	$601.99	$601.99	$601.99	$601.99	$601.99	$601.99
Parent / Child(ren) rate	$1,023.38	$1,023.38	$1,023.38	$1,023.38	$1,023.38	$1,023.38	$1,023.38	$1,023.38
Couple rate	$1,203.98	$1,203.98	$1,203.98	$1,203.98	$1,203.98	$1,203.98	$1,203.98	$1,203.98
Family rate	$1,715.67	$1,715.67	$1,715.67	$1,715.67	$1,715.67	$1,715.67	$1,715.67	$1,715.67
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Bronze PPO HSA $3750
In Network - $3,750/$7,500 Deductible, 80%/20% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Out of Network - $6,000/$12,000 Deductible, 60%/40% Coinsurance with $9,000/$18,000 Out-of-Pocket Maximum
Rx Plan - $20/30% (coinsurance maximum $150)/45% (coinsurance maximum $400) after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$601.99	$601.99	$601.99	$601.99	$601.99	$601.99	$601.99	$601.99
Parent / Child(ren) rate	$1,023.38	$1,023.38	$1,023.38	$1,023.38	$1,023.38	$1,023.38	$1,023.38	$1,023.38
Couple rate	$1,203.98	$1,203.98	$1,203.98	$1,203.98	$1,203.98	$1,203.98	$1,203.98	$1,203.98
Family rate	$1,715.67	$1,715.67	$1,715.67	$1,715.67	$1,715.67	$1,715.67	$1,715.67	$1,715.67
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Bronze EPO HSA $3500
In Network - $3,500/$7,000 Deductible, $40/$75 Copayment after deductible, 50%/50% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Rx Plan - $20/$40/$80 after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$548.04	$548.04	$548.04	$548.04	$548.04	$548.04	$548.04	$548.04
Parent / Child(ren) rate	$931.67	$931.67	$931.67	$931.67	$931.67	$931.67	$931.67	$931.67
Couple rate	$1,096.08	$1,096.08	$1,096.08	$1,096.08	$1,096.08	$1,096.08	$1,096.08	$1,096.08
Family rate	$1,561.91	$1,561.91	$1,561.91	$1,561.91	$1,561.91	$1,561.91	$1,561.91	$1,561.91
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Bronze EPO HSA $3500
In Network - $3,500/$7,000 Deductible, $40/$75 Copayment after deductible, 50%/50% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Rx Plan - $20/30% (coinsurance maximum $150)/45% (coinsurance maximum $400) after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$548.04	$548.04	$548.04	$548.04	$548.04	$548.04	$548.04	$548.04
Parent / Child(ren) rate	$931.67	$931.67	$931.67	$931.67	$931.67	$931.67	$931.67	$931.67
Couple rate	$1,096.08	$1,096.08	$1,096.08	$1,096.08	$1,096.08	$1,096.08	$1,096.08	$1,096.08
Family rate	$1,561.91	$1,561.91	$1,561.91	$1,561.91	$1,561.91	$1,561.91	$1,561.91	$1,561.91
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Bronze EPO HSA $5000 F
In Network - $5,000/$10,000 Deductible, 80%/20% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Rx Plan - $20/$40/$80 after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$535.02	$535.02	$535.02	$535.02	$535.02	$535.02	$535.02	$535.02
Parent / Child(ren) rate	$909.53	$909.53	$909.53	$909.53	$909.53	$909.53	$909.53	$909.53
Couple rate	$1,070.04	$1,070.04	$1,070.04	$1,070.04	$1,070.04	$1,070.04	$1,070.04	$1,070.04
Family rate	$1,524.81	$1,524.81	$1,524.81	$1,524.81	$1,524.81	$1,524.81	$1,524.81	$1,524.81
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Bronze EPO HSA $5000 F
In Network - $5,000/$10,000 Deductible, 80%/20% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Rx Plan - $20/30% (coinsurance maximum $150)/45% (coinsurance maximum $400) after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$535.02	$535.02	$535.02	$535.02	$535.02	$535.02	$535.02	$535.02
Parent / Child(ren) rate	$909.53	$909.53	$909.53	$909.53	$909.53	$909.53	$909.53	$909.53
Couple rate	$1,070.04	$1,070.04	$1,070.04	$1,070.04	$1,070.04	$1,070.04	$1,070.04	$1,070.04
Family rate	$1,524.81	$1,524.81	$1,524.81	$1,524.81	$1,524.81	$1,524.81	$1,524.81	$1,524.81
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Bronze EPO HSA $5000 L
In Network - $5,000/$10,000 Deductible, 80%/20% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Rx Plan - $20/$40/$80 after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$522.12	$522.12	$522.12	$522.12	$522.12	$522.12	$522.12	$522.12
Parent / Child(ren) rate	$887.60	$887.60	$887.60	$887.60	$887.60	$887.60	$887.60	$887.60
Couple rate	$1,044.24	$1,044.24	$1,044.24	$1,044.24	$1,044.24	$1,044.24	$1,044.24	$1,044.24
Family rate	$1,488.04	$1,488.04	$1,488.04	$1,488.04	$1,488.04	$1,488.04	$1,488.04	$1,488.04
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Bronze EPO HSA $5000 L
In Network - $5,000/$10,000 Deductible, 80%/20% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Rx Plan - $20/30% (coinsurance maximum $150)/45% (coinsurance maximum $400) after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$522.12	$522.12	$522.12	$522.12	$522.12	$522.12	$522.12	$522.12
Parent / Child(ren) rate	$887.60	$887.60	$887.60	$887.60	$887.60	$887.60	$887.60	$887.60
Couple rate	$1,044.24	$1,044.24	$1,044.24	$1,044.24	$1,044.24	$1,044.24	$1,044.24	$1,044.24
Family rate	$1,488.04	$1,488.04	$1,488.04	$1,488.04	$1,488.04	$1,488.04	$1,488.04	$1,488.04
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver NY Standard EPO
In Network - $2,000/$4,000 Deductible, $30/$50 Copayment after deductible, 70%/30% coinsurance with a $5,500/$11,000 Out-of-Pocket Maximum
Rx Plan - $10/$35/$70

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$644.18	$644.18	$644.18	$644.18	$644.18	$644.18	$644.18	$644.18
Parent / Child(ren) rate	$1,095.11	$1,095.11	$1,095.11	$1,095.11	$1,095.11	$1,095.11	$1,095.11	$1,095.11
Couple rate	$1,288.36	$1,288.36	$1,288.36	$1,288.36	$1,288.36	$1,288.36	$1,288.36	$1,288.36
Family rate	$1,835.91	$1,835.91	$1,835.91	$1,835.91	$1,835.91	$1,835.91	$1,835.91	$1,835.91
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver NY Standard PPO
In Network - $2,000/$4,000 Deductible, $30/$50 Copayment after deductible, 70%/30% coinsurance with a $5,500/$11,000 Out-of-Pocket Maximum
Out of Network - $3,000/$6,000 Deductible, 70%/30% Coinsurance with $7,500/$15,000 Out-of-Pocket Maximum
Rx Plan - $10/$35/$70

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$711.00	$711.00	$711.00	$711.00	$711.00	$711.00	$711.00	$711.00
Parent / Child(ren) rate	$1,208.70	$1,208.70	$1,208.70	$1,208.70	$1,208.70	$1,208.70	$1,208.70	$1,208.70
Couple rate	$1,422.00	$1,422.00	$1,422.00	$1,422.00	$1,422.00	$1,422.00	$1,422.00	$1,422.00
Family rate	$2,026.35	$2,026.35	$2,026.35	$2,026.35	$2,026.35	$2,026.35	$2,026.35	$2,026.35
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver PPO HSA 30/60
In Network - $2,000/$4,000 Deductible, $30/$60 Copayment after deductible, 90%/10% coinsurance with a $5,500/$11,000 Out-of-Pocket Maximum
Out of Network - $4,000/$8,000 Deductible, 50%/50% Coinsurance with $10,000/$20,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$712.80	$712.80	$712.80	$712.80	$712.80	$712.80	$712.80	$712.80
Parent / Child(ren) rate	$1,211.76	$1,211.76	$1,211.76	$1,211.76	$1,211.76	$1,211.76	$1,211.76	$1,211.76
Couple rate	$1,425.60	$1,425.60	$1,425.60	$1,425.60	$1,425.60	$1,425.60	$1,425.60	$1,425.60
Family rate	$2,031.48	$2,031.48	$2,031.48	$2,031.48	$2,031.48	$2,031.48	$2,031.48	$2,031.48
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver PPO HSA 30/60
In Network - $2,000/$4,000 Deductible, $30/$60 Copayment after deductible, 90%/10% coinsurance with a $5,500/$11,000 Out-of-Pocket Maximum
Out of Network - $4,000/$8,000 Deductible, 50%/50% Coinsurance with $10,000/$20,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400) after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$712.80	$712.80	$712.80	$712.80	$712.80	$712.80	$712.80	$712.80
Parent / Child(ren) rate	$1,211.76	$1,211.76	$1,211.76	$1,211.76	$1,211.76	$1,211.76	$1,211.76	$1,211.76
Couple rate	$1,425.60	$1,425.60	$1,425.60	$1,425.60	$1,425.60	$1,425.60	$1,425.60	$1,425.60
Family rate	$2,031.48	$2,031.48	$2,031.48	$2,031.48	$2,031.48	$2,031.48	$2,031.48	$2,031.48
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver PPO 40/70 F
In Network - $2,000/$4,000 Deductible, $40/$70 Copayment, 70%/30% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Out of Network - $4,000/$8,000 Deductible, 50%/50% Coinsurance with $10,000/$20,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$759.36	$759.36	$759.36	$759.36	$759.36	$759.36	$759.36	$759.36
Parent / Child(ren) rate	$1,290.91	$1,290.91	$1,290.91	$1,290.91	$1,290.91	$1,290.91	$1,290.91	$1,290.91
Couple rate	$1,518.72	$1,518.72	$1,518.72	$1,518.72	$1,518.72	$1,518.72	$1,518.72	$1,518.72
Family rate	$2,164.18	$2,164.18	$2,164.18	$2,164.18	$2,164.18	$2,164.18	$2,164.18	$2,164.18
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver PPO 40/70 F
In Network - $2,000/$4,000 Deductible, $40/$70 Copayment, 70%/30% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Out of Network - $4,000/$8,000 Deductible, 50%/50% Coinsurance with $10,000/$20,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400), $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$759.36	$759.36	$759.36	$759.36	$759.36	$759.36	$759.36	$759.36
Parent / Child(ren) rate	$1,290.91	$1,290.91	$1,290.91	$1,290.91	$1,290.91	$1,290.91	$1,290.91	$1,290.91
Couple rate	$1,518.72	$1,518.72	$1,518.72	$1,518.72	$1,518.72	$1,518.72	$1,518.72	$1,518.72
Family rate	$2,164.18	$2,164.18	$2,164.18	$2,164.18	$2,164.18	$2,164.18	$2,164.18	$2,164.18
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver PPO 40/70 L
In Network - $2,000/$4,000 Deductible, $40/$70 Copayment, 70%/30% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Out of Network - $4,000/$8,000 Deductible, 50%/50% Coinsurance with $10,000/$20,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 $100 deductible T2 and T3

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$742.58	$742.58	$742.58	$742.58	$742.58	$742.58	$742.58	$742.58
Parent / Child(ren) rate	$1,262.39	$1,262.39	$1,262.39	$1,262.39	$1,262.39	$1,262.39	$1,262.39	$1,262.39
Couple rate	$1,485.16	$1,485.16	$1,485.16	$1,485.16	$1,485.16	$1,485.16	$1,485.16	$1,485.16
Family rate	$2,116.35	$2,116.35	$2,116.35	$2,116.35	$2,116.35	$2,116.35	$2,116.35	$2,116.35
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver PPO 40/70 L
In Network - $2,000/$4,000 Deductible, $40/$70 Copayment, 70%/30% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Out of Network - $4,000/$8,000 Deductible, 50%/50% Coinsurance with $10,000/$20,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400), $100 deductible T2 and T3

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$742.58	$742.58	$742.58	$742.58	$742.58	$742.58	$742.58	$742.58
Parent / Child(ren) rate	$1,262.39	$1,262.39	$1,262.39	$1,262.39	$1,262.39	$1,262.39	$1,262.39	$1,262.39
Couple rate	$1,485.16	$1,485.16	$1,485.16	$1,485.16	$1,485.16	$1,485.16	$1,485.16	$1,485.16
Family rate	$2,116.35	$2,116.35	$2,116.35	$2,116.35	$2,116.35	$2,116.35	$2,116.35	$2,116.35
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO HSA 25/50 F
In Network - $2,000/$4,000 Deductible, $25/$50 Copayment after deductible, 80%/20% coinsurance with a $5,500/$11,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$654.52	$654.52	$654.52	$654.52	$654.52	$654.52	$654.52	$654.52
Parent / Child(ren) rate	$1,112.68	$1,112.68	$1,112.68	$1,112.68	$1,112.68	$1,112.68	$1,112.68	$1,112.68
Couple rate	$1,309.04	$1,309.04	$1,309.04	$1,309.04	$1,309.04	$1,309.04	$1,309.04	$1,309.04
Family rate	$1,865.38	$1,865.38	$1,865.38	$1,865.38	$1,865.38	$1,865.38	$1,865.38	$1,865.38
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO HSA 25/50 F
In Network - $2,000/$4,000 Deductible, $25/$50 Copayment after deductible, 80%/20% coinsurance with a $5,500/$11,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400) after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$654.52	$654.52	$654.52	$654.52	$654.52	$654.52	$654.52	$654.52
Parent / Child(ren) rate	$1,112.68	$1,112.68	$1,112.68	$1,112.68	$1,112.68	$1,112.68	$1,112.68	$1,112.68
Couple rate	$1,309.04	$1,309.04	$1,309.04	$1,309.04	$1,309.04	$1,309.04	$1,309.04	$1,309.04
Family rate	$1,865.38	$1,865.38	$1,865.38	$1,865.38	$1,865.38	$1,865.38	$1,865.38	$1,865.38
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO HSA 25/50 L
In Network - $2,000/$4,000 Deductible, $25/$50 Copayment after deductible, 80%/20% coinsurance with a $5,500/$11,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$638.73	$638.73	$638.73	$638.73	$638.73	$638.73	$638.73	$638.73
Parent / Child(ren) rate	$1,085.84	$1,085.84	$1,085.84	$1,085.84	$1,085.84	$1,085.84	$1,085.84	$1,085.84
Couple rate	$1,277.46	$1,277.46	$1,277.46	$1,277.46	$1,277.46	$1,277.46	$1,277.46	$1,277.46
Family rate	$1,820.38	$1,820.38	$1,820.38	$1,820.38	$1,820.38	$1,820.38	$1,820.38	$1,820.38
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO HSA 25/50 L
In Network - $2,000/$4,000 Deductible, $25/$50 Copayment after deductible, 80%/20% coinsurance with a $5,500/$11,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400) after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$638.73	$638.73	$638.73	$638.73	$638.73	$638.73	$638.73	$638.73
Parent / Child(ren) rate	$1,085.84	$1,085.84	$1,085.84	$1,085.84	$1,085.84	$1,085.84	$1,085.84	$1,085.84
Couple rate	$1,277.46	$1,277.46	$1,277.46	$1,277.46	$1,277.46	$1,277.46	$1,277.46	$1,277.46
Family rate	$1,820.38	$1,820.38	$1,820.38	$1,820.38	$1,820.38	$1,820.38	$1,820.38	$1,820.38
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO HSA F
In Network - $2,000/$4,000 Deductible, 80%/20% coinsurance with a $6,000/$12,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$643.17	$643.17	$643.17	$643.17	$643.17	$643.17	$643.17	$643.17
Parent / Child(ren) rate	$1,093.39	$1,093.39	$1,093.39	$1,093.39	$1,093.39	$1,093.39	$1,093.39	$1,093.39
Couple rate	$1,286.34	$1,286.34	$1,286.34	$1,286.34	$1,286.34	$1,286.34	$1,286.34	$1,286.34
Family rate	$1,833.03	$1,833.03	$1,833.03	$1,833.03	$1,833.03	$1,833.03	$1,833.03	$1,833.03
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO HSA F
In Network - $2,000/$4,000 Deductible, 80%/20% coinsurance with a $6,000/$12,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400) after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$643.17	$643.17	$643.17	$643.17	$643.17	$643.17	$643.17	$643.17
Parent / Child(ren) rate	$1,093.39	$1,093.39	$1,093.39	$1,093.39	$1,093.39	$1,093.39	$1,093.39	$1,093.39
Couple rate	$1,286.34	$1,286.34	$1,286.34	$1,286.34	$1,286.34	$1,286.34	$1,286.34	$1,286.34
Family rate	$1,833.03	$1,833.03	$1,833.03	$1,833.03	$1,833.03	$1,833.03	$1,833.03	$1,833.03
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO HSA L
In Network - $2,000/$4,000 Deductible, 80%/20% coinsurance with a $6,000/$12,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$627.66	$627.66	$627.66	$627.66	$627.66	$627.66	$627.66	$627.66
Parent / Child(ren) rate	$1,067.02	$1,067.02	$1,067.02	$1,067.02	$1,067.02	$1,067.02	$1,067.02	$1,067.02
Couple rate	$1,255.32	$1,255.32	$1,255.32	$1,255.32	$1,255.32	$1,255.32	$1,255.32	$1,255.32
Family rate	$1,788.83	$1,788.83	$1,788.83	$1,788.83	$1,788.83	$1,788.83	$1,788.83	$1,788.83
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO HSA L
In Network - $2,000/$4,000 Deductible, 80%/20% coinsurance with a $6,000/$12,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400) after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$627.66	$627.66	$627.66	$627.66	$627.66	$627.66	$627.66	$627.66
Parent / Child(ren) rate	$1,067.02	$1,067.02	$1,067.02	$1,067.02	$1,067.02	$1,067.02	$1,067.02	$1,067.02
Couple rate	$1,255.32	$1,255.32	$1,255.32	$1,255.32	$1,255.32	$1,255.32	$1,255.32	$1,255.32
Family rate	$1,788.83	$1,788.83	$1,788.83	$1,788.83	$1,788.83	$1,788.83	$1,788.83	$1,788.83
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver Primary Advantage EPO
In Network - $1,500/$3,000 Deductible, $25/$50 Specialist Copayment after deductible with a $5,500/$11,000 Out-of-Pocket Maximum
RX Plan - $15/$35/$75 after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$715.20	$715.20	$715.20	$715.20	$715.20	$715.20	$715.20	$715.20
Parent / Child(ren) rate	$1,215.84	$1,215.84	$1,215.84	$1,215.84	$1,215.84	$1,215.84	$1,215.84	$1,215.84
Couple rate	$1,430.40	$1,430.40	$1,430.40	$1,430.40	$1,430.40	$1,430.40	$1,430.40	$1,430.40
Family rate	$2,038.32	$2,038.32	$2,038.32	$2,038.32	$2,038.32	$2,038.32	$2,038.32	$2,038.32
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver Primary Advantage EPO
In Network - $1,500/$3,000 Deductible, $25/$50 Specialist Copayment after deductible with a $5,500/$11,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400) after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$715.20	$715.20	$715.20	$715.20	$715.20	$715.20	$715.20	$715.20
Parent / Child(ren) rate	$1,215.84	$1,215.84	$1,215.84	$1,215.84	$1,215.84	$1,215.84	$1,215.84	$1,215.84
Couple rate	$1,430.40	$1,430.40	$1,430.40	$1,430.40	$1,430.40	$1,430.40	$1,430.40	$1,430.40
Family rate	$2,038.32	$2,038.32	$2,038.32	$2,038.32	$2,038.32	$2,038.32	$2,038.32	$2,038.32
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO 40/70 F
In Network - $2,000/$4,000 Deductible, $40/$70 Copayment, 70%/30% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$700.38	$700.38	$700.38	$700.38	$700.38	$700.38	$700.38	$700.38
Parent / Child(ren) rate	$1,190.65	$1,190.65	$1,190.65	$1,190.65	$1,190.65	$1,190.65	$1,190.65	$1,190.65
Couple rate	$1,400.76	$1,400.76	$1,400.76	$1,400.76	$1,400.76	$1,400.76	$1,400.76	$1,400.76
Family rate	$1,996.08	$1,996.08	$1,996.08	$1,996.08	$1,996.08	$1,996.08	$1,996.08	$1,996.08
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO 40/70 F
In Network - $2,000/$4,000 Deductible, $40/$70 Copayment, 70%/30% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400), $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$700.38	$700.38	$700.38	$700.38	$700.38	$700.38	$700.38	$700.38
Parent / Child(ren) rate	$1,190.65	$1,190.65	$1,190.65	$1,190.65	$1,190.65	$1,190.65	$1,190.65	$1,190.65
Couple rate	$1,400.76	$1,400.76	$1,400.76	$1,400.76	$1,400.76	$1,400.76	$1,400.76	$1,400.76
Family rate	$1,996.08	$1,996.08	$1,996.08	$1,996.08	$1,996.08	$1,996.08	$1,996.08	$1,996.08
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO 40/70 L
In Network - $2,000/$4,000 Deductible, $40/$70 Copayment, 70%/30% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 $100 deductible T2 and T3

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$683.46	$683.46	$683.46	$683.46	$683.46	$683.46	$683.46	$683.46
Parent / Child(ren) rate	$1,161.88	$1,161.88	$1,161.88	$1,161.88	$1,161.88	$1,161.88	$1,161.88	$1,161.88
Couple rate	$1,366.92	$1,366.92	$1,366.92	$1,366.92	$1,366.92	$1,366.92	$1,366.92	$1,366.92
Family rate	$1,947.86	$1,947.86	$1,947.86	$1,947.86	$1,947.86	$1,947.86	$1,947.86	$1,947.86
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO 40/70 L
In Network - $2,000/$4,000 Deductible, $40/$70 Copayment, 70%/30% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400), $100 deductible T2 and T3

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$683.46	$683.46	$683.46	$683.46	$683.46	$683.46	$683.46	$683.46
Parent / Child(ren) rate	$1,161.88	$1,161.88	$1,161.88	$1,161.88	$1,161.88	$1,161.88	$1,161.88	$1,161.88
Couple rate	$1,366.92	$1,366.92	$1,366.92	$1,366.92	$1,366.92	$1,366.92	$1,366.92	$1,366.92
Family rate	$1,947.86	$1,947.86	$1,947.86	$1,947.86	$1,947.86	$1,947.86	$1,947.86	$1,947.86
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold NY Standard EPO
In Network - $600/$1,200 Deductible, $25/$40 Copayment after deductible, 80%/20% coinsurance with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $10/$35/$70

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$761.56	$761.56	$761.56	$761.56	$761.56	$761.56	$761.56	$761.56
Parent / Child(ren) rate	$1,294.65	$1,294.65	$1,294.65	$1,294.65	$1,294.65	$1,294.65	$1,294.65	$1,294.65
Couple rate	$1,523.12	$1,523.12	$1,523.12	$1,523.12	$1,523.12	$1,523.12	$1,523.12	$1,523.12
Family rate	$2,170.45	$2,170.45	$2,170.45	$2,170.45	$2,170.45	$2,170.45	$2,170.45	$2,170.45
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold PPO HSA
In Network - $1,500/$3,000 Deductible, 90%/10% coinsurance with a $2,000/$4,000 Out-of-Pocket Maximum
Out of Network - $3,000/$6,000 Deductible, 60%/40% Coinsurance with $7,500/$15,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$847.42	$847.42	$847.42	$847.42	$847.42	$847.42	$847.42	$847.42
Parent / Child(ren) rate	$1,440.61	$1,440.61	$1,440.61	$1,440.61	$1,440.61	$1,440.61	$1,440.61	$1,440.61
Couple rate	$1,694.84	$1,694.84	$1,694.84	$1,694.84	$1,694.84	$1,694.84	$1,694.84	$1,694.84
Family rate	$2,415.15	$2,415.15	$2,415.15	$2,415.15	$2,415.15	$2,415.15	$2,415.15	$2,415.15
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold PPO HSA
In Network - $1,500/$3,000 Deductible, 90%/10% coinsurance with a $2,000/$4,000 Out-of-Pocket Maximum
Out of Network - $3,000/$6,000 Deductible, 60%/40% Coinsurance with $7,500/$15,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400) after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$847.42	$847.42	$847.42	$847.42	$847.42	$847.42	$847.42	$847.42
Parent / Child(ren) rate	$1,440.61	$1,440.61	$1,440.61	$1,440.61	$1,440.61	$1,440.61	$1,440.61	$1,440.61
Couple rate	$1,694.84	$1,694.84	$1,694.84	$1,694.84	$1,694.84	$1,694.84	$1,694.84	$1,694.84
Family rate	$2,415.15	$2,415.15	$2,415.15	$2,415.15	$2,415.15	$2,415.15	$2,415.15	$2,415.15
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold PPO 25/40
In Network - $1,000/$2,000 Deductible, $25/$40 Copayment, 80%/20% coinsurance with a $4,000/$8,000 Out-of-Pocket Maximum
Out of Network - $2,000/$4,000 Deductible, 60%/40% Coinsurance with $5,000/$10,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$874.52	$874.52	$874.52	$874.52	$874.52	$874.52	$874.52	$874.52
Parent / Child(ren) rate	$1,486.68	$1,486.68	$1,486.68	$1,486.68	$1,486.68	$1,486.68	$1,486.68	$1,486.68
Couple rate	$1,749.04	$1,749.04	$1,749.04	$1,749.04	$1,749.04	$1,749.04	$1,749.04	$1,749.04
Family rate	$2,492.38	$2,492.38	$2,492.38	$2,492.38	$2,492.38	$2,492.38	$2,492.38	$2,492.38
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold PPO 25/40
In Network - $1,000/$2,000 Deductible, $25/$40 Copayment, 80%/20% coinsurance with a $4,000/$8,000 Out-of-Pocket Maximum
Out of Network - $2,000/$4,000 Deductible, 60%/40% Coinsurance with $5,000/$10,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400), $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$874.52	$874.52	$874.52	$874.52	$874.52	$874.52	$874.52	$874.52
Parent / Child(ren) rate	$1,486.68	$1,486.68	$1,486.68	$1,486.68	$1,486.68	$1,486.68	$1,486.68	$1,486.68
Couple rate	$1,749.04	$1,749.04	$1,749.04	$1,749.04	$1,749.04	$1,749.04	$1,749.04	$1,749.04
Family rate	$2,492.38	$2,492.38	$2,492.38	$2,492.38	$2,492.38	$2,492.38	$2,492.38	$2,492.38
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold Ease EPO
In Network - $750/$1,500 Deductible, $50/$50 Copayment with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$813.67	$813.67	$813.67	$813.67	$813.67	$813.67	$813.67	$813.67
Parent / Child(ren) rate	$1,383.24	$1,383.24	$1,383.24	$1,383.24	$1,383.24	$1,383.24	$1,383.24	$1,383.24
Couple rate	$1,627.34	$1,627.34	$1,627.34	$1,627.34	$1,627.34	$1,627.34	$1,627.34	$1,627.34
Family rate	$2,318.96	$2,318.96	$2,318.96	$2,318.96	$2,318.96	$2,318.96	$2,318.96	$2,318.96
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold Ease EPO
In Network - $750/$1,500 Deductible, $50/$50 Copayment with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400), $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$813.67	$813.67	$813.67	$813.67	$813.67	$813.67	$813.67	$813.67
Parent / Child(ren) rate	$1,383.24	$1,383.24	$1,383.24	$1,383.24	$1,383.24	$1,383.24	$1,383.24	$1,383.24
Couple rate	$1,627.34	$1,627.34	$1,627.34	$1,627.34	$1,627.34	$1,627.34	$1,627.34	$1,627.34
Family rate	$2,318.96	$2,318.96	$2,318.96	$2,318.96	$2,318.96	$2,318.96	$2,318.96	$2,318.96
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold EPO HSA
In Network - $1,500/$3,000 Deductible, 90%/10% coinsurance with a $2,000/$4,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$787.00	$787.00	$787.00	$787.00	$787.00	$787.00	$787.00	$787.00
Parent / Child(ren) rate	$1,337.90	$1,337.90	$1,337.90	$1,337.90	$1,337.90	$1,337.90	$1,337.90	$1,337.90
Couple rate	$1,574.00	$1,574.00	$1,574.00	$1,574.00	$1,574.00	$1,574.00	$1,574.00	$1,574.00
Family rate	$2,242.95	$2,242.95	$2,242.95	$2,242.95	$2,242.95	$2,242.95	$2,242.95	$2,242.95
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold EPO HSA
In Network - $1,500/$3,000 Deductible, 90%/10% coinsurance with a $2,000/$4,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400) after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$787.00	$787.00	$787.00	$787.00	$787.00	$787.00	$787.00	$787.00
Parent / Child(ren) rate	$1,337.90	$1,337.90	$1,337.90	$1,337.90	$1,337.90	$1,337.90	$1,337.90	$1,337.90
Couple rate	$1,574.00	$1,574.00	$1,574.00	$1,574.00	$1,574.00	$1,574.00	$1,574.00	$1,574.00
Family rate	$2,242.95	$2,242.95	$2,242.95	$2,242.95	$2,242.95	$2,242.95	$2,242.95	$2,242.95
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold Primary Advantage EPO
In Network - $500/$1,000 Deductible, $25/$50 Specialist Copayment after the deductible with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$809.50	$809.50	$809.50	$809.50	$809.50	$809.50	$809.50	$809.50
Parent / Child(ren) rate	$1,376.15	$1,376.15	$1,376.15	$1,376.15	$1,376.15	$1,376.15	$1,376.15	$1,376.15
Couple rate	$1,619.00	$1,619.00	$1,619.00	$1,619.00	$1,619.00	$1,619.00	$1,619.00	$1,619.00
Family rate	$2,307.08	$2,307.08	$2,307.08	$2,307.08	$2,307.08	$2,307.08	$2,307.08	$2,307.08
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold Primary Advantage EPO
In Network - $500/$1,000 Deductible, $25/$50 Specialist Copayment after the deductible with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400) after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$809.50	$809.50	$809.50	$809.50	$809.50	$809.50	$809.50	$809.50
Parent / Child(ren) rate	$1,376.15	$1,376.15	$1,376.15	$1,376.15	$1,376.15	$1,376.15	$1,376.15	$1,376.15
Couple rate	$1,619.00	$1,619.00	$1,619.00	$1,619.00	$1,619.00	$1,619.00	$1,619.00	$1,619.00
Family rate	$2,307.08	$2,307.08	$2,307.08	$2,307.08	$2,307.08	$2,307.08	$2,307.08	$2,307.08
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold EPO 15/25 F
In Network - $800/$1,600 Deductible, $15/$25 Copayment, 90%/10% coinsurance with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$828.47	$828.47	$828.47	$828.47	$828.47	$828.47	$828.47	$828.47
Parent / Child(ren) rate	$1,408.40	$1,408.40	$1,408.40	$1,408.40	$1,408.40	$1,408.40	$1,408.40	$1,408.40
Couple rate	$1,656.94	$1,656.94	$1,656.94	$1,656.94	$1,656.94	$1,656.94	$1,656.94	$1,656.94
Family rate	$2,361.14	$2,361.14	$2,361.14	$2,361.14	$2,361.14	$2,361.14	$2,361.14	$2,361.14
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold EPO 15/25 F
In Network - $800/$1,600 Deductible, $15/$25 Copayment, 90%/10% coinsurance with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400), $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$828.47	$828.47	$828.47	$828.47	$828.47	$828.47	$828.47	$828.47
Parent / Child(ren) rate	$1,408.40	$1,408.40	$1,408.40	$1,408.40	$1,408.40	$1,408.40	$1,408.40	$1,408.40
Couple rate	$1,656.94	$1,656.94	$1,656.94	$1,656.94	$1,656.94	$1,656.94	$1,656.94	$1,656.94
Family rate	$2,361.14	$2,361.14	$2,361.14	$2,361.14	$2,361.14	$2,361.14	$2,361.14	$2,361.14
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold EPO 15/25 L
In Network - $800/$1,600 Deductible, $15/$25 Copayment, 90%/10% coinsurance with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 $100 deductible T2 and T3

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$808.45	$808.45	$808.45	$808.45	$808.45	$808.45	$808.45	$808.45
Parent / Child(ren) rate	$1,374.37	$1,374.37	$1,374.37	$1,374.37	$1,374.37	$1,374.37	$1,374.37	$1,374.37
Couple rate	$1,616.90	$1,616.90	$1,616.90	$1,616.90	$1,616.90	$1,616.90	$1,616.90	$1,616.90
Family rate	$2,304.08	$2,304.08	$2,304.08	$2,304.08	$2,304.08	$2,304.08	$2,304.08	$2,304.08
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold EPO 15/25 L
In Network - $800/$1,600 Deductible, $15/$25 Copayment, 90%/10% coinsurance with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400), $100 deductible T2 and T3

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$808.45	$808.45	$808.45	$808.45	$808.45	$808.45	$808.45	$808.45
Parent / Child(ren) rate	$1,374.37	$1,374.37	$1,374.37	$1,374.37	$1,374.37	$1,374.37	$1,374.37	$1,374.37
Couple rate	$1,616.90	$1,616.90	$1,616.90	$1,616.90	$1,616.90	$1,616.90	$1,616.90	$1,616.90
Family rate	$2,304.08	$2,304.08	$2,304.08	$2,304.08	$2,304.08	$2,304.08	$2,304.08	$2,304.08
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold EPO 20/40 F
In Network - $1,250/$2,500 Deductible, $20/$40 Copayment, 90%/10% coinsurance with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$807.89	$807.89	$807.89	$807.89	$807.89	$807.89	$807.89	$807.89
Parent / Child(ren) rate	$1,373.41	$1,373.41	$1,373.41	$1,373.41	$1,373.41	$1,373.41	$1,373.41	$1,373.41
Couple rate	$1,615.78	$1,615.78	$1,615.78	$1,615.78	$1,615.78	$1,615.78	$1,615.78	$1,615.78
Family rate	$2,302.49	$2,302.49	$2,302.49	$2,302.49	$2,302.49	$2,302.49	$2,302.49	$2,302.49
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold EPO 20/40 F
In Network - $1,250/$2,500 Deductible, $20/$40 Copayment, 90%/10% coinsurance with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400), $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$807.89	$807.89	$807.89	$807.89	$807.89	$807.89	$807.89	$807.89
Parent / Child(ren) rate	$1,373.41	$1,373.41	$1,373.41	$1,373.41	$1,373.41	$1,373.41	$1,373.41	$1,373.41
Couple rate	$1,615.78	$1,615.78	$1,615.78	$1,615.78	$1,615.78	$1,615.78	$1,615.78	$1,615.78
Family rate	$2,302.49	$2,302.49	$2,302.49	$2,302.49	$2,302.49	$2,302.49	$2,302.49	$2,302.49
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold EPO 20/40 L
In Network - $1,250/$2,500 Deductible, $20/$40 Copayment, 90%/10% coinsurance with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 $100 deductible T2 and T3

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$788.38	$788.38	$788.38	$788.38	$788.38	$788.38	$788.38	$788.38
Parent / Child(ren) rate	$1,340.25	$1,340.25	$1,340.25	$1,340.25	$1,340.25	$1,340.25	$1,340.25	$1,340.25
Couple rate	$1,576.76	$1,576.76	$1,576.76	$1,576.76	$1,576.76	$1,576.76	$1,576.76	$1,576.76
Family rate	$2,246.88	$2,246.88	$2,246.88	$2,246.88	$2,246.88	$2,246.88	$2,246.88	$2,246.88
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold EPO 20/40 L
In Network - $1,250/$2,500 Deductible, $20/$40 Copayment, 90%/10% coinsurance with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400), $100 deductible T2 and T3

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$788.38	$788.38	$788.38	$788.38	$788.38	$788.38	$788.38	$788.38
Parent / Child(ren) rate	$1,340.25	$1,340.25	$1,340.25	$1,340.25	$1,340.25	$1,340.25	$1,340.25	$1,340.25
Couple rate	$1,576.76	$1,576.76	$1,576.76	$1,576.76	$1,576.76	$1,576.76	$1,576.76	$1,576.76
Family rate	$2,246.88	$2,246.88	$2,246.88	$2,246.88	$2,246.88	$2,246.88	$2,246.88	$2,246.88
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Platinum NY Standard EPO
In Network - $15/$35 Copayment, $2,000/$4,000 Out-of-Pocket Maximum
RX Plan - $10/$30/$60

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$898.44	$898.44	$898.44	$898.44	$898.44	$898.44	$898.44	$898.44
Parent / Child(ren) rate	$1,527.35	$1,527.35	$1,527.35	$1,527.35	$1,527.35	$1,527.35	$1,527.35	$1,527.35
Couple rate	$1,796.88	$1,796.88	$1,796.88	$1,796.88	$1,796.88	$1,796.88	$1,796.88	$1,796.88
Family rate	$2,560.55	$2,560.55	$2,560.55	$2,560.55	$2,560.55	$2,560.55	$2,560.55	$2,560.55
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Platinum NY Standard PPO
In Network - $15/$35 Copayment, $2,000/$4,000 Out-of-Pocket Maximum
Out of Network - $2,000/$4,000 Deductible, 70%/30% Coinsurance with $5,000/$10,000 Out-of-Pocket Maximum
RX Plan - $10/$30/$60

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$971.99	$971.99	$971.99	$971.99	$971.99	$971.99	$971.99	$971.99
Parent / Child(ren) rate	$1,652.38	$1,652.38	$1,652.38	$1,652.38	$1,652.38	$1,652.38	$1,652.38	$1,652.38
Couple rate	$1,943.98	$1,943.98	$1,943.98	$1,943.98	$1,943.98	$1,943.98	$1,943.98	$1,943.98
Family rate	$2,770.17	$2,770.17	$2,770.17	$2,770.17	$2,770.17	$2,770.17	$2,770.17	$2,770.17
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Platinum EPO 10/20
In Network - $10/$20 Copayment, $3,000/$6,000 Out-of-Pocket Maximum
Rx Plan - $10/$30/$60 $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$965.82	$965.82	$965.82	$965.82	$965.82	$965.82	$965.82	$965.82
Parent / Child(ren) rate	$1,641.89	$1,641.89	$1,641.89	$1,641.89	$1,641.89	$1,641.89	$1,641.89	$1,641.89
Couple rate	$1,931.64	$1,931.64	$1,931.64	$1,931.64	$1,931.64	$1,931.64	$1,931.64	$1,931.64
Family rate	$2,752.59	$2,752.59	$2,752.59	$2,752.59	$2,752.59	$2,752.59	$2,752.59	$2,752.59
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Platinum EPO 10/20
In Network - $10/$20 Copayment, $3,000/$6,000 Out-of-Pocket Maximum
Rx Plan - $10/20% (coinsurance maximum $150)/35% (coinsurance maximum $400), $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$965.82	$965.82	$965.82	$965.82	$965.82	$965.82	$965.82	$965.82
Parent / Child(ren) rate	$1,641.89	$1,641.89	$1,641.89	$1,641.89	$1,641.89	$1,641.89	$1,641.89	$1,641.89
Couple rate	$1,931.64	$1,931.64	$1,931.64	$1,931.64	$1,931.64	$1,931.64	$1,931.64	$1,931.64
Family rate	$2,752.59	$2,752.59	$2,752.59	$2,752.59	$2,752.59	$2,752.59	$2,752.59	$2,752.59
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Platinum PPO 10/20
In Network - $10/$20 Copayment, $3,000/$6,000 Out-of-Pocket Maximum
Out of Network - $1,000/$2,000 Deductible, 70%/30% Coinsurance with $2,500/$5,000 Out-of-Pocket Maximum
Rx Plan - $10/$30/$60 $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$1,046.19	$1,046.19	$1,046.19	$1,046.19	$1,046.19	$1,046.19	$1,046.19	$1,046.19
Parent / Child(ren) rate	$1,778.52	$1,778.52	$1,778.52	$1,778.52	$1,778.52	$1,778.52	$1,778.52	$1,778.52
Couple rate	$2,092.38	$2,092.38	$2,092.38	$2,092.38	$2,092.38	$2,092.38	$2,092.38	$2,092.38
Family rate	$2,981.64	$2,981.64	$2,981.64	$2,981.64	$2,981.64	$2,981.64	$2,981.64	$2,981.64
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Platinum PPO 10/20
In Network - $10/$20 Copayment, $3,000/$6,000 Out-of-Pocket Maximum
Out of Network - $1,000/$2,000 Deductible, 70%/30% Coinsurance with $2,500/$5,000 Out-of-Pocket Maximum
Rx Plan - $10/20% (coinsurance maximum $150)/35% (coinsurance maximum $400), $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$1,046.19	$1,046.19	$1,046.19	$1,046.19	$1,046.19	$1,046.19	$1,046.19	$1,046.19
Parent / Child(ren) rate	$1,778.52	$1,778.52	$1,778.52	$1,778.52	$1,778.52	$1,778.52	$1,778.52	$1,778.52
Couple rate	$2,092.38	$2,092.38	$2,092.38	$2,092.38	$2,092.38	$2,092.38	$2,092.38	$2,092.38
Family rate	$2,981.64	$2,981.64	$2,981.64	$2,981.64	$2,981.64	$2,981.64	$2,981.64	$2,981.64
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Platinum EPO 20/30
In Network - $20/$30 Copayment, $3,000/$6,000 Out-of-Pocket Maximum
Rx Plan - $10/$30/$60 $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$947.31	$947.31	$947.31	$947.31	$947.31	$947.31	$947.31	$947.31
Parent / Child(ren) rate	$1,610.43	$1,610.43	$1,610.43	$1,610.43	$1,610.43	$1,610.43	$1,610.43	$1,610.43
Couple rate	$1,894.62	$1,894.62	$1,894.62	$1,894.62	$1,894.62	$1,894.62	$1,894.62	$1,894.62
Family rate	$2,699.83	$2,699.83	$2,699.83	$2,699.83	$2,699.83	$2,699.83	$2,699.83	$2,699.83
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Platinum EPO 20/30
In Network - $20/$30 Copayment, $3,000/$6,000 Out-of-Pocket Maximum
Rx Plan - $10/20% (coinsurance maximum $150)/35% (coinsurance maximum $400), $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$947.31	$947.31	$947.31	$947.31	$947.31	$947.31	$947.31	$947.31
Parent / Child(ren) rate	$1,610.43	$1,610.43	$1,610.43	$1,610.43	$1,610.43	$1,610.43	$1,610.43	$1,610.43
Couple rate	$1,894.62	$1,894.62	$1,894.62	$1,894.62	$1,894.62	$1,894.62	$1,894.62	$1,894.62
Family rate	$2,699.83	$2,699.83	$2,699.83	$2,699.83	$2,699.83	$2,699.83	$2,699.83	$2,699.83
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Platinum PPO 20/30
In Network - $20/$30 Copayment, $3,000/$6,000 Out-of-Pocket Maximum
Out of Network - $2,000/$4,000 Deductible, 70%/30% Coinsurance with $5,000/$10,000 Out-of-Pocket Maximum
Rx Plan - $10/$30/$60 $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$1,020.07	$1,020.07	$1,020.07	$1,020.07	$1,020.07	$1,020.07	$1,020.07	$1,020.07
Parent / Child(ren) rate	$1,734.12	$1,734.12	$1,734.12	$1,734.12	$1,734.12	$1,734.12	$1,734.12	$1,734.12
Couple rate	$2,040.14	$2,040.14	$2,040.14	$2,040.14	$2,040.14	$2,040.14	$2,040.14	$2,040.14
Family rate	$2,907.20	$2,907.20	$2,907.20	$2,907.20	$2,907.20	$2,907.20	$2,907.20	$2,907.20
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Platinum PPO 20/30
In Network - $20/$30 Copayment, $3,000/$6,000 Out-of-Pocket Maximum
Out of Network - $2,000/$4,000 Deductible, 70%/30% Coinsurance with $5,000/$10,000 Out-of-Pocket Maximum
Rx Plan - $10/20% (coinsurance maximum $150)/35% (coinsurance maximum $400), $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
3rd Quarter 2014 Rates:								
Single rate	$1,020.07	$1,020.07	$1,020.07	$1,020.07	$1,020.07	$1,020.07	$1,020.07	$1,020.07
Parent / Child(ren) rate	$1,734.12	$1,734.12	$1,734.12	$1,734.12	$1,734.12	$1,734.12	$1,734.12	$1,734.12
Couple rate	$2,040.14	$2,040.14	$2,040.14	$2,040.14	$2,040.14	$2,040.14	$2,040.14	$2,040.14
Family rate	$2,907.20	$2,907.20	$2,907.20	$2,907.20	$2,907.20	$2,907.20	$2,907.20	$2,907.20
3rd Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Bronze NY Standard EPO HSA
In Network - $3,000/$6,000 Deductible, 50%/50% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Rx Plan - $10/$35/$70 after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$563.32	$563.32	$563.32	$563.32	$563.32	$563.32	$563.32	$563.32
Parent / Child(ren) rate	$957.64	$957.64	$957.64	$957.64	$957.64	$957.64	$957.64	$957.64
Couple rate	$1,126.64	$1,126.64	$1,126.64	$1,126.64	$1,126.64	$1,126.64	$1,126.64	$1,126.64
Family rate	$1,605.46	$1,605.46	$1,605.46	$1,605.46	$1,605.46	$1,605.46	$1,605.46	$1,605.46
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Bronze PPO HSA $3750
In Network - $3,750/$7,500 Deductible, 80%/20% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Out of Network - $6,000/$12,000 Deductible, 60%/40% Coinsurance with $9,000/$18,000 Out-of-Pocket Maximum
Rx Plan - $20/$40/$80 after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$617.04	$617.04	$617.04	$617.04	$617.04	$617.04	$617.04	$617.04
Parent / Child(ren) rate	$1,048.97	$1,048.97	$1,048.97	$1,048.97	$1,048.97	$1,048.97	$1,048.97	$1,048.97
Couple rate	$1,234.08	$1,234.08	$1,234.08	$1,234.08	$1,234.08	$1,234.08	$1,234.08	$1,234.08
Family rate	$1,758.56	$1,758.56	$1,758.56	$1,758.56	$1,758.56	$1,758.56	$1,758.56	$1,758.56
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Bronze PPO HSA $3750
In Network - $3,750/$7,500 Deductible, 80%/20% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Out of Network - $6,000/$12,000 Deductible, 60%/40% Coinsurance with $9,000/$18,000 Out-of-Pocket Maximum
Rx Plan - $20/30% (coinsurance maximum $150)/45% (coinsurance maximum $400) after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$617.04	$617.04	$617.04	$617.04	$617.04	$617.04	$617.04	$617.04
Parent / Child(ren) rate	$1,048.97	$1,048.97	$1,048.97	$1,048.97	$1,048.97	$1,048.97	$1,048.97	$1,048.97
Couple rate	$1,234.08	$1,234.08	$1,234.08	$1,234.08	$1,234.08	$1,234.08	$1,234.08	$1,234.08
Family rate	$1,758.56	$1,758.56	$1,758.56	$1,758.56	$1,758.56	$1,758.56	$1,758.56	$1,758.56
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Bronze EPO HSA $3500
In Network - $3,500/$7,000 Deductible, $40/$75 Copayment after deductible, 50%/50% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Rx Plan - $20/$40/$80 after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$561.74	$561.74	$561.74	$561.74	$561.74	$561.74	$561.74	$561.74
Parent / Child(ren) rate	$954.96	$954.96	$954.96	$954.96	$954.96	$954.96	$954.96	$954.96
Couple rate	$1,123.48	$1,123.48	$1,123.48	$1,123.48	$1,123.48	$1,123.48	$1,123.48	$1,123.48
Family rate	$1,600.96	$1,600.96	$1,600.96	$1,600.96	$1,600.96	$1,600.96	$1,600.96	$1,600.96
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Bronze EPO HSA $3500
In Network - $3,500/$7,000 Deductible, $40/$75 Copayment after deductible, 50%/50% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Rx Plan - $20/30% (coinsurance maximum $150)/45% (coinsurance maximum $400) after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$561.74	$561.74	$561.74	$561.74	$561.74	$561.74	$561.74	$561.74
Parent / Child(ren) rate	$954.96	$954.96	$954.96	$954.96	$954.96	$954.96	$954.96	$954.96
Couple rate	$1,123.48	$1,123.48	$1,123.48	$1,123.48	$1,123.48	$1,123.48	$1,123.48	$1,123.48
Family rate	$1,600.96	$1,600.96	$1,600.96	$1,600.96	$1,600.96	$1,600.96	$1,600.96	$1,600.96
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Bronze EPO HSA $5000 F
In Network - $5,000/$10,000 Deductible, 80%/20% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Rx Plan - $20/$40/$80 after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$548.40	$548.40	$548.40	$548.40	$548.40	$548.40	$548.40	$548.40
Parent / Child(ren) rate	$932.28	$932.28	$932.28	$932.28	$932.28	$932.28	$932.28	$932.28
Couple rate	$1,096.80	$1,096.80	$1,096.80	$1,096.80	$1,096.80	$1,096.80	$1,096.80	$1,096.80
Family rate	$1,562.94	$1,562.94	$1,562.94	$1,562.94	$1,562.94	$1,562.94	$1,562.94	$1,562.94
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Bronze EPO HSA $5000 F
In Network - $5,000/$10,000 Deductible, 80%/20% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Rx Plan - $20/30% (coinsurance maximum $150)/45% (coinsurance maximum $400) after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$548.40	$548.40	$548.40	$548.40	$548.40	$548.40	$548.40	$548.40
Parent / Child(ren) rate	$932.28	$932.28	$932.28	$932.28	$932.28	$932.28	$932.28	$932.28
Couple rate	$1,096.80	$1,096.80	$1,096.80	$1,096.80	$1,096.80	$1,096.80	$1,096.80	$1,096.80
Family rate	$1,562.94	$1,562.94	$1,562.94	$1,562.94	$1,562.94	$1,562.94	$1,562.94	$1,562.94
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Bronze EPO HSA $5000 L
In Network - $5,000/$10,000 Deductible, 80%/20% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Rx Plan - $20/$40/$80 after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$535.17	$535.17	$535.17	$535.17	$535.17	$535.17	$535.17	$535.17
Parent / Child(ren) rate	$909.79	$909.79	$909.79	$909.79	$909.79	$909.79	$909.79	$909.79
Couple rate	$1,070.34	$1,070.34	$1,070.34	$1,070.34	$1,070.34	$1,070.34	$1,070.34	$1,070.34
Family rate	$1,525.23	$1,525.23	$1,525.23	$1,525.23	$1,525.23	$1,525.23	$1,525.23	$1,525.23
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Bronze EPO HSA $5000 L
In Network - $5,000/$10,000 Deductible, 80%/20% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Rx Plan - $20/30% (coinsurance maximum $150)/45% (coinsurance maximum $400) after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$535.17	$535.17	$535.17	$535.17	$535.17	$535.17	$535.17	$535.17
Parent / Child(ren) rate	$909.79	$909.79	$909.79	$909.79	$909.79	$909.79	$909.79	$909.79
Couple rate	$1,070.34	$1,070.34	$1,070.34	$1,070.34	$1,070.34	$1,070.34	$1,070.34	$1,070.34
Family rate	$1,525.23	$1,525.23	$1,525.23	$1,525.23	$1,525.23	$1,525.23	$1,525.23	$1,525.23
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver NY Standard EPO
In Network - $2,000/$4,000 Deductible, $30/$50 Copayment after deductible, 70%/30% coinsurance with a $5,500/$11,000 Out-of-Pocket Maximum
Rx Plan - $10/$35/$70

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$660.28	$660.28	$660.28	$660.28	$660.28	$660.28	$660.28	$660.28
Parent / Child(ren) rate	$1,122.48	$1,122.48	$1,122.48	$1,122.48	$1,122.48	$1,122.48	$1,122.48	$1,122.48
Couple rate	$1,320.56	$1,320.56	$1,320.56	$1,320.56	$1,320.56	$1,320.56	$1,320.56	$1,320.56
Family rate	$1,881.80	$1,881.80	$1,881.80	$1,881.80	$1,881.80	$1,881.80	$1,881.80	$1,881.80
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver NY Standard PPO
In Network - $2,000/$4,000 Deductible, $30/$50 Copayment after deductible, 70%/30% coinsurance with a $5,500/$11,000 Out-of-Pocket Maximum
Out of Network - $3,000/$6,000 Deductible, 70%/30% Coinsurance with $7,500/$15,000 Out-of-Pocket Maximum
Rx Plan - $10/$35/$70

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$728.78	$728.78	$728.78	$728.78	$728.78	$728.78	$728.78	$728.78
Parent / Child(ren) rate	$1,238.93	$1,238.93	$1,238.93	$1,238.93	$1,238.93	$1,238.93	$1,238.93	$1,238.93
Couple rate	$1,457.56	$1,457.56	$1,457.56	$1,457.56	$1,457.56	$1,457.56	$1,457.56	$1,457.56
Family rate	$2,077.02	$2,077.02	$2,077.02	$2,077.02	$2,077.02	$2,077.02	$2,077.02	$2,077.02
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver PPO HSA 30/60
In Network - $2,000/$4,000 Deductible, $30/$60 Copayment after deductible, 90%/10% coinsurance with a $5,500/$11,000 Out-of-Pocket Maximum
Out of Network - $4,000/$8,000 Deductible, 50%/50% Coinsurance with $10,000/$20,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$730.62	$730.62	$730.62	$730.62	$730.62	$730.62	$730.62	$730.62
Parent / Child(ren) rate	$1,242.05	$1,242.05	$1,242.05	$1,242.05	$1,242.05	$1,242.05	$1,242.05	$1,242.05
Couple rate	$1,461.24	$1,461.24	$1,461.24	$1,461.24	$1,461.24	$1,461.24	$1,461.24	$1,461.24
Family rate	$2,082.27	$2,082.27	$2,082.27	$2,082.27	$2,082.27	$2,082.27	$2,082.27	$2,082.27
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver PPO HSA 30/60
In Network - $2,000/$4,000 Deductible, $30/$60 Copayment after deductible, 90%/10% coinsurance with a $5,500/$11,000 Out-of-Pocket Maximum
Out of Network - $4,000/$8,000 Deductible, 50%/50% Coinsurance with $10,000/$20,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400) after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$730.62	$730.62	$730.62	$730.62	$730.62	$730.62	$730.62	$730.62
Parent / Child(ren) rate	$1,242.05	$1,242.05	$1,242.05	$1,242.05	$1,242.05	$1,242.05	$1,242.05	$1,242.05
Couple rate	$1,461.24	$1,461.24	$1,461.24	$1,461.24	$1,461.24	$1,461.24	$1,461.24	$1,461.24
Family rate	$2,082.27	$2,082.27	$2,082.27	$2,082.27	$2,082.27	$2,082.27	$2,082.27	$2,082.27
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver PPO 40/70 F
In Network - $2,000/$4,000 Deductible, $40/$70 Copayment, 70%/30% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Out of Network - $4,000/$8,000 Deductible, 50%/50% Coinsurance with $10,000/$20,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$778.34	$778.34	$778.34	$778.34	$778.34	$778.34	$778.34	$778.34
Parent / Child(ren) rate	$1,323.18	$1,323.18	$1,323.18	$1,323.18	$1,323.18	$1,323.18	$1,323.18	$1,323.18
Couple rate	$1,556.68	$1,556.68	$1,556.68	$1,556.68	$1,556.68	$1,556.68	$1,556.68	$1,556.68
Family rate	$2,218.27	$2,218.27	$2,218.27	$2,218.27	$2,218.27	$2,218.27	$2,218.27	$2,218.27
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver PPO 40/70 F
In Network - $2,000/$4,000 Deductible, $40/$70 Copayment, 70%/30% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Out of Network - $4,000/$8,000 Deductible, 50%/50% Coinsurance with $10,000/$20,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400), $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$778.34	$778.34	$778.34	$778.34	$778.34	$778.34	$778.34	$778.34
Parent / Child(ren) rate	$1,323.18	$1,323.18	$1,323.18	$1,323.18	$1,323.18	$1,323.18	$1,323.18	$1,323.18
Couple rate	$1,556.68	$1,556.68	$1,556.68	$1,556.68	$1,556.68	$1,556.68	$1,556.68	$1,556.68
Family rate	$2,218.27	$2,218.27	$2,218.27	$2,218.27	$2,218.27	$2,218.27	$2,218.27	$2,218.27
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver PPO 40/70 L
In Network - $2,000/$4,000 Deductible, $40/$70 Copayment, 70%/30% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Out of Network - $4,000/$8,000 Deductible, 50%/50% Coinsurance with $10,000/$20,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 $100 deductible T2 and T3

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$761.14	$761.14	$761.14	$761.14	$761.14	$761.14	$761.14	$761.14
Parent / Child(ren) rate	$1,293.94	$1,293.94	$1,293.94	$1,293.94	$1,293.94	$1,293.94	$1,293.94	$1,293.94
Couple rate	$1,522.28	$1,522.28	$1,522.28	$1,522.28	$1,522.28	$1,522.28	$1,522.28	$1,522.28
Family rate	$2,169.25	$2,169.25	$2,169.25	$2,169.25	$2,169.25	$2,169.25	$2,169.25	$2,169.25
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver PPO 40/70 L
In Network - $2,000/$4,000 Deductible, $40/$70 Copayment, 70%/30% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Out of Network - $4,000/$8,000 Deductible, 50%/50% Coinsurance with $10,000/$20,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400), $100 deductible T2 and T3

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$761.14	$761.14	$761.14	$761.14	$761.14	$761.14	$761.14	$761.14
Parent / Child(ren) rate	$1,293.94	$1,293.94	$1,293.94	$1,293.94	$1,293.94	$1,293.94	$1,293.94	$1,293.94
Couple rate	$1,522.28	$1,522.28	$1,522.28	$1,522.28	$1,522.28	$1,522.28	$1,522.28	$1,522.28
Family rate	$2,169.25	$2,169.25	$2,169.25	$2,169.25	$2,169.25	$2,169.25	$2,169.25	$2,169.25
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO HSA 25/50 F
In Network - $2,000/$4,000 Deductible, $25/$50 Copayment after deductible, 80%/20% coinsurance with a $5,500/$11,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$670.88	$670.88	$670.88	$670.88	$670.88	$670.88	$670.88	$670.88
Parent / Child(ren) rate	$1,140.50	$1,140.50	$1,140.50	$1,140.50	$1,140.50	$1,140.50	$1,140.50	$1,140.50
Couple rate	$1,341.76	$1,341.76	$1,341.76	$1,341.76	$1,341.76	$1,341.76	$1,341.76	$1,341.76
Family rate	$1,912.01	$1,912.01	$1,912.01	$1,912.01	$1,912.01	$1,912.01	$1,912.01	$1,912.01
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO HSA 25/50 F
In Network - $2,000/$4,000 Deductible, $25/$50 Copayment after deductible, 80%/20% coinsurance with a $5,500/$11,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400) after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$670.88	$670.88	$670.88	$670.88	$670.88	$670.88	$670.88	$670.88
Parent / Child(ren) rate	$1,140.50	$1,140.50	$1,140.50	$1,140.50	$1,140.50	$1,140.50	$1,140.50	$1,140.50
Couple rate	$1,341.76	$1,341.76	$1,341.76	$1,341.76	$1,341.76	$1,341.76	$1,341.76	$1,341.76
Family rate	$1,912.01	$1,912.01	$1,912.01	$1,912.01	$1,912.01	$1,912.01	$1,912.01	$1,912.01
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO HSA 25/50 L
In Network - $2,000/$4,000 Deductible, $25/$50 Copayment after deductible, 80%/20% coinsurance with a $5,500/$11,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$654.70	$654.70	$654.70	$654.70	$654.70	$654.70	$654.70	$654.70
Parent / Child(ren) rate	$1,112.99	$1,112.99	$1,112.99	$1,112.99	$1,112.99	$1,112.99	$1,112.99	$1,112.99
Couple rate	$1,309.40	$1,309.40	$1,309.40	$1,309.40	$1,309.40	$1,309.40	$1,309.40	$1,309.40
Family rate	$1,865.90	$1,865.90	$1,865.90	$1,865.90	$1,865.90	$1,865.90	$1,865.90	$1,865.90
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO HSA 25/50 L
In Network - $2,000/$4,000 Deductible, $25/$50 Copayment after deductible, 80%/20% coinsurance with a $5,500/$11,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400) after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$654.70	$654.70	$654.70	$654.70	$654.70	$654.70	$654.70	$654.70
Parent / Child(ren) rate	$1,112.99	$1,112.99	$1,112.99	$1,112.99	$1,112.99	$1,112.99	$1,112.99	$1,112.99
Couple rate	$1,309.40	$1,309.40	$1,309.40	$1,309.40	$1,309.40	$1,309.40	$1,309.40	$1,309.40
Family rate	$1,865.90	$1,865.90	$1,865.90	$1,865.90	$1,865.90	$1,865.90	$1,865.90	$1,865.90
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO HSA F
In Network - $2,000/$4,000 Deductible, 80%/20% coinsurance with a $6,000/$12,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$659.25	$659.25	$659.25	$659.25	$659.25	$659.25	$659.25	$659.25
Parent / Child(ren) rate	$1,120.73	$1,120.73	$1,120.73	$1,120.73	$1,120.73	$1,120.73	$1,120.73	$1,120.73
Couple rate	$1,318.50	$1,318.50	$1,318.50	$1,318.50	$1,318.50	$1,318.50	$1,318.50	$1,318.50
Family rate	$1,878.86	$1,878.86	$1,878.86	$1,878.86	$1,878.86	$1,878.86	$1,878.86	$1,878.86
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO HSA F
In Network - $2,000/$4,000 Deductible, 80%/20% coinsurance with a $6,000/$12,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400) after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$659.25	$659.25	$659.25	$659.25	$659.25	$659.25	$659.25	$659.25
Parent / Child(ren) rate	$1,120.73	$1,120.73	$1,120.73	$1,120.73	$1,120.73	$1,120.73	$1,120.73	$1,120.73
Couple rate	$1,318.50	$1,318.50	$1,318.50	$1,318.50	$1,318.50	$1,318.50	$1,318.50	$1,318.50
Family rate	$1,878.86	$1,878.86	$1,878.86	$1,878.86	$1,878.86	$1,878.86	$1,878.86	$1,878.86
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO HSA L
In Network - $2,000/$4,000 Deductible, 80%/20% coinsurance with a $6,000/$12,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$643.35	$643.35	$643.35	$643.35	$643.35	$643.35	$643.35	$643.35
Parent / Child(ren) rate	$1,093.70	$1,093.70	$1,093.70	$1,093.70	$1,093.70	$1,093.70	$1,093.70	$1,093.70
Couple rate	$1,286.70	$1,286.70	$1,286.70	$1,286.70	$1,286.70	$1,286.70	$1,286.70	$1,286.70
Family rate	$1,833.55	$1,833.55	$1,833.55	$1,833.55	$1,833.55	$1,833.55	$1,833.55	$1,833.55
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO HSA L
In Network - $2,000/$4,000 Deductible, 80%/20% coinsurance with a $6,000/$12,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400) after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$643.35	$643.35	$643.35	$643.35	$643.35	$643.35	$643.35	$643.35
Parent / Child(ren) rate	$1,093.70	$1,093.70	$1,093.70	$1,093.70	$1,093.70	$1,093.70	$1,093.70	$1,093.70
Couple rate	$1,286.70	$1,286.70	$1,286.70	$1,286.70	$1,286.70	$1,286.70	$1,286.70	$1,286.70
Family rate	$1,833.55	$1,833.55	$1,833.55	$1,833.55	$1,833.55	$1,833.55	$1,833.55	$1,833.55
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver Primary Advantage EPO
In Network - $1,500/$3,000 Deductible, $25/$50 Specialist Copayment after deductible with a $5,500/$11,000 Out-of-Pocket Maximum
RX Plan - $15/$35/$75 after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$733.08	$733.08	$733.08	$733.08	$733.08	$733.08	$733.08	$733.08
Parent / Child(ren) rate	$1,246.24	$1,246.24	$1,246.24	$1,246.24	$1,246.24	$1,246.24	$1,246.24	$1,246.24
Couple rate	$1,466.16	$1,466.16	$1,466.16	$1,466.16	$1,466.16	$1,466.16	$1,466.16	$1,466.16
Family rate	$2,089.28	$2,089.28	$2,089.28	$2,089.28	$2,089.28	$2,089.28	$2,089.28	$2,089.28
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver Primary Advantage EPO
In Network - $1,500/$3,000 Deductible, $25/$50 Specialist Copayment after deductible with a $5,500/$11,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400) after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$733.08	$733.08	$733.08	$733.08	$733.08	$733.08	$733.08	$733.08
Parent / Child(ren) rate	$1,246.24	$1,246.24	$1,246.24	$1,246.24	$1,246.24	$1,246.24	$1,246.24	$1,246.24
Couple rate	$1,466.16	$1,466.16	$1,466.16	$1,466.16	$1,466.16	$1,466.16	$1,466.16	$1,466.16
Family rate	$2,089.28	$2,089.28	$2,089.28	$2,089.28	$2,089.28	$2,089.28	$2,089.28	$2,089.28
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO 40/70 F
In Network - $2,000/$4,000 Deductible, $40/$70 Copayment, 70%/30% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$717.89	$717.89	$717.89	$717.89	$717.89	$717.89	$717.89	$717.89
Parent / Child(ren) rate	$1,220.41	$1,220.41	$1,220.41	$1,220.41	$1,220.41	$1,220.41	$1,220.41	$1,220.41
Couple rate	$1,435.78	$1,435.78	$1,435.78	$1,435.78	$1,435.78	$1,435.78	$1,435.78	$1,435.78
Family rate	$2,045.99	$2,045.99	$2,045.99	$2,045.99	$2,045.99	$2,045.99	$2,045.99	$2,045.99
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO 40/70 F
In Network - $2,000/$4,000 Deductible, $40/$70 Copayment, 70%/30% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400), $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$717.89	$717.89	$717.89	$717.89	$717.89	$717.89	$717.89	$717.89
Parent / Child(ren) rate	$1,220.41	$1,220.41	$1,220.41	$1,220.41	$1,220.41	$1,220.41	$1,220.41	$1,220.41
Couple rate	$1,435.78	$1,435.78	$1,435.78	$1,435.78	$1,435.78	$1,435.78	$1,435.78	$1,435.78
Family rate	$2,045.99	$2,045.99	$2,045.99	$2,045.99	$2,045.99	$2,045.99	$2,045.99	$2,045.99
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO 40/70 L
In Network - $2,000/$4,000 Deductible, $40/$70 Copayment, 70%/30% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 $100 deductible T2 and T3

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$700.55	$700.55	$700.55	$700.55	$700.55	$700.55	$700.55	$700.55
Parent / Child(ren) rate	$1,190.94	$1,190.94	$1,190.94	$1,190.94	$1,190.94	$1,190.94	$1,190.94	$1,190.94
Couple rate	$1,401.10	$1,401.10	$1,401.10	$1,401.10	$1,401.10	$1,401.10	$1,401.10	$1,401.10
Family rate	$1,996.57	$1,996.57	$1,996.57	$1,996.57	$1,996.57	$1,996.57	$1,996.57	$1,996.57
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Silver EPO 40/70 L
In Network - $2,000/$4,000 Deductible, $40/$70 Copayment, 70%/30% coinsurance with a $6,350/$12,700 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400), $100 deductible T2 and T3

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$700.55	$700.55	$700.55	$700.55	$700.55	$700.55	$700.55	$700.55
Parent / Child(ren) rate	$1,190.94	$1,190.94	$1,190.94	$1,190.94	$1,190.94	$1,190.94	$1,190.94	$1,190.94
Couple rate	$1,401.10	$1,401.10	$1,401.10	$1,401.10	$1,401.10	$1,401.10	$1,401.10	$1,401.10
Family rate	$1,996.57	$1,996.57	$1,996.57	$1,996.57	$1,996.57	$1,996.57	$1,996.57	$1,996.57
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold NY Standard EPO
In Network - $600/$1,200 Deductible, $25/$40 Copayment after deductible, 80%/20% coinsurance with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $10/$35/$70

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$780.60	$780.60	$780.60	$780.60	$780.60	$780.60	$780.60	$780.60
Parent / Child(ren) rate	$1,327.02	$1,327.02	$1,327.02	$1,327.02	$1,327.02	$1,327.02	$1,327.02	$1,327.02
Couple rate	$1,561.20	$1,561.20	$1,561.20	$1,561.20	$1,561.20	$1,561.20	$1,561.20	$1,561.20
Family rate	$2,224.71	$2,224.71	$2,224.71	$2,224.71	$2,224.71	$2,224.71	$2,224.71	$2,224.71
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold PPO HSA
In Network - $1,500/$3,000 Deductible, 90%/10% coinsurance with a $2,000/$4,000 Out-of-Pocket Maximum
Out of Network - $3,000/$6,000 Deductible, 60%/40% Coinsurance with $7,500/$15,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$868.61	$868.61	$868.61	$868.61	$868.61	$868.61	$868.61	$868.61
Parent / Child(ren) rate	$1,476.64	$1,476.64	$1,476.64	$1,476.64	$1,476.64	$1,476.64	$1,476.64	$1,476.64
Couple rate	$1,737.22	$1,737.22	$1,737.22	$1,737.22	$1,737.22	$1,737.22	$1,737.22	$1,737.22
Family rate	$2,475.54	$2,475.54	$2,475.54	$2,475.54	$2,475.54	$2,475.54	$2,475.54	$2,475.54
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold PPO HSA
In Network - $1,500/$3,000 Deductible, 90%/10% coinsurance with a $2,000/$4,000 Out-of-Pocket Maximum
Out of Network - $3,000/$6,000 Deductible, 60%/40% Coinsurance with $7,500/$15,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400) after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$868.61	$868.61	$868.61	$868.61	$868.61	$868.61	$868.61	$868.61
Parent / Child(ren) rate	$1,476.64	$1,476.64	$1,476.64	$1,476.64	$1,476.64	$1,476.64	$1,476.64	$1,476.64
Couple rate	$1,737.22	$1,737.22	$1,737.22	$1,737.22	$1,737.22	$1,737.22	$1,737.22	$1,737.22
Family rate	$2,475.54	$2,475.54	$2,475.54	$2,475.54	$2,475.54	$2,475.54	$2,475.54	$2,475.54
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold PPO 25/40
In Network - $1,000/$2,000 Deductible, $25/$40 Copayment, 80%/20% coinsurance with a $4,000/$8,000 Out-of-Pocket Maximum
Out of Network - $2,000/$4,000 Deductible, 60%/40% Coinsurance with $5,000/$10,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$896.38	$896.38	$896.38	$896.38	$896.38	$896.38	$896.38	$896.38
Parent / Child(ren) rate	$1,523.85	$1,523.85	$1,523.85	$1,523.85	$1,523.85	$1,523.85	$1,523.85	$1,523.85
Couple rate	$1,792.76	$1,792.76	$1,792.76	$1,792.76	$1,792.76	$1,792.76	$1,792.76	$1,792.76
Family rate	$2,554.68	$2,554.68	$2,554.68	$2,554.68	$2,554.68	$2,554.68	$2,554.68	$2,554.68
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold PPO 25/40
In Network - $1,000/$2,000 Deductible, $25/$40 Copayment, 80%/20% coinsurance with a $4,000/$8,000 Out-of-Pocket Maximum
Out of Network - $2,000/$4,000 Deductible, 60%/40% Coinsurance with $5,000/$10,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400), $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$896.38	$896.38	$896.38	$896.38	$896.38	$896.38	$896.38	$896.38
Parent / Child(ren) rate	$1,523.85	$1,523.85	$1,523.85	$1,523.85	$1,523.85	$1,523.85	$1,523.85	$1,523.85
Couple rate	$1,792.76	$1,792.76	$1,792.76	$1,792.76	$1,792.76	$1,792.76	$1,792.76	$1,792.76
Family rate	$2,554.68	$2,554.68	$2,554.68	$2,554.68	$2,554.68	$2,554.68	$2,554.68	$2,554.68
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold Ease EPO
In Network - $750/$1,500 Deductible, $50/$50 Copayment with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$834.01	$834.01	$834.01	$834.01	$834.01	$834.01	$834.01	$834.01
Parent / Child(ren) rate	$1,417.82	$1,417.82	$1,417.82	$1,417.82	$1,417.82	$1,417.82	$1,417.82	$1,417.82
Couple rate	$1,668.02	$1,668.02	$1,668.02	$1,668.02	$1,668.02	$1,668.02	$1,668.02	$1,668.02
Family rate	$2,376.93	$2,376.93	$2,376.93	$2,376.93	$2,376.93	$2,376.93	$2,376.93	$2,376.93
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold Ease EPO
In Network - $750/$1,500 Deductible, $50/$50 Copayment with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400), $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$834.01	$834.01	$834.01	$834.01	$834.01	$834.01	$834.01	$834.01
Parent / Child(ren) rate	$1,417.82	$1,417.82	$1,417.82	$1,417.82	$1,417.82	$1,417.82	$1,417.82	$1,417.82
Couple rate	$1,668.02	$1,668.02	$1,668.02	$1,668.02	$1,668.02	$1,668.02	$1,668.02	$1,668.02
Family rate	$2,376.93	$2,376.93	$2,376.93	$2,376.93	$2,376.93	$2,376.93	$2,376.93	$2,376.93
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold EPO HSA
In Network - $1,500/$3,000 Deductible, 90%/10% coinsurance with a $2,000/$4,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$806.68	$806.68	$806.68	$806.68	$806.68	$806.68	$806.68	$806.68
Parent / Child(ren) rate	$1,371.36	$1,371.36	$1,371.36	$1,371.36	$1,371.36	$1,371.36	$1,371.36	$1,371.36
Couple rate	$1,613.36	$1,613.36	$1,613.36	$1,613.36	$1,613.36	$1,613.36	$1,613.36	$1,613.36
Family rate	$2,299.04	$2,299.04	$2,299.04	$2,299.04	$2,299.04	$2,299.04	$2,299.04	$2,299.04
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold EPO HSA
In Network - $1,500/$3,000 Deductible, 90%/10% coinsurance with a $2,000/$4,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400) after combined Med/RX deductible

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$806.68	$806.68	$806.68	$806.68	$806.68	$806.68	$806.68	$806.68
Parent / Child(ren) rate	$1,371.36	$1,371.36	$1,371.36	$1,371.36	$1,371.36	$1,371.36	$1,371.36	$1,371.36
Couple rate	$1,613.36	$1,613.36	$1,613.36	$1,613.36	$1,613.36	$1,613.36	$1,613.36	$1,613.36
Family rate	$2,299.04	$2,299.04	$2,299.04	$2,299.04	$2,299.04	$2,299.04	$2,299.04	$2,299.04
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold Primary Advantage EPO
In Network - $500/$1,000 Deductible, $25/$50 Specialist Copayment after the deductible with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$829.74	$829.74	$829.74	$829.74	$829.74	$829.74	$829.74	$829.74
Parent / Child(ren) rate	$1,410.56	$1,410.56	$1,410.56	$1,410.56	$1,410.56	$1,410.56	$1,410.56	$1,410.56
Couple rate	$1,659.48	$1,659.48	$1,659.48	$1,659.48	$1,659.48	$1,659.48	$1,659.48	$1,659.48
Family rate	$2,364.76	$2,364.76	$2,364.76	$2,364.76	$2,364.76	$2,364.76	$2,364.76	$2,364.76
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold Primary Advantage EPO
In Network - $500/$1,000 Deductible, $25/$50 Specialist Copayment after the deductible with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400) after combined Med/RX deductible

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$829.74	$829.74	$829.74	$829.74	$829.74	$829.74	$829.74	$829.74
Parent / Child(ren) rate	$1,410.56	$1,410.56	$1,410.56	$1,410.56	$1,410.56	$1,410.56	$1,410.56	$1,410.56
Couple rate	$1,659.48	$1,659.48	$1,659.48	$1,659.48	$1,659.48	$1,659.48	$1,659.48	$1,659.48
Family rate	$2,364.76	$2,364.76	$2,364.76	$2,364.76	$2,364.76	$2,364.76	$2,364.76	$2,364.76
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold EPO 15/25 F
In Network - $800/$1,600 Deductible, $15/$25 Copayment, 90%/10% coinsurance with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$849.18	$849.18	$849.18	$849.18	$849.18	$849.18	$849.18	$849.18
Parent / Child(ren) rate	$1,443.61	$1,443.61	$1,443.61	$1,443.61	$1,443.61	$1,443.61	$1,443.61	$1,443.61
Couple rate	$1,698.36	$1,698.36	$1,698.36	$1,698.36	$1,698.36	$1,698.36	$1,698.36	$1,698.36
Family rate	$2,420.16	$2,420.16	$2,420.16	$2,420.16	$2,420.16	$2,420.16	$2,420.16	$2,420.16
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold EPO 15/25 F
In Network - $800/$1,600 Deductible, $15/$25 Copayment, 90%/10% coinsurance with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400), $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$849.18	$849.18	$849.18	$849.18	$849.18	$849.18	$849.18	$849.18
Parent / Child(ren) rate	$1,443.61	$1,443.61	$1,443.61	$1,443.61	$1,443.61	$1,443.61	$1,443.61	$1,443.61
Couple rate	$1,698.36	$1,698.36	$1,698.36	$1,698.36	$1,698.36	$1,698.36	$1,698.36	$1,698.36
Family rate	$2,420.16	$2,420.16	$2,420.16	$2,420.16	$2,420.16	$2,420.16	$2,420.16	$2,420.16
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold EPO 15/25 L
In Network - $800/$1,600 Deductible, $15/$25 Copayment, 90%/10% coinsurance with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 $100 deductible T2 and T3

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$828.66	$828.66	$828.66	$828.66	$828.66	$828.66	$828.66	$828.66
Parent / Child(ren) rate	$1,408.72	$1,408.72	$1,408.72	$1,408.72	$1,408.72	$1,408.72	$1,408.72	$1,408.72
Couple rate	$1,657.32	$1,657.32	$1,657.32	$1,657.32	$1,657.32	$1,657.32	$1,657.32	$1,657.32
Family rate	$2,361.68	$2,361.68	$2,361.68	$2,361.68	$2,361.68	$2,361.68	$2,361.68	$2,361.68
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold EPO 15/25 L
In Network - $800/$1,600 Deductible, $15/$25 Copayment, 90%/10% coinsurance with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400), $100 deductible T2 and T3

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$828.66	$828.66	$828.66	$828.66	$828.66	$828.66	$828.66	$828.66
Parent / Child(ren) rate	$1,408.72	$1,408.72	$1,408.72	$1,408.72	$1,408.72	$1,408.72	$1,408.72	$1,408.72
Couple rate	$1,657.32	$1,657.32	$1,657.32	$1,657.32	$1,657.32	$1,657.32	$1,657.32	$1,657.32
Family rate	$2,361.68	$2,361.68	$2,361.68	$2,361.68	$2,361.68	$2,361.68	$2,361.68	$2,361.68
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold EPO 20/40 F
In Network - $1,250/$2,500 Deductible, $20/$40 Copayment, 90%/10% coinsurance with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$828.09	$828.09	$828.09	$828.09	$828.09	$828.09	$828.09	$828.09
Parent / Child(ren) rate	$1,407.75	$1,407.75	$1,407.75	$1,407.75	$1,407.75	$1,407.75	$1,407.75	$1,407.75
Couple rate	$1,656.18	$1,656.18	$1,656.18	$1,656.18	$1,656.18	$1,656.18	$1,656.18	$1,656.18
Family rate	$2,360.06	$2,360.06	$2,360.06	$2,360.06	$2,360.06	$2,360.06	$2,360.06	$2,360.06
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold EPO 20/40 F
In Network - $1,250/$2,500 Deductible, $20/$40 Copayment, 90%/10% coinsurance with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400), $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$828.09	$828.09	$828.09	$828.09	$828.09	$828.09	$828.09	$828.09
Parent / Child(ren) rate	$1,407.75	$1,407.75	$1,407.75	$1,407.75	$1,407.75	$1,407.75	$1,407.75	$1,407.75
Couple rate	$1,656.18	$1,656.18	$1,656.18	$1,656.18	$1,656.18	$1,656.18	$1,656.18	$1,656.18
Family rate	$2,360.06	$2,360.06	$2,360.06	$2,360.06	$2,360.06	$2,360.06	$2,360.06	$2,360.06
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold EPO 20/40 L
In Network - $1,250/$2,500 Deductible, $20/$40 Copayment, 90%/10% coinsurance with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/$35/$75 $100 deductible T2 and T3

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$808.09	$808.09	$808.09	$808.09	$808.09	$808.09	$808.09	$808.09
Parent / Child(ren) rate	$1,373.75	$1,373.75	$1,373.75	$1,373.75	$1,373.75	$1,373.75	$1,373.75	$1,373.75
Couple rate	$1,616.18	$1,616.18	$1,616.18	$1,616.18	$1,616.18	$1,616.18	$1,616.18	$1,616.18
Family rate	$2,303.06	$2,303.06	$2,303.06	$2,303.06	$2,303.06	$2,303.06	$2,303.06	$2,303.06
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Gold EPO 20/40 L
In Network - $1,250/$2,500 Deductible, $20/$40 Copayment, 90%/10% coinsurance with a $4,000/$8,000 Out-of-Pocket Maximum
Rx Plan - $15/25% (coinsurance maximum $150)/40% (coinsurance maximum $400), $100 deductible T2 and T3

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$808.09	$808.09	$808.09	$808.09	$808.09	$808.09	$808.09	$808.09
Parent / Child(ren) rate	$1,373.75	$1,373.75	$1,373.75	$1,373.75	$1,373.75	$1,373.75	$1,373.75	$1,373.75
Couple rate	$1,616.18	$1,616.18	$1,616.18	$1,616.18	$1,616.18	$1,616.18	$1,616.18	$1,616.18
Family rate	$2,303.06	$2,303.06	$2,303.06	$2,303.06	$2,303.06	$2,303.06	$2,303.06	$2,303.06
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Platinum NY Standard EPO
In Network - $15/$35 Copayment, $2,000/$4,000 Out-of-Pocket Maximum
RX Plan - $10/$30/$60

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$920.90	$920.90	$920.90	$920.90	$920.90	$920.90	$920.90	$920.90
Parent / Child(ren) rate	$1,565.53	$1,565.53	$1,565.53	$1,565.53	$1,565.53	$1,565.53	$1,565.53	$1,565.53
Couple rate	$1,841.80	$1,841.80	$1,841.80	$1,841.80	$1,841.80	$1,841.80	$1,841.80	$1,841.80
Family rate	$2,624.57	$2,624.57	$2,624.57	$2,624.57	$2,624.57	$2,624.57	$2,624.57	$2,624.57
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Platinum NY Standard PPO
In Network - $15/$35 Copayment, $2,000/$4,000 Out-of-Pocket Maximum
Out of Network - $2,000/$4,000 Deductible, 70%/30% Coinsurance with $5,000/$10,000 Out-of-Pocket Maximum
RX Plan - $10/$30/$60

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$996.29	$996.29	$996.29	$996.29	$996.29	$996.29	$996.29	$996.29
Parent / Child(ren) rate	$1,693.69	$1,693.69	$1,693.69	$1,693.69	$1,693.69	$1,693.69	$1,693.69	$1,693.69
Couple rate	$1,992.58	$1,992.58	$1,992.58	$1,992.58	$1,992.58	$1,992.58	$1,992.58	$1,992.58
Family rate	$2,839.43	$2,839.43	$2,839.43	$2,839.43	$2,839.43	$2,839.43	$2,839.43	$2,839.43
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Platinum EPO 10/20
In Network - $10/$20 Copayment, $3,000/$6,000 Out-of-Pocket Maximum
Rx Plan - $10/$30/$60 $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$989.97	$989.97	$989.97	$989.97	$989.97	$989.97	$989.97	$989.97
Parent / Child(ren) rate	$1,682.95	$1,682.95	$1,682.95	$1,682.95	$1,682.95	$1,682.95	$1,682.95	$1,682.95
Couple rate	$1,979.94	$1,979.94	$1,979.94	$1,979.94	$1,979.94	$1,979.94	$1,979.94	$1,979.94
Family rate	$2,821.41	$2,821.41	$2,821.41	$2,821.41	$2,821.41	$2,821.41	$2,821.41	$2,821.41
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Platinum EPO 10/20
In Network - $10/$20 Copayment, $3,000/$6,000 Out-of-Pocket Maximum
Rx Plan - $10/20% (coinsurance maximum $150)/35% (coinsurance maximum $400), $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$989.97	$989.97	$989.97	$989.97	$989.97	$989.97	$989.97	$989.97
Parent / Child(ren) rate	$1,682.95	$1,682.95	$1,682.95	$1,682.95	$1,682.95	$1,682.95	$1,682.95	$1,682.95
Couple rate	$1,979.94	$1,979.94	$1,979.94	$1,979.94	$1,979.94	$1,979.94	$1,979.94	$1,979.94
Family rate	$2,821.41	$2,821.41	$2,821.41	$2,821.41	$2,821.41	$2,821.41	$2,821.41	$2,821.41
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Platinum PPO 10/20
In Network - $10/$20 Copayment, $3,000/$6,000 Out-of-Pocket Maximum
Out of Network - $1,000/$2,000 Deductible, 70%/30% Coinsurance with $2,500/$5,000 Out-of-Pocket Maximum
Rx Plan - $10/$30/$60 $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$1,072.34	$1,072.34	$1,072.34	$1,072.34	$1,072.34	$1,072.34	$1,072.34	$1,072.34
Parent / Child(ren) rate	$1,822.98	$1,822.98	$1,822.98	$1,822.98	$1,822.98	$1,822.98	$1,822.98	$1,822.98
Couple rate	$2,144.68	$2,144.68	$2,144.68	$2,144.68	$2,144.68	$2,144.68	$2,144.68	$2,144.68
Family rate	$3,056.17	$3,056.17	$3,056.17	$3,056.17	$3,056.17	$3,056.17	$3,056.17	$3,056.17
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Platinum PPO 10/20
In Network - $10/$20 Copayment, $3,000/$6,000 Out-of-Pocket Maximum
Out of Network - $1,000/$2,000 Deductible, 70%/30% Coinsurance with $2,500/$5,000 Out-of-Pocket Maximum
Rx Plan - $10/20% (coinsurance maximum $150)/35% (coinsurance maximum $400), $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$1,072.34	$1,072.34	$1,072.34	$1,072.34	$1,072.34	$1,072.34	$1,072.34	$1,072.34
Parent / Child(ren) rate	$1,822.98	$1,822.98	$1,822.98	$1,822.98	$1,822.98	$1,822.98	$1,822.98	$1,822.98
Couple rate	$2,144.68	$2,144.68	$2,144.68	$2,144.68	$2,144.68	$2,144.68	$2,144.68	$2,144.68
Family rate	$3,056.17	$3,056.17	$3,056.17	$3,056.17	$3,056.17	$3,056.17	$3,056.17	$3,056.17
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Platinum EPO 20/30
In Network - $20/$30 Copayment, $3,000/$6,000 Out-of-Pocket Maximum
Rx Plan - $10/$30/$60 $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$970.99	$970.99	$970.99	$970.99	$970.99	$970.99	$970.99	$970.99
Parent / Child(ren) rate	$1,650.68	$1,650.68	$1,650.68	$1,650.68	$1,650.68	$1,650.68	$1,650.68	$1,650.68
Couple rate	$1,941.98	$1,941.98	$1,941.98	$1,941.98	$1,941.98	$1,941.98	$1,941.98	$1,941.98
Family rate	$2,767.32	$2,767.32	$2,767.32	$2,767.32	$2,767.32	$2,767.32	$2,767.32	$2,767.32
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Platinum EPO 20/30
In Network - $20/$30 Copayment, $3,000/$6,000 Out-of-Pocket Maximum
Rx Plan - $10/20% (coinsurance maximum $150)/35% (coinsurance maximum $400), $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$970.99	$970.99	$970.99	$970.99	$970.99	$970.99	$970.99	$970.99
Parent / Child(ren) rate	$1,650.68	$1,650.68	$1,650.68	$1,650.68	$1,650.68	$1,650.68	$1,650.68	$1,650.68
Couple rate	$1,941.98	$1,941.98	$1,941.98	$1,941.98	$1,941.98	$1,941.98	$1,941.98	$1,941.98
Family rate	$2,767.32	$2,767.32	$2,767.32	$2,767.32	$2,767.32	$2,767.32	$2,767.32	$2,767.32
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Platinum PPO 20/30
In Network - $20/$30 Copayment, $3,000/$6,000 Out-of-Pocket Maximum
Out of Network - $2,000/$4,000 Deductible, 70%/30% Coinsurance with $5,000/$10,000 Out-of-Pocket Maximum
Rx Plan - $10/$30/$60 $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$1,045.57	$1,045.57	$1,045.57	$1,045.57	$1,045.57	$1,045.57	$1,045.57	$1,045.57
Parent / Child(ren) rate	$1,777.47	$1,777.47	$1,777.47	$1,777.47	$1,777.47	$1,777.47	$1,777.47	$1,777.47
Couple rate	$2,091.14	$2,091.14	$2,091.14	$2,091.14	$2,091.14	$2,091.14	$2,091.14	$2,091.14
Family rate	$2,979.87	$2,979.87	$2,979.87	$2,979.87	$2,979.87	$2,979.87	$2,979.87	$2,979.87
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Platinum PPO 20/30
In Network - $20/$30 Copayment, $3,000/$6,000 Out-of-Pocket Maximum
Out of Network - $2,000/$4,000 Deductible, 70%/30% Coinsurance with $5,000/$10,000 Out-of-Pocket Maximum
Rx Plan - $10/20% (coinsurance maximum $150)/35% (coinsurance maximum $400), $100 deductible T2 and T3

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
4th Quarter 2014 Rates:								
Single rate	$1,045.57	$1,045.57	$1,045.57	$1,045.57	$1,045.57	$1,045.57	$1,045.57	$1,045.57
Parent / Child(ren) rate	$1,777.47	$1,777.47	$1,777.47	$1,777.47	$1,777.47	$1,777.47	$1,777.47	$1,777.47
Couple rate	$2,091.14	$2,091.14	$2,091.14	$2,091.14	$2,091.14	$2,091.14	$2,091.14	$2,091.14
Family rate	$2,979.87	$2,979.87	$2,979.87	$2,979.87	$2,979.87	$2,979.87	$2,979.87	$2,979.87
4th Quarter 2013 Rates:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Dollar Amount Change								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA
Percent Change:								
Single rate	NA	NA	NA	NA	NA	NA	NA	NA
Parent / Child(ren) rate	NA	NA	NA	NA	NA	NA	NA	NA
Couple rate	NA	NA	NA	NA	NA	NA	NA	NA
Family rate	NA	NA	NA	NA	NA	NA	NA	NA

Domestic Partner

	Manhattan/Richmond/Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Dutchess/Orange/Putnam	Ulster/Sullivan
Single rate	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Parent / Child(ren) rate	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Couple rate	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Family rate	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Dependent Age Cut-off 29

1st Quarter 2014 Rates:	Manhattan/Richmond/Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Dutchess/Orange/Putnam	Ulster/Sullivan
Single rate	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Parent / Child(ren) rate	$69.08	$69.08	$69.08	$69.08	$69.08	$69.08	$69.08	$69.08
Couple rate	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Family rate	$74.64	$74.64	$74.64	$74.64	$74.64	$74.64	$74.64	$74.64

Woman's Contraceptive

	Manhattan/Richmond/Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Dutchess/Orange/Putnam	Ulster/Sullivan
Single rate	($2.93)	($2.93)	($2.93)	($2.93)	($2.93)	($2.93)	($2.93)	($2.93)
Parent / Child(ren) rate	($4.97)	($4.97)	($4.97)	($4.97)	($4.97)	($4.97)	($4.97)	($4.97)
Couple rate	($5.85)	($5.85)	($5.85)	($5.85)	($5.85)	($5.85)	($5.85)	($5.85)
Family rate	($8.34)	($8.34)	($8.34)	($8.34)	($8.34)	($8.34)	($8.34)	($8.34)

Domestic Partner

	Manhattan/Richmond/Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Dutchess/Orange/Putnam	Ulster/Sullivan
Single rate	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Parent / Child(ren) rate	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Couple rate	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Family rate	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Dependent Age Cut-off 29

2nd Quarter 2014 Rates:	Manhattan/Richmond/Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Dutchess/Orange/Putnam	Ulster/Sullivan
Single rate	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Parent / Child(ren) rate	$70.81	$70.81	$70.81	$70.81	$70.81	$70.81	$70.81	$70.81
Couple rate	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Family rate	$76.51	$76.51	$76.51	$76.51	$76.51	$76.51	$76.51	$76.51

Woman's Contraceptive

	Manhattan/Richmond/Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Dutchess/Orange/Putnam	Ulster/Sullivan
Single rate	($3.00)	($3.00)	($3.00)	($3.00)	($3.00)	($3.00)	($3.00)	($3.00)
Parent / Child(ren) rate	($5.09)	($5.09)	($5.09)	($5.09)	($5.09)	($5.09)	($5.09)	($5.09)
Couple rate	($6.00)	($6.00)	($6.00)	($6.00)	($6.00)	($6.00)	($6.00)	($6.00)
Family rate	($8.55)	($8.55)	($8.55)	($8.55)	($8.55)	($8.55)	($8.55)	($8.55)

Domestic Partner

	Manhattan/Richmond/Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Dutchess/Orange/Putnam	Ulster/Sullivan
Single rate	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Parent / Child(ren) rate	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Couple rate	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Family rate	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Dependent Age Cut-off 29

3rd Quarter 2014 Rates:	Manhattan/Richmond/Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Dutchess/Orange/Putnam	Ulster/Sullivan
Single rate	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Parent / Child(ren) rate	$72.58	$72.58	$72.58	$72.58	$72.58	$72.58	$72.58	$72.58
Couple rate	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Family rate	$78.42	$78.42	$78.42	$78.42	$78.42	$78.42	$78.42	$78.42

Woman's Contraceptive

	Manhattan/Richmond/Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Dutchess/Orange/Putnam	Ulster/Sullivan
Single rate	($3.08)	($3.08)	($3.08)	($3.08)	($3.08)	($3.08)	($3.08)	($3.08)
Parent / Child(ren) rate	($5.22)	($5.22)	($5.22)	($5.22)	($5.22)	($5.22)	($5.22)	($5.22)
Couple rate	($6.15)	($6.15)	($6.15)	($6.15)	($6.15)	($6.15)	($6.15)	($6.15)
Family rate	($8.76)	($8.76)	($8.76)	($8.76)	($8.76)	($8.76)	($8.76)	($8.76)

Domestic Partner

	Manhattan/Richmond/Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Dutchess/Orange/Putnam	Ulster/Sullivan
Single rate	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Parent / Child(ren) rate	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Couple rate	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Family rate	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Dependent Age Cut-off 29

4th Quarter 2014 Rates:	Manhattan/Richmond/Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Dutchess/Orange/Putnam	Ulster/Sullivan
Single rate	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Parent / Child(ren) rate	$74.39	$74.39	$74.39	$74.39	$74.39	$74.39	$74.39	$74.39
Couple rate	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Family rate	$80.38	$80.38	$80.38	$80.38	$80.38	$80.38	$80.38	$80.38

Woman's Contraceptive

	Manhattan/Richmond/Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Dutchess/Orange/Putnam	Ulster/Sullivan
Single rate	($3.16)	($3.16)	($3.16)	($3.16)	($3.16)	($3.16)	($3.16)	($3.16)
Parent / Child(ren) rate	($5.35)	($5.35)	($5.35)	($5.35)	($5.35)	($5.35)	($5.35)	($5.35)
Couple rate	($6.30)	($6.30)	($6.30)	($6.30)	($6.30)	($6.30)	($6.30)	($6.30)
Family rate	($8.98)	($8.98)	($8.98)	($8.98)	($8.98)	($8.98)	($8.98)	($8.98)