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Supporting Document Schedules

Satisfied - Item:	Final Approved Rate Manual
Comments:	Final Approved Rate Manual
Attachment(s):	UHIC Conversion Rate Manual 2014_Approved.pdf
Item Status:	
Status Date:	

UnitedHealthcare Insurance Company of New York

NEW YORK INDIVIDUAL RATE MANUAL

Rates Effective January 1, 2014

UnitedHealthcare Insurance Company of New York

NEW YORK INDIVIDUAL RATE MANUAL

Rate and Annual Rate Change	PAGE(S)
Area Definitions	1
Base Medical Rates By County - Q1 - Q4	2 - 3
Rates for Dependent to Age 29 Rider	4

UnitedHealthcare Insurance Company of New York
New York Small Group (2-50)
Area Factors

County	DFS Rating Region
Albany	Albany Area
Columbia	Albany Area
Fulton	Albany Area
Greene	Albany Area
Montgomery	Albany Area
Rensselaer	Albany Area
Saratoga	Albany Area
Schenectady	Albany Area
Schoharie	Albany Area
Warren	Albany Area
Washington	Albany Area
Niagara	Buffalo Area
Orleans	Buffalo Area
Erie	Buffalo Area
Genesee	Buffalo Area
Wyoming	Buffalo Area
Chautauqua	Buffalo Area
Cattaraugus	Buffalo Area
Allegany	Buffalo Area
Delaware	Mid-Hudson Area
Dutchess	Mid-Hudson Area
Orange	Mid-Hudson Area
Putnum	Mid-Hudson Area
Sullivan	Mid-Hudson Area
Ulster	Mid-Hudson Area
Bronx	New York City Area
Kings	New York City Area
New York	New York City Area
Queens	New York City Area
Richmond	New York City Area
Rockland	New York City Area
Westchester	New York City Area
Monroe	Rochester Area
Wayne	Rochester Area
Livingston	Rochester Area
Ontario	Rochester Area
Yates	Rochester Area
Seneca	Rochester Area
Broome	Syracuse Area
Onondaga	Syracuse Area
Tioga	Syracuse Area
Cortland	Syracuse Area
Cayuga	Syracuse Area
Tompkins	Syracuse Area
Schuyler	Syracuse Area
Chemung	Syracuse Area
Steuben	Syracuse Area
Jefferson	Utica/Watertown Area
Oswego	Utica/Watertown Area
Lewis	Utica/Watertown Area
Madison	Utica/Watertown Area
Oneida	Utica/Watertown Area
Otsego	Utica/Watertown Area
Chenango	Utica/Watertown Area
Herkimer	Utica/Watertown Area
Clinton	Utica/Watertown Area
Essex	Utica/Watertown Area
Franklin	Utica/Watertown Area
Hamilton	Utica/Watertown Area
St. Lawrence	Utica/Watertown Area
Suffolk	Long Island Area
Nassau	Long Island Area

NY Standard Bronze
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

	Albany Area	Buffalo Area	Mid-Hudson Area	New York City Area	Rochester Area	Syracuse Area	Utica/Watertown Area	Long Island Area
1st Quarter 2014 Rates:								
Single rate	$616.45	$505.45	$659.63	$637.47	$565.07	$546.49	$523.43	$637.47
Parent / Child(ren) rate	$1,047.97	$859.27	$1,121.37	$1,083.70	$960.62	$929.03	$889.83	$1,083.70
Couple rate	$1,232.90	$1,010.90	$1,319.26	$1,274.94	$1,130.14	$1,092.98	$1,046.86	$1,274.94
Family rate	$1,756.88	$1,440.53	$1,879.95	$1,816.79	$1,610.45	$1,557.50	$1,491.78	$1,816.79
Child Only rate	$253.98	$208.25	$271.77	$262.64	$232.81	$225.15	$215.65	$262.64
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
Child Only 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
Child Only 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
Child Only rate	NA	NA	NA	NA	NA	NA	NA	NA

NY Standard Silver
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

	Albany Area	Buffalo Area	Mid-Hudson Area	New York City Area	Rochester Area	Syracuse Area	Utica/Watertown Area	Long Island Area
1st Quarter 2014 Rates:								
Single rate	$722.86	$592.70	$773.49	$747.51	$662.62	$640.83	$613.79	$747.51
Parent / Child(ren) rate	$1,228.86	$1,007.59	$1,314.93	$1,270.77	$1,126.45	$1,089.41	$1,043.44	$1,270.77
Couple rate	$1,445.72	$1,185.40	$1,546.98	$1,495.02	$1,325.24	$1,281.66	$1,227.58	$1,495.02
Family rate	$2,060.15	$1,689.20	$2,204.45	$2,130.40	$1,888.47	$1,826.37	$1,749.30	$2,130.40
Child Only rate	$297.82	$244.19	$318.68	$307.97	$273.00	$264.02	$252.88	$307.97
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
Child Only 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
Child Only 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
Child Only rate	NA	NA	NA	NA	NA	NA	NA	NA

NY Standard Gold
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

	Albany Area	Buffalo Area	Mid-Hudson Area	New York City Area	Rochester Area	Syracuse Area	Utica/Watertown Area	Long Island Area
1st Quarter 2014 Rates:								
Single rate	$854.90	$700.97	$914.78	$884.05	$783.65	$757.88	$725.90	$884.05
Parent / Child(ren) rate	$1,453.33	$1,191.65	$1,555.13	$1,502.89	$1,332.21	$1,288.40	$1,234.03	$1,502.89
Couple rate	$1,709.80	$1,401.94	$1,829.56	$1,768.10	$1,567.30	$1,515.76	$1,451.80	$1,768.10
Family rate	$2,436.47	$1,997.76	$2,607.12	$2,519.54	$2,233.40	$2,159.96	$2,068.82	$2,519.54
Child Only rate	$352.22	$288.80	$376.89	$364.23	$322.86	$312.25	$299.07	$364.23
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
Child Only 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
Child Only 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
Child Only rate	NA	NA	NA	NA	NA	NA	NA	NA

NY Standard Platinum
In Network - $15/$35 Copayment, 90%/10% coinsurance with a $2,000/$4,000 Out-of-Pocket Maximum
RX Plan - $10/$30/$60

	Albany Area	Buffalo Area	Mid-Hudson Area	New York City Area	Rochester Area	Syracuse Area	Utica/Watertown Area	Long Island Area
1st Quarter 2014 Rates:								
Single rate	$1,008.86	$827.21	$1,079.52	$1,043.26	$924.78	$894.37	$856.63	$1,043.26
Parent / Child(ren) rate	$1,715.06	$1,406.26	$1,835.18	$1,773.54	$1,572.13	$1,520.43	$1,456.27	$1,773.54
Couple rate	$2,017.72	$1,654.42	$2,159.04	$2,086.52	$1,849.56	$1,788.74	$1,713.26	$2,086.52
Family rate	$2,875.25	$2,357.55	$3,076.63	$2,973.29	$2,635.62	$2,548.95	$2,441.40	$2,973.29
Child Only rate	$415.65	$340.81	$444.76	$429.82	$381.01	$368.48	$352.93	$429.82
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
Child Only 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
Child Only 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
Child Only rate	NA	NA	NA	NA	NA	NA	NA	NA

Form # UHIC_CONV_COC_2014

The rate for this optional "make available" rider is calculated as a percentage of the medical & pharmacy rate on tiers which include dependents. There is no charge for the rider on non-dependent tiers.

Tier	*Percent of medical & pharmacy rate*
	Raise age from
	26 to 29
Single	**25.10%**
Parent/Child(ren)	**25.10%**
Couple	**25.10%**
Family	**25.10%**