

SERFF Tracking #: GRPH-128551906 State Tracking #: 2012070148 Company Tracking #: 2012 0715 GHI HMO HNY 2013 RATE INCREASE

State: New York Filing Company: GHI HMO Select, Inc.  
 TOI/Sub-TOI: H21 Health - Other/H21.000 Health - Other  
 Product Name: 2013 GHI HMO Healthy NY Filing  
 Project Name/Number: /

## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Rate Manuals with Approved Rates		
Comments:			
Attachment(s):	2013 GHI HMO HNY Rate Manual final No Women's Health Mandate.pdf 2013 GHI HMO HNY Rate Manual Rate Change final No Women's Health Mandate.pdf 2013 GHI HMO HNY Rate Manual final with Women's Health Mandate.pdf		

**GHI HMO SELECT, INC.  
2013 RATE MANUAL  
HEALTHY NEW YORK  
REGION: NEW YORK**

Plan	ALL TIERS	TWO TIER	THREE TIER		FOUR TIER		
	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family
<b>Effective January 1, 2013 - December 31, 2013</b>							
<b>Fully PPACA Compliant</b>							
<b>Without Drugs</b>	422.66	n/a	n/a	n/a	803.03	940.13	1,231.08
<b>With Unlimited Drugs</b>	485.01	n/a	n/a	n/a	921.50	1,078.82	1,412.70
<b>HDHP Without Drugs</b>	315.76	n/a	n/a	n/a	599.95	702.38	919.74
<b>HDHP With Unlimited Drugs</b>	365.51	n/a	n/a	n/a	694.43	812.99	1,064.61
<b>Grandfathered Group</b>							
<b>Without Drugs</b>	420.21	n/a	n/a	n/a	798.38	934.68	1,223.95
<b>With Unlimited Drugs</b>	482.23	n/a	n/a	n/a	916.22	1,072.66	1,404.62
<b>HDHP Without Drugs</b>	313.93	n/a	n/a	n/a	596.47	698.31	914.42
<b>HDHP With Unlimited Drugs</b>	363.42	n/a	n/a	n/a	690.46	808.35	1,058.51
<b>Grandfathered Individual</b>							
<b>Without Drugs</b>	418.17	n/a	n/a	n/a	794.51	930.16	1,218.02
<b>With Drugs \$3K max</b>	474.38	n/a	n/a	n/a	901.29	1,055.17	1,381.73
<b>HDHP Without Drugs</b>	312.41	n/a	n/a	n/a	593.58	694.93	909.98
<b>HDHP With Drugs \$3K max</b>	357.50	n/a	n/a	n/a	679.21	795.17	1,041.28

**Dependent Children [std: covered to 26 end of month]**

<u>Age</u>	<u>End of Month</u>						
30	0.0%	n/a	n/a	n/a	7.0%	0.0%	7.0%

**GHI HMO SELECT, INC.  
2013 RATE MANUAL  
HEALTHY NEW YORK  
REGION: HUDSON VALLEY**

Plan	ALL TIERS	TWO TIER	THREE TIER		FOUR TIER		
	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family
<b>Effective January 1, 2013 - December 31, 2013</b>							
<b>Fully PPACA Compliant</b>							
<b>Without Drugs</b>	377.54	n/a	n/a	n/a	717.32	839.80	1,099.71
<b>With Unlimited Drugs</b>	433.25	n/a	n/a	n/a	823.16	963.71	1,261.96
<b>HDHP Without Drugs</b>	282.07	n/a	n/a	n/a	535.92	627.42	821.59
<b>HDHP With Unlimited Drugs</b>	326.49	n/a	n/a	n/a	620.32	726.24	951.00
<b>Grandfathered Group</b>							
<b>Without Drugs</b>	375.36	n/a	n/a	n/a	713.17	834.94	1,093.34
<b>With Unlimited Drugs</b>	430.77	n/a	n/a	n/a	818.46	958.19	1,254.74
<b>HDHP Without Drugs</b>	280.44	n/a	n/a	n/a	532.82	623.80	816.84
<b>HDHP With Unlimited Drugs</b>	324.63	n/a	n/a	n/a	616.77	722.08	945.55
<b>Grandfathered Individual</b>							
<b>Without Drugs</b>	373.54	n/a	n/a	n/a	709.72	830.89	1,088.04
<b>With Drugs \$3K max</b>	423.75	n/a	n/a	n/a	805.11	942.58	1,234.28
<b>HDHP Without Drugs</b>	279.08	n/a	n/a	n/a	530.23	620.76	812.88
<b>HDHP With Drugs \$3K max</b>	319.34	n/a	n/a	n/a	606.73	710.31	930.15

**Dependent Children [std: covered to 26 end of month]**

<u>Age</u>	<u>End of Month</u>						
30	0.0%	n/a	n/a	n/a	7.0%	0.0%	7.0%

**GHI HMO SELECT, INC.  
2013 RATE MANUAL  
HEALTHY NEW YORK  
REGION: ULSTER**

Plan	ALL TIERS	TWO TIER	THREE TIER		FOUR TIER		
	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family
<b>Effective January 1, 2013 - December 31, 2013</b>							
<b>Fully PPACA Compliant</b>							
Without Drugs	362.46	n/a	n/a	n/a	688.68	806.24	1,055.76
With Unlimited Drugs	415.93	n/a	n/a	n/a	790.23	925.15	1,211.46
HDHP Without Drugs	270.80	n/a	n/a	n/a	514.51	602.34	788.77
HDHP With Unlimited Drugs	313.44	n/a	n/a	n/a	595.51	697.20	912.96
<b>Grandfathered Group</b>							
Without Drugs	360.37	n/a	n/a	n/a	684.68	801.58	1,049.66
With Unlimited Drugs	413.55	n/a	n/a	n/a	785.73	919.87	1,204.53
HDHP Without Drugs	269.24	n/a	n/a	n/a	511.53	598.86	784.21
HDHP With Unlimited Drugs	311.65	n/a	n/a	n/a	592.12	693.22	907.74
<b>Grandfathered Individual</b>							
Without Drugs	358.62	n/a	n/a	n/a	681.37	797.70	1,044.57
With Drugs \$3K max	406.80	n/a	n/a	n/a	772.91	904.86	1,184.90
HDHP Without Drugs	267.94	n/a	n/a	n/a	509.04	595.96	780.40
HDHP With Drugs \$3K max	306.58	n/a	n/a	n/a	582.46	681.92	892.94

**Dependent Children [std: covered to 26 end of month]**

<u>Age</u>	<u>End of Month</u>						
30	0.0%	n/a	n/a	n/a	7.0%	0.0%	7.0%

**GHI HMO SELECT, INC.  
2013 RATE MANUAL  
HEALTHY NEW YORK  
REGION: CAPITAL DISTRICT**

Plan	ALL TIERS	TWO TIER	THREE TIER		FOUR TIER		
	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family
<b>Effective January 1, 2013 - December 31, 2013</b>							
<b>Fully PPACA Compliant</b>							
<b>Without Drugs</b>	344.26	n/a	n/a	n/a	654.09	765.77	1,002.75
<b>With Unlimited Drugs</b>	395.05	n/a	n/a	n/a	750.58	878.73	1,150.68
<b>HDHP Without Drugs</b>	257.20	n/a	n/a	n/a	488.67	572.10	749.15
<b>HDHP With Unlimited Drugs</b>	297.72	n/a	n/a	n/a	565.65	662.22	867.17
<b>Grandfathered Group</b>							
<b>Without Drugs</b>	342.27	n/a	n/a	n/a	650.31	761.33	996.95
<b>With Unlimited Drugs</b>	392.80	n/a	n/a	n/a	746.28	873.70	1,144.10
<b>HDHP Without Drugs</b>	255.72	n/a	n/a	n/a	485.85	568.79	744.82
<b>HDHP With Unlimited Drugs</b>	296.01	n/a	n/a	n/a	562.42	658.44	862.20
<b>Grandfathered Individual</b>							
<b>Without Drugs</b>	340.61	n/a	n/a	n/a	647.15	757.65	992.11
<b>With Drugs \$3K max</b>	386.40	n/a	n/a	n/a	734.12	859.46	1,125.45
<b>HDHP Without Drugs</b>	254.48	n/a	n/a	n/a	483.49	566.03	741.22
<b>HDHP With Drugs \$3K max</b>	291.19	n/a	n/a	n/a	553.24	647.70	848.15

**Dependent Children [std: covered to 26 end of month]**

<u>Age</u>	<u>End of Month</u>						
30	0.0%	n/a	n/a	n/a	7.0%	0.0%	7.0%

GHI HMO SELECT, INC.  
2012 RATE MANUAL  
HEALTHY NEW YORK  
REGION: NEW YORK

Plan	ALL TIERS	TWO TIER	THREE TIER		FOUR TIER		
	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family

Effective January 1, 2012 - December 31, 2012

Fully PPACA Compliant

Without Drugs	407.03	n/a	n/a	n/a	773.33	905.36	1,185.55
With Unlimited Drugs	467.07	n/a	n/a	n/a	887.42	1,038.93	1,360.46

HDHP Without Drugs	304.08	n/a	n/a	n/a	577.76	676.41	885.73
HDHP With Unlimited Drugs	351.99	n/a	n/a	n/a	668.75	782.93	1,025.24

Grandfathered Group

Without Drugs	404.67	n/a	n/a	n/a	768.86	900.12	1,178.69
With Unlimited Drugs	464.40	n/a	n/a	n/a	882.34	1,032.99	1,352.68

HDHP Without Drugs	302.32	n/a	n/a	n/a	574.41	672.49	880.60
HDHP With Unlimited Drugs	349.98	n/a	n/a	n/a	664.93	778.46	1,019.37

Grandfathered Individual

Without Drugs	402.71	n/a	n/a	n/a	765.13	895.76	1,172.98
With Drugs \$3K max	456.84	n/a	n/a	n/a	867.96	1,016.15	1,330.63

HDHP Without Drugs	300.86	n/a	n/a	n/a	571.63	669.23	876.33
HDHP With Drugs \$3K max	344.28	n/a	n/a	n/a	654.09	765.76	1,002.77

Dependent Children (std: covered to 26 end of month)

Age	End of Month						
30	0.0%	n/a	n/a	n/a	7.0%	0.0%	7.0%

GHI HMO SELECT, INC.  
2013 RATE MANUAL  
HEALTHY NEW YORK  
REGION: NEW YORK

Plan	ALL TIERS	TWO TIER	THREE TIER		FOUR TIER		
	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family

Effective January 1, 2013 - December 31, 2013

Fully PPACA Compliant

Without Drugs	422.66	n/a	n/a	n/a	803.03	940.13	1,231.08
With Unlimited Drugs	485.01	n/a	n/a	n/a	921.50	1,078.82	1,412.70

HDHP Without Drugs	315.76	n/a	n/a	n/a	599.95	702.38	919.74
HDHP With Unlimited Drugs	365.51	n/a	n/a	n/a	694.43	812.99	1,064.61

Grandfathered Group

Without Drugs	420.21	n/a	n/a	n/a	798.38	934.68	1,223.95
With Unlimited Drugs	482.23	n/a	n/a	n/a	916.22	1,072.66	1,404.62

HDHP Without Drugs	313.93	n/a	n/a	n/a	596.47	698.31	914.42
HDHP With Unlimited Drugs	363.42	n/a	n/a	n/a	690.46	808.35	1,058.51

Grandfathered Individual

Without Drugs	418.17	n/a	n/a	n/a	794.51	930.16	1,218.02
With Drugs \$3K max	474.38	n/a	n/a	n/a	901.29	1,055.17	1,381.73

HDHP Without Drugs	312.41	n/a	n/a	n/a	593.58	694.93	909.98
HDHP With Drugs \$3K max	357.50	n/a	n/a	n/a	679.21	795.17	1,041.28

Dependent Children (std: covered to 26 end of month)

Age	End of Month						
30	0.0%	n/a	n/a	n/a	7.0%	0.0%	7.0%

GHI HMO SELECT, INC.  
\$ Difference  
HEALTHY NEW YORK  
REGION: NEW YORK

Plan	ALL TIERS	TWO TIER	THREE TIER		FOUR TIER		
	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family

Effective January 1, 2013 - December 31, 2013

Fully PPACA Compliant

Without Drugs	15.63	n/a	n/a	n/a	29.70	34.77	45.53
With Unlimited Drugs	17.94	n/a	n/a	n/a	34.08	39.89	52.24

HDHP Without Drugs	11.68	n/a	n/a	n/a	22.19	25.97	34.01
HDHP With Unlimited Drugs	13.52	n/a	n/a	n/a	25.68	30.06	39.37

Grandfathered Group

Without Drugs	15.54	n/a	n/a	n/a	29.52	34.56	45.26
With Unlimited Drugs	17.83	n/a	n/a	n/a	33.88	39.67	51.94

HDHP Without Drugs	11.61	n/a	n/a	n/a	22.06	25.82	33.82
HDHP With Unlimited Drugs	13.44	n/a	n/a	n/a	25.53	29.89	39.14

Grandfathered Individual

Without Drugs	15.46	n/a	n/a	n/a	29.38	34.40	45.04
With Drugs \$3K max	17.54	n/a	n/a	n/a	33.33	39.02	51.10

HDHP Without Drugs	11.55	n/a	n/a	n/a	21.95	25.70	33.65
HDHP With Drugs \$3K max	13.22	n/a	n/a	n/a	25.12	29.41	38.51

Dependent Children (std: covered to 26 end of month)

Age	End of Month						
30	n/a	n/a	n/a	n/a	n/a	n/a	n/a

GHI HMO SELECT, INC.  
% Difference  
HEALTHY NEW YORK  
REGION: NEW YORK

Plan	ALL TIERS	TWO TIER	THREE TIER		FOUR TIER		
	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family

Effective January 1, 2013 - December 31, 2013

Fully PPACA Compliant

Without Drugs	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%
With Unlimited Drugs	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%

HDHP Without Drugs	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%
HDHP With Unlimited Drugs	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%

Grandfathered Group

Without Drugs	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%
With Unlimited Drugs	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%

HDHP Without Drugs	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%
HDHP With Unlimited Drugs	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%

Grandfathered Individual

Without Drugs	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%
With Drugs \$3K max	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%

HDHP Without Drugs	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%
HDHP With Drugs \$3K max	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%

Dependent Children (std: covered to 26 end of month)

Age	End of Month						
30	n/a	n/a	n/a	n/a	n/a	n/a	n/a

GHI HMO SELECT, INC.  
2012 RATE MANUAL  
HEALTHY NEW YORK  
REGION: HUDSON VALLEY

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2013 RATE MANUAL  
HEALTHY NEW YORK  
REGION: HUDSON VALLEY

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Plan	ALL TIERS	TWO TIER	THREE TIER		FOUR TIER		
	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family

Plan	ALL TIERS	TWO TIER	THREE TIER		FOUR TIER		
	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family

Plan	ALL TIERS	TWO TIER	THREE TIER		FOUR TIER		
	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family

Plan	ALL TIERS	TWO TIER	THREE TIER		FOUR TIER		
	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family

Effective January 1, 2012 - December 31, 2012

Effective January 1, 2013 - December 31, 2013

Effective January 1, 2013 - December 31, 2013

Effective January 1, 2013 - December 31, 2013

Fully PPACA Compliant							
Without Drugs	363.58	n/a	n/a	n/a	690.79	808.74	1,059.04
With Unlimited Drugs	417.23	n/a	n/a	n/a	792.72	928.07	1,215.29
HDHP Without Drugs	271.64	n/a	n/a	n/a	516.10	604.22	791.21
HDHP With Unlimited Drugs	314.42	n/a	n/a	n/a	597.38	699.38	915.83
Grandfathered Group							
Without Drugs	361.48	n/a	n/a	n/a	686.80	804.06	1,052.91
With Unlimited Drugs	414.84	n/a	n/a	n/a	788.19	922.76	1,208.34
HDHP Without Drugs	270.07	n/a	n/a	n/a	513.12	600.73	786.63
HDHP With Unlimited Drugs	312.63	n/a	n/a	n/a	593.96	695.38	910.58
Grandfathered Individual							
Without Drugs	359.73	n/a	n/a	n/a	683.47	800.16	1,047.80
With Drugs \$3K max	408.08	n/a	n/a	n/a	775.34	907.72	1,188.64
HDHP Without Drugs	268.76	n/a	n/a	n/a	510.62	597.80	782.82
HDHP With Drugs \$3K max	307.53	n/a	n/a	n/a	584.29	684.04	895.75

Fully PPACA Compliant							
Without Drugs	377.54	n/a	n/a	n/a	717.32	839.80	1,099.71
With Unlimited Drugs	433.25	n/a	n/a	n/a	823.16	963.71	1,261.96
HDHP Without Drugs	282.07	n/a	n/a	n/a	535.92	627.42	821.59
HDHP With Unlimited Drugs	326.49	n/a	n/a	n/a	620.32	726.24	951.00
Grandfathered Group							
Without Drugs	375.36	n/a	n/a	n/a	713.17	834.94	1,093.34
With Unlimited Drugs	430.77	n/a	n/a	n/a	818.46	958.19	1,254.74
HDHP Without Drugs	280.44	n/a	n/a	n/a	532.82	623.80	816.84
HDHP With Unlimited Drugs	324.63	n/a	n/a	n/a	616.77	722.08	945.55
Grandfathered Individual							
Without Drugs	373.54	n/a	n/a	n/a	709.72	830.89	1,088.04
With Drugs \$3K max	423.75	n/a	n/a	n/a	805.11	942.58	1,234.28
HDHP Without Drugs	279.08	n/a	n/a	n/a	530.23	620.76	812.88
HDHP With Drugs \$3K max	319.34	n/a	n/a	n/a	606.73	710.31	930.15

Fully PPACA Compliant							
Without Drugs	13.96	n/a	n/a	n/a	26.53	31.06	40.67
With Unlimited Drugs	16.02	n/a	n/a	n/a	30.44	35.64	46.67
HDHP Without Drugs	10.43	n/a	n/a	n/a	19.82	23.20	30.38
HDHP With Unlimited Drugs	12.07	n/a	n/a	n/a	22.94	26.86	35.17
Grandfathered Group							
Without Drugs	13.88	n/a	n/a	n/a	26.37	30.88	40.43
With Unlimited Drugs	15.93	n/a	n/a	n/a	30.27	35.43	46.40
HDHP Without Drugs	10.37	n/a	n/a	n/a	19.70	23.07	30.21
HDHP With Unlimited Drugs	12.00	n/a	n/a	n/a	22.81	26.70	34.97
Grandfathered Individual							
Without Drugs	13.81	n/a	n/a	n/a	26.25	30.73	40.24
With Drugs \$3K max	15.67	n/a	n/a	n/a	29.77	34.86	45.64
HDHP Without Drugs	10.32	n/a	n/a	n/a	19.61	22.96	30.06
HDHP With Drugs \$3K max	11.81	n/a	n/a	n/a	22.44	26.27	34.40

Fully PPACA Compliant							
Without Drugs	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%
With Unlimited Drugs	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%
HDHP Without Drugs	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%
HDHP With Unlimited Drugs	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%
Grandfathered Group							
Without Drugs	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%
With Unlimited Drugs	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%
HDHP Without Drugs	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%
HDHP With Unlimited Drugs	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%
Grandfathered Individual							
Without Drugs	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%
With Drugs \$3K max	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%
HDHP Without Drugs	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%
HDHP With Drugs \$3K max	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%

Dependent Children [std: covered to 26 end of month]

Dependent Children [std: covered to 26 end of month]

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Dependent Children [std: covered to 26 end of month]

Age	End of Month						
30	0.0%	n/a	n/a	n/a	7.0%	0.0%	7.0%

Age	End of Month						
30	0.0%	n/a	n/a	n/a	7.0%	0.0%	7.0%

Age	End of Month						
30	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Age	End of Month						
30	n/a	n/a	n/a	n/a	n/a	n/a	n/a

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HEALTHY NEW YORK  
REGION: ULSTER

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GHI HMO SELECT, INC.  
& Difference  
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REGION: ULSTER

GHI HMO SELECT, INC.  
& Difference  
HEALTHY NEW YORK  
REGION: ULSTER

Plan	ALL TIERS	TWO TIER	THREE TIER		FOUR TIER		
	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family

Plan	ALL TIERS	TWO TIER	THREE TIER		FOUR TIER		
	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family

Plan	ALL TIERS	TWO TIER	THREE TIER		FOUR TIER		
	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family

Plan	ALL TIERS	TWO TIER	THREE TIER		FOUR TIER		
	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family

Effective January 1, 2012 - December 31, 2012

Effective January 1, 2013 - December 31, 2013

Effective January 1, 2013 - December 31, 2013

Effective January 1, 2013 - December 31, 2013

Fully PPACA Compliant							
Without Drugs	349.06	n/a	n/a	n/a	663.21	776.43	1,016.72
With Unlimited Drugs	400.55	n/a	n/a	n/a	761.01	890.94	1,166.66
HDHP Without Drugs	260.79	n/a	n/a	n/a	495.48	580.07	759.60
HDHP With Unlimited Drugs	301.85	n/a	n/a	n/a	573.49	671.42	879.20
Grandfathered Group							
Without Drugs	347.04	n/a	n/a	n/a	659.36	771.94	1,010.84
With Unlimited Drugs	398.26	n/a	n/a	n/a	756.67	885.85	1,159.99
HDHP Without Drugs	259.28	n/a	n/a	n/a	492.61	576.71	755.21
HDHP With Unlimited Drugs	300.13	n/a	n/a	n/a	570.22	667.58	874.17
Grandfathered Individual							
Without Drugs	345.36	n/a	n/a	n/a	656.17	768.20	1,005.94
With Drugs \$3K max	391.76	n/a	n/a	n/a	744.33	871.40	1,141.08
HDHP Without Drugs	258.03	n/a	n/a	n/a	490.22	573.92	751.54
HDHP With Drugs \$3K max	295.24	n/a	n/a	n/a	560.92	656.70	859.92

Fully PPACA Compliant							
Without Drugs	362.46	n/a	n/a	n/a	688.68	806.24	1,055.76
With Unlimited Drugs	415.93	n/a	n/a	n/a	790.23	925.15	1,211.46
HDHP Without Drugs	270.80	n/a	n/a	n/a	514.51	602.34	788.77
HDHP With Unlimited Drugs	313.44	n/a	n/a	n/a	595.51	697.20	912.96
Grandfathered Group							
Without Drugs	360.37	n/a	n/a	n/a	684.68	801.58	1,049.66
With Unlimited Drugs	413.55	n/a	n/a	n/a	785.73	919.87	1,204.53
HDHP Without Drugs	269.24	n/a	n/a	n/a	511.53	598.86	784.21
HDHP With Unlimited Drugs	311.65	n/a	n/a	n/a	592.12	693.22	907.74
Grandfathered Individual							
Without Drugs	358.62	n/a	n/a	n/a	681.37	797.70	1,044.57
With Drugs \$3K max	406.80	n/a	n/a	n/a	772.91	904.86	1,184.90
HDHP Without Drugs	267.94	n/a	n/a	n/a	509.04	595.96	780.40
HDHP With Drugs \$3K max	306.58	n/a	n/a	n/a	582.46	681.92	892.94

Fully PPACA Compliant							
Without Drugs	13.40	n/a	n/a	n/a	25.47	29.81	39.04
With Unlimited Drugs	15.38	n/a	n/a	n/a	29.22	34.21	44.80
HDHP Without Drugs	10.01	n/a	n/a	n/a	19.03	22.27	29.17
HDHP With Unlimited Drugs	11.59	n/a	n/a	n/a	22.02	25.78	33.76
Grandfathered Group							
Without Drugs	13.33	n/a	n/a	n/a	25.32	29.64	38.82
With Unlimited Drugs	15.29	n/a	n/a	n/a	29.06	34.02	44.54
HDHP Without Drugs	9.96	n/a	n/a	n/a	18.92	22.15	29.00
HDHP With Unlimited Drugs	11.52	n/a	n/a	n/a	21.90	25.64	33.57
Grandfathered Individual							
Without Drugs	13.26	n/a	n/a	n/a	25.20	29.50	38.63
With Drugs \$3K max	15.04	n/a	n/a	n/a	28.58	33.46	43.82
HDHP Without Drugs	9.91	n/a	n/a	n/a	18.82	22.04	28.86
HDHP With Drugs \$3K max	11.34	n/a	n/a	n/a	21.54	25.22	33.02

Fully PPACA Compliant							
Without Drugs	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%
With Unlimited Drugs	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%
HDHP Without Drugs	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%
HDHP With Unlimited Drugs	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%
Grandfathered Group							
Without Drugs	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%
With Unlimited Drugs	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%
HDHP Without Drugs	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%
HDHP With Unlimited Drugs	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%
Grandfathered Individual							
Without Drugs	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%
With Drugs \$3K max	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%
HDHP Without Drugs	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%
HDHP With Drugs \$3K max	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%

Dependent Children [std: covered to 26 end of month]

Dependent Children [std: covered to 26 end of month]

Dependent Children [std: covered to 26 end of month]

Dependent Children [std: covered to 26 end of month]

AGE	End of Month						
30	0.0%	n/a	n/a	n/a	7.0%	0.0%	7.0%

AGE	End of Month						
30	0.0%	n/a	n/a	n/a	0.07	0.00	0.07

AGE	End of Month						
30	n/a	n/a	n/a	n/a	n/a	n/a	n/a

AGE	End of Month						
30	n/a	n/a	n/a	n/a	n/a	n/a	n/a

GHI HMO SELECT, INC.  
2012 RATE MANUAL  
HEALTHY NEW YORK  
REGION: CAPITAL DISTRICT

Plan	ALL TIERS		TWO TIER		THREE TIER		FOUR TIER		
	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family		

Effective January 1, 2012 - December 31, 2012

Fully PPACA Compliant

Without Drugs	331.53	n/a	n/a	n/a	629.90	737.45	965.67		
With Unlimited Drugs	380.44	n/a	n/a	n/a	722.82	846.23	1,108.13		

HDHP Without Drugs	247.69	n/a	n/a	n/a	470.60	550.94	721.45		
HDHP With Unlimited Drugs	286.71	n/a	n/a	n/a	544.73	637.73	835.10		

Grandfathered Group

Without Drugs	329.61	n/a	n/a	n/a	626.26	733.18	960.08		
With Unlimited Drugs	378.27	n/a	n/a	n/a	718.68	841.39	1,101.79		

HDHP Without Drugs	246.26	n/a	n/a	n/a	467.88	547.76	717.28		
HDHP With Unlimited Drugs	285.06	n/a	n/a	n/a	541.62	634.09	830.32		

Grandfathered Individual

Without Drugs	328.01	n/a	n/a	n/a	623.22	729.63	955.42		
With Drugs \$3K max	372.11	n/a	n/a	n/a	706.97	827.68	1,083.83		

HDHP Without Drugs	245.07	n/a	n/a	n/a	465.61	545.10	713.81		
HDHP With Drugs \$3K max	280.42	n/a	n/a	n/a	532.78	623.75	816.79		

Dependent Children [std: covered to 26 end of month]

Age	End of Month						
30	0.0%	n/a	n/a	n/a	7.0%	0.0%	7.0%

GHI HMO SELECT, INC.  
2013 RATE MANUAL  
HEALTHY NEW YORK  
REGION: CAPITAL DISTRICT

Plan	ALL TIERS		TWO TIER		THREE TIER		FOUR TIER		
	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family		

Effective January 1, 2013 - December 31, 2013

Fully PPACA Compliant

Without Drugs	344.26	n/a	n/a	n/a	654.09	765.77	1,002.75		
With Unlimited Drugs	395.05	n/a	n/a	n/a	750.58	878.73	1,150.68		

HDHP Without Drugs	257.20	n/a	n/a	n/a	488.67	572.10	749.15		
HDHP With Unlimited Drugs	297.72	n/a	n/a	n/a	565.65	662.22	867.17		

Grandfathered Group

Without Drugs	342.27	n/a	n/a	n/a	650.31	761.33	996.95		
With Unlimited Drugs	392.80	n/a	n/a	n/a	746.28	873.70	1,144.10		

HDHP Without Drugs	255.72	n/a	n/a	n/a	485.85	568.79	744.82		
HDHP With Unlimited Drugs	296.01	n/a	n/a	n/a	562.42	658.44	862.20		

Grandfathered Individual

Without Drugs	340.61	n/a	n/a	n/a	647.15	757.65	992.11		
With Drugs \$3K max	386.40	n/a	n/a	n/a	734.12	859.46	1,125.45		

HDHP Without Drugs	254.48	n/a	n/a	n/a	483.49	566.03	741.22		
HDHP With Drugs \$3K max	291.19	n/a	n/a	n/a	553.24	647.70	848.15		

Dependent Children [std: covered to 26 end of month]

Age	End of Month						
30	0.0%	n/a	n/a	n/a	7.0%	0.0%	7.0%

GHI HMO SELECT, INC.  
\$ Difference  
HEALTHY NEW YORK  
REGION: CAPITAL DISTRICT

Plan	ALL TIERS		TWO TIER		THREE TIER		FOUR TIER		
	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family		

Effective January 1, 2013 - December 31, 2013

Fully PPACA Compliant

Without Drugs	12.73	n/a	n/a	n/a	24.19	28.32	37.08		
With Unlimited Drugs	14.61	n/a	n/a	n/a	27.76	32.50	42.55		

HDHP Without Drugs	9.51	n/a	n/a	n/a	18.07	21.16	27.70		
HDHP With Unlimited Drugs	11.01	n/a	n/a	n/a	20.92	24.49	32.07		

Grandfathered Group

Without Drugs	12.66	n/a	n/a	n/a	24.05	28.15	36.87		
With Unlimited Drugs	14.53	n/a	n/a	n/a	27.60	32.31	42.31		

HDHP Without Drugs	9.46	n/a	n/a	n/a	17.97	21.03	27.54		
HDHP With Unlimited Drugs	10.95	n/a	n/a	n/a	20.80	24.35	31.88		

Grandfathered Individual

Without Drugs	12.60	n/a	n/a	n/a	23.93	28.02	36.69		
With Drugs \$3K max	14.29	n/a	n/a	n/a	27.15	31.78	41.62		

HDHP Without Drugs	9.41	n/a	n/a	n/a	17.88	20.93	27.41		
HDHP With Drugs \$3K max	10.77	n/a	n/a	n/a	20.46	23.95	31.36		

Dependent Children [std: covered to 26 end of month]

Age	End of Month						
30	n/a	n/a	n/a	n/a	n/a	n/a	n/a

GHI HMO SELECT, INC.  
% Difference  
HEALTHY NEW YORK  
REGION: CAPITAL DISTRICT

Plan	ALL TIERS		TWO TIER		THREE TIER		FOUR TIER		
	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family		

Effective January 1, 2013 - December 31, 2013

Fully PPACA Compliant

Without Drugs	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%		
With Unlimited Drugs	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%		

HDHP Without Drugs	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%		
HDHP With Unlimited Drugs	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%		

Grandfathered Group

Without Drugs	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%		
With Unlimited Drugs	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%		

HDHP Without Drugs	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%		
HDHP With Unlimited Drugs	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%		

Grandfathered Individual

Without Drugs	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%		
With Drugs \$3K max	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%		

HDHP Without Drugs	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%		
HDHP With Drugs \$3K max	3.84%	n/a	n/a	n/a	3.84%	3.84%	3.84%		

Dependent Children [std: covered to 26 end of month]

Age	End of Month						
30	n/a	n/a	n/a	n/a	n/a	n/a	n/a

**GHI HMO SELECT, INC.**  
**2013 RATE MANUAL**  
**HEALTHY NEW YORK**  
**REGION: NEW YORK**

Plan	ALL TIERS	TWO TIER	THREE TIER		FOUR TIER		
	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family
<b>Effective January 1, 2013 - December 31, 2013</b>							
<b>Fully PPACA Compliant</b>							
<b>Without Drugs</b>	424.35	n/a	n/a	n/a	806.24	943.90	1,236.01
<b>With Unlimited Drugs</b>	487.45	n/a	n/a	n/a	926.13	1,084.26	1,419.80
<b>HDHP Without Drugs</b>	317.02	n/a	n/a	n/a	602.36	705.20	923.43
<b>HDHP With Unlimited Drugs</b>	367.52	n/a	n/a	n/a	698.26	817.48	1,070.48
<b>Grandfathered Group</b>							
<b>Without Drugs</b>	420.21	n/a	n/a	n/a	798.38	934.68	1,223.95
<b>With Unlimited Drugs</b>	482.23	n/a	n/a	n/a	916.22	1,072.66	1,404.62
<b>HDHP Without Drugs</b>	313.93	n/a	n/a	n/a	596.47	698.31	914.42
<b>HDHP With Unlimited Drugs</b>	363.42	n/a	n/a	n/a	690.46	808.35	1,058.51
<b>Grandfathered Individual</b>							
<b>Without Drugs</b>	418.17	n/a	n/a	n/a	794.51	930.16	1,218.02
<b>With Drugs \$3K max</b>	474.38	n/a	n/a	n/a	901.29	1,055.17	1,381.73
<b>HDHP Without Drugs</b>	312.41	n/a	n/a	n/a	593.58	694.93	909.98
<b>HDHP With Drugs \$3K max</b>	357.50	n/a	n/a	n/a	679.21	795.17	1,041.28

**Dependent Children [std: covered to 26 end of month]**

<u>Age</u>	<u>End of Month</u>						
30	0.0%	n/a	n/a	n/a	7.0%	0.0%	7.0%

**GHI HMO SELECT, INC.**  
**2013 RATE MANUAL**  
**HEALTHY NEW YORK**  
**REGION: HUDSON VALLEY**

Plan	ALL TIERS	TWO TIER	THREE TIER		FOUR TIER		
	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family
<b>Effective January 1, 2013 - December 31, 2013</b>							
<b>Fully PPACA Compliant</b>							
<b>Without Drugs</b>	379.05	n/a	n/a	n/a	720.17	843.15	1,104.09
<b>With Unlimited Drugs</b>	435.50	n/a	n/a	n/a	827.44	968.72	1,268.52
<b>HDHP Without Drugs</b>	283.20	n/a	n/a	n/a	538.07	629.93	824.88
<b>HDHP With Unlimited Drugs</b>	328.37	n/a	n/a	n/a	623.89	730.42	956.47
<b>Grandfathered Group</b>							
<b>Without Drugs</b>	375.36	n/a	n/a	n/a	713.17	834.94	1,093.34
<b>With Unlimited Drugs</b>	430.77	n/a	n/a	n/a	818.46	958.19	1,254.74
<b>HDHP Without Drugs</b>	280.44	n/a	n/a	n/a	532.82	623.80	816.84
<b>HDHP With Unlimited Drugs</b>	324.63	n/a	n/a	n/a	616.77	722.08	945.55
<b>Grandfathered Individual</b>							
<b>Without Drugs</b>	373.54	n/a	n/a	n/a	709.72	830.89	1,088.04
<b>With Drugs \$3K max</b>	423.75	n/a	n/a	n/a	805.11	942.58	1,234.28
<b>HDHP Without Drugs</b>	279.08	n/a	n/a	n/a	530.23	620.76	812.88
<b>HDHP With Drugs \$3K max</b>	319.34	n/a	n/a	n/a	606.73	710.31	930.15

**Dependent Children [std: covered to 26 end of month]**

<u>Age</u>	<u>End of Month</u>						
30	0.0%	n/a	n/a	n/a	7.0%	0.0%	7.0%

**GHI HMO SELECT, INC.  
2013 RATE MANUAL  
HEALTHY NEW YORK  
REGION: ULSTER**

Plan	ALL TIERS	TWO TIER	THREE TIER		FOUR TIER		
	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family

**Effective January 1, 2013 - December 31, 2013**

<b>Fully PPACA Compliant</b>							
<b>Without Drugs</b>	363.92	n/a	n/a	n/a	691.44	809.47	1,060.00
<b>With Unlimited Drugs</b>	418.13	n/a	n/a	n/a	794.42	930.05	1,217.87
<b>HDHP Without Drugs</b>	271.88	n/a	n/a	n/a	516.56	604.74	791.91
<b>HDHP With Unlimited Drugs</b>	315.27	n/a	n/a	n/a	598.98	701.26	918.29
<b>Grandfathered Group</b>							
<b>Without Drugs</b>	360.37	n/a	n/a	n/a	684.68	801.58	1,049.66
<b>With Unlimited Drugs</b>	413.55	n/a	n/a	n/a	785.73	919.87	1,204.53
<b>HDHP Without Drugs</b>	269.24	n/a	n/a	n/a	511.53	598.86	784.21
<b>HDHP With Unlimited Drugs</b>	311.65	n/a	n/a	n/a	592.12	693.22	907.74
<b>Grandfathered Individual</b>							
<b>Without Drugs</b>	358.62	n/a	n/a	n/a	681.37	797.70	1,044.57
<b>With Drugs \$3K max</b>	406.80	n/a	n/a	n/a	772.91	904.86	1,184.90
<b>HDHP Without Drugs</b>	267.94	n/a	n/a	n/a	509.04	595.96	780.40
<b>HDHP With Drugs \$3K max</b>	306.58	n/a	n/a	n/a	582.46	681.92	892.94

**Dependent Children [std: covered to 26 end of month]**

<u>Age</u>	<u>End of Month</u>						
<b>30</b>	0.0%	n/a	n/a	n/a	7.0%	0.0%	7.0%

**GHI HMO SELECT, INC.  
2013 RATE MANUAL  
HEALTHY NEW YORK  
REGION: CAPITAL DISTRICT**

Plan	ALL TIERS	TWO TIER	THREE TIER		FOUR TIER		
	Individual	Family	Two Persons	Family	Employee & Child(ren)	Employee & Spouse	Family

**Effective January 1, 2013 - December 31, 2013**

<b>Fully PPACA Compliant</b>							
<b>Without Drugs</b>	345.64	n/a	n/a	n/a	656.72	768.84	1,006.77
<b>With Unlimited Drugs</b>	397.18	n/a	n/a	n/a	754.62	883.46	1,156.88
<b>HDHP Without Drugs</b>	258.23	n/a	n/a	n/a	490.62	574.38	752.14
<b>HDHP With Unlimited Drugs</b>	299.50	n/a	n/a	n/a	569.02	666.16	872.34
<b>Grandfathered Group</b>							
<b>Without Drugs</b>	342.27	n/a	n/a	n/a	650.31	761.33	996.95
<b>With Unlimited Drugs</b>	392.80	n/a	n/a	n/a	746.28	873.70	1,144.10
<b>HDHP Without Drugs</b>	255.72	n/a	n/a	n/a	485.85	568.79	744.82
<b>HDHP With Unlimited Drugs</b>	296.01	n/a	n/a	n/a	562.42	658.44	862.20
<b>Grandfathered Individual</b>							
<b>Without Drugs</b>	340.61	n/a	n/a	n/a	647.15	757.65	992.11
<b>With Drugs \$3K max</b>	386.40	n/a	n/a	n/a	734.12	859.46	1,125.45
<b>HDHP Without Drugs</b>	254.48	n/a	n/a	n/a	483.49	566.03	741.22
<b>HDHP With Drugs \$3K max</b>	291.19	n/a	n/a	n/a	553.24	647.70	848.15

**Dependent Children [std: covered to 26 end of month]**

<u>Age</u>	<u>End of Month</u>						
<b>30</b>	0.0%	n/a	n/a	n/a	7.0%	0.0%	7.0%