

**SERFF Tracking #:**

GRPH-128538147

**State Tracking #:**

2012070151

**Company Tracking #:****State:**

New York

**Filing Company:**

Group Health Incorporated

**TOI/Sub-TOI:**

H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only

**Product Name:**

GHI Healthy NY EPO 2013

**Project Name/Number:**

Rate Increase 2013/

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Approved Rate Pages	GHI-HNY-EPO, GHI-HNY-PLA-91	New		HNY Rate Manual with mandates.pdf HNY Rate Manual without mandates.pdf

**GROUP HEALTH INCORPORATED**  
**Healthy NY EPO Plan - GHI-HNY-EPO, HCR-2010**

Public Program Plan

Rates for New York City Region

	<b>Monthly Rates For Groups Entering/Renewing <u>1/1/13 - 3/31/13</u></b>	<b>Monthly Rates For Groups Entering/Renewing <u>4/1/12 - 6/30/13</u></b>	<b>Monthly Rates For Groups Entering/Renewing <u>7/1/13 - 9/30/12</u></b>	<b>Monthly Rates For Groups Entering/Renewing <u>10/1/13 - 12/31/13</u></b>
<b>Healthy NY EPO (with Drug) - Grandfathered Direct Pay</b>				
Individual	407.48	407.48	407.48	407.48
Employee and Child(ren)	774.20	774.20	774.20	774.20
Employee and Spouse	896.43	896.43	896.43	896.43
Employee, Spouse and Child(ren)	1,202.04	1,202.04	1,202.04	1,202.04
<b>Healthy NY EPO (with Drug) - Grandfathered Small Group</b>				
Individual	414.24	414.24	414.24	414.24
Employee and Child(ren)	787.03	787.03	787.03	787.03
Employee and Spouse	911.28	911.28	911.28	911.28
Employee, Spouse and Child(ren)	1,221.96	1,221.96	1,221.96	1,221.96
<b>Healthy NY EPO (with Drug) - PPACA compliant</b>				
Individual	419.96	419.96	419.96	419.96
Employee and Child(ren)	797.89	797.89	797.89	797.89
Employee and Spouse	923.85	923.85	923.85	923.85
Employee, Spouse and Child(ren)	1,238.83	1,238.83	1,238.83	1,238.83
<b>Healthy NY EPO (without Drug) - Grandfathered Direct Pay</b>				
Individual	349.75	349.75	349.75	349.75
Employee and Child(ren)	664.50	664.50	664.50	664.50
Employee and Spouse	769.44	769.44	769.44	769.44
Employee, Spouse and Child(ren)	1,031.76	1,031.76	1,031.76	1,031.76
<b>Healthy NY EPO (without Drug) - Grandfathered Small Group</b>				
Individual	351.45	351.45	351.45	351.45
Employee and Child(ren)	667.74	667.74	667.74	667.74
Employee and Spouse	773.20	773.20	773.20	773.20
Employee, Spouse and Child(ren)	1,036.79	1,036.79	1,036.79	1,036.79
<b>Healthy NY EPO (without Drug) - PPACA compliant</b>				
Individual	356.32	356.32	356.32	356.32
Employee and Child(ren)	677.00	677.00	677.00	677.00
Employee and Spouse	783.92	783.92	783.92	783.92
Employee, Spouse and Child(ren)	1,051.16	1,051.16	1,051.16	1,051.16

GROUP HEALTH INCORPORATED

Healthy NY HSA Compatible EPO Plan - GHI-HNY-PLA-91 (Group & SP) / PLA-92 (DP), HCR-2010

Public Program Plan

Rates for New York City Region

	Monthly Rates For Groups Entering/Renewing <u>1/1/13 - 3/31/13</u>	Monthly Rates For Groups Entering/Renewing <u>4/1/12 - 6/30/13</u>	Monthly Rates For Groups Entering/Renewing <u>7/1/13 - 9/30/12</u>	Monthly Rates For Groups Entering/Renewing <u>10/1/13 - 12/31/13</u>
<b>Healthy NY EPO (with Drug) - Grandfathered Direct Pay</b>				
Individual	293.75	293.75	293.75	293.75
Employee and Child(ren)	558.12	558.12	558.12	558.12
Employee and Spouse	646.23	646.23	646.23	646.23
Employee, Spouse and Child(ren)	866.52	866.52	866.52	866.52
<b>Healthy NY EPO (with Drug) - Grandfathered Small Group</b>				
Individual	298.62	298.62	298.62	298.62
Employee and Child(ren)	567.37	567.37	567.37	567.37
Employee and Spouse	656.93	656.93	656.93	656.93
Employee, Spouse and Child(ren)	880.85	880.85	880.85	880.85
<b>Healthy NY EPO (without Drug) - Grandfathered Direct Pay</b>				
Individual	239.52	239.52	239.52	239.52
Employee and Child(ren)	455.09	455.09	455.09	455.09
Employee and Spouse	526.96	526.96	526.96	526.96
Employee, Spouse and Child(ren)	706.61	706.61	706.61	706.61
<b>Healthy NY EPO (without Drug) - Grandfathered Small Group</b>				
Individual	240.68	240.68	240.68	240.68
Employee and Child(ren)	457.31	457.31	457.31	457.31
Employee and Spouse	529.52	529.52	529.52	529.52
Employee, Spouse and Child(ren)	710.04	710.04	710.04	710.04
<b>Healthy NY HSA EPO (with Drug) - PPACA compliant</b>				
Individual	302.74	302.74	302.74	302.74
Employee and Child(ren)	575.19	575.19	575.19	575.19
Employee and Spouse	666.00	666.00	666.00	666.00
Employee, Spouse and Child(ren)	893.03	893.03	893.03	893.03
<b>Healthy NY HSA EPO (without Drug) - PPACA compliant</b>				
Individual	244.02	244.02	244.02	244.02
Employee and Child(ren)	463.65	463.65	463.65	463.65
Employee and Spouse	536.87	536.87	536.87	536.87
Employee, Spouse and Child(ren)	719.90	719.90	719.90	719.90

GROUP HEALTH INCORPORATED

Healthy NY EPO Plan Inpatient / Surgical Copay Adjustment Rider - GHI -BHW - CT2R, HCR-2010

Public Program Plan

Rates for New York City Region

	Monthly Rates For Groups Entering/Renewing <u>1/1/13 - 3/31/13</u>	Monthly Rates For Groups Entering/Renewing <u>4/1/12 - 6/30/13</u>	Monthly Rates For Groups Entering/Renewing <u>7/1/13 - 9/30/12</u>	Monthly Rates For Groups Entering/Renewing <u>10/1/13 - 12/31/13</u>
<b>Inpatient / Surgical Copay Adjustment Rider</b>				
Individual	25.28	25.28	25.28	25.28
Employee and Child(ren)	48.01	48.01	48.01	48.01
Employee and Spouse	55.58	55.58	55.58	55.58
Employee, Spouse and Child(ren)	74.56	74.56	74.56	74.56

**GROUP HEALTH INCORPORATED**  
**Healthy NY EPO Plan - GHI-HNY-EPO, HCR-2010**  
*Public Program Plan*

**Rates for New York City Region**

Rate Effective Date: 10/1/2012

**PRESENT AND PROPOSED SUBSCRIBER RATES**

	1 Present Monthly Rate @ 1/1/12	2 Proposed Monthly Rate @ 1/1/13	3 Rate Change Dollars (2) - (1)	4 Rate Change Percentage (3) / (1)	Last Rate Adjustment Date	Any Prior Rate Change Within Last 12 Months	Total % Change Within Last 12 Months
<b>Healthy NY EPO (with Drug) - Grandfathered Direct Pay</b>							
Individual	383.33	407.48	24.15	6.30	N/A	No	n/a
Employee and Child(ren)	728.32	774.20	45.88	6.30	N/A	No	n/a
Employee and Spouse	843.30	896.43	53.13	6.30	N/A	No	n/a
Employee, Spouse and Child(ren)	1,130.80	1,202.04	71.24	6.30	N/A	No	n/a
<b>Healthy NY EPO (with Drug) - Grandfathered Small Group</b>							
Individual	389.69	414.24	24.55	6.30	N/A	No	n/a
Employee and Child(ren)	740.39	787.03	46.64	6.30	N/A	No	n/a
Employee and Spouse	857.27	911.28	54.01	6.30	N/A	No	n/a
Employee, Spouse and Child(ren)	1,149.54	1,221.96	72.42	6.30	N/A	No	n/a
<b>Healthy NY EPO (with Drug) - PPACA compliant</b>							
Individual	391.93	419.96	28.03	7.15	N/A	No	n/a
Employee and Child(ren)	744.64	797.89	53.25	7.15	N/A	No	n/a
Employee and Spouse	862.20	923.85	61.65	7.15	N/A	No	n/a
Employee, Spouse and Child(ren)	1,156.16	1,238.83	82.67	7.15	N/A	No	n/a
<b>Healthy NY EPO (without Drug) - Grandfathered Direct Pay</b>							
Individual	329.02	349.75	20.73	6.30	N/A	No	n/a
Employee and Child(ren)	625.12	664.50	39.38	6.30	N/A	No	n/a
Employee and Spouse	723.84	769.44	45.60	6.30	N/A	No	n/a
Employee, Spouse and Child(ren)	970.61	1,031.76	61.15	6.30	N/A	No	n/a
<b>Healthy NY EPO (without Drug) - Grandfathered Small Group</b>							
Individual	330.62	351.45	20.83	6.30	N/A	No	n/a
Employee and Child(ren)	628.17	667.74	39.57	6.30	N/A	No	n/a
Employee and Spouse	727.38	773.20	45.82	6.30	N/A	No	n/a
Employee, Spouse and Child(ren)	975.34	1,036.79	61.45	6.30	N/A	No	n/a
<b>Healthy NY EPO (without Drug) - PPACA compliant</b>							
Individual	332.54	356.32	23.78	7.15	N/A	No	n/a
Employee and Child(ren)	631.83	677.00	45.17	7.15	N/A	No	n/a
Employee and Spouse	731.61	783.92	52.31	7.15	N/A	No	n/a
Employee, Spouse and Child(ren)	981.01	1,051.16	70.15	7.15	N/A	No	n/a

**GROUP HEALTH INCORPORATED**  
**Healthy NY HSA Compatible EPO Plan - GHI-HNY-PLA-91 (Group & SP) / PLA-92 (DP), HCR-2010**  
*Public Program Plan*

**Rates for New York City Region**

Rate Effective Date: 10/1/2012

**PRESENT AND PROPOSED SUBSCRIBER RATES**

	1 Present Monthly Rate @1/1/12	2 Proposed Monthly Rate @1/1/13	3 Rate Change Dollars (2) - (1)	4 Rate Change Percentage (3) / (1)	Last Rate Adjustment Date	Any Prior Rate Change Within Last 12 Months	Total % Change Within Last 12 Months
<b>Healthy NY EPO (with Drug) - Grandfathered Small Group</b>							
Individual	280.92	298.62	17.70	6.30	N/A	No	n/a
Employee and Child(ren)	533.74	567.37	33.63	6.30	N/A	No	n/a
Employee and Spouse	618.00	656.93	38.93	6.30	N/A	No	n/a
Employee, Spouse and Child(ren)	828.65	880.85	52.20	6.30	N/A	No	n/a
<b>Healthy NY EPO (without Drug) - Grandfathered Small Group</b>							
Individual	226.42	240.68	14.26	6.30	N/A	No	n/a
Employee and Child(ren)	430.21	457.31	27.10	6.30	N/A	No	n/a
Employee and Spouse	498.14	529.52	31.38	6.30	N/A	No	n/a
Employee, Spouse and Child(ren)	667.96	710.04	42.08	6.30	N/A	No	n/a

**GROUP HEALTH INCORPORATED**  
**Healthy NY HSA Compatible EPO Plan - GHI-HNY-PLA-91 (Group & SP) / PLA-92 (DP), HCR-2010**  
*Public Program Plan*

**Rates for New York City Region**

Rate Effective Date: 10/1/2012

**PRESENT AND PROPOSED SUBSCRIBER RATES**

	1 Present Monthly Rate @ 1/1/12	2 Proposed Monthly Rate @ 1/1/13	3 Rate Change Dollars (2) - (1)	4 Rate Change Percentage (3) / (1)	Last Rate Adjustment Date	Any Prior Rate Change Within Last 12 Months	Total % Change Within Last 12 Months
<b>Healthy NY EPO (with Drug) - Grandfathered Direct Pay</b>							
Individual	276.34	293.75	17.41	6.30	N/A	No	n/a
Employee and Child(ren)	525.04	558.12	33.08	6.30	N/A	No	n/a
Employee and Spouse	607.93	646.23	38.30	6.30	N/A	No	n/a
Employee, Spouse and Child(ren)	815.16	866.52	51.36	6.30	N/A	No	n/a
<b>Healthy NY EPO (without Drug) - Grandfathered Direct Pay</b>							
Individual	225.32	239.52	14.20	6.30	N/A	No	n/a
Employee and Child(ren)	428.12	455.09	26.97	6.30	N/A	No	n/a
Employee and Spouse	495.73	526.96	31.23	6.30	N/A	No	n/a
Employee, Spouse and Child(ren)	664.73	706.61	41.88	6.30	N/A	No	n/a
<b>Healthy NY HSA EPO (with Drug) - PPACA compliant</b>							
Individual	282.54	302.74	20.20	7.15	N/A	No	n/a
Employee and Child(ren)	536.81	575.19	38.38	7.15	N/A	No	n/a
Employee and Spouse	621.56	666.00	44.44	7.15	N/A	No	n/a
Employee, Spouse and Child(ren)	833.43	893.03	59.60	7.15	N/A	No	n/a
<b>Healthy NY HSA EPO (without Drug) - PPACA compliant</b>							
Individual	227.74	244.02	16.28	7.15	N/A	No	n/a
Employee and Child(ren)	432.71	463.65	30.94	7.15	N/A	No	n/a
Employee and Spouse	501.04	536.87	35.83	7.15	N/A	No	n/a
Employee, Spouse and Child(ren)	671.86	719.90	48.04	7.15	N/A	No	n/a

GROUP HEALTH INCORPORATED

Healthy NY EPO Plan Inpatient / Surgical Copay Adjustment Rider - GHI -BHW - CT2R, HCR-2010

Public Program Plan

Rates for New York City Region

Rate Effective Date: 10/1/2012

PRESENT AND PROPOSED SUBSCRIBER RATES

	1 Present Monthly Rate @1/1/12	2 Proposed Monthly Rate @1/1/13	3 Rate Change Dollars (2) - (1)	4 Rate Change Percentage (3) / (1)	Last Rate Adjustment Date	Any Prior Rate Change Within Last 12 Months	Total % Change Within Last 12 Months
<b>Inpatient / Surgical Copay Adjustment Rider</b>							
Individual	23.78	25.28	1.50	6.31	10/1/2011	No	n/a
Employee and Child(ren)	45.16	48.01	2.85	6.31	10/1/2011	No	n/a
Employee and Spouse	52.29	55.58	3.29	6.29	10/1/2011	No	n/a
Employee, Spouse and Child(ren)	70.14	74.56	4.42	6.30	10/1/2011	No	n/a

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Public Program Plan  
**Rates for New York City Region**

	<b>Monthly Rates For Groups Entering/Renewing <u>1/1/13 - 3/31/13</u></b>	<b>Monthly Rates For Groups Entering/Renewing <u>4/1/13 - 6/30/12</u></b>	<b>Monthly Rates For Groups Entering/Renewing <u>7/1/13 - 9/30/12</u></b>	<b>Monthly Rates For Groups Entering/Renewing <u>10/1/13 - 12/31/12</u></b>
<b>Healthy NY EPO (with Drug) - Grandfathered Direct Pay</b>				
Individual	407.48	407.48	407.48	407.48
Employee and Child(ren)	774.20	774.20	774.20	774.20
Employee and Spouse	896.43	896.43	896.43	896.43
Employee, Spouse and Child(ren)	1,202.04	1,202.04	1,202.04	1,202.04
<b>Healthy NY EPO (with Drug) - Grandfathered Small Group</b>				
Individual	414.24	414.24	414.24	414.24
Employee and Child(ren)	787.03	787.03	787.03	787.03
Employee and Spouse	911.28	911.28	911.28	911.28
Employee, Spouse and Child(ren)	1,221.96	1,221.96	1,221.96	1,221.96
<b>Healthy NY EPO (with Drug) - PPACA compliant</b>				
Individual	416.62	416.62	416.62	416.62
Employee and Child(ren)	791.55	791.55	791.55	791.55
Employee and Spouse	916.52	916.52	916.52	916.52
Employee, Spouse and Child(ren)	1,229.00	1,229.00	1,229.00	1,229.00
<b>Healthy NY EPO (without Drug) - Grandfathered Direct Pay</b>				
Individual	349.75	349.75	349.75	349.75
Employee and Child(ren)	664.50	664.50	664.50	664.50
Employee and Spouse	769.44	769.44	769.44	769.44
Employee, Spouse and Child(ren)	1,031.76	1,031.76	1,031.76	1,031.76
<b>Healthy NY EPO (without Drug) - Grandfathered Small Group</b>				
Individual	351.45	351.45	351.45	351.45
Employee and Child(ren)	667.74	667.74	667.74	667.74
Employee and Spouse	773.20	773.20	773.20	773.20
Employee, Spouse and Child(ren)	1,036.79	1,036.79	1,036.79	1,036.79
<b>Healthy NY EPO (without Drug) - PPACA compliant</b>				
Individual	353.49	353.49	353.49	353.49
Employee and Child(ren)	671.64	671.64	671.64	671.64
Employee and Spouse	777.70	777.70	777.70	777.70
Employee, Spouse and Child(ren)	1,042.81	1,042.81	1,042.81	1,042.81

GROUP HEALTH INCORPORATED

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<b>Healthy NY EPO (with Drug) - Grandfathered Direct Pay</b>				
Individual	293.75	293.75	293.75	293.75
Employee and Child(ren)	558.12	558.12	558.12	558.12
Employee and Spouse	646.23	646.23	646.23	646.23
Employee, Spouse and Child(ren)	866.52	866.52	866.52	866.52
<b>Healthy NY EPO (with Drug) - Grandfathered Small Group</b>				
Individual	298.62	298.62	298.62	298.62
Employee and Child(ren)	567.37	567.37	567.37	567.37
Employee and Spouse	656.93	656.93	656.93	656.93
Employee, Spouse and Child(ren)	880.85	880.85	880.85	880.85
<b>Healthy NY EPO (without Drug) - Grandfathered Direct Pay</b>				
Individual	239.52	239.52	239.52	239.52
Employee and Child(ren)	455.09	455.09	455.09	455.09
Employee and Spouse	526.96	526.96	526.96	526.96
Employee, Spouse and Child(ren)	706.61	706.61	706.61	706.61
<b>Healthy NY EPO (without Drug) - Grandfathered Small Group</b>				
Individual	240.68	240.68	240.68	240.68
Employee and Child(ren)	457.31	457.31	457.31	457.31
Employee and Spouse	529.52	529.52	529.52	529.52
Employee, Spouse and Child(ren)	710.04	710.04	710.04	710.04
<b>Healthy NY HSA EPO (with Drug) - PPACA compliant</b>				
Individual	300.34	300.34	300.34	300.34
Employee and Child(ren)	570.63	570.63	570.63	570.63
Employee and Spouse	660.72	660.72	660.72	660.72
Employee, Spouse and Child(ren)	885.94	885.94	885.94	885.94
<b>Healthy NY HSA EPO (without Drug) - PPACA compliant</b>				
Individual	242.09	242.09	242.09	242.09
Employee and Child(ren)	459.97	459.97	459.97	459.97
Employee and Spouse	532.61	532.61	532.61	532.61
Employee, Spouse and Child(ren)	714.19	714.19	714.19	714.19

GROUP HEALTH INCORPORATED

Healthy NY EPO Plan Inpatient / Surgical Copay Adjustment Rider - GHI -BHW - CT2R, HCR-2010

Public Program Plan

Rates for New York City Region

	Monthly Rates For Groups Entering/Renewing <u>1/1/13 - 3/31/13</u>	Monthly Rates For Groups Entering/Renewing <u>4/1/13 - 6/30/12</u>	Monthly Rates For Groups Entering/Renewing <u>7/1/13 - 9/30/12</u>	Monthly Rates For Groups Entering/Renewing <u>10/1/13 - 12/31/12</u>
<b>Inpatient / Surgical Copay Adjustment Rider</b>				
Individual	25.28	25.28	25.28	25.28
Employee and Child(ren)	48.01	48.01	48.01	48.01
Employee and Spouse	55.58	55.58	55.58	55.58
Employee, Spouse and Child(ren)	74.56	74.56	74.56	74.56

**GROUP HEALTH INCORPORATED**  
**Healthy NY EPO Plan - GHI-HNY-EPO, HCR-2010**  
*Public Program Plan*

**Rates for New York City Region**

Rate Effective Date: 1/1/2013

**PRESENT AND PROPOSED SUBSCRIBER RATES**

	1 Present Monthly Rate @ 1/1/12	2 Proposed Monthly Rate @ 1/1/13	3 Rate Change Dollars (2) - (1)	4 Rate Change Percentage (3) / (1)	Last Rate Adjustment Date	Any Prior Rate Change Within Last 12 Months	Total % Change Within Last 12 Months
<b>Healthy NY EPO (with Drug) - Grandfathered Direct Pay</b>							
Individual	383.33	407.48	24.15	6.30	1/1/2012	No	n/a
Employee and Child(ren)	728.32	774.20	45.88	6.30	1/1/2012	No	n/a
Employee and Spouse	843.30	896.43	53.13	6.30	1/1/2012	No	n/a
Employee, Spouse and Child(ren)	1,130.80	1,202.04	71.24	6.30	1/1/2012	No	n/a
<b>Healthy NY EPO (with Drug) - Grandfathered Small Group</b>							
Individual	389.69	414.24	24.55	6.30	1/1/2012	No	n/a
Employee and Child(ren)	740.39	787.03	46.64	6.30	1/1/2012	No	n/a
Employee and Spouse	857.27	911.28	54.01	6.30	1/1/2012	No	n/a
Employee, Spouse and Child(ren)	1,149.54	1,221.96	72.42	6.30	1/1/2012	No	n/a
<b>Healthy NY EPO (with Drug) - PPACA compliant</b>							
Individual	391.93	416.62	24.69	6.30	1/1/2012	No	n/a
Employee and Child(ren)	744.64	791.55	46.91	6.30	1/1/2012	No	n/a
Employee and Spouse	862.20	916.52	54.32	6.30	1/1/2012	No	n/a
Employee, Spouse and Child(ren)	1,156.16	1,229.00	72.84	6.30	1/1/2012	No	n/a
<b>Healthy NY EPO (without Drug) - Grandfathered Direct Pay</b>							
Individual	329.02	349.75	20.73	6.30	1/1/2012	No	n/a
Employee and Child(ren)	625.12	664.50	39.38	6.30	1/1/2012	No	n/a
Employee and Spouse	723.84	769.44	45.60	6.30	1/1/2012	No	n/a
Employee, Spouse and Child(ren)	970.61	1,031.76	61.15	6.30	1/1/2012	No	n/a
<b>Healthy NY EPO (without Drug) - Grandfathered Small Group</b>							
Individual	330.62	351.45	20.83	6.30	1/1/2012	No	n/a
Employee and Child(ren)	628.17	667.74	39.57	6.30	1/1/2012	No	n/a
Employee and Spouse	727.38	773.20	45.82	6.30	1/1/2012	No	n/a
Employee, Spouse and Child(ren)	975.34	1,036.79	61.45	6.30	1/1/2012	No	n/a
<b>Healthy NY EPO (without Drug) - PPACA compliant</b>							
Individual	332.54	353.49	20.95	6.30	1/1/2012	No	n/a
Employee and Child(ren)	631.83	671.64	39.81	6.30	1/1/2012	No	n/a
Employee and Spouse	731.61	777.70	46.09	6.30	1/1/2012	No	n/a
Employee, Spouse and Child(ren)	981.01	1,042.81	61.80	6.30	1/1/2012	No	n/a

**GROUP HEALTH INCORPORATED**  
**Healthy NY HSA Compatible EPO Plan - GHI-HNY-PLA-91 (Group & SP) / PLA-92 (DP), HCR-2010**  
*Public Program Plan*

**Rates for New York City Region**

Rate Effective Date: 1/1/2013

**PRESENT AND PROPOSED SUBSCRIBER RATES**

	1 Present Monthly Rate @1/1/12	2 Proposed Monthly Rate @1/1/13	3 Rate Change Dollars (2) - (1)	4 Rate Change Percentage (3) / (1)	Last Rate Adjustment Date	Any Prior Rate Change Within Last 12 Months	Total % Change Within Last 12 Months
<b>Healthy NY EPO (with Drug) - Grandfathered Small Group</b>							
Individual	280.92	298.62	17.70	6.30	1/1/2012	No	n/a
Employee and Child(ren)	533.74	567.37	33.63	6.30	1/1/2012	No	n/a
Employee and Spouse	618.00	656.93	38.93	6.30	1/1/2012	No	n/a
Employee, Spouse and Child(ren)	828.65	880.85	52.20	6.30	1/1/2012	No	n/a
<b>Healthy NY EPO (without Drug) - Grandfathered Small Group</b>							
Individual	226.42	240.68	14.26	6.30	1/1/2012	No	n/a
Employee and Child(ren)	430.21	457.31	27.10	6.30	1/1/2012	No	n/a
Employee and Spouse	498.14	529.52	31.38	6.30	1/1/2012	No	n/a
Employee, Spouse and Child(ren)	667.96	710.04	42.08	6.30	1/1/2012	No	n/a

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**Rates for New York City Region**

Rate Effective Date: 1/1/2013

**PRESENT AND PROPOSED SUBSCRIBER RATES**

	1 Present Monthly Rate @1/1/12	2 Proposed Monthly Rate @1/1/13	3 Rate Change Dollars (2) - (1)	4 Rate Change Percentage (3) / (1)	Last Rate Adjustment Date	Any Prior Rate Change Within Last 12 Months	Total % Change Within Last 12 Months
<b>Healthy NY EPO (with Drug) - Grandfathered Direct Pay</b>							
Individual	276.34	293.75	17.41	6.30	1/1/2012	No	n/a
Employee and Child(ren)	525.04	558.12	33.08	6.30	1/1/2012	No	n/a
Employee and Spouse	607.93	646.23	38.30	6.30	1/1/2012	No	n/a
Employee, Spouse and Child(ren)	815.16	866.52	51.36	6.30	1/1/2012	No	n/a
<b>Healthy NY EPO (without Drug) - Grandfathered Direct Pay</b>							
Individual	225.32	239.52	14.20	6.30	1/1/2012	No	n/a
Employee and Child(ren)	428.12	455.09	26.97	6.30	1/1/2012	No	n/a
Employee and Spouse	495.73	526.96	31.23	6.30	1/1/2012	No	n/a
Employee, Spouse and Child(ren)	664.73	706.61	41.88	6.30	1/1/2012	No	n/a
<b>Healthy NY HSA EPO (with Drug) - PPACA compliant</b>							
Individual	282.54	300.34	17.80	6.30	1/1/2012	No	n/a
Employee and Child(ren)	536.81	570.63	33.82	6.30	1/1/2012	No	n/a
Employee and Spouse	621.56	660.72	39.16	6.30	1/1/2012	No	n/a
Employee, Spouse and Child(ren)	833.43	885.94	52.51	6.30	1/1/2012	No	n/a
<b>Healthy NY HSA EPO (without Drug) - PPACA compliant</b>							
Individual	227.74	242.09	14.35	6.30	1/1/2012	No	n/a
Employee and Child(ren)	432.71	459.97	27.26	6.30	1/1/2012	No	n/a
Employee and Spouse	501.04	532.61	31.57	6.30	1/1/2012	No	n/a
Employee, Spouse and Child(ren)	671.86	714.19	42.33	6.30	1/1/2012	No	n/a

GROUP HEALTH INCORPORATED

Healthy NY EPO Plan Inpatient / Surgical Copay Adjustment Rider - GHI -BHW - CT2R, HCR-2010

Public Program Plan

Rates for New York City Region

Rate Effective Date: 1/1/2013

PRESENT AND PROPOSED SUBSCRIBER RATES

	1 Present Monthly Rate @1/1/12	2 Proposed Monthly Rate @1/1/13	3 Rate Change Dollars (2) - (1)	4 Rate Change Percentage (3) / (1)	Last Rate Adjustment Date	Any Prior Rate Change Within Last 12 Months	Total % Change Within Last 12 Months
<b>Inpatient / Surgical Copay Adjustment Rider</b>							
Individual	23.78	25.28	1.50	6.31	1/1/2012	No	n/a
Employee and Child(ren)	45.16	48.01	2.85	6.31	1/1/2012	No	n/a
Employee and Spouse	52.29	55.58	3.29	6.29	1/1/2012	No	n/a
Employee, Spouse and Child(ren)	70.14	74.56	4.42	6.30	1/1/2012	No	n/a