

**SERFF Tracking #:**

XFRD-128429999

**State Tracking #:**

2012060147

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

Oxford Small Metro: CY2013

**Project Name/Number:**

/

## Correspondence Summary

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Oxford Resubmission Decision Email send 09-25-2012	Note To Filer	Lekha Sudhakaran	09/25/2012	09/25/2012
Oxford Decision Email send 09-03-2012 [Resubmission of Rate Manual Requested]	Note To Filer	Lekha Sudhakaran	09/25/2012	09/25/2012

**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:** Oxford Small Metro: CY2013  
**Project Name/Number:** /

## Note To Filer

**Created By:**

Lekha Sudhakaran on 09/25/2012 11:22 AM

**Last Edited By:**

Lekha Sudhakaran

**Submitted On:**

09/25/2012 11:22 AM

**Subject:**

Oxford Resubmission Decision Email send 09-25-2012

**Comments:**

Please note the Metro Indemnity products have been resubmitted reflecting Department's decision appropriately.

Please see the below attachment for further details.

**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:** Oxford Small Metro: CY2013  
**Project Name/Number:** /

## Note To Filer

**Created By:**

Lekha Sudhakaran on 09/25/2012 11:20 AM

**Last Edited By:**

Lekha Sudhakaran

**Submitted On:**

09/25/2012 11:20 AM

**Subject:**

Oxford Decision Email send 09-03-2012 [Resubmission of Rate Manual Requested]

**Comments:**

Please note the Metro Indemnity Products have been reduced from the annual requested rate actions of 23.0% to 11.0%.

Please see the below attachment for further details.

SERFF Tracking #:

XFRD-128429999

State Tracking #:

2012060147

Company Tracking #:

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:

Oxford Small Metro: CY2013

Project Name/Number:

/

## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Approved Rate Manual		
Comments:			
Attachment(s):			
Cover letter Metro 2013 Resubmit.pdf			
NY_Metro_rate_manual 2013 Approved.pdf			

*Oxford Health Insurance*

***OHI FREEDOM PLAN METRO RATE MANUAL***

SECTION 23

*For Groups with 2-50 Employees*

*Rates Effective January 1, 2013*

OXFORD HEALTH INSURANCE  
*OHI FREEDOM PLAN METRO RATE MANUAL*

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In Network - G \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery/Inpatient Copay/Day, \$1,250 Maximum/Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>1st Quarter 2013 Rates:</u>								
Single rate	\$767.94	\$790.98	\$729.54	\$790.98	\$767.94	\$767.94	\$614.35	\$614.35
Parent / Child(ren) rate	\$1,420.69	\$1,463.31	\$1,349.65	\$1,463.31	\$1,420.69	\$1,420.69	\$1,136.55	\$1,136.55
Couple rate	\$1,689.47	\$1,740.16	\$1,604.99	\$1,740.16	\$1,689.47	\$1,689.47	\$1,351.57	\$1,351.57
Family rate	\$2,380.61	\$2,452.04	\$2,261.57	\$2,452.04	\$2,380.61	\$2,380.61	\$1,904.49	\$1,904.49
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$695.05	\$715.90	\$660.30	\$715.90	\$695.05	\$695.05	\$556.04	\$556.04
Parent / Child(ren) rate	\$1,285.84	\$1,324.42	\$1,221.56	\$1,324.42	\$1,285.84	\$1,285.84	\$1,028.67	\$1,028.67
Couple rate	\$1,529.11	\$1,574.98	\$1,452.66	\$1,574.98	\$1,529.11	\$1,529.11	\$1,223.29	\$1,223.29
Family rate	\$2,154.66	\$2,219.29	\$2,046.93	\$2,219.29	\$2,154.66	\$2,154.66	\$1,723.72	\$1,723.72
<u>Dollar Amount Change</u>								
Single rate	\$72.89	\$75.08	\$69.24	\$75.08	\$72.89	\$72.89	\$58.31	\$58.31
Parent / Child(ren) rate	\$134.85	\$138.89	\$128.09	\$138.89	\$134.85	\$134.85	\$107.88	\$107.88
Couple rate	\$160.36	\$165.18	\$152.33	\$165.18	\$160.36	\$160.36	\$128.28	\$128.28
Family rate	\$225.95	\$232.75	\$214.64	\$232.75	\$225.95	\$225.95	\$180.77	\$180.77
<u>Percent Change:</u>								
Single rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Parent / Child(ren) rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Couple rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Family rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%

In Network - G \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery/Inpatient Per Diem Copay to a Maximum of \$2,500 Per Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>1st Quarter 2013 Rates:</u>								
Single rate	\$687.75	\$708.38	\$653.36	\$708.38	\$687.75	\$687.75	\$550.20	\$550.20
Parent / Child(ren) rate	\$1,272.34	\$1,310.50	\$1,208.72	\$1,310.50	\$1,272.34	\$1,272.34	\$1,017.87	\$1,017.87
Couple rate	\$1,513.05	\$1,558.44	\$1,437.39	\$1,558.44	\$1,513.05	\$1,513.05	\$1,210.44	\$1,210.44
Family rate	\$2,132.03	\$2,195.98	\$2,025.42	\$2,195.98	\$2,132.03	\$2,132.03	\$1,705.62	\$1,705.62
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$622.47	\$641.14	\$591.35	\$641.14	\$622.47	\$622.47	\$497.98	\$497.98
Parent / Child(ren) rate	\$1,151.57	\$1,186.11	\$1,094.00	\$1,186.11	\$1,151.57	\$1,151.57	\$921.26	\$921.26
Couple rate	\$1,369.43	\$1,410.51	\$1,300.97	\$1,410.51	\$1,369.43	\$1,369.43	\$1,095.56	\$1,095.56
Family rate	\$1,929.66	\$1,987.53	\$1,833.19	\$1,987.53	\$1,929.66	\$1,929.66	\$1,543.74	\$1,543.74
<u>Dollar Amount Change</u>								
Single rate	\$65.28	\$67.24	\$62.01	\$67.24	\$65.28	\$65.28	\$52.22	\$52.22
Parent / Child(ren) rate	\$120.77	\$124.39	\$114.72	\$124.39	\$120.77	\$120.77	\$96.61	\$96.61
Couple rate	\$143.62	\$147.93	\$136.42	\$147.93	\$143.62	\$143.62	\$114.88	\$114.88
Family rate	\$202.37	\$208.45	\$192.23	\$208.45	\$202.37	\$202.37	\$161.88	\$161.88
<u>Percent Change:</u>								
Single rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Parent / Child(ren) rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Couple rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Family rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
In Network - NG \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>1st Quarter 2013 Rates:</u>								
Single rate	\$752.70	\$775.28	\$715.07	\$775.28	\$752.70	\$752.70	\$602.16	\$602.16
Parent / Child(ren) rate	\$1,392.50	\$1,434.27	\$1,322.88	\$1,434.27	\$1,392.50	\$1,392.50	\$1,114.00	\$1,114.00
Couple rate	\$1,655.94	\$1,705.62	\$1,573.15	\$1,705.62	\$1,655.94	\$1,655.94	\$1,324.75	\$1,324.75
Family rate	\$2,333.37	\$2,403.37	\$2,216.72	\$2,403.37	\$2,333.37	\$2,333.37	\$1,866.70	\$1,866.70
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$681.27	\$701.71	\$647.21	\$701.71	\$681.27	\$681.27	\$545.02	\$545.02
Parent / Child(ren) rate	\$1,260.35	\$1,298.16	\$1,197.34	\$1,298.16	\$1,260.35	\$1,260.35	\$1,008.29	\$1,008.29
Couple rate	\$1,498.79	\$1,543.76	\$1,423.86	\$1,543.76	\$1,498.79	\$1,498.79	\$1,199.04	\$1,199.04
Family rate	\$2,111.94	\$2,175.30	\$2,006.35	\$2,175.30	\$2,111.94	\$2,111.94	\$1,689.56	\$1,689.56
<u>Dollar Amount Change</u>								
Single rate	\$71.43	\$73.57	\$67.86	\$73.57	\$71.43	\$71.43	\$57.14	\$57.14
Parent / Child(ren) rate	\$132.15	\$136.11	\$125.54	\$136.11	\$132.15	\$132.15	\$105.71	\$105.71
Couple rate	\$157.15	\$161.86	\$149.29	\$161.86	\$157.15	\$157.15	\$125.71	\$125.71
Family rate	\$221.43	\$228.07	\$210.37	\$228.07	\$221.43	\$221.43	\$177.14	\$177.14
<u>Percent Change:</u>								
Single rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Parent / Child(ren) rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Couple rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Family rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
In Network - NG \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>1st Quarter 2013 Rates:</u>								
Single rate	\$684.92	\$705.47	\$650.67	\$705.47	\$684.92	\$684.92	\$547.94	\$547.94
Parent / Child(ren) rate	\$1,267.10	\$1,305.12	\$1,203.74	\$1,305.12	\$1,267.10	\$1,267.10	\$1,013.69	\$1,013.69
Couple rate	\$1,506.82	\$1,552.03	\$1,431.47	\$1,552.03	\$1,506.82	\$1,506.82	\$1,205.47	\$1,205.47
Family rate	\$2,123.25	\$2,186.96	\$2,017.08	\$2,186.96	\$2,123.25	\$2,123.25	\$1,698.61	\$1,698.61
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$619.91	\$638.51	\$588.91	\$638.51	\$619.91	\$619.91	\$495.93	\$495.93
Parent / Child(ren) rate	\$1,146.83	\$1,181.24	\$1,089.48	\$1,181.24	\$1,146.83	\$1,146.83	\$917.47	\$917.47
Couple rate	\$1,363.80	\$1,404.72	\$1,295.60	\$1,404.72	\$1,363.80	\$1,363.80	\$1,091.05	\$1,091.05
Family rate	\$1,921.72	\$1,979.38	\$1,825.62	\$1,979.38	\$1,921.72	\$1,921.72	\$1,537.38	\$1,537.38
<u>Dollar Amount Change</u>								
Single rate	\$65.01	\$66.96	\$61.76	\$66.96	\$65.01	\$65.01	\$52.01	\$52.01
Parent / Child(ren) rate	\$120.27	\$123.88	\$114.26	\$123.88	\$120.27	\$120.27	\$96.22	\$96.22
Couple rate	\$143.02	\$147.31	\$135.87	\$147.31	\$143.02	\$143.02	\$114.42	\$114.42
Family rate	\$201.53	\$207.58	\$191.46	\$207.58	\$201.53	\$201.53	\$161.23	\$161.23
<u>Percent Change:</u>								
Single rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Parent / Child(ren) rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Couple rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Family rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%

New Metro NG								
In Network - \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$750 Inpatient Per Admit.								
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>1st Quarter 2013 Rates:</u>								
Single rate	\$657.86	\$677.60	\$624.97	\$677.60	\$657.86	\$657.86	\$526.29	\$526.29
Parent / Child(ren) rate	\$1,217.04	\$1,253.56	\$1,156.19	\$1,253.56	\$1,217.04	\$1,217.04	\$973.64	\$973.64
Couple rate	\$1,447.29	\$1,490.72	\$1,374.93	\$1,490.72	\$1,447.29	\$1,447.29	\$1,157.84	\$1,157.84
Family rate	\$2,039.37	\$2,100.56	\$1,937.41	\$2,100.56	\$2,039.37	\$2,039.37	\$1,631.50	\$1,631.50
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$595.43	\$613.29	\$565.66	\$613.29	\$595.43	\$595.43	\$476.34	\$476.34
Parent / Child(ren) rate	\$1,101.55	\$1,134.59	\$1,046.47	\$1,134.59	\$1,101.55	\$1,101.55	\$881.23	\$881.23
Couple rate	\$1,309.95	\$1,349.24	\$1,244.45	\$1,349.24	\$1,309.95	\$1,309.95	\$1,047.95	\$1,047.95
Family rate	\$1,845.83	\$1,901.20	\$1,753.55	\$1,901.20	\$1,845.83	\$1,845.83	\$1,476.65	\$1,476.65
<u>Dollar Amount Change</u>								
Single rate	\$62.43	\$64.31	\$59.31	\$64.31	\$62.43	\$62.43	\$49.95	\$49.95
Parent / Child(ren) rate	\$115.49	\$118.97	\$109.72	\$118.97	\$115.49	\$115.49	\$92.41	\$92.41
Couple rate	\$137.34	\$141.48	\$130.48	\$141.48	\$137.34	\$137.34	\$109.89	\$109.89
Family rate	\$193.54	\$199.36	\$183.86	\$199.36	\$193.54	\$193.54	\$154.85	\$154.85
<u>Percent Change:</u>								
Single rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Parent / Child(ren) rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Couple rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Family rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%

New Metro								
In Network - G \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$750 Inpatient Per Day Copay to a Maximum of \$3,750 Per Year								
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>1st Quarter 2013 Rates:</u>								
Single rate	\$638.66	\$657.82	\$606.73	\$657.82	\$638.66	\$638.66	\$510.93	\$510.93
Parent / Child(ren) rate	\$1,181.52	\$1,216.97	\$1,122.45	\$1,216.97	\$1,181.52	\$1,181.52	\$945.22	\$945.22
Couple rate	\$1,405.05	\$1,447.20	\$1,334.81	\$1,447.20	\$1,405.05	\$1,405.05	\$1,124.05	\$1,124.05
Family rate	\$1,979.85	\$2,039.24	\$1,880.86	\$2,039.24	\$1,979.85	\$1,979.85	\$1,583.88	\$1,583.88
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$578.05	\$595.39	\$549.15	\$595.39	\$578.05	\$578.05	\$462.44	\$462.44
Parent / Child(ren) rate	\$1,069.39	\$1,101.47	\$1,015.93	\$1,101.47	\$1,069.39	\$1,069.39	\$855.51	\$855.51
Couple rate	\$1,271.71	\$1,309.86	\$1,208.13	\$1,309.86	\$1,271.71	\$1,271.71	\$1,017.37	\$1,017.37
Family rate	\$1,791.96	\$1,845.71	\$1,702.37	\$1,845.71	\$1,791.96	\$1,791.96	\$1,433.56	\$1,433.56
<u>Dollar Amount Change</u>								
Single rate	\$60.61	\$62.43	\$57.58	\$62.43	\$60.61	\$60.61	\$48.49	\$48.49
Parent / Child(ren) rate	\$112.13	\$115.50	\$106.52	\$115.50	\$112.13	\$112.13	\$89.71	\$89.71
Couple rate	\$133.34	\$137.34	\$126.68	\$137.34	\$133.34	\$133.34	\$106.68	\$106.68
Family rate	\$187.89	\$193.53	\$178.49	\$193.53	\$187.89	\$187.89	\$150.32	\$150.32
<u>Percent Change:</u>								
Single rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Parent / Child(ren) rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Couple rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Family rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%

In Network - G \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery \$250/day Inpatient Copay to \$1,250Max/Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR (MNRP)								
Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<b>1st Quarter 2013 Rates:</b>								
Single rate	\$712.19	\$733.56	\$676.58	\$733.56	\$712.19	\$712.19	\$569.75	\$569.75
Parent / Child(ren) rate	\$1,317.55	\$1,357.09	\$1,251.67	\$1,357.09	\$1,317.55	\$1,317.55	\$1,054.04	\$1,054.04
Couple rate	\$1,566.82	\$1,613.83	\$1,488.48	\$1,613.83	\$1,566.82	\$1,566.82	\$1,253.45	\$1,253.45
Family rate	\$2,207.79	\$2,274.04	\$2,097.40	\$2,274.04	\$2,207.79	\$2,207.79	\$1,766.23	\$1,766.23
<b>1st Quarter 2012 Rates:</b>								
Single rate	\$644.59	\$663.93	\$612.36	\$663.93	\$644.59	\$644.59	\$515.67	\$515.67
Parent / Child(ren) rate	\$1,192.49	\$1,228.27	\$1,132.87	\$1,228.27	\$1,192.49	\$1,192.49	\$953.99	\$953.99
Couple rate	\$1,418.10	\$1,460.65	\$1,347.19	\$1,460.65	\$1,418.10	\$1,418.10	\$1,134.47	\$1,134.47
Family rate	\$1,998.23	\$2,058.18	\$1,898.32	\$2,058.18	\$1,998.23	\$1,998.23	\$1,598.58	\$1,598.58
<b>Dollar Amount Change</b>								
Single rate	\$67.60	\$69.63	\$64.22	\$69.63	\$67.60	\$67.60	\$54.08	\$54.08
Parent / Child(ren) rate	\$125.06	\$128.82	\$118.80	\$128.82	\$125.06	\$125.06	\$100.05	\$100.05
Couple rate	\$148.72	\$153.18	\$141.29	\$153.18	\$148.72	\$148.72	\$118.98	\$118.98
Family rate	\$209.56	\$215.86	\$199.08	\$215.86	\$209.56	\$209.56	\$167.65	\$167.65
<b>Percent Change:</b>								
Single rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Parent / Child(ren) rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Couple rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Family rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%

In Network - G \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Diem Copay to a Maximum of 5 Copays per St Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR								
Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<b>1st Quarter 2013 Rates:</b>								
Single rate	643.77	663.08	611.58	663.08	643.77	643.77	515.02	515.02
Parent / Child(ren) rate	1,190.97	1,226.70	1,131.42	1,226.70	1,190.97	1,190.97	952.79	952.79
Couple rate	1,416.29	1,458.78	1,345.48	1,458.78	1,416.29	1,416.29	1,133.04	1,133.04
Family rate	1,995.69	2,055.55	1,895.90	2,055.55	1,995.69	1,995.69	1,596.56	1,596.56
<b>1st Quarter 2012 Rates:</b>								
Single rate	\$582.67	\$600.15	\$553.54	\$600.15	\$582.67	\$582.67	\$466.14	\$466.14
Parent / Child(ren) rate	\$1,077.94	\$1,110.28	\$1,024.05	\$1,110.28	\$1,077.94	\$1,077.94	\$862.36	\$862.36
Couple rate	\$1,281.87	\$1,320.33	\$1,217.79	\$1,320.33	\$1,281.87	\$1,281.87	\$1,025.51	\$1,025.51
Family rate	\$1,806.28	\$1,860.47	\$1,715.97	\$1,860.47	\$1,806.28	\$1,806.28	\$1,445.03	\$1,445.03
<b>Dollar Amount Change</b>								
Single rate	\$61.10	\$62.93	\$58.04	\$62.93	\$61.10	\$61.10	\$48.88	\$48.88
Parent / Child(ren) rate	\$113.03	\$116.42	\$107.37	\$116.42	\$113.03	\$113.03	\$90.43	\$90.43
Couple rate	\$134.42	\$138.45	\$127.69	\$138.45	\$134.42	\$134.42	\$107.53	\$107.53
Family rate	\$189.41	\$195.08	\$179.93	\$195.08	\$189.41	\$189.41	\$151.53	\$151.53
<b>Percent Change:</b>								
Single rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Parent / Child(ren) rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Couple rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Family rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
In Network - NG \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<b>1st Quarter 2013 Rates:</b>								
Single rate	\$706.40	\$727.59	\$671.08	\$727.59	\$706.40	\$706.40	\$565.12	\$565.12
Parent / Child(ren) rate	\$1,306.84	\$1,346.04	\$1,241.50	\$1,346.04	\$1,306.84	\$1,306.84	\$1,045.47	\$1,045.47
Couple rate	\$1,554.08	\$1,600.70	\$1,476.38	\$1,600.70	\$1,554.08	\$1,554.08	\$1,243.26	\$1,243.26
Family rate	\$2,189.84	\$2,255.53	\$2,080.35	\$2,255.53	\$2,189.84	\$2,189.84	\$1,751.87	\$1,751.87
<b>1st Quarter 2012 Rates:</b>								
Single rate	\$639.35	\$658.53	\$607.38	\$658.53	\$639.35	\$639.35	\$511.48	\$511.48
Parent / Child(ren) rate	\$1,182.80	\$1,218.28	\$1,123.65	\$1,218.28	\$1,182.80	\$1,182.80	\$946.24	\$946.24
Couple rate	\$1,406.57	\$1,448.77	\$1,336.24	\$1,448.77	\$1,406.57	\$1,406.57	\$1,125.26	\$1,125.26
Family rate	\$1,981.99	\$2,041.44	\$1,882.88	\$2,041.44	\$1,981.99	\$1,981.99	\$1,585.59	\$1,585.59
<b>Dollar Amount Change</b>								
Single rate	\$67.05	\$69.06	\$63.70	\$69.06	\$67.05	\$67.05	\$53.64	\$53.64
Parent / Child(ren) rate	\$124.04	\$127.76	\$117.85	\$127.76	\$124.04	\$124.04	\$99.23	\$99.23
Couple rate	\$147.51	\$151.93	\$140.14	\$151.93	\$147.51	\$147.51	\$118.00	\$118.00
Family rate	\$207.85	\$214.09	\$197.47	\$214.09	\$207.85	\$207.85	\$166.28	\$166.28
<b>Percent Change:</b>								
Single rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Parent / Child(ren) rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Couple rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Family rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
In Network - NG \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$500 Inpatient Per Admit. Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC(MNRP)								
<b>1st Quarter 2013 Rates:</b>								
Single rate	\$642.19	\$661.46	\$610.08	\$661.46	\$642.19	\$642.19	\$513.75	\$513.75
Parent / Child(ren) rate	\$1,188.05	\$1,223.70	\$1,128.65	\$1,223.70	\$1,188.05	\$1,188.05	\$950.44	\$950.44
Couple rate	\$1,412.82	\$1,455.21	\$1,342.18	\$1,455.21	\$1,412.82	\$1,412.82	\$1,130.25	\$1,130.25
Family rate	\$1,990.79	\$2,050.53	\$1,891.25	\$2,050.53	\$1,990.79	\$1,990.79	\$1,592.63	\$1,592.63
<b>1st Quarter 2012 Rates:</b>								
Single rate	\$581.24	\$598.68	\$552.18	\$598.68	\$581.24	\$581.24	\$464.99	\$464.99
Parent / Child(ren) rate	\$1,075.29	\$1,107.56	\$1,021.53	\$1,107.56	\$1,075.29	\$1,075.29	\$860.23	\$860.23
Couple rate	\$1,278.73	\$1,317.10	\$1,214.80	\$1,317.10	\$1,278.73	\$1,278.73	\$1,022.98	\$1,022.98
Family rate	\$1,801.84	\$1,855.91	\$1,711.76	\$1,855.91	\$1,801.84	\$1,801.84	\$1,441.47	\$1,441.47
<b>Dollar Amount Change</b>								
Single rate	\$60.95	\$62.78	\$57.90	\$62.78	\$60.95	\$60.95	\$48.76	\$48.76
Parent / Child(ren) rate	\$112.76	\$116.14	\$107.12	\$116.14	\$112.76	\$112.76	\$90.21	\$90.21
Couple rate	\$134.09	\$138.11	\$127.38	\$138.11	\$134.09	\$134.09	\$107.27	\$107.27
Family rate	\$188.95	\$194.62	\$179.49	\$194.62	\$188.95	\$188.95	\$151.16	\$151.16
<b>Percent Change:</b>								
Single rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Parent / Child(ren) rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Couple rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Family rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%

New Metro NG								
In Network - \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/admit IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay								
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare								
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>1st Quarter 2013 Rates:</u>								
Single rate	\$616.80	\$635.30	\$585.96	\$635.30	\$616.80	\$616.80	\$493.44	\$493.44
Parent / Child(ren) rate	\$1,141.08	\$1,175.31	\$1,084.03	\$1,175.31	\$1,141.08	\$1,141.08	\$912.86	\$912.86
Couple rate	\$1,356.96	\$1,397.66	\$1,289.11	\$1,397.66	\$1,356.96	\$1,356.96	\$1,085.57	\$1,085.57
Family rate	\$1,912.08	\$1,969.43	\$1,816.48	\$1,969.43	\$1,912.08	\$1,912.08	\$1,529.66	\$1,529.66
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$543.05	\$559.34	\$515.90	\$559.34	\$543.05	\$543.05	\$434.44	\$434.44
Parent / Child(ren) rate	\$1,004.64	\$1,034.78	\$954.42	\$1,034.78	\$1,004.64	\$1,004.64	\$803.71	\$803.71
Couple rate	\$1,194.71	\$1,230.55	\$1,134.98	\$1,230.55	\$1,194.71	\$1,194.71	\$955.77	\$955.77
Family rate	\$1,683.46	\$1,733.95	\$1,599.29	\$1,733.95	\$1,683.46	\$1,683.46	\$1,346.76	\$1,346.76
<u>Dollar Amount Change</u>								
Single rate	\$73.75	\$75.96	\$70.06	\$75.96	\$73.75	\$73.75	\$59.00	\$59.00
Parent / Child(ren) rate	\$136.44	\$140.53	\$129.61	\$140.53	\$136.44	\$136.44	\$109.15	\$109.15
Couple rate	\$162.25	\$167.11	\$154.13	\$167.11	\$162.25	\$162.25	\$129.80	\$129.80
Family rate	\$228.62	\$235.48	\$217.19	\$235.48	\$228.62	\$228.62	\$182.90	\$182.90
<u>Percent Change:</u>								
Single rate	13.6%	13.6%	13.6%	13.6%	13.6%	13.6%	13.6%	13.6%
Parent / Child(ren) rate	13.6%	13.6%	13.6%	13.6%	13.6%	13.6%	13.6%	13.6%
Couple rate	13.6%	13.6%	13.6%	13.6%	13.6%	13.6%	13.6%	13.6%
Family rate	13.6%	13.6%	13.6%	13.6%	13.6%	13.6%	13.6%	13.6%

New Metro								
In Network - G \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/day IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay								
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare								
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>1st Quarter 2013 Rates:</u>								
Single rate	\$598.83	\$616.79	\$568.89	\$616.79	\$598.83	\$598.83	\$479.06	\$479.06
Parent / Child(ren) rate	\$1,107.84	\$1,141.06	\$1,052.45	\$1,141.06	\$1,107.84	\$1,107.84	\$886.26	\$886.26
Couple rate	\$1,317.43	\$1,356.94	\$1,251.56	\$1,356.94	\$1,317.43	\$1,317.43	\$1,053.93	\$1,053.93
Family rate	\$1,856.37	\$1,912.05	\$1,763.56	\$1,912.05	\$1,856.37	\$1,856.37	\$1,485.09	\$1,485.09
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$542.00	\$558.26	\$514.90	\$558.26	\$542.00	\$542.00	\$433.60	\$433.60
Parent / Child(ren) rate	\$1,002.70	\$1,032.78	\$952.57	\$1,032.78	\$1,002.70	\$1,002.70	\$802.16	\$802.16
Couple rate	\$1,192.40	\$1,228.17	\$1,132.78	\$1,228.17	\$1,192.40	\$1,192.40	\$953.92	\$953.92
Family rate	\$1,680.20	\$1,730.61	\$1,596.19	\$1,730.61	\$1,680.20	\$1,680.20	\$1,344.16	\$1,344.16
<u>Dollar Amount Change</u>								
Single rate	\$56.83	\$58.53	\$53.99	\$58.53	\$56.83	\$56.83	\$45.46	\$45.46
Parent / Child(ren) rate	\$105.14	\$108.28	\$99.88	\$108.28	\$105.14	\$105.14	\$84.10	\$84.10
Couple rate	\$125.03	\$128.77	\$118.78	\$128.77	\$125.03	\$125.03	\$100.01	\$100.01
Family rate	\$176.17	\$181.44	\$167.37	\$181.44	\$176.17	\$176.17	\$140.93	\$140.93
<u>Percent Change:</u>								
Single rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Parent / Child(ren) rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Couple rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Family rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%

In Network - G \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery/Inpatient Copay/Day, \$1,250 Maximum/Year  
 Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)

<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>2nd Quarter 2013 Rates:</u>								
Single rate	\$797.29	\$821.21	\$757.43	\$821.21	\$797.29	\$797.29	\$637.83	\$637.83
Parent / Child(ren) rate	\$1,474.99	\$1,519.24	\$1,401.25	\$1,519.24	\$1,474.99	\$1,474.99	\$1,179.99	\$1,179.99
Couple rate	\$1,754.04	\$1,806.66	\$1,666.35	\$1,806.66	\$1,754.04	\$1,754.04	\$1,403.23	\$1,403.23
Family rate	\$2,471.60	\$2,545.75	\$2,348.03	\$2,545.75	\$2,471.60	\$2,471.60	\$1,977.27	\$1,977.27
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$719.38	\$740.96	\$683.41	\$740.96	\$719.38	\$719.38	\$575.50	\$575.50
Parent / Child(ren) rate	\$1,330.85	\$1,370.78	\$1,264.31	\$1,370.78	\$1,330.85	\$1,330.85	\$1,064.68	\$1,064.68
Couple rate	\$1,582.64	\$1,630.11	\$1,503.50	\$1,630.11	\$1,582.64	\$1,582.64	\$1,266.10	\$1,266.10
Family rate	\$2,230.08	\$2,296.98	\$2,118.57	\$2,296.98	\$2,230.08	\$2,230.08	\$1,784.05	\$1,784.05
<u>Dollar Amount Change</u>								
Single rate	\$77.91	\$80.25	\$74.02	\$80.25	\$77.91	\$77.91	\$62.33	\$62.33
Parent / Child(ren) rate	\$144.14	\$148.46	\$136.94	\$148.46	\$144.14	\$144.14	\$115.31	\$115.31
Couple rate	\$171.40	\$176.55	\$162.85	\$176.55	\$171.40	\$171.40	\$137.13	\$137.13
Family rate	\$241.52	\$248.77	\$229.46	\$248.77	\$241.52	\$241.52	\$193.22	\$193.22
<u>Percent Change:</u>								
Single rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Parent / Child(ren) rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Couple rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Family rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%

In Network - G \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery/Inpatient Per Diem Copay to a Maximum of \$2,500 Per Year  
 Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)

<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>2nd Quarter 2013 Rates:</u>								
Single rate	\$714.03	\$735.45	\$678.33	\$735.45	\$714.03	\$714.03	\$571.22	\$571.22
Parent / Child(ren) rate	\$1,320.96	\$1,360.58	\$1,254.91	\$1,360.58	\$1,320.96	\$1,320.96	\$1,056.76	\$1,056.76
Couple rate	\$1,570.87	\$1,617.99	\$1,492.33	\$1,617.99	\$1,570.87	\$1,570.87	\$1,256.68	\$1,256.68
Family rate	\$2,213.49	\$2,279.90	\$2,102.82	\$2,279.90	\$2,213.49	\$2,213.49	\$1,770.78	\$1,770.78
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$644.26	\$663.59	\$612.05	\$663.59	\$644.26	\$644.26	\$515.41	\$515.41
Parent / Child(ren) rate	\$1,191.88	\$1,227.64	\$1,132.29	\$1,227.64	\$1,191.88	\$1,191.88	\$953.51	\$953.51
Couple rate	\$1,417.37	\$1,459.90	\$1,346.51	\$1,459.90	\$1,417.37	\$1,417.37	\$1,133.90	\$1,133.90
Family rate	\$1,997.21	\$2,057.13	\$1,897.36	\$2,057.13	\$1,997.21	\$1,997.21	\$1,597.77	\$1,597.77
<u>Dollar Amount Change</u>								
Single rate	\$69.77	\$71.86	\$66.28	\$71.86	\$69.77	\$69.77	\$55.81	\$55.81
Parent / Child(ren) rate	\$129.08	\$132.94	\$122.62	\$132.94	\$129.08	\$129.08	\$103.25	\$103.25
Couple rate	\$153.50	\$158.09	\$145.82	\$158.09	\$153.50	\$153.50	\$122.78	\$122.78
Family rate	\$216.28	\$222.77	\$205.46	\$222.77	\$216.28	\$216.28	\$173.01	\$173.01
<u>Percent Change:</u>								
Single rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Parent / Child(ren) rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Couple rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Family rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
In Network - NG \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>2nd Quarter 2013 Rates:</u>								
Single rate	\$781.46	\$804.90	\$742.39	\$804.90	\$781.46	\$781.46	\$625.17	\$625.17
Parent / Child(ren) rate	\$1,445.70	\$1,489.07	\$1,373.42	\$1,489.07	\$1,445.70	\$1,445.70	\$1,156.56	\$1,156.56
Couple rate	\$1,719.21	\$1,770.78	\$1,633.26	\$1,770.78	\$1,719.21	\$1,719.21	\$1,375.37	\$1,375.37
Family rate	\$2,422.53	\$2,495.19	\$2,301.41	\$2,495.19	\$2,422.53	\$2,422.53	\$1,938.03	\$1,938.03
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$705.11	\$726.26	\$669.85	\$726.26	\$705.11	\$705.11	\$564.09	\$564.09
Parent / Child(ren) rate	\$1,304.45	\$1,343.58	\$1,239.22	\$1,343.58	\$1,304.45	\$1,304.45	\$1,043.57	\$1,043.57
Couple rate	\$1,551.24	\$1,597.77	\$1,473.67	\$1,597.77	\$1,551.24	\$1,551.24	\$1,241.00	\$1,241.00
Family rate	\$2,185.84	\$2,251.41	\$2,076.54	\$2,251.41	\$2,185.84	\$2,185.84	\$1,748.68	\$1,748.68
<u>Dollar Amount Change</u>								
Single rate	\$76.35	\$78.64	\$72.54	\$78.64	\$76.35	\$76.35	\$61.08	\$61.08
Parent / Child(ren) rate	\$141.25	\$145.49	\$134.20	\$145.49	\$141.25	\$141.25	\$112.99	\$112.99
Couple rate	\$167.97	\$173.01	\$159.59	\$173.01	\$167.97	\$167.97	\$134.37	\$134.37
Family rate	\$236.69	\$243.78	\$224.87	\$243.78	\$236.69	\$236.69	\$189.35	\$189.35
<u>Percent Change:</u>								
Single rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Parent / Child(ren) rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Couple rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Family rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
In Network - NG \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>2nd Quarter 2013 Rates:</u>								
Single rate	\$711.09	\$732.42	\$675.54	\$732.42	\$711.09	\$711.09	\$568.87	\$568.87
Parent / Child(ren) rate	\$1,315.52	\$1,354.98	\$1,249.75	\$1,354.98	\$1,315.52	\$1,315.52	\$1,052.41	\$1,052.41
Couple rate	\$1,564.40	\$1,611.32	\$1,486.19	\$1,611.32	\$1,564.40	\$1,564.40	\$1,251.51	\$1,251.51
Family rate	\$2,204.38	\$2,270.50	\$2,094.17	\$2,270.50	\$2,204.38	\$2,204.38	\$1,763.50	\$1,763.50
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$641.61	\$660.86	\$609.53	\$660.86	\$641.61	\$641.61	\$513.29	\$513.29
Parent / Child(ren) rate	\$1,186.98	\$1,222.59	\$1,127.63	\$1,222.59	\$1,186.98	\$1,186.98	\$949.59	\$949.59
Couple rate	\$1,411.54	\$1,453.89	\$1,340.97	\$1,453.89	\$1,411.54	\$1,411.54	\$1,129.24	\$1,129.24
Family rate	\$1,988.99	\$2,048.67	\$1,889.54	\$2,048.67	\$1,988.99	\$1,988.99	\$1,591.20	\$1,591.20
<u>Dollar Amount Change</u>								
Single rate	\$69.48	\$71.56	\$66.01	\$71.56	\$69.48	\$69.48	\$55.58	\$55.58
Parent / Child(ren) rate	\$128.54	\$132.39	\$122.12	\$132.39	\$128.54	\$128.54	\$102.82	\$102.82
Couple rate	\$152.86	\$157.43	\$145.22	\$157.43	\$152.86	\$152.86	\$122.27	\$122.27
Family rate	\$215.39	\$221.83	\$204.63	\$221.83	\$215.39	\$215.39	\$172.30	\$172.30
<u>Percent Change:</u>								
Single rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Parent / Child(ren) rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Couple rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Family rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%

New Metro NG								
In Network - \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$750 Inpatient Per Admit.								
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>2nd Quarter 2013 Rates:</u>								
Single rate	\$683.00	\$703.49	\$648.85	\$703.49	\$683.00	\$683.00	\$546.40	\$546.40
Parent / Child(ren) rate	\$1,263.55	\$1,301.46	\$1,200.37	\$1,301.46	\$1,263.55	\$1,263.55	\$1,010.84	\$1,010.84
Couple rate	\$1,502.60	\$1,547.68	\$1,427.47	\$1,547.68	\$1,502.60	\$1,502.60	\$1,202.08	\$1,202.08
Family rate	\$2,117.30	\$2,180.82	\$2,011.44	\$2,180.82	\$2,117.30	\$2,117.30	\$1,693.84	\$1,693.84
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$616.27	\$634.76	\$585.46	\$634.76	\$616.27	\$616.27	\$493.02	\$493.02
Parent / Child(ren) rate	\$1,140.10	\$1,174.31	\$1,083.10	\$1,174.31	\$1,140.10	\$1,140.10	\$912.09	\$912.09
Couple rate	\$1,355.79	\$1,396.47	\$1,288.01	\$1,396.47	\$1,355.79	\$1,355.79	\$1,084.64	\$1,084.64
Family rate	\$1,910.44	\$1,967.76	\$1,814.93	\$1,967.76	\$1,910.44	\$1,910.44	\$1,528.36	\$1,528.36
<u>Dollar Amount Change</u>								
Single rate	\$66.73	\$68.73	\$63.39	\$68.73	\$66.73	\$66.73	\$53.38	\$53.38
Parent / Child(ren) rate	\$123.45	\$127.15	\$117.27	\$127.15	\$123.45	\$123.45	\$98.75	\$98.75
Couple rate	\$146.81	\$151.21	\$139.46	\$151.21	\$146.81	\$146.81	\$117.44	\$117.44
Family rate	\$206.86	\$213.06	\$196.51	\$213.06	\$206.86	\$206.86	\$165.48	\$165.48
<u>Percent Change:</u>								
Single rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Parent / Child(ren) rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Couple rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Family rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%

New Metro								
In Network - G \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$750 Inpatient Per Day Copay to a Maximum of \$3,750 Per Year								
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>2nd Quarter 2013 Rates:</u>								
Single rate	\$663.07	\$682.96	\$629.92	\$682.96	\$663.07	\$663.07	\$530.46	\$530.46
Parent / Child(ren) rate	\$1,226.68	\$1,263.48	\$1,165.35	\$1,263.48	\$1,226.68	\$1,226.68	\$981.35	\$981.35
Couple rate	\$1,458.75	\$1,502.51	\$1,385.82	\$1,502.51	\$1,458.75	\$1,458.75	\$1,167.01	\$1,167.01
Family rate	\$2,055.52	\$2,117.18	\$1,952.75	\$2,117.18	\$2,055.52	\$2,055.52	\$1,644.43	\$1,644.43
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$598.28	\$616.23	\$568.37	\$616.23	\$598.28	\$598.28	\$478.62	\$478.62
Parent / Child(ren) rate	\$1,106.82	\$1,140.03	\$1,051.48	\$1,140.03	\$1,106.82	\$1,106.82	\$885.45	\$885.45
Couple rate	\$1,316.22	\$1,355.71	\$1,250.41	\$1,355.71	\$1,316.22	\$1,316.22	\$1,052.96	\$1,052.96
Family rate	\$1,854.67	\$1,910.31	\$1,761.95	\$1,910.31	\$1,854.67	\$1,854.67	\$1,483.72	\$1,483.72
<u>Dollar Amount Change</u>								
Single rate	\$64.79	\$66.73	\$61.55	\$66.73	\$64.79	\$64.79	\$51.84	\$51.84
Parent / Child(ren) rate	\$119.86	\$123.45	\$113.87	\$123.45	\$119.86	\$119.86	\$95.90	\$95.90
Couple rate	\$142.53	\$146.80	\$135.41	\$146.80	\$142.53	\$142.53	\$114.05	\$114.05
Family rate	\$200.85	\$206.87	\$190.80	\$206.87	\$200.85	\$200.85	\$160.71	\$160.71
<u>Percent Change:</u>								
Single rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Parent / Child(ren) rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Couple rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Family rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%

In Network - G \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery \$250/day Inpatient Copay to \$1,250Max/Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR (MNRP)								
Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<u>2nd Quarter 2013 Rates:</u>								
Single rate	\$739.41	\$761.59	\$702.44	\$761.59	\$739.41	\$739.41	\$591.53	\$591.53
Parent / Child(ren) rate	\$1,367.91	\$1,408.94	\$1,299.51	\$1,408.94	\$1,367.91	\$1,367.91	\$1,094.33	\$1,094.33
Couple rate	\$1,626.70	\$1,675.50	\$1,545.37	\$1,675.50	\$1,626.70	\$1,626.70	\$1,301.37	\$1,301.37
Family rate	\$2,292.17	\$2,360.93	\$2,177.56	\$2,360.93	\$2,292.17	\$2,292.17	\$1,833.74	\$1,833.74
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$667.15	\$687.16	\$633.79	\$687.16	\$667.15	\$667.15	\$533.72	\$533.72
Parent / Child(ren) rate	\$1,234.23	\$1,271.25	\$1,172.51	\$1,271.25	\$1,234.23	\$1,234.23	\$987.38	\$987.38
Couple rate	\$1,467.73	\$1,511.75	\$1,394.34	\$1,511.75	\$1,467.73	\$1,467.73	\$1,174.18	\$1,174.18
Family rate	\$2,068.17	\$2,130.20	\$1,964.75	\$2,130.20	\$2,068.17	\$2,068.17	\$1,654.53	\$1,654.53
<u>Dollar Amount Change</u>								
Single rate	\$72.26	\$74.43	\$68.65	\$74.43	\$72.26	\$72.26	\$57.81	\$57.81
Parent / Child(ren) rate	\$133.68	\$137.69	\$127.00	\$137.69	\$133.68	\$133.68	\$106.95	\$106.95
Couple rate	\$158.97	\$163.75	\$151.03	\$163.75	\$158.97	\$158.97	\$127.19	\$127.19
Family rate	\$224.00	\$230.73	\$212.81	\$230.73	\$224.00	\$224.00	\$179.21	\$179.21
<u>Percent Change:</u>								
Single rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Parent / Child(ren) rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Couple rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Family rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%

In Network - G \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Diem Copay to a Maximum of 5 Copays per St Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR								
Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<u>2nd Quarter 2013 Rates:</u>								
Single rate	668.37	688.42	634.95	688.42	668.37	668.37	534.70	534.70
Parent / Child(ren) rate	1,236.48	1,273.58	1,174.66	1,273.58	1,236.48	1,236.48	989.20	989.20
Couple rate	1,470.41	1,514.52	1,396.89	1,514.52	1,470.41	1,470.41	1,176.34	1,176.34
Family rate	2,071.95	2,134.10	1,968.35	2,134.10	2,071.95	2,071.95	1,657.57	1,657.57
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$603.06	\$621.15	\$572.91	\$621.15	\$603.06	\$603.06	\$482.45	\$482.45
Parent / Child(ren) rate	\$1,115.66	\$1,149.13	\$1,059.88	\$1,149.13	\$1,115.66	\$1,115.66	\$892.53	\$892.53
Couple rate	\$1,326.73	\$1,366.53	\$1,260.40	\$1,366.53	\$1,326.73	\$1,326.73	\$1,061.39	\$1,061.39
Family rate	\$1,869.49	\$1,925.57	\$1,776.02	\$1,925.57	\$1,869.49	\$1,869.49	\$1,495.60	\$1,495.60
<u>Dollar Amount Change</u>								
Single rate	\$65.31	\$67.27	\$62.04	\$67.27	\$65.31	\$65.31	\$52.25	\$52.25
Parent / Child(ren) rate	\$120.82	\$124.45	\$114.78	\$124.45	\$120.82	\$120.82	\$96.67	\$96.67
Couple rate	\$143.68	\$147.99	\$136.49	\$147.99	\$143.68	\$143.68	\$114.95	\$114.95
Family rate	\$202.46	\$208.53	\$192.33	\$208.53	\$202.46	\$202.46	\$161.97	\$161.97
<u>Percent Change:</u>								
Single rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Parent / Child(ren) rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Couple rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Family rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%

In Network - NG \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<b>2nd Quarter 2013 Rates:</b>								
Single rate	\$733.40	\$755.40	\$696.73	\$755.40	\$733.40	\$733.40	\$586.72	\$586.72
Parent / Child(ren) rate	\$1,356.79	\$1,397.49	\$1,288.95	\$1,397.49	\$1,356.79	\$1,356.79	\$1,085.43	\$1,085.43
Couple rate	\$1,613.48	\$1,661.88	\$1,532.81	\$1,661.88	\$1,613.48	\$1,613.48	\$1,290.78	\$1,290.78
Family rate	\$2,273.54	\$2,341.74	\$2,159.86	\$2,341.74	\$2,273.54	\$2,273.54	\$1,818.83	\$1,818.83
<b>2nd Quarter 2012 Rates:</b>								
Single rate	\$661.73	\$681.58	\$628.64	\$681.58	\$661.73	\$661.73	\$529.38	\$529.38
Parent / Child(ren) rate	\$1,224.20	\$1,260.92	\$1,162.98	\$1,260.92	\$1,224.20	\$1,224.20	\$979.35	\$979.35
Couple rate	\$1,455.81	\$1,499.48	\$1,383.01	\$1,499.48	\$1,455.81	\$1,455.81	\$1,164.64	\$1,164.64
Family rate	\$2,051.36	\$2,112.90	\$1,948.78	\$2,112.90	\$2,051.36	\$2,051.36	\$1,641.08	\$1,641.08
<b>Dollar Amount Change</b>								
Single rate	\$71.67	\$73.82	\$68.09	\$73.82	\$71.67	\$71.67	\$57.34	\$57.34
Parent / Child(ren) rate	\$132.59	\$136.57	\$125.97	\$136.57	\$132.59	\$132.59	\$106.08	\$106.08
Couple rate	\$157.67	\$162.40	\$149.80	\$162.40	\$157.67	\$157.67	\$126.14	\$126.14
Family rate	\$222.18	\$228.84	\$211.08	\$228.84	\$222.18	\$222.18	\$177.75	\$177.75
<b>Percent Change:</b>								
Single rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Parent / Child(ren) rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Couple rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Family rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%

In Network - NG \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$500 Inpatient Per Admit. Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC(MNRP)								
Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<b>2nd Quarter 2013 Rates:</b>								
Single rate	\$666.73	\$686.73	\$633.39	\$686.73	\$666.73	\$666.73	\$533.38	\$533.38
Parent / Child(ren) rate	\$1,233.45	\$1,270.45	\$1,171.77	\$1,270.45	\$1,233.45	\$1,233.45	\$986.75	\$986.75
Couple rate	\$1,466.81	\$1,510.81	\$1,393.46	\$1,510.81	\$1,466.81	\$1,466.81	\$1,173.44	\$1,173.44
Family rate	\$2,066.86	\$2,128.86	\$1,963.51	\$2,128.86	\$2,066.86	\$2,066.86	\$1,653.48	\$1,653.48
<b>2nd Quarter 2012 Rates:</b>								
Single rate	\$601.58	\$619.63	\$571.50	\$619.63	\$601.58	\$601.58	\$481.26	\$481.26
Parent / Child(ren) rate	\$1,112.92	\$1,146.32	\$1,057.28	\$1,146.32	\$1,112.92	\$1,112.92	\$890.33	\$890.33
Couple rate	\$1,323.48	\$1,363.19	\$1,257.30	\$1,363.19	\$1,323.48	\$1,323.48	\$1,058.77	\$1,058.77
Family rate	\$1,864.90	\$1,920.85	\$1,771.65	\$1,920.85	\$1,864.90	\$1,864.90	\$1,491.91	\$1,491.91
<b>Dollar Amount Change</b>								
Single rate	\$65.15	\$67.10	\$61.89	\$67.10	\$65.15	\$65.15	\$52.12	\$52.12
Parent / Child(ren) rate	\$120.53	\$124.13	\$114.49	\$124.13	\$120.53	\$120.53	\$96.42	\$96.42
Couple rate	\$143.33	\$147.62	\$136.16	\$147.62	\$143.33	\$143.33	\$114.67	\$114.67
Family rate	\$201.96	\$208.01	\$191.86	\$208.01	\$201.96	\$201.96	\$161.57	\$161.57
<b>Percent Change:</b>								
Single rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Parent / Child(ren) rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Couple rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Family rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%

New Metro NG								
In Network - \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/admit IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay								
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare								
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>2nd Quarter 2013 Rates:</u>								
Single rate	\$640.37	\$659.58	\$608.35	\$659.58	\$640.37	\$640.37	\$512.30	\$512.30
Parent / Child(ren) rate	\$1,184.68	\$1,220.22	\$1,125.45	\$1,220.22	\$1,184.68	\$1,184.68	\$947.76	\$947.76
Couple rate	\$1,408.81	\$1,451.08	\$1,338.37	\$1,451.08	\$1,408.81	\$1,408.81	\$1,127.06	\$1,127.06
Family rate	\$1,985.15	\$2,044.70	\$1,885.89	\$2,044.70	\$1,985.15	\$1,985.15	\$1,588.13	\$1,588.13
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$562.06	\$578.92	\$533.96	\$578.92	\$562.06	\$562.06	\$449.65	\$449.65
Parent / Child(ren) rate	\$1,039.81	\$1,071.00	\$987.83	\$1,071.00	\$1,039.81	\$1,039.81	\$831.85	\$831.85
Couple rate	\$1,236.53	\$1,273.62	\$1,174.71	\$1,273.62	\$1,236.53	\$1,236.53	\$989.23	\$989.23
Family rate	\$1,742.39	\$1,794.65	\$1,655.28	\$1,794.65	\$1,742.39	\$1,742.39	\$1,393.92	\$1,393.92
<u>Dollar Amount Change</u>								
Single rate	\$78.31	\$80.66	\$74.39	\$80.66	\$78.31	\$78.31	\$62.65	\$62.65
Parent / Child(ren) rate	\$144.87	\$149.22	\$137.62	\$149.22	\$144.87	\$144.87	\$115.91	\$115.91
Couple rate	\$172.28	\$177.46	\$163.66	\$177.46	\$172.28	\$172.28	\$137.83	\$137.83
Family rate	\$242.76	\$250.05	\$230.61	\$250.05	\$242.76	\$242.76	\$194.21	\$194.21
<u>Percent Change:</u>								
Single rate	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%
Parent / Child(ren) rate	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%
Couple rate	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%
Family rate	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%

New Metro								
In Network - G \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/day IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay								
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare								
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>2nd Quarter 2013 Rates:</u>								
Single rate	\$621.71	\$640.36	\$590.62	\$640.36	\$621.71	\$621.71	\$497.37	\$497.37
Parent / Child(ren) rate	\$1,150.16	\$1,184.67	\$1,092.65	\$1,184.67	\$1,150.16	\$1,150.16	\$920.13	\$920.13
Couple rate	\$1,367.76	\$1,408.79	\$1,299.36	\$1,408.79	\$1,367.76	\$1,367.76	\$1,094.21	\$1,094.21
Family rate	\$1,927.30	\$1,985.12	\$1,830.92	\$1,985.12	\$1,927.30	\$1,927.30	\$1,541.85	\$1,541.85
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$560.97	\$577.80	\$532.92	\$577.80	\$560.97	\$560.97	\$448.78	\$448.78
Parent / Child(ren) rate	\$1,037.79	\$1,068.93	\$985.90	\$1,068.93	\$1,037.79	\$1,037.79	\$830.24	\$830.24
Couple rate	\$1,234.13	\$1,271.16	\$1,172.42	\$1,271.16	\$1,234.13	\$1,234.13	\$987.32	\$987.32
Family rate	\$1,739.01	\$1,791.18	\$1,652.05	\$1,791.18	\$1,739.01	\$1,739.01	\$1,391.22	\$1,391.22
<u>Dollar Amount Change</u>								
Single rate	\$60.74	\$62.56	\$57.70	\$62.56	\$60.74	\$60.74	\$48.59	\$48.59
Parent / Child(ren) rate	\$112.37	\$115.74	\$106.75	\$115.74	\$112.37	\$112.37	\$89.89	\$89.89
Couple rate	\$133.63	\$137.63	\$126.94	\$137.63	\$133.63	\$133.63	\$106.89	\$106.89
Family rate	\$188.29	\$193.94	\$178.87	\$193.94	\$188.29	\$188.29	\$150.63	\$150.63
<u>Percent Change:</u>								
Single rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Parent / Child(ren) rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Couple rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Family rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
In Network - G \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery/Inpatient Copay/Day, \$1,250 Maximum/Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>3rd Quarter 2013 Rates:</u>								
Single rate	\$828.52	\$853.38	\$787.09	\$853.38	\$828.52	\$828.52	\$662.82	\$662.82
Parent / Child(ren) rate	\$1,532.76	\$1,578.75	\$1,456.12	\$1,578.75	\$1,532.76	\$1,532.76	\$1,226.22	\$1,226.22
Couple rate	\$1,822.74	\$1,877.44	\$1,731.60	\$1,877.44	\$1,822.74	\$1,822.74	\$1,458.20	\$1,458.20
Family rate	\$2,568.41	\$2,645.48	\$2,439.98	\$2,645.48	\$2,568.41	\$2,568.41	\$2,054.74	\$2,054.74
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$744.56	\$766.90	\$707.33	\$766.90	\$744.56	\$744.56	\$595.65	\$595.65
Parent / Child(ren) rate	\$1,377.44	\$1,418.77	\$1,308.56	\$1,418.77	\$1,377.44	\$1,377.44	\$1,101.95	\$1,101.95
Couple rate	\$1,638.03	\$1,687.18	\$1,556.13	\$1,687.18	\$1,638.03	\$1,638.03	\$1,310.43	\$1,310.43
Family rate	\$2,308.14	\$2,377.39	\$2,192.72	\$2,377.39	\$2,308.14	\$2,308.14	\$1,846.52	\$1,846.52
<u>Dollar Amount Change</u>								
Single rate	\$83.96	\$86.48	\$79.76	\$86.48	\$83.96	\$83.96	\$67.17	\$67.17
Parent / Child(ren) rate	\$155.32	\$159.98	\$147.56	\$159.98	\$155.32	\$155.32	\$124.27	\$124.27
Couple rate	\$184.71	\$190.26	\$175.47	\$190.26	\$184.71	\$184.71	\$147.77	\$147.77
Family rate	\$260.27	\$268.09	\$247.26	\$268.09	\$260.27	\$260.27	\$208.22	\$208.22
<u>Percent Change:</u>								
Single rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Parent / Child(ren) rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Couple rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Family rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
In Network - G \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery/Inpatient Per Diem Copay to a Maximum of \$2,500 Per Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>3rd Quarter 2013 Rates:</u>								
Single rate	\$742.00	\$764.26	\$704.90	\$764.26	\$742.00	\$742.00	\$593.60	\$593.60
Parent / Child(ren) rate	\$1,372.70	\$1,413.88	\$1,304.07	\$1,413.88	\$1,372.70	\$1,372.70	\$1,098.16	\$1,098.16
Couple rate	\$1,632.40	\$1,681.37	\$1,550.78	\$1,681.37	\$1,632.40	\$1,632.40	\$1,305.92	\$1,305.92
Family rate	\$2,300.20	\$2,369.21	\$2,185.19	\$2,369.21	\$2,300.20	\$2,300.20	\$1,840.16	\$1,840.16
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$666.81	\$686.81	\$633.47	\$686.81	\$666.81	\$666.81	\$533.45	\$533.45
Parent / Child(ren) rate	\$1,233.60	\$1,270.60	\$1,171.92	\$1,270.60	\$1,233.60	\$1,233.60	\$986.88	\$986.88
Couple rate	\$1,466.98	\$1,510.98	\$1,393.63	\$1,510.98	\$1,466.98	\$1,466.98	\$1,173.59	\$1,173.59
Family rate	\$2,067.11	\$2,129.11	\$1,963.76	\$2,129.11	\$2,067.11	\$2,067.11	\$1,653.70	\$1,653.70
<u>Dollar Amount Change</u>								
Single rate	\$75.19	\$77.45	\$71.43	\$77.45	\$75.19	\$75.19	\$60.15	\$60.15
Parent / Child(ren) rate	\$139.10	\$143.28	\$132.15	\$143.28	\$139.10	\$139.10	\$111.28	\$111.28
Couple rate	\$165.42	\$170.39	\$157.15	\$170.39	\$165.42	\$165.42	\$132.33	\$132.33
Family rate	\$233.09	\$240.10	\$221.43	\$240.10	\$233.09	\$233.09	\$186.46	\$186.46
<u>Percent Change:</u>								
Single rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Parent / Child(ren) rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Couple rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Family rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%

In Network - NG \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<b>3rd Quarter 2013 Rates:</b>								
Single rate	\$812.07	\$836.43	\$771.47	\$836.43	\$812.07	\$812.07	\$649.66	\$649.66
Parent / Child(ren) rate	\$1,502.33	\$1,547.40	\$1,427.22	\$1,547.40	\$1,502.33	\$1,502.33	\$1,201.87	\$1,201.87
Couple rate	\$1,786.55	\$1,840.15	\$1,697.23	\$1,840.15	\$1,786.55	\$1,786.55	\$1,429.25	\$1,429.25
Family rate	\$2,517.42	\$2,592.93	\$2,391.56	\$2,592.93	\$2,517.42	\$2,517.42	\$2,013.95	\$2,013.95
<b>3rd Quarter 2012 Rates:</b>								
Single rate	\$729.79	\$751.68	\$693.30	\$751.68	\$729.79	\$729.79	\$583.83	\$583.83
Parent / Child(ren) rate	\$1,350.11	\$1,390.61	\$1,282.61	\$1,390.61	\$1,350.11	\$1,350.11	\$1,080.09	\$1,080.09
Couple rate	\$1,605.54	\$1,653.70	\$1,525.26	\$1,653.70	\$1,605.54	\$1,605.54	\$1,284.43	\$1,284.43
Family rate	\$2,262.35	\$2,330.21	\$2,149.23	\$2,330.21	\$2,262.35	\$2,262.35	\$1,809.87	\$1,809.87
<b>Dollar Amount Change</b>								
Single rate	\$82.28	\$84.75	\$78.17	\$84.75	\$82.28	\$82.28	\$65.83	\$65.83
Parent / Child(ren) rate	\$152.22	\$156.79	\$144.61	\$156.79	\$152.22	\$152.22	\$121.78	\$121.78
Couple rate	\$181.01	\$186.45	\$171.97	\$186.45	\$181.01	\$181.01	\$144.82	\$144.82
Family rate	\$255.07	\$262.72	\$242.33	\$262.72	\$255.07	\$255.07	\$204.08	\$204.08
<b>Percent Change:</b>								
Single rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Parent / Child(ren) rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Couple rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Family rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%

In Network - NG \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<b>3rd Quarter 2013 Rates:</b>								
Single rate	\$738.94	\$761.11	\$701.99	\$761.11	\$738.94	\$738.94	\$591.15	\$591.15
Parent / Child(ren) rate	\$1,367.04	\$1,408.05	\$1,298.68	\$1,408.05	\$1,367.04	\$1,367.04	\$1,093.63	\$1,093.63
Couple rate	\$1,625.67	\$1,674.44	\$1,544.38	\$1,674.44	\$1,625.67	\$1,625.67	\$1,300.53	\$1,300.53
Family rate	\$2,290.71	\$2,359.44	\$2,176.17	\$2,359.44	\$2,290.71	\$2,290.71	\$1,832.57	\$1,832.57
<b>3rd Quarter 2012 Rates:</b>								
Single rate	\$664.07	\$683.99	\$630.87	\$683.99	\$664.07	\$664.07	\$531.26	\$531.26
Parent / Child(ren) rate	\$1,228.53	\$1,265.38	\$1,167.11	\$1,265.38	\$1,228.53	\$1,228.53	\$982.83	\$982.83
Couple rate	\$1,460.95	\$1,504.78	\$1,387.91	\$1,504.78	\$1,460.95	\$1,460.95	\$1,168.77	\$1,168.77
Family rate	\$2,058.62	\$2,120.37	\$1,955.70	\$2,120.37	\$2,058.62	\$2,058.62	\$1,646.91	\$1,646.91
<b>Dollar Amount Change</b>								
Single rate	\$74.87	\$77.12	\$71.12	\$77.12	\$74.87	\$74.87	\$59.89	\$59.89
Parent / Child(ren) rate	\$138.51	\$142.67	\$131.57	\$142.67	\$138.51	\$138.51	\$110.80	\$110.80
Couple rate	\$164.72	\$169.66	\$156.47	\$169.66	\$164.72	\$164.72	\$131.76	\$131.76
Family rate	\$232.09	\$239.07	\$220.47	\$239.07	\$232.09	\$232.09	\$185.66	\$185.66
<b>Percent Change:</b>								
Single rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Parent / Child(ren) rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Couple rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Family rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%

New Metro NG								
In Network - \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$750 Inpatient Per Admit.								
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MGRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>3rd Quarter 2013 Rates:</u>								
Single rate	\$709.75	\$731.04	\$674.26	\$731.04	\$709.75	\$709.75	\$567.80	\$567.80
Parent / Child(ren) rate	\$1,313.04	\$1,352.42	\$1,247.38	\$1,352.42	\$1,313.04	\$1,313.04	\$1,050.43	\$1,050.43
Couple rate	\$1,561.45	\$1,608.29	\$1,483.37	\$1,608.29	\$1,561.45	\$1,561.45	\$1,249.16	\$1,249.16
Family rate	\$2,200.23	\$2,266.22	\$2,090.21	\$2,266.22	\$2,200.23	\$2,200.23	\$1,760.18	\$1,760.18
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$637.84	\$656.98	\$605.95	\$656.98	\$637.84	\$637.84	\$510.27	\$510.27
Parent / Child(ren) rate	\$1,180.00	\$1,215.41	\$1,121.01	\$1,215.41	\$1,180.00	\$1,180.00	\$944.00	\$944.00
Couple rate	\$1,403.25	\$1,445.36	\$1,333.09	\$1,445.36	\$1,403.25	\$1,403.25	\$1,122.59	\$1,122.59
Family rate	\$1,977.30	\$2,036.64	\$1,878.45	\$2,036.64	\$1,977.30	\$1,977.30	\$1,581.84	\$1,581.84
<u>Dollar Amount Change</u>								
Single rate	\$71.91	\$74.06	\$68.31	\$74.06	\$71.91	\$71.91	\$57.53	\$57.53
Parent / Child(ren) rate	\$133.04	\$137.01	\$126.37	\$137.01	\$133.04	\$133.04	\$106.43	\$106.43
Couple rate	\$158.20	\$162.93	\$150.28	\$162.93	\$158.20	\$158.20	\$126.57	\$126.57
Family rate	\$222.93	\$229.58	\$211.76	\$229.58	\$222.93	\$222.93	\$178.34	\$178.34
<u>Percent Change:</u>								
Single rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Parent / Child(ren) rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Couple rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Family rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%

New Metro								
In Network - G \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$750 Inpatient Per Day Copay to a Maximum of \$3,750 Per Year								
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MGRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>3rd Quarter 2013 Rates:</u>								
Single rate	\$689.04	\$709.71	\$654.59	\$709.71	\$689.04	\$689.04	\$551.23	\$551.23
Parent / Child(ren) rate	\$1,274.72	\$1,312.96	\$1,210.99	\$1,312.96	\$1,274.72	\$1,274.72	\$1,019.78	\$1,019.78
Couple rate	\$1,515.89	\$1,561.36	\$1,440.10	\$1,561.36	\$1,515.89	\$1,515.89	\$1,212.71	\$1,212.71
Family rate	\$2,136.02	\$2,200.10	\$2,029.23	\$2,200.10	\$2,136.02	\$2,136.02	\$1,708.81	\$1,708.81
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$619.22	\$637.80	\$588.26	\$637.80	\$619.22	\$619.22	\$495.38	\$495.38
Parent / Child(ren) rate	\$1,145.56	\$1,179.93	\$1,088.28	\$1,179.93	\$1,145.56	\$1,145.56	\$916.45	\$916.45
Couple rate	\$1,362.28	\$1,403.16	\$1,294.17	\$1,403.16	\$1,362.28	\$1,362.28	\$1,089.84	\$1,089.84
Family rate	\$1,919.58	\$1,977.18	\$1,823.61	\$1,977.18	\$1,919.58	\$1,919.58	\$1,535.68	\$1,535.68
<u>Dollar Amount Change</u>								
Single rate	\$69.82	\$71.91	\$66.33	\$71.91	\$69.82	\$69.82	\$55.85	\$55.85
Parent / Child(ren) rate	\$129.16	\$133.03	\$122.71	\$133.03	\$129.16	\$129.16	\$103.33	\$103.33
Couple rate	\$153.61	\$158.20	\$145.93	\$158.20	\$153.61	\$153.61	\$122.87	\$122.87
Family rate	\$216.44	\$222.92	\$205.62	\$222.92	\$216.44	\$216.44	\$173.13	\$173.13
<u>Percent Change:</u>								
Single rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Parent / Child(ren) rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Couple rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Family rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%

In Network - G \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery \$250/day Inpatient Copay to \$1,250Max/Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR (MNRP)								
Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<b>3rd Quarter 2013 Rates:</b>								
Single rate	\$768.37	\$791.42	\$729.95	\$791.42	\$768.37	\$768.37	\$614.70	\$614.70
Parent / Child(ren) rate	\$1,421.48	\$1,464.13	\$1,350.41	\$1,464.13	\$1,421.48	\$1,421.48	\$1,137.20	\$1,137.20
Couple rate	\$1,690.41	\$1,741.12	\$1,605.89	\$1,741.12	\$1,690.41	\$1,690.41	\$1,352.34	\$1,352.34
Family rate	\$2,381.95	\$2,453.40	\$2,262.85	\$2,453.40	\$2,381.95	\$2,381.95	\$1,905.57	\$1,905.57
<b>3rd Quarter 2012 Rates:</b>								
Single rate	\$690.50	\$711.22	\$655.98	\$711.22	\$690.50	\$690.50	\$552.40	\$552.40
Parent / Child(ren) rate	\$1,277.43	\$1,315.76	\$1,213.56	\$1,315.76	\$1,277.43	\$1,277.43	\$1,021.94	\$1,021.94
Couple rate	\$1,519.10	\$1,564.68	\$1,443.16	\$1,564.68	\$1,519.10	\$1,519.10	\$1,215.28	\$1,215.28
Family rate	\$2,140.55	\$2,204.78	\$2,033.54	\$2,204.78	\$2,140.55	\$2,140.55	\$1,712.44	\$1,712.44
<b>Dollar Amount Change</b>								
Single rate	\$77.87	\$80.20	\$73.97	\$80.20	\$77.87	\$77.87	\$62.30	\$62.30
Parent / Child(ren) rate	\$144.05	\$148.37	\$136.85	\$148.37	\$144.05	\$144.05	\$115.26	\$115.26
Couple rate	\$171.31	\$176.44	\$162.73	\$176.44	\$171.31	\$171.31	\$137.06	\$137.06
Family rate	\$241.40	\$248.62	\$229.31	\$248.62	\$241.40	\$241.40	\$193.13	\$193.13
<b>Percent Change:</b>								
Single rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Parent / Child(ren) rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Couple rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Family rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%

In Network - G \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Diem Copay to a Maximum of 5 Copays per St Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR								
Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<b>3rd Quarter 2013 Rates:</b>								
Single rate	694.55	715.39	659.82	715.39	694.55	694.55	555.64	555.64
Parent / Child(ren) rate	1,284.92	1,323.47	1,220.67	1,323.47	1,284.92	1,284.92	1,027.93	1,027.93
Couple rate	1,528.01	1,573.86	1,451.60	1,573.86	1,528.01	1,528.01	1,222.41	1,222.41
Family rate	2,153.11	2,217.71	2,045.44	2,217.71	2,153.11	2,153.11	1,722.48	1,722.48
<b>3rd Quarter 2012 Rates:</b>								
Single rate	\$624.17	\$642.90	\$592.96	\$642.90	\$624.17	\$624.17	\$499.34	\$499.34
Parent / Child(ren) rate	\$1,154.71	\$1,189.37	\$1,096.98	\$1,189.37	\$1,154.71	\$1,154.71	\$923.78	\$923.78
Couple rate	\$1,373.17	\$1,414.38	\$1,304.51	\$1,414.38	\$1,373.17	\$1,373.17	\$1,098.55	\$1,098.55
Family rate	\$1,934.93	\$1,992.99	\$1,838.18	\$1,992.99	\$1,934.93	\$1,934.93	\$1,547.95	\$1,547.95
<b>Dollar Amount Change</b>								
Single rate	\$70.38	\$72.49	\$66.86	\$72.49	\$70.38	\$70.38	\$56.30	\$56.30
Parent / Child(ren) rate	\$130.21	\$134.10	\$123.69	\$134.10	\$130.21	\$130.21	\$104.15	\$104.15
Couple rate	\$154.84	\$159.48	\$147.09	\$159.48	\$154.84	\$154.84	\$123.86	\$123.86
Family rate	\$218.18	\$224.72	\$207.26	\$224.72	\$218.18	\$218.18	\$174.53	\$174.53
<b>Percent Change:</b>								
Single rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Parent / Child(ren) rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Couple rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Family rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
In Network - NG \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>3rd Quarter 2013 Rates:</u>								
Single rate	\$762.13	\$784.99	\$724.02	\$784.99	\$762.13	\$762.13	\$609.70	\$609.70
Parent / Child(ren) rate	\$1,409.94	\$1,452.23	\$1,339.44	\$1,452.23	\$1,409.94	\$1,409.94	\$1,127.95	\$1,127.95
Couple rate	\$1,676.69	\$1,726.98	\$1,592.84	\$1,726.98	\$1,676.69	\$1,676.69	\$1,341.34	\$1,341.34
Family rate	\$2,362.60	\$2,433.47	\$2,244.46	\$2,433.47	\$2,362.60	\$2,362.60	\$1,890.07	\$1,890.07
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$684.89	\$705.44	\$650.65	\$705.44	\$684.89	\$684.89	\$547.91	\$547.91
Parent / Child(ren) rate	\$1,267.05	\$1,305.06	\$1,203.70	\$1,305.06	\$1,267.05	\$1,267.05	\$1,013.63	\$1,013.63
Couple rate	\$1,506.76	\$1,551.97	\$1,431.43	\$1,551.97	\$1,506.76	\$1,506.76	\$1,205.40	\$1,205.40
Family rate	\$2,123.16	\$2,186.86	\$2,017.02	\$2,186.86	\$2,123.16	\$2,123.16	\$1,698.52	\$1,698.52
<u>Dollar Amount Change</u>								
Single rate	\$77.24	\$79.55	\$73.37	\$79.55	\$77.24	\$77.24	\$61.79	\$61.79
Parent / Child(ren) rate	\$142.89	\$147.17	\$135.74	\$147.17	\$142.89	\$142.89	\$114.32	\$114.32
Couple rate	\$169.93	\$175.01	\$161.41	\$175.01	\$169.93	\$169.93	\$135.94	\$135.94
Family rate	\$239.44	\$246.61	\$227.44	\$246.61	\$239.44	\$239.44	\$191.55	\$191.55
<u>Percent Change:</u>								
Single rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Parent / Child(ren) rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Couple rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Family rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
In Network - NG \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$500 Inpatient Per Admit. Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC(MNRP)								
<u>3rd Quarter 2013 Rates:</u>								
Single rate	\$692.85	\$713.64	\$658.21	\$713.64	\$692.85	\$692.85	\$554.28	\$554.28
Parent / Child(ren) rate	\$1,281.77	\$1,320.23	\$1,217.69	\$1,320.23	\$1,281.77	\$1,281.77	\$1,025.42	\$1,025.42
Couple rate	\$1,524.27	\$1,570.01	\$1,448.06	\$1,570.01	\$1,524.27	\$1,524.27	\$1,219.42	\$1,219.42
Family rate	\$2,147.84	\$2,212.28	\$2,040.45	\$2,212.28	\$2,147.84	\$2,147.84	\$1,718.27	\$1,718.27
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$622.64	\$641.32	\$591.51	\$641.32	\$622.64	\$622.64	\$498.11	\$498.11
Parent / Child(ren) rate	\$1,151.88	\$1,186.44	\$1,094.29	\$1,186.44	\$1,151.88	\$1,151.88	\$921.50	\$921.50
Couple rate	\$1,369.81	\$1,410.90	\$1,301.32	\$1,410.90	\$1,369.81	\$1,369.81	\$1,095.84	\$1,095.84
Family rate	\$1,930.18	\$1,988.09	\$1,833.68	\$1,988.09	\$1,930.18	\$1,930.18	\$1,544.14	\$1,544.14
<u>Dollar Amount Change</u>								
Single rate	\$70.21	\$72.32	\$66.70	\$72.32	\$70.21	\$70.21	\$56.17	\$56.17
Parent / Child(ren) rate	\$129.89	\$133.79	\$123.40	\$133.79	\$129.89	\$129.89	\$103.92	\$103.92
Couple rate	\$154.46	\$159.11	\$146.74	\$159.11	\$154.46	\$154.46	\$123.58	\$123.58
Family rate	\$217.66	\$224.19	\$206.77	\$224.19	\$217.66	\$217.66	\$174.13	\$174.13
<u>Percent Change:</u>								
Single rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Parent / Child(ren) rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Couple rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Family rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%

New Metro NG								
In Network - \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/admit IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay								
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare								
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>3rd Quarter 2013 Rates:</u>								
Single rate	\$665.45	\$685.41	\$632.18	\$685.41	\$665.45	\$665.45	\$532.36	\$532.36
Parent / Child(ren) rate	\$1,231.08	\$1,268.01	\$1,169.53	\$1,268.01	\$1,231.08	\$1,231.08	\$984.87	\$984.87
Couple rate	\$1,463.99	\$1,507.90	\$1,390.80	\$1,507.90	\$1,463.99	\$1,463.99	\$1,171.19	\$1,171.19
Family rate	\$2,062.90	\$2,124.77	\$1,959.76	\$2,124.77	\$2,062.90	\$2,062.90	\$1,650.32	\$1,650.32
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$581.73	\$599.18	\$552.64	\$599.18	\$581.73	\$581.73	\$465.38	\$465.38
Parent / Child(ren) rate	\$1,076.20	\$1,108.48	\$1,022.38	\$1,108.48	\$1,076.20	\$1,076.20	\$860.95	\$860.95
Couple rate	\$1,279.81	\$1,318.20	\$1,215.81	\$1,318.20	\$1,279.81	\$1,279.81	\$1,023.84	\$1,023.84
Family rate	\$1,803.36	\$1,857.46	\$1,713.18	\$1,857.46	\$1,803.36	\$1,803.36	\$1,442.68	\$1,442.68
<u>Dollar Amount Change</u>								
Single rate	\$83.72	\$86.23	\$79.54	\$86.23	\$83.72	\$83.72	\$66.98	\$66.98
Parent / Child(ren) rate	\$154.88	\$159.53	\$147.15	\$159.53	\$154.88	\$154.88	\$123.92	\$123.92
Couple rate	\$184.18	\$189.70	\$174.99	\$189.70	\$184.18	\$184.18	\$147.35	\$147.35
Family rate	\$259.54	\$267.31	\$246.58	\$267.31	\$259.54	\$259.54	\$207.64	\$207.64
<u>Percent Change:</u>								
Single rate	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%
Parent / Child(ren) rate	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%
Couple rate	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%
Family rate	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%

New Metro								
In Network - G \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/day IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay								
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare								
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>3rd Quarter 2013 Rates:</u>								
Single rate	\$646.06	\$665.44	\$613.76	\$665.44	\$646.06	\$646.06	\$516.85	\$516.85
Parent / Child(ren) rate	\$1,195.21	\$1,231.06	\$1,135.46	\$1,231.06	\$1,195.21	\$1,195.21	\$956.17	\$956.17
Couple rate	\$1,421.33	\$1,463.97	\$1,350.27	\$1,463.97	\$1,421.33	\$1,421.33	\$1,137.07	\$1,137.07
Family rate	\$2,002.79	\$2,062.86	\$1,902.66	\$2,062.86	\$2,002.79	\$2,002.79	\$1,602.24	\$1,602.24
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$580.60	\$598.02	\$551.57	\$598.02	\$580.60	\$580.60	\$464.48	\$464.48
Parent / Child(ren) rate	\$1,074.11	\$1,106.34	\$1,020.40	\$1,106.34	\$1,074.11	\$1,074.11	\$859.29	\$859.29
Couple rate	\$1,277.32	\$1,315.64	\$1,213.45	\$1,315.64	\$1,277.32	\$1,277.32	\$1,021.86	\$1,021.86
Family rate	\$1,799.86	\$1,853.86	\$1,709.87	\$1,853.86	\$1,799.86	\$1,799.86	\$1,439.89	\$1,439.89
<u>Dollar Amount Change</u>								
Single rate	\$65.46	\$67.42	\$62.19	\$67.42	\$65.46	\$65.46	\$52.37	\$52.37
Parent / Child(ren) rate	\$121.10	\$124.72	\$115.06	\$124.72	\$121.10	\$121.10	\$96.88	\$96.88
Couple rate	\$144.01	\$148.33	\$136.82	\$148.33	\$144.01	\$144.01	\$115.21	\$115.21
Family rate	\$202.93	\$209.00	\$192.79	\$209.00	\$202.93	\$202.93	\$162.35	\$162.35
<u>Percent Change:</u>								
Single rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Parent / Child(ren) rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Couple rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Family rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
In Network - G \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery/Inpatient Copay/Day, \$1,250 Maximum/Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>4th Quarter 2013 Rates:</u>								
Single rate	\$860.07	\$885.87	\$817.07	\$885.87	\$860.07	\$860.07	\$688.06	\$688.06
Parent / Child(ren) rate	\$1,591.13	\$1,638.86	\$1,511.58	\$1,638.86	\$1,591.13	\$1,591.13	\$1,272.91	\$1,272.91
Couple rate	\$1,892.15	\$1,948.91	\$1,797.55	\$1,948.91	\$1,892.15	\$1,892.15	\$1,513.73	\$1,513.73
Family rate	\$2,666.22	\$2,746.20	\$2,532.92	\$2,746.20	\$2,666.22	\$2,666.22	\$2,132.99	\$2,132.99
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$770.62	\$793.74	\$732.09	\$793.74	\$770.62	\$770.62	\$616.50	\$616.50
Parent / Child(ren) rate	\$1,425.65	\$1,468.42	\$1,354.37	\$1,468.42	\$1,425.65	\$1,425.65	\$1,140.53	\$1,140.53
Couple rate	\$1,695.36	\$1,746.23	\$1,610.60	\$1,746.23	\$1,695.36	\$1,695.36	\$1,356.30	\$1,356.30
Family rate	\$2,388.92	\$2,460.59	\$2,269.48	\$2,460.59	\$2,388.92	\$2,388.92	\$1,911.15	\$1,911.15
<u>Dollar Amount Change</u>								
Single rate	\$89.45	\$92.13	\$84.98	\$92.13	\$89.45	\$89.45	\$71.56	\$71.56
Parent / Child(ren) rate	\$165.48	\$170.44	\$157.21	\$170.44	\$165.48	\$165.48	\$132.38	\$132.38
Couple rate	\$196.79	\$202.68	\$186.95	\$202.68	\$196.79	\$196.79	\$157.43	\$157.43
Family rate	\$277.30	\$285.61	\$263.44	\$285.61	\$277.30	\$277.30	\$221.84	\$221.84
<u>Percent Change:</u>								
Single rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Parent / Child(ren) rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Couple rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Family rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
In Network - G \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery/Inpatient Per Diem Copay to a Maximum of \$2,500 Per Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>4th Quarter 2013 Rates:</u>								
Single rate	\$770.25	\$793.36	\$731.74	\$793.36	\$770.25	\$770.25	\$616.20	\$616.20
Parent / Child(ren) rate	\$1,424.96	\$1,467.72	\$1,353.72	\$1,467.72	\$1,424.96	\$1,424.96	\$1,139.97	\$1,139.97
Couple rate	\$1,694.55	\$1,745.39	\$1,609.83	\$1,745.39	\$1,694.55	\$1,694.55	\$1,355.64	\$1,355.64
Family rate	\$2,387.78	\$2,459.42	\$2,268.39	\$2,459.42	\$2,387.78	\$2,387.78	\$1,910.22	\$1,910.22
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$690.15	\$710.85	\$655.64	\$710.85	\$690.15	\$690.15	\$552.12	\$552.12
Parent / Child(ren) rate	\$1,276.78	\$1,315.07	\$1,212.93	\$1,315.07	\$1,276.78	\$1,276.78	\$1,021.42	\$1,021.42
Couple rate	\$1,518.33	\$1,563.87	\$1,442.41	\$1,563.87	\$1,518.33	\$1,518.33	\$1,214.66	\$1,214.66
Family rate	\$2,139.47	\$2,203.64	\$2,032.48	\$2,203.64	\$2,139.47	\$2,139.47	\$1,711.57	\$1,711.57
<u>Dollar Amount Change</u>								
Single rate	\$80.10	\$82.51	\$76.10	\$82.51	\$80.10	\$80.10	\$64.08	\$64.08
Parent / Child(ren) rate	\$148.18	\$152.65	\$140.79	\$152.65	\$148.18	\$148.18	\$118.55	\$118.55
Couple rate	\$176.22	\$181.52	\$167.42	\$181.52	\$176.22	\$176.22	\$140.98	\$140.98
Family rate	\$248.31	\$255.78	\$235.91	\$255.78	\$248.31	\$248.31	\$198.65	\$198.65
<u>Percent Change:</u>								
Single rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Parent / Child(ren) rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Couple rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Family rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
In Network - NG \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>4th Quarter 2013 Rates:</u>								
Single rate	\$842.99	\$868.28	\$800.84	\$868.28	\$842.99	\$842.99	\$674.39	\$674.39
Parent / Child(ren) rate	\$1,559.53	\$1,606.32	\$1,481.55	\$1,606.32	\$1,559.53	\$1,559.53	\$1,247.62	\$1,247.62
Couple rate	\$1,854.58	\$1,910.22	\$1,761.85	\$1,910.22	\$1,854.58	\$1,854.58	\$1,483.66	\$1,483.66
Family rate	\$2,613.27	\$2,691.67	\$2,482.60	\$2,691.67	\$2,613.27	\$2,613.27	\$2,090.61	\$2,090.61
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$755.33	\$777.99	\$717.56	\$777.99	\$755.33	\$755.33	\$604.26	\$604.26
Parent / Child(ren) rate	\$1,397.36	\$1,439.28	\$1,327.49	\$1,439.28	\$1,397.36	\$1,397.36	\$1,117.88	\$1,117.88
Couple rate	\$1,661.73	\$1,711.58	\$1,578.63	\$1,711.58	\$1,661.73	\$1,661.73	\$1,329.37	\$1,329.37
Family rate	\$2,341.52	\$2,411.77	\$2,224.44	\$2,411.77	\$2,341.52	\$2,341.52	\$1,873.21	\$1,873.21
<u>Dollar Amount Change</u>								
Single rate	\$87.66	\$90.29	\$83.28	\$90.29	\$87.66	\$87.66	\$70.13	\$70.13
Parent / Child(ren) rate	\$162.17	\$167.04	\$154.06	\$167.04	\$162.17	\$162.17	\$129.74	\$129.74
Couple rate	\$192.85	\$198.64	\$183.22	\$198.64	\$192.85	\$192.85	\$154.29	\$154.29
Family rate	\$271.75	\$279.90	\$258.16	\$279.90	\$271.75	\$271.75	\$217.40	\$217.40
<u>Percent Change:</u>								
Single rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Parent / Child(ren) rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Couple rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Family rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
In Network - NG \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>4th Quarter 2013 Rates:</u>								
Single rate	\$767.08	\$790.09	\$728.73	\$790.09	\$767.08	\$767.08	\$613.66	\$613.66
Parent / Child(ren) rate	\$1,419.10	\$1,461.67	\$1,348.15	\$1,461.67	\$1,419.10	\$1,419.10	\$1,135.27	\$1,135.27
Couple rate	\$1,687.58	\$1,738.20	\$1,603.21	\$1,738.20	\$1,687.58	\$1,687.58	\$1,350.05	\$1,350.05
Family rate	\$2,377.95	\$2,449.28	\$2,259.06	\$2,449.28	\$2,377.95	\$2,377.95	\$1,902.35	\$1,902.35
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$687.31	\$707.93	\$652.94	\$707.93	\$687.31	\$687.31	\$549.85	\$549.85
Parent / Child(ren) rate	\$1,271.52	\$1,309.67	\$1,207.94	\$1,309.67	\$1,271.52	\$1,271.52	\$1,017.22	\$1,017.22
Couple rate	\$1,512.08	\$1,557.45	\$1,436.47	\$1,557.45	\$1,512.08	\$1,512.08	\$1,209.67	\$1,209.67
Family rate	\$2,130.66	\$2,194.58	\$2,024.11	\$2,194.58	\$2,130.66	\$2,130.66	\$1,704.54	\$1,704.54
<u>Dollar Amount Change</u>								
Single rate	\$79.77	\$82.16	\$75.79	\$82.16	\$79.77	\$79.77	\$63.81	\$63.81
Parent / Child(ren) rate	\$147.58	\$152.00	\$140.21	\$152.00	\$147.58	\$147.58	\$118.05	\$118.05
Couple rate	\$175.50	\$180.75	\$166.74	\$180.75	\$175.50	\$175.50	\$140.38	\$140.38
Family rate	\$247.29	\$254.70	\$234.95	\$254.70	\$247.29	\$247.29	\$197.81	\$197.81
<u>Percent Change:</u>								
Single rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Parent / Child(ren) rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Couple rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Family rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%

New Metro NG								
In Network - \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$750 Inpatient Per Admit.								
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2013 Rates:</u>								
Single rate	\$736.78	\$758.88	\$699.94	\$758.88	\$736.78	\$736.78	\$589.42	\$589.42
Parent / Child(ren) rate	\$1,363.04	\$1,403.93	\$1,294.89	\$1,403.93	\$1,363.04	\$1,363.04	\$1,090.43	\$1,090.43
Couple rate	\$1,620.92	\$1,669.54	\$1,539.87	\$1,669.54	\$1,620.92	\$1,620.92	\$1,296.72	\$1,296.72
Family rate	\$2,284.02	\$2,352.53	\$2,169.81	\$2,352.53	\$2,284.02	\$2,284.02	\$1,827.20	\$1,827.20
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$660.16	\$679.96	\$627.15	\$679.96	\$660.16	\$660.16	\$528.13	\$528.13
Parent / Child(ren) rate	\$1,221.30	\$1,257.93	\$1,160.23	\$1,257.93	\$1,221.30	\$1,221.30	\$977.04	\$977.04
Couple rate	\$1,452.35	\$1,495.91	\$1,379.73	\$1,495.91	\$1,452.35	\$1,452.35	\$1,161.89	\$1,161.89
Family rate	\$2,046.50	\$2,107.88	\$1,944.17	\$2,107.88	\$2,046.50	\$2,046.50	\$1,637.20	\$1,637.20
<u>Dollar Amount Change</u>								
Single rate	\$76.62	\$78.92	\$72.79	\$78.92	\$76.62	\$76.62	\$61.29	\$61.29
Parent / Child(ren) rate	\$141.74	\$146.00	\$134.66	\$146.00	\$141.74	\$141.74	\$113.39	\$113.39
Couple rate	\$168.57	\$173.63	\$160.14	\$173.63	\$168.57	\$168.57	\$134.83	\$134.83
Family rate	\$237.52	\$244.65	\$225.64	\$244.65	\$237.52	\$237.52	\$190.00	\$190.00
<u>Percent Change:</u>								
Single rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Parent / Child(ren) rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Couple rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Family rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%

New Metro								
In Network - G \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$750 Inpatient Per Day Copay to a Maximum of \$3,750 Per Year								
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2013 Rates:</u>								
Single rate	\$715.28	\$736.74	\$679.52	\$736.74	\$715.28	\$715.28	\$572.22	\$572.22
Parent / Child(ren) rate	\$1,323.27	\$1,362.97	\$1,257.11	\$1,362.97	\$1,323.27	\$1,323.27	\$1,058.61	\$1,058.61
Couple rate	\$1,573.62	\$1,620.83	\$1,494.94	\$1,620.83	\$1,573.62	\$1,573.62	\$1,258.88	\$1,258.88
Family rate	\$2,217.37	\$2,283.89	\$2,106.51	\$2,283.89	\$2,217.37	\$2,217.37	\$1,773.88	\$1,773.88
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$640.89	\$660.12	\$608.85	\$660.12	\$640.89	\$640.89	\$512.71	\$512.71
Parent / Child(ren) rate	\$1,185.65	\$1,221.22	\$1,126.37	\$1,221.22	\$1,185.65	\$1,185.65	\$948.51	\$948.51
Couple rate	\$1,409.96	\$1,452.26	\$1,339.47	\$1,452.26	\$1,409.96	\$1,409.96	\$1,127.96	\$1,127.96
Family rate	\$1,986.76	\$2,046.37	\$1,887.44	\$2,046.37	\$1,986.76	\$1,986.76	\$1,589.40	\$1,589.40
<u>Dollar Amount Change</u>								
Single rate	\$74.39	\$76.62	\$70.67	\$76.62	\$74.39	\$74.39	\$59.51	\$59.51
Parent / Child(ren) rate	\$137.62	\$141.75	\$130.74	\$141.75	\$137.62	\$137.62	\$110.10	\$110.10
Couple rate	\$163.66	\$168.57	\$155.47	\$168.57	\$163.66	\$163.66	\$130.92	\$130.92
Family rate	\$230.61	\$237.52	\$219.07	\$237.52	\$230.61	\$230.61	\$184.48	\$184.48
<u>Percent Change:</u>								
Single rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Parent / Child(ren) rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Couple rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Family rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%

In Network - G \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery \$250/day Inpatient Copay to \$1,250Max/Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR (MNRP)								
Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<b>4th Quarter 2013 Rates:</b>								
Single rate	\$797.63	\$821.56	\$757.75	\$821.56	\$797.63	\$797.63	\$638.10	\$638.10
Parent / Child(ren) rate	\$1,475.62	\$1,519.89	\$1,401.84	\$1,519.89	\$1,475.62	\$1,475.62	\$1,180.49	\$1,180.49
Couple rate	\$1,754.79	\$1,807.43	\$1,667.05	\$1,807.43	\$1,754.79	\$1,754.79	\$1,403.82	\$1,403.82
Family rate	\$2,472.65	\$2,546.84	\$2,349.03	\$2,546.84	\$2,472.65	\$2,472.65	\$1,978.11	\$1,978.11
<b>4th Quarter 2012 Rates:</b>								
Single rate	\$714.67	\$736.11	\$678.94	\$736.11	\$714.67	\$714.67	\$571.74	\$571.74
Parent / Child(ren) rate	\$1,322.14	\$1,361.80	\$1,256.04	\$1,361.80	\$1,322.14	\$1,322.14	\$1,057.72	\$1,057.72
Couple rate	\$1,572.27	\$1,619.44	\$1,493.67	\$1,619.44	\$1,572.27	\$1,572.27	\$1,257.83	\$1,257.83
Family rate	\$2,215.48	\$2,281.94	\$2,104.71	\$2,281.94	\$2,215.48	\$2,215.48	\$1,772.39	\$1,772.39
<b>Dollar Amount Change</b>								
Single rate	\$82.96	\$85.45	\$78.81	\$85.45	\$82.96	\$82.96	\$66.36	\$66.36
Parent / Child(ren) rate	\$153.48	\$158.09	\$145.80	\$158.09	\$153.48	\$153.48	\$122.77	\$122.77
Couple rate	\$182.52	\$187.99	\$173.38	\$187.99	\$182.52	\$182.52	\$145.99	\$145.99
Family rate	\$257.17	\$264.90	\$244.32	\$264.90	\$257.17	\$257.17	\$205.72	\$205.72
<b>Percent Change:</b>								
Single rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Parent / Child(ren) rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Couple rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Family rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%

In Network - G \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Diem Copay to a Maximum of 5 Copays per St Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR								
Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<b>4th Quarter 2013 Rates:</b>								
Single rate	721.00	742.63	684.95	742.63	721.00	721.00	576.80	576.80
Parent / Child(ren) rate	1,333.85	1,373.87	1,267.16	1,373.87	1,333.85	1,333.85	1,067.08	1,067.08
Couple rate	1,586.20	1,633.79	1,506.89	1,633.79	1,586.20	1,586.20	1,268.96	1,268.96
Family rate	2,235.10	2,302.15	2,123.35	2,302.15	2,235.10	2,235.10	1,788.08	1,788.08
<b>4th Quarter 2012 Rates:</b>								
Single rate	\$646.02	\$665.40	\$613.72	\$665.40	\$646.02	\$646.02	\$516.82	\$516.82
Parent / Child(ren) rate	\$1,195.14	\$1,230.99	\$1,135.38	\$1,230.99	\$1,195.14	\$1,195.14	\$956.12	\$956.12
Couple rate	\$1,421.24	\$1,463.88	\$1,350.18	\$1,463.88	\$1,421.24	\$1,421.24	\$1,137.00	\$1,137.00
Family rate	\$2,002.66	\$2,062.74	\$1,902.53	\$2,062.74	\$2,002.66	\$2,002.66	\$1,602.14	\$1,602.14
<b>Dollar Amount Change</b>								
Single rate	\$74.98	\$77.23	\$71.23	\$77.23	\$74.98	\$74.98	\$59.98	\$59.98
Parent / Child(ren) rate	\$138.71	\$142.88	\$131.78	\$142.88	\$138.71	\$138.71	\$110.96	\$110.96
Couple rate	\$164.96	\$169.91	\$156.71	\$169.91	\$164.96	\$164.96	\$131.96	\$131.96
Family rate	\$232.44	\$239.41	\$220.82	\$239.41	\$232.44	\$232.44	\$185.94	\$185.94
<b>Percent Change:</b>								
Single rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Parent / Child(ren) rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Couple rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Family rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
In Network - NG \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>4th Quarter 2013 Rates:</u>								
Single rate	\$791.15	\$814.88	\$751.59	\$814.88	\$791.15	\$791.15	\$632.92	\$632.92
Parent / Child(ren) rate	\$1,463.63	\$1,507.53	\$1,390.44	\$1,507.53	\$1,463.63	\$1,463.63	\$1,170.90	\$1,170.90
Couple rate	\$1,740.53	\$1,792.74	\$1,653.50	\$1,792.74	\$1,740.53	\$1,740.53	\$1,392.42	\$1,392.42
Family rate	\$2,452.57	\$2,526.13	\$2,329.93	\$2,526.13	\$2,452.57	\$2,452.57	\$1,962.05	\$1,962.05
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$708.86	\$730.13	\$673.42	\$730.13	\$708.86	\$708.86	\$567.09	\$567.09
Parent / Child(ren) rate	\$1,311.39	\$1,350.74	\$1,245.83	\$1,350.74	\$1,311.39	\$1,311.39	\$1,049.12	\$1,049.12
Couple rate	\$1,559.49	\$1,606.29	\$1,481.52	\$1,606.29	\$1,559.49	\$1,559.49	\$1,247.60	\$1,247.60
Family rate	\$2,197.47	\$2,263.40	\$2,087.60	\$2,263.40	\$2,197.47	\$2,197.47	\$1,757.98	\$1,757.98
<u>Dollar Amount Change</u>								
Single rate	\$82.29	\$84.75	\$78.17	\$84.75	\$82.29	\$82.29	\$65.83	\$65.83
Parent / Child(ren) rate	\$152.24	\$156.79	\$144.61	\$156.79	\$152.24	\$152.24	\$121.78	\$121.78
Couple rate	\$181.04	\$186.45	\$171.98	\$186.45	\$181.04	\$181.04	\$144.82	\$144.82
Family rate	\$255.10	\$262.73	\$242.33	\$262.73	\$255.10	\$255.10	\$204.07	\$204.07
<u>Percent Change:</u>								
Single rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Parent / Child(ren) rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Couple rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Family rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
In Network - NG \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$500 Inpatient Per Admit. Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC(MNRP)								
<u>4th Quarter 2013 Rates:</u>								
Single rate	\$719.23	\$740.81	\$683.27	\$740.81	\$719.23	\$719.23	\$575.38	\$575.38
Parent / Child(ren) rate	\$1,330.58	\$1,370.50	\$1,264.05	\$1,370.50	\$1,330.58	\$1,330.58	\$1,064.45	\$1,064.45
Couple rate	\$1,582.31	\$1,629.78	\$1,503.19	\$1,629.78	\$1,582.31	\$1,582.31	\$1,265.84	\$1,265.84
Family rate	\$2,229.61	\$2,296.51	\$2,118.14	\$2,296.51	\$2,229.61	\$2,229.61	\$1,783.68	\$1,783.68
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$644.43	\$663.76	\$612.21	\$663.76	\$644.43	\$644.43	\$515.54	\$515.54
Parent / Child(ren) rate	\$1,192.20	\$1,227.96	\$1,132.59	\$1,227.96	\$1,192.20	\$1,192.20	\$953.75	\$953.75
Couple rate	\$1,417.75	\$1,460.27	\$1,346.86	\$1,460.27	\$1,417.75	\$1,417.75	\$1,134.19	\$1,134.19
Family rate	\$1,997.73	\$2,057.66	\$1,897.85	\$2,057.66	\$1,997.73	\$1,997.73	\$1,598.17	\$1,598.17
<u>Dollar Amount Change</u>								
Single rate	\$74.80	\$77.05	\$71.06	\$77.05	\$74.80	\$74.80	\$59.84	\$59.84
Parent / Child(ren) rate	\$138.38	\$142.54	\$131.46	\$142.54	\$138.38	\$138.38	\$110.70	\$110.70
Couple rate	\$164.56	\$169.51	\$156.33	\$169.51	\$164.56	\$164.56	\$131.65	\$131.65
Family rate	\$231.88	\$238.85	\$220.29	\$238.85	\$231.88	\$231.88	\$185.51	\$185.51
<u>Percent Change:</u>								
Single rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Parent / Child(ren) rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Couple rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Family rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%

New Metro NG								
In Network - \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/admit IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay								
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare								
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2013 Rates:</u>								
Single rate	\$690.79	\$711.51	\$656.25	\$711.51	\$690.79	\$690.79	\$552.63	\$552.63
Parent / Child(ren) rate	\$1,277.96	\$1,316.29	\$1,214.06	\$1,316.29	\$1,277.96	\$1,277.96	\$1,022.37	\$1,022.37
Couple rate	\$1,519.74	\$1,565.32	\$1,443.75	\$1,565.32	\$1,519.74	\$1,519.74	\$1,215.79	\$1,215.79
Family rate	\$2,141.45	\$2,205.68	\$2,034.38	\$2,205.68	\$2,141.45	\$2,141.45	\$1,713.15	\$1,713.15
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$602.09	\$620.15	\$571.99	\$620.15	\$602.09	\$602.09	\$481.67	\$481.67
Parent / Child(ren) rate	\$1,113.87	\$1,147.28	\$1,058.18	\$1,147.28	\$1,113.87	\$1,113.87	\$891.09	\$891.09
Couple rate	\$1,324.60	\$1,364.33	\$1,258.38	\$1,364.33	\$1,324.60	\$1,324.60	\$1,059.67	\$1,059.67
Family rate	\$1,866.48	\$1,922.47	\$1,773.17	\$1,922.47	\$1,866.48	\$1,866.48	\$1,493.18	\$1,493.18
<u>Dollar Amount Change</u>								
Single rate	\$88.70	\$91.36	\$84.26	\$91.36	\$88.70	\$88.70	\$70.96	\$70.96
Parent / Child(ren) rate	\$164.09	\$169.01	\$155.88	\$169.01	\$164.09	\$164.09	\$131.28	\$131.28
Couple rate	\$195.14	\$200.99	\$185.37	\$200.99	\$195.14	\$195.14	\$156.12	\$156.12
Family rate	\$274.97	\$283.21	\$261.21	\$283.21	\$274.97	\$274.97	\$219.97	\$219.97
<u>Percent Change:</u>								
Single rate	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%
Parent / Child(ren) rate	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%
Couple rate	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%
Family rate	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%

New Metro								
In Network - G \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/day IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay								
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare								
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2013 Rates:</u>								
Single rate	\$670.66	\$690.78	\$637.13	\$690.78	\$670.66	\$670.66	\$536.53	\$536.53
Parent / Child(ren) rate	\$1,240.72	\$1,277.94	\$1,178.69	\$1,277.94	\$1,240.72	\$1,240.72	\$992.58	\$992.58
Couple rate	\$1,475.45	\$1,519.72	\$1,401.69	\$1,519.72	\$1,475.45	\$1,475.45	\$1,180.37	\$1,180.37
Family rate	\$2,079.05	\$2,141.42	\$1,975.10	\$2,141.42	\$2,079.05	\$2,079.05	\$1,663.24	\$1,663.24
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$600.92	\$618.95	\$570.87	\$618.95	\$600.92	\$600.92	\$480.74	\$480.74
Parent / Child(ren) rate	\$1,111.70	\$1,145.06	\$1,056.11	\$1,145.06	\$1,111.70	\$1,111.70	\$889.37	\$889.37
Couple rate	\$1,322.02	\$1,361.69	\$1,255.91	\$1,361.69	\$1,322.02	\$1,322.02	\$1,057.63	\$1,057.63
Family rate	\$1,862.85	\$1,918.75	\$1,769.70	\$1,918.75	\$1,862.85	\$1,862.85	\$1,490.29	\$1,490.29
<u>Dollar Amount Change</u>								
Single rate	\$69.74	\$71.83	\$66.26	\$71.83	\$69.74	\$69.74	\$55.79	\$55.79
Parent / Child(ren) rate	\$129.02	\$132.88	\$122.58	\$132.88	\$129.02	\$129.02	\$103.21	\$103.21
Couple rate	\$153.43	\$158.03	\$145.78	\$158.03	\$153.43	\$153.43	\$122.74	\$122.74
Family rate	\$216.20	\$222.67	\$205.40	\$222.67	\$216.20	\$216.20	\$172.95	\$172.95
<u>Percent Change:</u>								
Single rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Parent / Child(ren) rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Couple rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Family rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%

Rx Plan: \$15/50%C with a \$50 Deductible								
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<b>1st Quarter 2013 Rates:</b>								
Single rate	\$109.39	\$109.39	\$109.39	\$109.39	\$109.39	\$109.39	\$109.39	\$109.39
Parent / Child(ren) rate	\$202.37	\$202.37	\$202.37	\$202.37	\$202.37	\$202.37	\$202.37	\$202.37
Couple rate	\$240.66	\$240.66	\$240.66	\$240.66	\$240.66	\$240.66	\$240.66	\$240.66
Family rate	\$339.11	\$339.11	\$339.11	\$339.11	\$339.11	\$339.11	\$339.11	\$339.11
<b>1st Quarter 2012 Rates:</b>								
Single rate	\$99.00	\$99.00	\$99.00	\$99.00	\$99.00	\$99.00	\$99.00	\$99.00
Parent / Child(ren) rate	\$183.15	\$183.15	\$183.15	\$183.15	\$183.15	\$183.15	\$183.15	\$183.15
Couple rate	\$217.80	\$217.80	\$217.80	\$217.80	\$217.80	\$217.80	\$217.80	\$217.80
Family rate	\$306.90	\$306.90	\$306.90	\$306.90	\$306.90	\$306.90	\$306.90	\$306.90
<b>Dollar Amount Change</b>								
Single rate	\$10.39	\$10.39	\$10.39	\$10.39	\$10.39	\$10.39	\$10.39	\$10.39
Parent / Child(ren) rate	\$19.22	\$19.22	\$19.22	\$19.22	\$19.22	\$19.22	\$19.22	\$19.22
Couple rate	\$22.86	\$22.86	\$22.86	\$22.86	\$22.86	\$22.86	\$22.86	\$22.86
Family rate	\$32.21	\$32.21	\$32.21	\$32.21	\$32.21	\$32.21	\$32.21	\$32.21
<b>Percent Change:</b>								
Single rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Parent / Child(ren) rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Couple rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Family rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%

Rx Plan: \$15/50%C with a \$100 Deductible								
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<b>1st Quarter 2013 Rates:</b>								
Single rate	\$99.61	\$99.61	\$99.61	\$99.61	\$99.61	\$99.61	\$99.61	\$99.61
Parent / Child(ren) rate	\$184.28	\$184.28	\$184.28	\$184.28	\$184.28	\$184.28	\$184.28	\$184.28
Couple rate	\$219.14	\$219.14	\$219.14	\$219.14	\$219.14	\$219.14	\$219.14	\$219.14
Family rate	\$308.79	\$308.79	\$308.79	\$308.79	\$308.79	\$308.79	\$308.79	\$308.79
<b>1st Quarter 2012 Rates:</b>								
Single rate	\$90.15	\$90.15	\$90.15	\$90.15	\$90.15	\$90.15	\$90.15	\$90.15
Parent / Child(ren) rate	\$166.78	\$166.78	\$166.78	\$166.78	\$166.78	\$166.78	\$166.78	\$166.78
Couple rate	\$198.33	\$198.33	\$198.33	\$198.33	\$198.33	\$198.33	\$198.33	\$198.33
Family rate	\$279.47	\$279.47	\$279.47	\$279.47	\$279.47	\$279.47	\$279.47	\$279.47
<b>Dollar Amount Change</b>								
Single rate	\$9.46	\$9.46	\$9.46	\$9.46	\$9.46	\$9.46	\$9.46	\$9.46
Parent / Child(ren) rate	\$17.50	\$17.50	\$17.50	\$17.50	\$17.50	\$17.50	\$17.50	\$17.50
Couple rate	\$20.81	\$20.81	\$20.81	\$20.81	\$20.81	\$20.81	\$20.81	\$20.81
Family rate	\$29.32	\$29.32	\$29.32	\$29.32	\$29.32	\$29.32	\$29.32	\$29.32
<b>Percent Change:</b>								
Single rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Parent / Child(ren) rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Couple rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Family rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%

Rx Plan: \$15/50%C with a \$250 Deductible									
	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan	
<u>1st Quarter 2013 Rates:</u>									
Single rate	\$91.38	\$91.38	\$91.38	\$91.38	\$91.38	\$91.38	\$91.38	\$91.38	\$91.38
Parent / Child(ren) rate	\$169.05	\$169.05	\$169.05	\$169.05	\$169.05	\$169.05	\$169.05	\$169.05	\$169.05
Couple rate	\$201.04	\$201.04	\$201.04	\$201.04	\$201.04	\$201.04	\$201.04	\$201.04	\$201.04
Family rate	\$283.28	\$283.28	\$283.28	\$283.28	\$283.28	\$283.28	\$283.28	\$283.28	\$283.28
<u>1st Quarter 2012 Rates:</u>									
Single rate	\$82.71	\$82.71	\$82.71	\$82.71	\$82.71	\$82.71	\$82.71	\$82.71	\$82.71
Parent / Child(ren) rate	\$153.01	\$153.01	\$153.01	\$153.01	\$153.01	\$153.01	\$153.01	\$153.01	\$153.01
Couple rate	\$181.96	\$181.96	\$181.96	\$181.96	\$181.96	\$181.96	\$181.96	\$181.96	\$181.96
Family rate	\$256.40	\$256.40	\$256.40	\$256.40	\$256.40	\$256.40	\$256.40	\$256.40	\$256.40
<u>Dollar Amount Change</u>									
Single rate	\$8.67	\$8.67	\$8.67	\$8.67	\$8.67	\$8.67	\$8.67	\$8.67	\$8.67
Parent / Child(ren) rate	\$16.04	\$16.04	\$16.04	\$16.04	\$16.04	\$16.04	\$16.04	\$16.04	\$16.04
Couple rate	\$19.08	\$19.08	\$19.08	\$19.08	\$19.08	\$19.08	\$19.08	\$19.08	\$19.08
Family rate	\$26.88	\$26.88	\$26.88	\$26.88	\$26.88	\$26.88	\$26.88	\$26.88	\$26.88
<u>Percent Change:</u>									
Single rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Parent / Child(ren) rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Couple rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Family rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%

Rx Plan: \$15/50%C with a \$500 Deductible									
	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan	
<u>1st Quarter 2013 Rates:</u>									
Single rate	\$77.32	\$77.32	\$77.32	\$77.32	\$77.32	\$77.32	\$77.32	\$77.32	\$77.32
Parent / Child(ren) rate	\$143.04	\$143.04	\$143.04	\$143.04	\$143.04	\$143.04	\$143.04	\$143.04	\$143.04
Couple rate	\$170.10	\$170.10	\$170.10	\$170.10	\$170.10	\$170.10	\$170.10	\$170.10	\$170.10
Family rate	\$239.69	\$239.69	\$239.69	\$239.69	\$239.69	\$239.69	\$239.69	\$239.69	\$239.69
<u>1st Quarter 2012 Rates:</u>									
Single rate	\$69.98	\$69.98	\$69.98	\$69.98	\$69.98	\$69.98	\$69.98	\$69.98	\$69.98
Parent / Child(ren) rate	\$129.46	\$129.46	\$129.46	\$129.46	\$129.46	\$129.46	\$129.46	\$129.46	\$129.46
Couple rate	\$153.96	\$153.96	\$153.96	\$153.96	\$153.96	\$153.96	\$153.96	\$153.96	\$153.96
Family rate	\$216.94	\$216.94	\$216.94	\$216.94	\$216.94	\$216.94	\$216.94	\$216.94	\$216.94
<u>Dollar Amount Change</u>									
Single rate	\$7.34	\$7.34	\$7.34	\$7.34	\$7.34	\$7.34	\$7.34	\$7.34	\$7.34
Parent / Child(ren) rate	\$13.58	\$13.58	\$13.58	\$13.58	\$13.58	\$13.58	\$13.58	\$13.58	\$13.58
Couple rate	\$16.14	\$16.14	\$16.14	\$16.14	\$16.14	\$16.14	\$16.14	\$16.14	\$16.14
Family rate	\$22.75	\$22.75	\$22.75	\$22.75	\$22.75	\$22.75	\$22.75	\$22.75	\$22.75
<u>Percent Change:</u>									
Single rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Parent / Child(ren) rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Couple rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Family rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%

New Rx Plan: \$10/30/60 2.5x 90 Days, 100 T2 & T3 Deductible									
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<b>1st Quarter 2013 Rates:</b>									
Single rate	\$129.65	\$129.65	\$129.65	\$129.65	\$129.65	\$129.65	\$129.65	\$129.65	\$129.65
Parent / Child(ren) rate	\$239.85	\$239.85	\$239.85	\$239.85	\$239.85	\$239.85	\$239.85	\$239.85	\$239.85
Couple rate	\$285.23	\$285.23	\$285.23	\$285.23	\$285.23	\$285.23	\$285.23	\$285.23	\$285.23
Family rate	\$401.92	\$401.92	\$401.92	\$401.92	\$401.92	\$401.92	\$401.92	\$401.92	\$401.92
<b>1st Quarter 2012 Rates:</b>									
Single rate	\$117.34	\$117.34	\$117.34	\$117.34	\$117.34	\$117.34	\$117.34	\$117.34	\$117.34
Parent / Child(ren) rate	\$217.08	\$217.08	\$217.08	\$217.08	\$217.08	\$217.08	\$217.08	\$217.08	\$217.08
Couple rate	\$258.15	\$258.15	\$258.15	\$258.15	\$258.15	\$258.15	\$258.15	\$258.15	\$258.15
Family rate	\$363.75	\$363.75	\$363.75	\$363.75	\$363.75	\$363.75	\$363.75	\$363.75	\$363.75
<b>Dollar Amount Change</b>									
Single rate	\$12.31	\$12.31	\$12.31	\$12.31	\$12.31	\$12.31	\$12.31	\$12.31	\$12.31
Parent / Child(ren) rate	\$22.77	\$22.77	\$22.77	\$22.77	\$22.77	\$22.77	\$22.77	\$22.77	\$22.77
Couple rate	\$27.08	\$27.08	\$27.08	\$27.08	\$27.08	\$27.08	\$27.08	\$27.08	\$27.08
Family rate	\$38.17	\$38.17	\$38.17	\$38.17	\$38.17	\$38.17	\$38.17	\$38.17	\$38.17
<b>Percent Change:</b>									
Single rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Parent / Child(ren) rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Couple rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Family rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%

New Rx Plan: \$10/30/60 2.5x 90 Days, 250 T2 & T3 Deductible									
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<b>1st Quarter 2013 Rates:</b>									
Single rate	\$120.30	\$120.30	\$120.30	\$120.30	\$120.30	\$120.30	\$120.30	\$120.30	\$120.30
Parent / Child(ren) rate	\$222.56	\$222.56	\$222.56	\$222.56	\$222.56	\$222.56	\$222.56	\$222.56	\$222.56
Couple rate	\$264.66	\$264.66	\$264.66	\$264.66	\$264.66	\$264.66	\$264.66	\$264.66	\$264.66
Family rate	\$372.93	\$372.93	\$372.93	\$372.93	\$372.93	\$372.93	\$372.93	\$372.93	\$372.93
<b>1st Quarter 2012 Rates:</b>									
Single rate	\$108.89	\$108.89	\$108.89	\$108.89	\$108.89	\$108.89	\$108.89	\$108.89	\$108.89
Parent / Child(ren) rate	\$201.45	\$201.45	\$201.45	\$201.45	\$201.45	\$201.45	\$201.45	\$201.45	\$201.45
Couple rate	\$239.56	\$239.56	\$239.56	\$239.56	\$239.56	\$239.56	\$239.56	\$239.56	\$239.56
Family rate	\$337.56	\$337.56	\$337.56	\$337.56	\$337.56	\$337.56	\$337.56	\$337.56	\$337.56
<b>Dollar Amount Change</b>									
Single rate	\$11.41	\$11.41	\$11.41	\$11.41	\$11.41	\$11.41	\$11.41	\$11.41	\$11.41
Parent / Child(ren) rate	\$21.11	\$21.11	\$21.11	\$21.11	\$21.11	\$21.11	\$21.11	\$21.11	\$21.11
Couple rate	\$25.10	\$25.10	\$25.10	\$25.10	\$25.10	\$25.10	\$25.10	\$25.10	\$25.10
Family rate	\$35.37	\$35.37	\$35.37	\$35.37	\$35.37	\$35.37	\$35.37	\$35.37	\$35.37
<b>Percent Change:</b>									
Single rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Parent / Child(ren) rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Couple rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Family rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%

New Rx Plan: \$10/30/60 2.5x 90 Days, 500 T2 & T3 Deductible								
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>1st Quarter 2013 Rates:</u>								
Single rate	\$102.57	\$102.57	\$102.57	\$102.57	\$102.57	\$102.57	\$102.57	\$102.57
Parent / Child(ren) rate	\$189.75	\$189.75	\$189.75	\$189.75	\$189.75	\$189.75	\$189.75	\$189.75
Couple rate	\$225.65	\$225.65	\$225.65	\$225.65	\$225.65	\$225.65	\$225.65	\$225.65
Family rate	\$317.97	\$317.97	\$317.97	\$317.97	\$317.97	\$317.97	\$317.97	\$317.97
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$92.84	\$92.84	\$92.84	\$92.84	\$92.84	\$92.84	\$92.84	\$92.84
Parent / Child(ren) rate	\$171.75	\$171.75	\$171.75	\$171.75	\$171.75	\$171.75	\$171.75	\$171.75
Couple rate	\$204.25	\$204.25	\$204.25	\$204.25	\$204.25	\$204.25	\$204.25	\$204.25
Family rate	\$287.80	\$287.80	\$287.80	\$287.80	\$287.80	\$287.80	\$287.80	\$287.80
<u>Dollar Amount Change</u>								
Single rate	\$9.73	\$9.73	\$9.73	\$9.73	\$9.73	\$9.73	\$9.73	\$9.73
Parent / Child(ren) rate	\$18.00	\$18.00	\$18.00	\$18.00	\$18.00	\$18.00	\$18.00	\$18.00
Couple rate	\$21.40	\$21.40	\$21.40	\$21.40	\$21.40	\$21.40	\$21.40	\$21.40
Family rate	\$30.17	\$30.17	\$30.17	\$30.17	\$30.17	\$30.17	\$30.17	\$30.17
<u>Percent Change:</u>								
Single rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Parent / Child(ren) rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Couple rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Family rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%

Rx Plan: \$15/50%C with a \$50 Deductible								
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>2nd Quarter 2013 Rates:</u>								
Single rate	\$113.57	\$113.57	\$113.57	\$113.57	\$113.57	\$113.57	\$113.57	\$113.57
Parent / Child(ren) rate	\$210.10	\$210.10	\$210.10	\$210.10	\$210.10	\$210.10	\$210.10	\$210.10
Couple rate	\$249.85	\$249.85	\$249.85	\$249.85	\$249.85	\$249.85	\$249.85	\$249.85
Family rate	\$352.07	\$352.07	\$352.07	\$352.07	\$352.07	\$352.07	\$352.07	\$352.07
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$102.47	\$102.47	\$102.47	\$102.47	\$102.47	\$102.47	\$102.47	\$102.47
Parent / Child(ren) rate	\$189.57	\$189.57	\$189.57	\$189.57	\$189.57	\$189.57	\$189.57	\$189.57
Couple rate	\$225.43	\$225.43	\$225.43	\$225.43	\$225.43	\$225.43	\$225.43	\$225.43
Family rate	\$317.66	\$317.66	\$317.66	\$317.66	\$317.66	\$317.66	\$317.66	\$317.66
<u>Dollar Amount Change</u>								
Single rate	\$11.10	\$11.10	\$11.10	\$11.10	\$11.10	\$11.10	\$11.10	\$11.10
Parent / Child(ren) rate	\$20.53	\$20.53	\$20.53	\$20.53	\$20.53	\$20.53	\$20.53	\$20.53
Couple rate	\$24.42	\$24.42	\$24.42	\$24.42	\$24.42	\$24.42	\$24.42	\$24.42
Family rate	\$34.41	\$34.41	\$34.41	\$34.41	\$34.41	\$34.41	\$34.41	\$34.41
<u>Percent Change:</u>								
Single rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Parent / Child(ren) rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Couple rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Family rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%

Rx Plan: \$15/50%C with a \$100 Deductible								
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>2nd Quarter 2013 Rates:</u>								
Single rate	\$103.42	\$103.42	\$103.42	\$103.42	\$103.42	\$103.42	\$103.42	\$103.42
Parent / Child(ren) rate	\$191.33	\$191.33	\$191.33	\$191.33	\$191.33	\$191.33	\$191.33	\$191.33
Couple rate	\$227.52	\$227.52	\$227.52	\$227.52	\$227.52	\$227.52	\$227.52	\$227.52
Family rate	\$320.60	\$320.60	\$320.60	\$320.60	\$320.60	\$320.60	\$320.60	\$320.60
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$93.31	\$93.31	\$93.31	\$93.31	\$93.31	\$93.31	\$93.31	\$93.31
Parent / Child(ren) rate	\$172.62	\$172.62	\$172.62	\$172.62	\$172.62	\$172.62	\$172.62	\$172.62
Couple rate	\$205.28	\$205.28	\$205.28	\$205.28	\$205.28	\$205.28	\$205.28	\$205.28
Family rate	\$289.26	\$289.26	\$289.26	\$289.26	\$289.26	\$289.26	\$289.26	\$289.26
<u>Dollar Amount Change</u>								
Single rate	\$10.11	\$10.11	\$10.11	\$10.11	\$10.11	\$10.11	\$10.11	\$10.11
Parent / Child(ren) rate	\$18.71	\$18.71	\$18.71	\$18.71	\$18.71	\$18.71	\$18.71	\$18.71
Couple rate	\$22.24	\$22.24	\$22.24	\$22.24	\$22.24	\$22.24	\$22.24	\$22.24
Family rate	\$31.34	\$31.34	\$31.34	\$31.34	\$31.34	\$31.34	\$31.34	\$31.34
<u>Percent Change:</u>								
Single rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Parent / Child(ren) rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Couple rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Family rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%

Rx Plan: \$15/50%C with a \$250 Deductible									
	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan	
<u>2nd Quarter 2013 Rates:</u>									
Single rate	\$94.87	\$94.87	\$94.87	\$94.87	\$94.87	\$94.87	\$94.87	\$94.87	\$94.87
Parent / Child(ren) rate	\$175.51	\$175.51	\$175.51	\$175.51	\$175.51	\$175.51	\$175.51	\$175.51	\$175.51
Couple rate	\$208.71	\$208.71	\$208.71	\$208.71	\$208.71	\$208.71	\$208.71	\$208.71	\$208.71
Family rate	\$294.10	\$294.10	\$294.10	\$294.10	\$294.10	\$294.10	\$294.10	\$294.10	\$294.10
<u>2nd Quarter 2012 Rates:</u>									
Single rate	\$85.60	\$85.60	\$85.60	\$85.60	\$85.60	\$85.60	\$85.60	\$85.60	\$85.60
Parent / Child(ren) rate	\$158.36	\$158.36	\$158.36	\$158.36	\$158.36	\$158.36	\$158.36	\$158.36	\$158.36
Couple rate	\$188.32	\$188.32	\$188.32	\$188.32	\$188.32	\$188.32	\$188.32	\$188.32	\$188.32
Family rate	\$265.36	\$265.36	\$265.36	\$265.36	\$265.36	\$265.36	\$265.36	\$265.36	\$265.36
<u>Dollar Amount Change</u>									
Single rate	\$9.27	\$9.27	\$9.27	\$9.27	\$9.27	\$9.27	\$9.27	\$9.27	\$9.27
Parent / Child(ren) rate	\$17.15	\$17.15	\$17.15	\$17.15	\$17.15	\$17.15	\$17.15	\$17.15	\$17.15
Couple rate	\$20.39	\$20.39	\$20.39	\$20.39	\$20.39	\$20.39	\$20.39	\$20.39	\$20.39
Family rate	\$28.74	\$28.74	\$28.74	\$28.74	\$28.74	\$28.74	\$28.74	\$28.74	\$28.74
<u>Percent Change:</u>									
Single rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Parent / Child(ren) rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Couple rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Family rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%

Rx Plan: \$15/50%C with a \$500 Deductible									
	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan	
<u>2nd Quarter 2013 Rates:</u>									
Single rate	\$80.27	\$80.27	\$80.27	\$80.27	\$80.27	\$80.27	\$80.27	\$80.27	\$80.27
Parent / Child(ren) rate	\$148.50	\$148.50	\$148.50	\$148.50	\$148.50	\$148.50	\$148.50	\$148.50	\$148.50
Couple rate	\$176.59	\$176.59	\$176.59	\$176.59	\$176.59	\$176.59	\$176.59	\$176.59	\$176.59
Family rate	\$248.84	\$248.84	\$248.84	\$248.84	\$248.84	\$248.84	\$248.84	\$248.84	\$248.84
<u>2nd Quarter 2012 Rates:</u>									
Single rate	\$72.43	\$72.43	\$72.43	\$72.43	\$72.43	\$72.43	\$72.43	\$72.43	\$72.43
Parent / Child(ren) rate	\$134.00	\$134.00	\$134.00	\$134.00	\$134.00	\$134.00	\$134.00	\$134.00	\$134.00
Couple rate	\$159.35	\$159.35	\$159.35	\$159.35	\$159.35	\$159.35	\$159.35	\$159.35	\$159.35
Family rate	\$224.53	\$224.53	\$224.53	\$224.53	\$224.53	\$224.53	\$224.53	\$224.53	\$224.53
<u>Dollar Amount Change</u>									
Single rate	\$7.84	\$7.84	\$7.84	\$7.84	\$7.84	\$7.84	\$7.84	\$7.84	\$7.84
Parent / Child(ren) rate	\$14.50	\$14.50	\$14.50	\$14.50	\$14.50	\$14.50	\$14.50	\$14.50	\$14.50
Couple rate	\$17.24	\$17.24	\$17.24	\$17.24	\$17.24	\$17.24	\$17.24	\$17.24	\$17.24
Family rate	\$24.31	\$24.31	\$24.31	\$24.31	\$24.31	\$24.31	\$24.31	\$24.31	\$24.31
<u>Percent Change:</u>									
Single rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Parent / Child(ren) rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Couple rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Family rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%

New Rx Plan: \$10/30/60 2.5x 90 Days, 100 T2 & T3 Deductible								
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>2nd Quarter 2013 Rates:</u>								
Single rate	\$134.60	\$134.60	\$134.60	\$134.60	\$134.60	\$134.60	\$134.60	\$134.60
Parent / Child(ren) rate	\$249.01	\$249.01	\$249.01	\$249.01	\$249.01	\$249.01	\$249.01	\$249.01
Couple rate	\$296.12	\$296.12	\$296.12	\$296.12	\$296.12	\$296.12	\$296.12	\$296.12
Family rate	\$417.26	\$417.26	\$417.26	\$417.26	\$417.26	\$417.26	\$417.26	\$417.26
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$121.45	\$121.45	\$121.45	\$121.45	\$121.45	\$121.45	\$121.45	\$121.45
Parent / Child(ren) rate	\$224.68	\$224.68	\$224.68	\$224.68	\$224.68	\$224.68	\$224.68	\$224.68
Couple rate	\$267.19	\$267.19	\$267.19	\$267.19	\$267.19	\$267.19	\$267.19	\$267.19
Family rate	\$376.50	\$376.50	\$376.50	\$376.50	\$376.50	\$376.50	\$376.50	\$376.50
<u>Dollar Amount Change</u>								
Single rate	\$13.15	\$13.15	\$13.15	\$13.15	\$13.15	\$13.15	\$13.15	\$13.15
Parent / Child(ren) rate	\$24.33	\$24.33	\$24.33	\$24.33	\$24.33	\$24.33	\$24.33	\$24.33
Couple rate	\$28.93	\$28.93	\$28.93	\$28.93	\$28.93	\$28.93	\$28.93	\$28.93
Family rate	\$40.76	\$40.76	\$40.76	\$40.76	\$40.76	\$40.76	\$40.76	\$40.76
<u>Percent Change:</u>								
Single rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Parent / Child(ren) rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Couple rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Family rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%

New Rx Plan: \$10/30/60 2.5x 90 Days, 250 T2 & T3 Deductible								
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>2nd Quarter 2013 Rates:</u>								
Single rate	\$124.90	\$124.90	\$124.90	\$124.90	\$124.90	\$124.90	\$124.90	\$124.90
Parent / Child(ren) rate	\$231.07	\$231.07	\$231.07	\$231.07	\$231.07	\$231.07	\$231.07	\$231.07
Couple rate	\$274.78	\$274.78	\$274.78	\$274.78	\$274.78	\$274.78	\$274.78	\$274.78
Family rate	\$387.19	\$387.19	\$387.19	\$387.19	\$387.19	\$387.19	\$387.19	\$387.19
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$112.70	\$112.70	\$112.70	\$112.70	\$112.70	\$112.70	\$112.70	\$112.70
Parent / Child(ren) rate	\$208.50	\$208.50	\$208.50	\$208.50	\$208.50	\$208.50	\$208.50	\$208.50
Couple rate	\$247.94	\$247.94	\$247.94	\$247.94	\$247.94	\$247.94	\$247.94	\$247.94
Family rate	\$349.37	\$349.37	\$349.37	\$349.37	\$349.37	\$349.37	\$349.37	\$349.37
<u>Dollar Amount Change</u>								
Single rate	\$12.20	\$12.20	\$12.20	\$12.20	\$12.20	\$12.20	\$12.20	\$12.20
Parent / Child(ren) rate	\$22.57	\$22.57	\$22.57	\$22.57	\$22.57	\$22.57	\$22.57	\$22.57
Couple rate	\$26.84	\$26.84	\$26.84	\$26.84	\$26.84	\$26.84	\$26.84	\$26.84
Family rate	\$37.82	\$37.82	\$37.82	\$37.82	\$37.82	\$37.82	\$37.82	\$37.82
<u>Percent Change:</u>								
Single rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Parent / Child(ren) rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Couple rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Family rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%

New Rx Plan: \$10/30/60 2.5x 90 Days, 500 T2 & T3 Deductible								
	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<u>2nd Quarter 2013 Rates:</u>								
Single rate	\$106.49	\$106.49	\$106.49	\$106.49	\$106.49	\$106.49	\$106.49	\$106.49
Parent / Child(ren) rate	\$197.01	\$197.01	\$197.01	\$197.01	\$197.01	\$197.01	\$197.01	\$197.01
Couple rate	\$234.28	\$234.28	\$234.28	\$234.28	\$234.28	\$234.28	\$234.28	\$234.28
Family rate	\$330.12	\$330.12	\$330.12	\$330.12	\$330.12	\$330.12	\$330.12	\$330.12
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$96.09	\$96.09	\$96.09	\$96.09	\$96.09	\$96.09	\$96.09	\$96.09
Parent / Child(ren) rate	\$177.77	\$177.77	\$177.77	\$177.77	\$177.77	\$177.77	\$177.77	\$177.77
Couple rate	\$211.40	\$211.40	\$211.40	\$211.40	\$211.40	\$211.40	\$211.40	\$211.40
Family rate	\$297.88	\$297.88	\$297.88	\$297.88	\$297.88	\$297.88	\$297.88	\$297.88
<u>Dollar Amount Change</u>								
Single rate	\$10.40	\$10.40	\$10.40	\$10.40	\$10.40	\$10.40	\$10.40	\$10.40
Parent / Child(ren) rate	\$19.24	\$19.24	\$19.24	\$19.24	\$19.24	\$19.24	\$19.24	\$19.24
Couple rate	\$22.88	\$22.88	\$22.88	\$22.88	\$22.88	\$22.88	\$22.88	\$22.88
Family rate	\$32.24	\$32.24	\$32.24	\$32.24	\$32.24	\$32.24	\$32.24	\$32.24
<u>Percent Change:</u>								
Single rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Parent / Child(ren) rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Couple rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Family rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%

Rx Plan: \$15/50%C with a \$50 Deductible								
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>3rd Quarter 2013 Rates:</u>								
Single rate	\$118.02	\$118.02	\$118.02	\$118.02	\$118.02	\$118.02	\$118.02	\$118.02
Parent / Child(ren) rate	\$218.34	\$218.34	\$218.34	\$218.34	\$218.34	\$218.34	\$218.34	\$218.34
Couple rate	\$259.64	\$259.64	\$259.64	\$259.64	\$259.64	\$259.64	\$259.64	\$259.64
Family rate	\$365.86	\$365.86	\$365.86	\$365.86	\$365.86	\$365.86	\$365.86	\$365.86
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$106.06	\$106.06	\$106.06	\$106.06	\$106.06	\$106.06	\$106.06	\$106.06
Parent / Child(ren) rate	\$196.21	\$196.21	\$196.21	\$196.21	\$196.21	\$196.21	\$196.21	\$196.21
Couple rate	\$233.33	\$233.33	\$233.33	\$233.33	\$233.33	\$233.33	\$233.33	\$233.33
Family rate	\$328.79	\$328.79	\$328.79	\$328.79	\$328.79	\$328.79	\$328.79	\$328.79
<u>Dollar Amount Change</u>								
Single rate	\$11.96	\$11.96	\$11.96	\$11.96	\$11.96	\$11.96	\$11.96	\$11.96
Parent / Child(ren) rate	\$22.13	\$22.13	\$22.13	\$22.13	\$22.13	\$22.13	\$22.13	\$22.13
Couple rate	\$26.31	\$26.31	\$26.31	\$26.31	\$26.31	\$26.31	\$26.31	\$26.31
Family rate	\$37.07	\$37.07	\$37.07	\$37.07	\$37.07	\$37.07	\$37.07	\$37.07
<u>Percent Change:</u>								
Single rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Parent / Child(ren) rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Couple rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Family rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%

Rx Plan: \$15/50%C with a \$100 Deductible								
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>3rd Quarter 2013 Rates:</u>								
Single rate	\$107.47	\$107.47	\$107.47	\$107.47	\$107.47	\$107.47	\$107.47	\$107.47
Parent / Child(ren) rate	\$198.82	\$198.82	\$198.82	\$198.82	\$198.82	\$198.82	\$198.82	\$198.82
Couple rate	\$236.43	\$236.43	\$236.43	\$236.43	\$236.43	\$236.43	\$236.43	\$236.43
Family rate	\$333.16	\$333.16	\$333.16	\$333.16	\$333.16	\$333.16	\$333.16	\$333.16
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$96.58	\$96.58	\$96.58	\$96.58	\$96.58	\$96.58	\$96.58	\$96.58
Parent / Child(ren) rate	\$178.67	\$178.67	\$178.67	\$178.67	\$178.67	\$178.67	\$178.67	\$178.67
Couple rate	\$212.48	\$212.48	\$212.48	\$212.48	\$212.48	\$212.48	\$212.48	\$212.48
Family rate	\$299.40	\$299.40	\$299.40	\$299.40	\$299.40	\$299.40	\$299.40	\$299.40
<u>Dollar Amount Change</u>								
Single rate	\$10.89	\$10.89	\$10.89	\$10.89	\$10.89	\$10.89	\$10.89	\$10.89
Parent / Child(ren) rate	\$20.15	\$20.15	\$20.15	\$20.15	\$20.15	\$20.15	\$20.15	\$20.15
Couple rate	\$23.95	\$23.95	\$23.95	\$23.95	\$23.95	\$23.95	\$23.95	\$23.95
Family rate	\$33.76	\$33.76	\$33.76	\$33.76	\$33.76	\$33.76	\$33.76	\$33.76
<u>Percent Change:</u>								
Single rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Parent / Child(ren) rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Couple rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Family rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%

Rx Plan: \$15/50%C with a \$250 Deductible								
	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<u>3rd Quarter 2013 Rates:</u>								
Single rate	\$98.59	\$98.59	\$98.59	\$98.59	\$98.59	\$98.59	\$98.59	\$98.59
Parent / Child(ren) rate	\$182.39	\$182.39	\$182.39	\$182.39	\$182.39	\$182.39	\$182.39	\$182.39
Couple rate	\$216.90	\$216.90	\$216.90	\$216.90	\$216.90	\$216.90	\$216.90	\$216.90
Family rate	\$305.63	\$305.63	\$305.63	\$305.63	\$305.63	\$305.63	\$305.63	\$305.63
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$88.60	\$88.60	\$88.60	\$88.60	\$88.60	\$88.60	\$88.60	\$88.60
Parent / Child(ren) rate	\$163.91	\$163.91	\$163.91	\$163.91	\$163.91	\$163.91	\$163.91	\$163.91
Couple rate	\$194.92	\$194.92	\$194.92	\$194.92	\$194.92	\$194.92	\$194.92	\$194.92
Family rate	\$274.66	\$274.66	\$274.66	\$274.66	\$274.66	\$274.66	\$274.66	\$274.66
<u>Dollar Amount Change</u>								
Single rate	\$9.99	\$9.99	\$9.99	\$9.99	\$9.99	\$9.99	\$9.99	\$9.99
Parent / Child(ren) rate	\$18.48	\$18.48	\$18.48	\$18.48	\$18.48	\$18.48	\$18.48	\$18.48
Couple rate	\$21.98	\$21.98	\$21.98	\$21.98	\$21.98	\$21.98	\$21.98	\$21.98
Family rate	\$30.97	\$30.97	\$30.97	\$30.97	\$30.97	\$30.97	\$30.97	\$30.97
<u>Percent Change:</u>								
Single rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Parent / Child(ren) rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Couple rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Family rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%

Rx Plan: \$15/50%C with a \$500 Deductible								
	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<u>3rd Quarter 2013 Rates:</u>								
Single rate	\$83.41	\$83.41	\$83.41	\$83.41	\$83.41	\$83.41	\$83.41	\$83.41
Parent / Child(ren) rate	\$154.31	\$154.31	\$154.31	\$154.31	\$154.31	\$154.31	\$154.31	\$154.31
Couple rate	\$183.50	\$183.50	\$183.50	\$183.50	\$183.50	\$183.50	\$183.50	\$183.50
Family rate	\$258.57	\$258.57	\$258.57	\$258.57	\$258.57	\$258.57	\$258.57	\$258.57
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$74.97	\$74.97	\$74.97	\$74.97	\$74.97	\$74.97	\$74.97	\$74.97
Parent / Child(ren) rate	\$138.69	\$138.69	\$138.69	\$138.69	\$138.69	\$138.69	\$138.69	\$138.69
Couple rate	\$164.93	\$164.93	\$164.93	\$164.93	\$164.93	\$164.93	\$164.93	\$164.93
Family rate	\$232.41	\$232.41	\$232.41	\$232.41	\$232.41	\$232.41	\$232.41	\$232.41
<u>Dollar Amount Change</u>								
Single rate	\$8.44	\$8.44	\$8.44	\$8.44	\$8.44	\$8.44	\$8.44	\$8.44
Parent / Child(ren) rate	\$15.62	\$15.62	\$15.62	\$15.62	\$15.62	\$15.62	\$15.62	\$15.62
Couple rate	\$18.57	\$18.57	\$18.57	\$18.57	\$18.57	\$18.57	\$18.57	\$18.57
Family rate	\$26.16	\$26.16	\$26.16	\$26.16	\$26.16	\$26.16	\$26.16	\$26.16
<u>Percent Change:</u>								
Single rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Parent / Child(ren) rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Couple rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Family rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%

New Rx Plan: \$10/30/60 2.5x 90 Days, 100 T2 & T3 Deductible									
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>3rd Quarter 2013 Rates:</u>									
Single rate	\$139.87	\$139.87	\$139.87	\$139.87	\$139.87	\$139.87	\$139.87	\$139.87	\$139.87
Parent / Child(ren) rate	\$258.76	\$258.76	\$258.76	\$258.76	\$258.76	\$258.76	\$258.76	\$258.76	\$258.76
Couple rate	\$307.71	\$307.71	\$307.71	\$307.71	\$307.71	\$307.71	\$307.71	\$307.71	\$307.71
Family rate	\$433.60	\$433.60	\$433.60	\$433.60	\$433.60	\$433.60	\$433.60	\$433.60	\$433.60
<u>3rd Quarter 2012 Rates:</u>									
Single rate	\$125.70	\$125.70	\$125.70	\$125.70	\$125.70	\$125.70	\$125.70	\$125.70	\$125.70
Parent / Child(ren) rate	\$232.55	\$232.55	\$232.55	\$232.55	\$232.55	\$232.55	\$232.55	\$232.55	\$232.55
Couple rate	\$276.54	\$276.54	\$276.54	\$276.54	\$276.54	\$276.54	\$276.54	\$276.54	\$276.54
Family rate	\$389.67	\$389.67	\$389.67	\$389.67	\$389.67	\$389.67	\$389.67	\$389.67	\$389.67
<u>Dollar Amount Change</u>									
Single rate	\$14.17	\$14.17	\$14.17	\$14.17	\$14.17	\$14.17	\$14.17	\$14.17	\$14.17
Parent / Child(ren) rate	\$26.21	\$26.21	\$26.21	\$26.21	\$26.21	\$26.21	\$26.21	\$26.21	\$26.21
Couple rate	\$31.17	\$31.17	\$31.17	\$31.17	\$31.17	\$31.17	\$31.17	\$31.17	\$31.17
Family rate	\$43.93	\$43.93	\$43.93	\$43.93	\$43.93	\$43.93	\$43.93	\$43.93	\$43.93
<u>Percent Change:</u>									
Single rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Parent / Child(ren) rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Couple rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Family rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%

New Rx Plan: \$10/30/60 2.5x 90 Days, 250 T2 & T3 Deductible									
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>3rd Quarter 2013 Rates:</u>									
Single rate	\$129.79	\$129.79	\$129.79	\$129.79	\$129.79	\$129.79	\$129.79	\$129.79	\$129.79
Parent / Child(ren) rate	\$240.11	\$240.11	\$240.11	\$240.11	\$240.11	\$240.11	\$240.11	\$240.11	\$240.11
Couple rate	\$285.54	\$285.54	\$285.54	\$285.54	\$285.54	\$285.54	\$285.54	\$285.54	\$285.54
Family rate	\$402.35	\$402.35	\$402.35	\$402.35	\$402.35	\$402.35	\$402.35	\$402.35	\$402.35
<u>3rd Quarter 2012 Rates:</u>									
Single rate	\$116.64	\$116.64	\$116.64	\$116.64	\$116.64	\$116.64	\$116.64	\$116.64	\$116.64
Parent / Child(ren) rate	\$215.78	\$215.78	\$215.78	\$215.78	\$215.78	\$215.78	\$215.78	\$215.78	\$215.78
Couple rate	\$256.61	\$256.61	\$256.61	\$256.61	\$256.61	\$256.61	\$256.61	\$256.61	\$256.61
Family rate	\$361.58	\$361.58	\$361.58	\$361.58	\$361.58	\$361.58	\$361.58	\$361.58	\$361.58
<u>Dollar Amount Change</u>									
Single rate	\$13.15	\$13.15	\$13.15	\$13.15	\$13.15	\$13.15	\$13.15	\$13.15	\$13.15
Parent / Child(ren) rate	\$24.33	\$24.33	\$24.33	\$24.33	\$24.33	\$24.33	\$24.33	\$24.33	\$24.33
Couple rate	\$28.93	\$28.93	\$28.93	\$28.93	\$28.93	\$28.93	\$28.93	\$28.93	\$28.93
Family rate	\$40.77	\$40.77	\$40.77	\$40.77	\$40.77	\$40.77	\$40.77	\$40.77	\$40.77
<u>Percent Change:</u>									
Single rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Parent / Child(ren) rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Couple rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Family rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%

New Rx Plan: \$10/30/60 2.5x 90 Days, 500 T2 & T3 Deductible								
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>3rd Quarter 2013 Rates:</u>								
Single rate	\$110.66	\$110.66	\$110.66	\$110.66	\$110.66	\$110.66	\$110.66	\$110.66
Parent / Child(ren) rate	\$204.72	\$204.72	\$204.72	\$204.72	\$204.72	\$204.72	\$204.72	\$204.72
Couple rate	\$243.45	\$243.45	\$243.45	\$243.45	\$243.45	\$243.45	\$243.45	\$243.45
Family rate	\$343.05	\$343.05	\$343.05	\$343.05	\$343.05	\$343.05	\$343.05	\$343.05
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$99.45	\$99.45	\$99.45	\$99.45	\$99.45	\$99.45	\$99.45	\$99.45
Parent / Child(ren) rate	\$183.98	\$183.98	\$183.98	\$183.98	\$183.98	\$183.98	\$183.98	\$183.98
Couple rate	\$218.79	\$218.79	\$218.79	\$218.79	\$218.79	\$218.79	\$218.79	\$218.79
Family rate	\$308.30	\$308.30	\$308.30	\$308.30	\$308.30	\$308.30	\$308.30	\$308.30
<u>Dollar Amount Change</u>								
Single rate	\$11.21	\$11.21	\$11.21	\$11.21	\$11.21	\$11.21	\$11.21	\$11.21
Parent / Child(ren) rate	\$20.74	\$20.74	\$20.74	\$20.74	\$20.74	\$20.74	\$20.74	\$20.74
Couple rate	\$24.66	\$24.66	\$24.66	\$24.66	\$24.66	\$24.66	\$24.66	\$24.66
Family rate	\$34.75	\$34.75	\$34.75	\$34.75	\$34.75	\$34.75	\$34.75	\$34.75
<u>Percent Change:</u>								
Single rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Parent / Child(ren) rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Couple rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Family rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%

Rx Plan: \$15/50%C with a \$50 Deductible								
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2013 Rates:</u>								
Single rate	\$122.51	\$122.51	\$122.51	\$122.51	\$122.51	\$122.51	\$122.51	\$122.51
Parent / Child(ren) rate	\$226.64	\$226.64	\$226.64	\$226.64	\$226.64	\$226.64	\$226.64	\$226.64
Couple rate	\$269.52	\$269.52	\$269.52	\$269.52	\$269.52	\$269.52	\$269.52	\$269.52
Family rate	\$379.78	\$379.78	\$379.78	\$379.78	\$379.78	\$379.78	\$379.78	\$379.78
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$109.77	\$109.77	\$109.77	\$109.77	\$109.77	\$109.77	\$109.77	\$109.77
Parent / Child(ren) rate	\$203.07	\$203.07	\$203.07	\$203.07	\$203.07	\$203.07	\$203.07	\$203.07
Couple rate	\$241.49	\$241.49	\$241.49	\$241.49	\$241.49	\$241.49	\$241.49	\$241.49
Family rate	\$340.29	\$340.29	\$340.29	\$340.29	\$340.29	\$340.29	\$340.29	\$340.29
<u>Dollar Amount Change</u>								
Single rate	\$12.74	\$12.74	\$12.74	\$12.74	\$12.74	\$12.74	\$12.74	\$12.74
Parent / Child(ren) rate	\$23.57	\$23.57	\$23.57	\$23.57	\$23.57	\$23.57	\$23.57	\$23.57
Couple rate	\$28.03	\$28.03	\$28.03	\$28.03	\$28.03	\$28.03	\$28.03	\$28.03
Family rate	\$39.49	\$39.49	\$39.49	\$39.49	\$39.49	\$39.49	\$39.49	\$39.49
<u>Percent Change:</u>								
Single rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Parent / Child(ren) rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Couple rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Family rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%

Rx Plan: \$15/50%C with a \$100 Deductible								
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2013 Rates:</u>								
Single rate	\$111.56	\$111.56	\$111.56	\$111.56	\$111.56	\$111.56	\$111.56	\$111.56
Parent / Child(ren) rate	\$206.39	\$206.39	\$206.39	\$206.39	\$206.39	\$206.39	\$206.39	\$206.39
Couple rate	\$245.43	\$245.43	\$245.43	\$245.43	\$245.43	\$245.43	\$245.43	\$245.43
Family rate	\$345.84	\$345.84	\$345.84	\$345.84	\$345.84	\$345.84	\$345.84	\$345.84
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$99.96	\$99.96	\$99.96	\$99.96	\$99.96	\$99.96	\$99.96	\$99.96
Parent / Child(ren) rate	\$184.93	\$184.93	\$184.93	\$184.93	\$184.93	\$184.93	\$184.93	\$184.93
Couple rate	\$219.91	\$219.91	\$219.91	\$219.91	\$219.91	\$219.91	\$219.91	\$219.91
Family rate	\$309.88	\$309.88	\$309.88	\$309.88	\$309.88	\$309.88	\$309.88	\$309.88
<u>Dollar Amount Change</u>								
Single rate	\$11.60	\$11.60	\$11.60	\$11.60	\$11.60	\$11.60	\$11.60	\$11.60
Parent / Child(ren) rate	\$21.46	\$21.46	\$21.46	\$21.46	\$21.46	\$21.46	\$21.46	\$21.46
Couple rate	\$25.52	\$25.52	\$25.52	\$25.52	\$25.52	\$25.52	\$25.52	\$25.52
Family rate	\$35.96	\$35.96	\$35.96	\$35.96	\$35.96	\$35.96	\$35.96	\$35.96
<u>Percent Change:</u>								
Single rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Parent / Child(ren) rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Couple rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Family rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%

Rx Plan: \$15/50%C with a \$250 Deductible								
	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<u>4th Quarter 2013 Rates:</u>								
Single rate	\$102.34	\$102.34	\$102.34	\$102.34	\$102.34	\$102.34	\$102.34	\$102.34
Parent / Child(ren) rate	\$189.33	\$189.33	\$189.33	\$189.33	\$189.33	\$189.33	\$189.33	\$189.33
Couple rate	\$225.15	\$225.15	\$225.15	\$225.15	\$225.15	\$225.15	\$225.15	\$225.15
Family rate	\$317.25	\$317.25	\$317.25	\$317.25	\$317.25	\$317.25	\$317.25	\$317.25
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$91.70	\$91.70	\$91.70	\$91.70	\$91.70	\$91.70	\$91.70	\$91.70
Parent / Child(ren) rate	\$169.65	\$169.65	\$169.65	\$169.65	\$169.65	\$169.65	\$169.65	\$169.65
Couple rate	\$201.74	\$201.74	\$201.74	\$201.74	\$201.74	\$201.74	\$201.74	\$201.74
Family rate	\$284.27	\$284.27	\$284.27	\$284.27	\$284.27	\$284.27	\$284.27	\$284.27
<u>Dollar Amount Change</u>								
Single rate	\$10.64	\$10.64	\$10.64	\$10.64	\$10.64	\$10.64	\$10.64	\$10.64
Parent / Child(ren) rate	\$19.68	\$19.68	\$19.68	\$19.68	\$19.68	\$19.68	\$19.68	\$19.68
Couple rate	\$23.41	\$23.41	\$23.41	\$23.41	\$23.41	\$23.41	\$23.41	\$23.41
Family rate	\$32.98	\$32.98	\$32.98	\$32.98	\$32.98	\$32.98	\$32.98	\$32.98
<u>Percent Change:</u>								
Single rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Parent / Child(ren) rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Couple rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Family rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%

Rx Plan: \$15/50%C with a \$500 Deductible								
	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<u>4th Quarter 2013 Rates:</u>								
Single rate	\$86.59	\$86.59	\$86.59	\$86.59	\$86.59	\$86.59	\$86.59	\$86.59
Parent / Child(ren) rate	\$160.19	\$160.19	\$160.19	\$160.19	\$160.19	\$160.19	\$160.19	\$160.19
Couple rate	\$190.50	\$190.50	\$190.50	\$190.50	\$190.50	\$190.50	\$190.50	\$190.50
Family rate	\$268.43	\$268.43	\$268.43	\$268.43	\$268.43	\$268.43	\$268.43	\$268.43
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$77.59	\$77.59	\$77.59	\$77.59	\$77.59	\$77.59	\$77.59	\$77.59
Parent / Child(ren) rate	\$143.54	\$143.54	\$143.54	\$143.54	\$143.54	\$143.54	\$143.54	\$143.54
Couple rate	\$170.70	\$170.70	\$170.70	\$170.70	\$170.70	\$170.70	\$170.70	\$170.70
Family rate	\$240.53	\$240.53	\$240.53	\$240.53	\$240.53	\$240.53	\$240.53	\$240.53
<u>Dollar Amount Change</u>								
Single rate	\$9.00	\$9.00	\$9.00	\$9.00	\$9.00	\$9.00	\$9.00	\$9.00
Parent / Child(ren) rate	\$16.65	\$16.65	\$16.65	\$16.65	\$16.65	\$16.65	\$16.65	\$16.65
Couple rate	\$19.80	\$19.80	\$19.80	\$19.80	\$19.80	\$19.80	\$19.80	\$19.80
Family rate	\$27.90	\$27.90	\$27.90	\$27.90	\$27.90	\$27.90	\$27.90	\$27.90
<u>Percent Change:</u>								
Single rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Parent / Child(ren) rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Couple rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Family rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%

New Rx Plan: \$10/30/60 2.5x 90 Days, 100 T2 & T3 Deductible									
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>4th Quarter 2013 Rates:</u>									
Single rate	\$145.20	\$145.20	\$145.20	\$145.20	\$145.20	\$145.20	\$145.20	\$145.20	\$145.20
Parent / Child(ren) rate	\$268.62	\$268.62	\$268.62	\$268.62	\$268.62	\$268.62	\$268.62	\$268.62	\$268.62
Couple rate	\$319.44	\$319.44	\$319.44	\$319.44	\$319.44	\$319.44	\$319.44	\$319.44	\$319.44
Family rate	\$450.12	\$450.12	\$450.12	\$450.12	\$450.12	\$450.12	\$450.12	\$450.12	\$450.12
<u>4th Quarter 2012 Rates:</u>									
Single rate	\$130.10	\$130.10	\$130.10	\$130.10	\$130.10	\$130.10	\$130.10	\$130.10	\$130.10
Parent / Child(ren) rate	\$240.69	\$240.69	\$240.69	\$240.69	\$240.69	\$240.69	\$240.69	\$240.69	\$240.69
Couple rate	\$286.22	\$286.22	\$286.22	\$286.22	\$286.22	\$286.22	\$286.22	\$286.22	\$286.22
Family rate	\$403.31	\$403.31	\$403.31	\$403.31	\$403.31	\$403.31	\$403.31	\$403.31	\$403.31
<u>Dollar Amount Change</u>									
Single rate	\$15.10	\$15.10	\$15.10	\$15.10	\$15.10	\$15.10	\$15.10	\$15.10	\$15.10
Parent / Child(ren) rate	\$27.93	\$27.93	\$27.93	\$27.93	\$27.93	\$27.93	\$27.93	\$27.93	\$27.93
Couple rate	\$33.22	\$33.22	\$33.22	\$33.22	\$33.22	\$33.22	\$33.22	\$33.22	\$33.22
Family rate	\$46.81	\$46.81	\$46.81	\$46.81	\$46.81	\$46.81	\$46.81	\$46.81	\$46.81
<u>Percent Change:</u>									
Single rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Parent / Child(ren) rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Couple rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Family rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%

New Rx Plan: \$10/30/60 2.5x 90 Days, 250 T2 & T3 Deductible									
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>4th Quarter 2013 Rates:</u>									
Single rate	\$134.73	\$134.73	\$134.73	\$134.73	\$134.73	\$134.73	\$134.73	\$134.73	\$134.73
Parent / Child(ren) rate	\$249.25	\$249.25	\$249.25	\$249.25	\$249.25	\$249.25	\$249.25	\$249.25	\$249.25
Couple rate	\$296.41	\$296.41	\$296.41	\$296.41	\$296.41	\$296.41	\$296.41	\$296.41	\$296.41
Family rate	\$417.66	\$417.66	\$417.66	\$417.66	\$417.66	\$417.66	\$417.66	\$417.66	\$417.66
<u>4th Quarter 2012 Rates:</u>									
Single rate	\$120.72	\$120.72	\$120.72	\$120.72	\$120.72	\$120.72	\$120.72	\$120.72	\$120.72
Parent / Child(ren) rate	\$223.33	\$223.33	\$223.33	\$223.33	\$223.33	\$223.33	\$223.33	\$223.33	\$223.33
Couple rate	\$265.58	\$265.58	\$265.58	\$265.58	\$265.58	\$265.58	\$265.58	\$265.58	\$265.58
Family rate	\$374.23	\$374.23	\$374.23	\$374.23	\$374.23	\$374.23	\$374.23	\$374.23	\$374.23
<u>Dollar Amount Change</u>									
Single rate	\$14.01	\$14.01	\$14.01	\$14.01	\$14.01	\$14.01	\$14.01	\$14.01	\$14.01
Parent / Child(ren) rate	\$25.92	\$25.92	\$25.92	\$25.92	\$25.92	\$25.92	\$25.92	\$25.92	\$25.92
Couple rate	\$30.83	\$30.83	\$30.83	\$30.83	\$30.83	\$30.83	\$30.83	\$30.83	\$30.83
Family rate	\$43.43	\$43.43	\$43.43	\$43.43	\$43.43	\$43.43	\$43.43	\$43.43	\$43.43
<u>Percent Change:</u>									
Single rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Parent / Child(ren) rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Couple rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Family rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%

New Rx Plan: \$10/30/60 2.5x 90 Days, 500 T2 & T3 Deductible								
	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<u>4th Quarter 2013 Rates:</u>								
Single rate	\$114.87	\$114.87	\$114.87	\$114.87	\$114.87	\$114.87	\$114.87	\$114.87
Parent / Child(ren) rate	\$212.51	\$212.51	\$212.51	\$212.51	\$212.51	\$212.51	\$212.51	\$212.51
Couple rate	\$252.71	\$252.71	\$252.71	\$252.71	\$252.71	\$252.71	\$252.71	\$252.71
Family rate	\$356.10	\$356.10	\$356.10	\$356.10	\$356.10	\$356.10	\$356.10	\$356.10
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$102.93	\$102.93	\$102.93	\$102.93	\$102.93	\$102.93	\$102.93	\$102.93
Parent / Child(ren) rate	\$190.42	\$190.42	\$190.42	\$190.42	\$190.42	\$190.42	\$190.42	\$190.42
Couple rate	\$226.45	\$226.45	\$226.45	\$226.45	\$226.45	\$226.45	\$226.45	\$226.45
Family rate	\$319.08	\$319.08	\$319.08	\$319.08	\$319.08	\$319.08	\$319.08	\$319.08
<u>Dollar Amount Change</u>								
Single rate	\$11.94	\$11.94	\$11.94	\$11.94	\$11.94	\$11.94	\$11.94	\$11.94
Parent / Child(ren) rate	\$22.09	\$22.09	\$22.09	\$22.09	\$22.09	\$22.09	\$22.09	\$22.09
Couple rate	\$26.26	\$26.26	\$26.26	\$26.26	\$26.26	\$26.26	\$26.26	\$26.26
Family rate	\$37.02	\$37.02	\$37.02	\$37.02	\$37.02	\$37.02	\$37.02	\$37.02
<u>Percent Change:</u>								
Single rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Parent / Child(ren) rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Couple rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Family rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%

Rx Plan: \$15/50%C with a \$50 Deductible									
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<b>1st Quarter 2013 Rates:</b>									
Single rate	\$4.45	\$4.45	\$4.45	\$4.45	\$4.45	\$4.45	\$4.45	\$4.45	\$4.45
Parent / Child(ren) rate	\$8.23	\$8.23	\$8.23	\$8.23	\$8.23	\$8.23	\$8.23	\$8.23	\$8.23
Couple rate	\$9.79	\$9.79	\$9.79	\$9.79	\$9.79	\$9.79	\$9.79	\$9.79	\$9.79
Family rate	\$13.80	\$13.80	\$13.80	\$13.80	\$13.80	\$13.80	\$13.80	\$13.80	\$13.80
<b>1st Quarter 2012 Rates:</b>									
Single rate	\$4.03	\$4.03	\$4.03	\$4.03	\$4.03	\$4.03	\$4.03	\$4.03	\$4.03
Parent / Child(ren) rate	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46
Couple rate	\$8.87	\$8.87	\$8.87	\$8.87	\$8.87	\$8.87	\$8.87	\$8.87	\$8.87
Family rate	\$12.49	\$12.49	\$12.49	\$12.49	\$12.49	\$12.49	\$12.49	\$12.49	\$12.49
<b>Dollar Amount Change</b>									
Single rate	\$0.42	\$0.42	\$0.42	\$0.42	\$0.42	\$0.42	\$0.42	\$0.42	\$0.42
Parent / Child(ren) rate	\$0.77	\$0.77	\$0.77	\$0.77	\$0.77	\$0.77	\$0.77	\$0.77	\$0.77
Couple rate	\$0.92	\$0.92	\$0.92	\$0.92	\$0.92	\$0.92	\$0.92	\$0.92	\$0.92
Family rate	\$1.31	\$1.31	\$1.31	\$1.31	\$1.31	\$1.31	\$1.31	\$1.31	\$1.31
<b>Percent Change:</b>									
Single rate	10.4%	10.4%	10.4%	10.4%	10.4%	10.4%	10.4%	10.4%	10.4%
Parent / Child(ren) rate	10.3%	10.3%	10.3%	10.3%	10.3%	10.3%	10.3%	10.3%	10.3%
Couple rate	10.4%	10.4%	10.4%	10.4%	10.4%	10.4%	10.4%	10.4%	10.4%
Family rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%

Rx Plan: \$15/50%C with a \$100 Deductible									
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<b>1st Quarter 2013 Rates:</b>									
Single rate	\$4.17	\$4.17	\$4.17	\$4.17	\$4.17	\$4.17	\$4.17	\$4.17	\$4.17
Parent / Child(ren) rate	\$7.71	\$7.71	\$7.71	\$7.71	\$7.71	\$7.71	\$7.71	\$7.71	\$7.71
Couple rate	\$9.17	\$9.17	\$9.17	\$9.17	\$9.17	\$9.17	\$9.17	\$9.17	\$9.17
Family rate	\$12.93	\$12.93	\$12.93	\$12.93	\$12.93	\$12.93	\$12.93	\$12.93	\$12.93
<b>1st Quarter 2012 Rates:</b>									
Single rate	\$3.77	\$3.77	\$3.77	\$3.77	\$3.77	\$3.77	\$3.77	\$3.77	\$3.77
Parent / Child(ren) rate	\$6.97	\$6.97	\$6.97	\$6.97	\$6.97	\$6.97	\$6.97	\$6.97	\$6.97
Couple rate	\$8.29	\$8.29	\$8.29	\$8.29	\$8.29	\$8.29	\$8.29	\$8.29	\$8.29
Family rate	\$11.69	\$11.69	\$11.69	\$11.69	\$11.69	\$11.69	\$11.69	\$11.69	\$11.69
<b>Dollar Amount Change</b>									
Single rate	\$0.40	\$0.40	\$0.40	\$0.40	\$0.40	\$0.40	\$0.40	\$0.40	\$0.40
Parent / Child(ren) rate	\$0.74	\$0.74	\$0.74	\$0.74	\$0.74	\$0.74	\$0.74	\$0.74	\$0.74
Couple rate	\$0.88	\$0.88	\$0.88	\$0.88	\$0.88	\$0.88	\$0.88	\$0.88	\$0.88
Family rate	\$1.24	\$1.24	\$1.24	\$1.24	\$1.24	\$1.24	\$1.24	\$1.24	\$1.24
<b>Percent Change:</b>									
Single rate	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%
Parent / Child(ren) rate	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%
Couple rate	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%
Family rate	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%

Rx Plan: \$15/50%C with a \$250 Deductible								
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>1st Quarter 2013 Rates:</u>								
Single rate	\$3.74	\$3.74	\$3.74	\$3.74	\$3.74	\$3.74	\$3.74	\$3.74
Parent / Child(ren) rate	\$6.92	\$6.92	\$6.92	\$6.92	\$6.92	\$6.92	\$6.92	\$6.92
Couple rate	\$8.23	\$8.23	\$8.23	\$8.23	\$8.23	\$8.23	\$8.23	\$8.23
Family rate	\$11.59	\$11.59	\$11.59	\$11.59	\$11.59	\$11.59	\$11.59	\$11.59
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$3.38	\$3.38	\$3.38	\$3.38	\$3.38	\$3.38	\$3.38	\$3.38
Parent / Child(ren) rate	\$6.25	\$6.25	\$6.25	\$6.25	\$6.25	\$6.25	\$6.25	\$6.25
Couple rate	\$7.44	\$7.44	\$7.44	\$7.44	\$7.44	\$7.44	\$7.44	\$7.44
Family rate	\$10.48	\$10.48	\$10.48	\$10.48	\$10.48	\$10.48	\$10.48	\$10.48
<u>Dollar Amount Change</u>								
Single rate	\$0.36	\$0.36	\$0.36	\$0.36	\$0.36	\$0.36	\$0.36	\$0.36
Parent / Child(ren) rate	\$0.67	\$0.67	\$0.67	\$0.67	\$0.67	\$0.67	\$0.67	\$0.67
Couple rate	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79
Family rate	\$1.11	\$1.11	\$1.11	\$1.11	\$1.11	\$1.11	\$1.11	\$1.11
<u>Percent Change:</u>								
Single rate	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
Parent / Child(ren) rate	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
Couple rate	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%
Family rate	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%

Rx Plan: \$15/50%C with a \$500 Deductible								
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>1st Quarter 2013 Rates:</u>								
Single rate	\$3.18	\$3.18	\$3.18	\$3.18	\$3.18	\$3.18	\$3.18	\$3.18
Parent / Child(ren) rate	\$5.88	\$5.88	\$5.88	\$5.88	\$5.88	\$5.88	\$5.88	\$5.88
Couple rate	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00
Family rate	\$9.86	\$9.86	\$9.86	\$9.86	\$9.86	\$9.86	\$9.86	\$9.86
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$2.88	\$2.88	\$2.88	\$2.88	\$2.88	\$2.88	\$2.88	\$2.88
Parent / Child(ren) rate	\$5.33	\$5.33	\$5.33	\$5.33	\$5.33	\$5.33	\$5.33	\$5.33
Couple rate	\$6.34	\$6.34	\$6.34	\$6.34	\$6.34	\$6.34	\$6.34	\$6.34
Family rate	\$8.93	\$8.93	\$8.93	\$8.93	\$8.93	\$8.93	\$8.93	\$8.93
<u>Dollar Amount Change</u>								
Single rate	\$0.30	\$0.30	\$0.30	\$0.30	\$0.30	\$0.30	\$0.30	\$0.30
Parent / Child(ren) rate	\$0.55	\$0.55	\$0.55	\$0.55	\$0.55	\$0.55	\$0.55	\$0.55
Couple rate	\$0.66	\$0.66	\$0.66	\$0.66	\$0.66	\$0.66	\$0.66	\$0.66
Family rate	\$0.93	\$0.93	\$0.93	\$0.93	\$0.93	\$0.93	\$0.93	\$0.93
<u>Percent Change:</u>								
Single rate	10.4%	10.4%	10.4%	10.4%	10.4%	10.4%	10.4%	10.4%
Parent / Child(ren) rate	10.3%	10.3%	10.3%	10.3%	10.3%	10.3%	10.3%	10.3%
Couple rate	10.4%	10.4%	10.4%	10.4%	10.4%	10.4%	10.4%	10.4%
Family rate	10.4%	10.4%	10.4%	10.4%	10.4%	10.4%	10.4%	10.4%

New Rx Plan: \$10/30/60 2.5x 90 Days, 100 T2 & T3 Deductible									
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<b>1st Quarter 2013 Rates:</b>									
Single rate	\$5.48	\$5.48	\$5.48	\$5.48	\$5.48	\$5.48	\$5.48	\$5.48	\$5.48
Parent / Child(ren) rate	\$10.14	\$10.14	\$10.14	\$10.14	\$10.14	\$10.14	\$10.14	\$10.14	\$10.14
Couple rate	\$12.06	\$12.06	\$12.06	\$12.06	\$12.06	\$12.06	\$12.06	\$12.06	\$12.06
Family rate	\$16.99	\$16.99	\$16.99	\$16.99	\$16.99	\$16.99	\$16.99	\$16.99	\$16.99
<b>1st Quarter 2012 Rates:</b>									
Single rate	\$4.96	\$4.96	\$4.96	\$4.96	\$4.96	\$4.96	\$4.96	\$4.96	\$4.96
Parent / Child(ren) rate	\$9.18	\$9.18	\$9.18	\$9.18	\$9.18	\$9.18	\$9.18	\$9.18	\$9.18
Couple rate	\$10.91	\$10.91	\$10.91	\$10.91	\$10.91	\$10.91	\$10.91	\$10.91	\$10.91
Family rate	\$15.38	\$15.38	\$15.38	\$15.38	\$15.38	\$15.38	\$15.38	\$15.38	\$15.38
<b>Dollar Amount Change</b>									
Single rate	\$0.52	\$0.52	\$0.52	\$0.52	\$0.52	\$0.52	\$0.52	\$0.52	\$0.52
Parent / Child(ren) rate	\$0.96	\$0.96	\$0.96	\$0.96	\$0.96	\$0.96	\$0.96	\$0.96	\$0.96
Couple rate	\$1.15	\$1.15	\$1.15	\$1.15	\$1.15	\$1.15	\$1.15	\$1.15	\$1.15
Family rate	\$1.61	\$1.61	\$1.61	\$1.61	\$1.61	\$1.61	\$1.61	\$1.61	\$1.61
<b>Percent Change:</b>									
Single rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Parent / Child(ren) rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Couple rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Family rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%

New Rx Plan: \$10/30/60 2.5x 90 Days, 250 T2 & T3 Deductible									
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<b>1st Quarter 2013 Rates:</b>									
Single rate	\$5.04	\$5.04	\$5.04	\$5.04	\$5.04	\$5.04	\$5.04	\$5.04	\$5.04
Parent / Child(ren) rate	\$9.32	\$9.32	\$9.32	\$9.32	\$9.32	\$9.32	\$9.32	\$9.32	\$9.32
Couple rate	\$11.09	\$11.09	\$11.09	\$11.09	\$11.09	\$11.09	\$11.09	\$11.09	\$11.09
Family rate	\$15.62	\$15.62	\$15.62	\$15.62	\$15.62	\$15.62	\$15.62	\$15.62	\$15.62
<b>1st Quarter 2012 Rates:</b>									
Single rate	\$4.56	\$4.56	\$4.56	\$4.56	\$4.56	\$4.56	\$4.56	\$4.56	\$4.56
Parent / Child(ren) rate	\$8.44	\$8.44	\$8.44	\$8.44	\$8.44	\$8.44	\$8.44	\$8.44	\$8.44
Couple rate	\$10.03	\$10.03	\$10.03	\$10.03	\$10.03	\$10.03	\$10.03	\$10.03	\$10.03
Family rate	\$14.14	\$14.14	\$14.14	\$14.14	\$14.14	\$14.14	\$14.14	\$14.14	\$14.14
<b>Dollar Amount Change</b>									
Single rate	\$0.48	\$0.48	\$0.48	\$0.48	\$0.48	\$0.48	\$0.48	\$0.48	\$0.48
Parent / Child(ren) rate	\$0.88	\$0.88	\$0.88	\$0.88	\$0.88	\$0.88	\$0.88	\$0.88	\$0.88
Couple rate	\$1.06	\$1.06	\$1.06	\$1.06	\$1.06	\$1.06	\$1.06	\$1.06	\$1.06
Family rate	\$1.48	\$1.48	\$1.48	\$1.48	\$1.48	\$1.48	\$1.48	\$1.48	\$1.48
<b>Percent Change:</b>									
Single rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Parent / Child(ren) rate	10.4%	10.4%	10.4%	10.4%	10.4%	10.4%	10.4%	10.4%	10.4%
Couple rate	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%
Family rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%

New Rx Plan: \$10/30/60 2.5x 90 Days, 500 T2 & T3 Deductible								
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>1st Quarter 2013 Rates:</u>								
Single rate	\$4.33	\$4.33	\$4.33	\$4.33	\$4.33	\$4.33	\$4.33	\$4.33
Parent / Child(ren) rate	\$8.01	\$8.01	\$8.01	\$8.01	\$8.01	\$8.01	\$8.01	\$8.01
Couple rate	\$9.53	\$9.53	\$9.53	\$9.53	\$9.53	\$9.53	\$9.53	\$9.53
Family rate	\$13.42	\$13.42	\$13.42	\$13.42	\$13.42	\$13.42	\$13.42	\$13.42
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$3.92	\$3.92	\$3.92	\$3.92	\$3.92	\$3.92	\$3.92	\$3.92
Parent / Child(ren) rate	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25
Couple rate	\$8.62	\$8.62	\$8.62	\$8.62	\$8.62	\$8.62	\$8.62	\$8.62
Family rate	\$12.15	\$12.15	\$12.15	\$12.15	\$12.15	\$12.15	\$12.15	\$12.15
<u>Dollar Amount Change</u>								
Single rate	\$0.41	\$0.41	\$0.41	\$0.41	\$0.41	\$0.41	\$0.41	\$0.41
Parent / Child(ren) rate	\$0.76	\$0.76	\$0.76	\$0.76	\$0.76	\$0.76	\$0.76	\$0.76
Couple rate	\$0.91	\$0.91	\$0.91	\$0.91	\$0.91	\$0.91	\$0.91	\$0.91
Family rate	\$1.27	\$1.27	\$1.27	\$1.27	\$1.27	\$1.27	\$1.27	\$1.27
<u>Percent Change:</u>								
Single rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Parent / Child(ren) rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Couple rate	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%
Family rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%

Rx Plan: \$15/50%C with a \$50 Deductible									
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>2nd Quarter 2013 Rates:</u>									
Single rate	\$4.62	\$4.62	\$4.62	\$4.62	\$4.62	\$4.62	\$4.62	\$4.62	\$4.62
Parent / Child(ren) rate	\$8.55	\$8.55	\$8.55	\$8.55	\$8.55	\$8.55	\$8.55	\$8.55	\$8.55
Couple rate	\$10.16	\$10.16	\$10.16	\$10.16	\$10.16	\$10.16	\$10.16	\$10.16	\$10.16
Family rate	\$14.32	\$14.32	\$14.32	\$14.32	\$14.32	\$14.32	\$14.32	\$14.32	\$14.32
<u>2nd Quarter 2012 Rates:</u>									
Single rate	\$4.17	\$4.17	\$4.17	\$4.17	\$4.17	\$4.17	\$4.17	\$4.17	\$4.17
Parent / Child(ren) rate	\$7.71	\$7.71	\$7.71	\$7.71	\$7.71	\$7.71	\$7.71	\$7.71	\$7.71
Couple rate	\$9.17	\$9.17	\$9.17	\$9.17	\$9.17	\$9.17	\$9.17	\$9.17	\$9.17
Family rate	\$12.93	\$12.93	\$12.93	\$12.93	\$12.93	\$12.93	\$12.93	\$12.93	\$12.93
<u>Dollar Amount Change</u>									
Single rate	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
Parent / Child(ren) rate	\$0.84	\$0.84	\$0.84	\$0.84	\$0.84	\$0.84	\$0.84	\$0.84	\$0.84
Couple rate	\$0.99	\$0.99	\$0.99	\$0.99	\$0.99	\$0.99	\$0.99	\$0.99	\$0.99
Family rate	\$1.39	\$1.39	\$1.39	\$1.39	\$1.39	\$1.39	\$1.39	\$1.39	\$1.39
<u>Percent Change:</u>									
Single rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Parent / Child(ren) rate	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%
Couple rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Family rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%

Rx Plan: \$15/50%C with a \$100 Deductible									
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>2nd Quarter 2013 Rates:</u>									
Single rate	\$4.33	\$4.33	\$4.33	\$4.33	\$4.33	\$4.33	\$4.33	\$4.33	\$4.33
Parent / Child(ren) rate	\$8.01	\$8.01	\$8.01	\$8.01	\$8.01	\$8.01	\$8.01	\$8.01	\$8.01
Couple rate	\$9.53	\$9.53	\$9.53	\$9.53	\$9.53	\$9.53	\$9.53	\$9.53	\$9.53
Family rate	\$13.42	\$13.42	\$13.42	\$13.42	\$13.42	\$13.42	\$13.42	\$13.42	\$13.42
<u>2nd Quarter 2012 Rates:</u>									
Single rate	\$3.90	\$3.90	\$3.90	\$3.90	\$3.90	\$3.90	\$3.90	\$3.90	\$3.90
Parent / Child(ren) rate	\$7.22	\$7.22	\$7.22	\$7.22	\$7.22	\$7.22	\$7.22	\$7.22	\$7.22
Couple rate	\$8.58	\$8.58	\$8.58	\$8.58	\$8.58	\$8.58	\$8.58	\$8.58	\$8.58
Family rate	\$12.09	\$12.09	\$12.09	\$12.09	\$12.09	\$12.09	\$12.09	\$12.09	\$12.09
<u>Dollar Amount Change</u>									
Single rate	\$0.43	\$0.43	\$0.43	\$0.43	\$0.43	\$0.43	\$0.43	\$0.43	\$0.43
Parent / Child(ren) rate	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79
Couple rate	\$0.95	\$0.95	\$0.95	\$0.95	\$0.95	\$0.95	\$0.95	\$0.95	\$0.95
Family rate	\$1.33	\$1.33	\$1.33	\$1.33	\$1.33	\$1.33	\$1.33	\$1.33	\$1.33
<u>Percent Change:</u>									
Single rate	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%
Parent / Child(ren) rate	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%
Couple rate	11.1%	11.1%	11.1%	11.1%	11.1%	11.1%	11.1%	11.1%	11.1%
Family rate	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%

Rx Plan: \$15/50%C with a \$250 Deductible								
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>2nd Quarter 2013 Rates:</u>								
Single rate	\$3.88	\$3.88	\$3.88	\$3.88	\$3.88	\$3.88	\$3.88	\$3.88
Parent / Child(ren) rate	\$7.18	\$7.18	\$7.18	\$7.18	\$7.18	\$7.18	\$7.18	\$7.18
Couple rate	\$8.54	\$8.54	\$8.54	\$8.54	\$8.54	\$8.54	\$8.54	\$8.54
Family rate	\$12.03	\$12.03	\$12.03	\$12.03	\$12.03	\$12.03	\$12.03	\$12.03
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$3.50	\$3.50	\$3.50	\$3.50	\$3.50	\$3.50	\$3.50	\$3.50
Parent / Child(ren) rate	\$6.48	\$6.48	\$6.48	\$6.48	\$6.48	\$6.48	\$6.48	\$6.48
Couple rate	\$7.70	\$7.70	\$7.70	\$7.70	\$7.70	\$7.70	\$7.70	\$7.70
Family rate	\$10.85	\$10.85	\$10.85	\$10.85	\$10.85	\$10.85	\$10.85	\$10.85
<u>Dollar Amount Change</u>								
Single rate	\$0.38	\$0.38	\$0.38	\$0.38	\$0.38	\$0.38	\$0.38	\$0.38
Parent / Child(ren) rate	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70
Couple rate	\$0.84	\$0.84	\$0.84	\$0.84	\$0.84	\$0.84	\$0.84	\$0.84
Family rate	\$1.18	\$1.18	\$1.18	\$1.18	\$1.18	\$1.18	\$1.18	\$1.18
<u>Percent Change:</u>								
Single rate	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%
Parent / Child(ren) rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Couple rate	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%
Family rate	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%

Rx Plan: \$15/50%C with a \$500 Deductible								
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>2nd Quarter 2013 Rates:</u>								
Single rate	\$3.30	\$3.30	\$3.30	\$3.30	\$3.30	\$3.30	\$3.30	\$3.30
Parent / Child(ren) rate	\$6.11	\$6.11	\$6.11	\$6.11	\$6.11	\$6.11	\$6.11	\$6.11
Couple rate	\$7.26	\$7.26	\$7.26	\$7.26	\$7.26	\$7.26	\$7.26	\$7.26
Family rate	\$10.23	\$10.23	\$10.23	\$10.23	\$10.23	\$10.23	\$10.23	\$10.23
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$2.98	\$2.98	\$2.98	\$2.98	\$2.98	\$2.98	\$2.98	\$2.98
Parent / Child(ren) rate	\$5.51	\$5.51	\$5.51	\$5.51	\$5.51	\$5.51	\$5.51	\$5.51
Couple rate	\$6.56	\$6.56	\$6.56	\$6.56	\$6.56	\$6.56	\$6.56	\$6.56
Family rate	\$9.24	\$9.24	\$9.24	\$9.24	\$9.24	\$9.24	\$9.24	\$9.24
<u>Dollar Amount Change</u>								
Single rate	\$0.32	\$0.32	\$0.32	\$0.32	\$0.32	\$0.32	\$0.32	\$0.32
Parent / Child(ren) rate	\$0.60	\$0.60	\$0.60	\$0.60	\$0.60	\$0.60	\$0.60	\$0.60
Couple rate	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70
Family rate	\$0.99	\$0.99	\$0.99	\$0.99	\$0.99	\$0.99	\$0.99	\$0.99
<u>Percent Change:</u>								
Single rate	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
Parent / Child(ren) rate	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%
Couple rate	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
Family rate	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%

New Rx Plan: \$10/30/60 2.5x 90 Days, 100 T2 & T3 Deductible									
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>2nd Quarter 2013 Rates:</u>									
Single rate	\$5.69	\$5.69	\$5.69	\$5.69	\$5.69	\$5.69	\$5.69	\$5.69	\$5.69
Parent / Child(ren) rate	\$10.53	\$10.53	\$10.53	\$10.53	\$10.53	\$10.53	\$10.53	\$10.53	\$10.53
Couple rate	\$12.52	\$12.52	\$12.52	\$12.52	\$12.52	\$12.52	\$12.52	\$12.52	\$12.52
Family rate	\$17.64	\$17.64	\$17.64	\$17.64	\$17.64	\$17.64	\$17.64	\$17.64	\$17.64
<u>2nd Quarter 2012 Rates:</u>									
Single rate	\$5.13	\$5.13	\$5.13	\$5.13	\$5.13	\$5.13	\$5.13	\$5.13	\$5.13
Parent / Child(ren) rate	\$9.49	\$9.49	\$9.49	\$9.49	\$9.49	\$9.49	\$9.49	\$9.49	\$9.49
Couple rate	\$11.29	\$11.29	\$11.29	\$11.29	\$11.29	\$11.29	\$11.29	\$11.29	\$11.29
Family rate	\$15.90	\$15.90	\$15.90	\$15.90	\$15.90	\$15.90	\$15.90	\$15.90	\$15.90
<u>Dollar Amount Change</u>									
Single rate	\$0.56	\$0.56	\$0.56	\$0.56	\$0.56	\$0.56	\$0.56	\$0.56	\$0.56
Parent / Child(ren) rate	\$1.04	\$1.04	\$1.04	\$1.04	\$1.04	\$1.04	\$1.04	\$1.04	\$1.04
Couple rate	\$1.23	\$1.23	\$1.23	\$1.23	\$1.23	\$1.23	\$1.23	\$1.23	\$1.23
Family rate	\$1.74	\$1.74	\$1.74	\$1.74	\$1.74	\$1.74	\$1.74	\$1.74	\$1.74
<u>Percent Change:</u>									
Single rate	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%
Parent / Child(ren) rate	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%
Couple rate	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%
Family rate	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%

New Rx Plan: \$10/30/60 2.5x 90 Days, 250 T2 & T3 Deductible									
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>2nd Quarter 2013 Rates:</u>									
Single rate	\$5.23	\$5.23	\$5.23	\$5.23	\$5.23	\$5.23	\$5.23	\$5.23	\$5.23
Parent / Child(ren) rate	\$9.68	\$9.68	\$9.68	\$9.68	\$9.68	\$9.68	\$9.68	\$9.68	\$9.68
Couple rate	\$11.51	\$11.51	\$11.51	\$11.51	\$11.51	\$11.51	\$11.51	\$11.51	\$11.51
Family rate	\$16.21	\$16.21	\$16.21	\$16.21	\$16.21	\$16.21	\$16.21	\$16.21	\$16.21
<u>2nd Quarter 2012 Rates:</u>									
Single rate	\$4.72	\$4.72	\$4.72	\$4.72	\$4.72	\$4.72	\$4.72	\$4.72	\$4.72
Parent / Child(ren) rate	\$8.73	\$8.73	\$8.73	\$8.73	\$8.73	\$8.73	\$8.73	\$8.73	\$8.73
Couple rate	\$10.38	\$10.38	\$10.38	\$10.38	\$10.38	\$10.38	\$10.38	\$10.38	\$10.38
Family rate	\$14.63	\$14.63	\$14.63	\$14.63	\$14.63	\$14.63	\$14.63	\$14.63	\$14.63
<u>Dollar Amount Change</u>									
Single rate	\$0.51	\$0.51	\$0.51	\$0.51	\$0.51	\$0.51	\$0.51	\$0.51	\$0.51
Parent / Child(ren) rate	\$0.95	\$0.95	\$0.95	\$0.95	\$0.95	\$0.95	\$0.95	\$0.95	\$0.95
Couple rate	\$1.13	\$1.13	\$1.13	\$1.13	\$1.13	\$1.13	\$1.13	\$1.13	\$1.13
Family rate	\$1.58	\$1.58	\$1.58	\$1.58	\$1.58	\$1.58	\$1.58	\$1.58	\$1.58
<u>Percent Change:</u>									
Single rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Parent / Child(ren) rate	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%
Couple rate	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%
Family rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%

New Rx Plan: \$10/30/60 2.5x 90 Days, 500 T2 & T3 Deductible								
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>2nd Quarter 2013 Rates:</u>								
Single rate	\$4.50	\$4.50	\$4.50	\$4.50	\$4.50	\$4.50	\$4.50	\$4.50
Parent / Child(ren) rate	\$8.33	\$8.33	\$8.33	\$8.33	\$8.33	\$8.33	\$8.33	\$8.33
Couple rate	\$9.90	\$9.90	\$9.90	\$9.90	\$9.90	\$9.90	\$9.90	\$9.90
Family rate	\$13.95	\$13.95	\$13.95	\$13.95	\$13.95	\$13.95	\$13.95	\$13.95
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$4.06	\$4.06	\$4.06	\$4.06	\$4.06	\$4.06	\$4.06	\$4.06
Parent / Child(ren) rate	\$7.51	\$7.51	\$7.51	\$7.51	\$7.51	\$7.51	\$7.51	\$7.51
Couple rate	\$8.93	\$8.93	\$8.93	\$8.93	\$8.93	\$8.93	\$8.93	\$8.93
Family rate	\$12.59	\$12.59	\$12.59	\$12.59	\$12.59	\$12.59	\$12.59	\$12.59
<u>Dollar Amount Change</u>								
Single rate	\$0.44	\$0.44	\$0.44	\$0.44	\$0.44	\$0.44	\$0.44	\$0.44
Parent / Child(ren) rate	\$0.82	\$0.82	\$0.82	\$0.82	\$0.82	\$0.82	\$0.82	\$0.82
Couple rate	\$0.97	\$0.97	\$0.97	\$0.97	\$0.97	\$0.97	\$0.97	\$0.97
Family rate	\$1.36	\$1.36	\$1.36	\$1.36	\$1.36	\$1.36	\$1.36	\$1.36
<u>Percent Change:</u>								
Single rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Parent / Child(ren) rate	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%
Couple rate	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%
Family rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%

Rx Plan: \$15/50%C with a \$50 Deductible								
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>3rd Quarter 2013 Rates:</u>								
Single rate	\$4.80	\$4.80	\$4.80	\$4.80	\$4.80	\$4.80	\$4.80	\$4.80
Parent / Child(ren) rate	\$8.88	\$8.88	\$8.88	\$8.88	\$8.88	\$8.88	\$8.88	\$8.88
Couple rate	\$10.56	\$10.56	\$10.56	\$10.56	\$10.56	\$10.56	\$10.56	\$10.56
Family rate	\$14.88	\$14.88	\$14.88	\$14.88	\$14.88	\$14.88	\$14.88	\$14.88
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$4.32	\$4.32	\$4.32	\$4.32	\$4.32	\$4.32	\$4.32	\$4.32
Parent / Child(ren) rate	\$7.99	\$7.99	\$7.99	\$7.99	\$7.99	\$7.99	\$7.99	\$7.99
Couple rate	\$9.50	\$9.50	\$9.50	\$9.50	\$9.50	\$9.50	\$9.50	\$9.50
Family rate	\$13.39	\$13.39	\$13.39	\$13.39	\$13.39	\$13.39	\$13.39	\$13.39
<u>Dollar Amount Change</u>								
Single rate	\$0.48	\$0.48	\$0.48	\$0.48	\$0.48	\$0.48	\$0.48	\$0.48
Parent / Child(ren) rate	\$0.89	\$0.89	\$0.89	\$0.89	\$0.89	\$0.89	\$0.89	\$0.89
Couple rate	\$1.06	\$1.06	\$1.06	\$1.06	\$1.06	\$1.06	\$1.06	\$1.06
Family rate	\$1.49	\$1.49	\$1.49	\$1.49	\$1.49	\$1.49	\$1.49	\$1.49
<u>Percent Change:</u>								
Single rate	11.1%	11.1%	11.1%	11.1%	11.1%	11.1%	11.1%	11.1%
Parent / Child(ren) rate	11.1%	11.1%	11.1%	11.1%	11.1%	11.1%	11.1%	11.1%
Couple rate	11.2%	11.2%	11.2%	11.2%	11.2%	11.2%	11.2%	11.2%
Family rate	11.1%	11.1%	11.1%	11.1%	11.1%	11.1%	11.1%	11.1%

Rx Plan: \$15/50%C with a \$100 Deductible								
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>3rd Quarter 2013 Rates:</u>								
Single rate	\$4.50	\$4.50	\$4.50	\$4.50	\$4.50	\$4.50	\$4.50	\$4.50
Parent / Child(ren) rate	\$8.33	\$8.33	\$8.33	\$8.33	\$8.33	\$8.33	\$8.33	\$8.33
Couple rate	\$9.90	\$9.90	\$9.90	\$9.90	\$9.90	\$9.90	\$9.90	\$9.90
Family rate	\$13.95	\$13.95	\$13.95	\$13.95	\$13.95	\$13.95	\$13.95	\$13.95
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$4.04	\$4.04	\$4.04	\$4.04	\$4.04	\$4.04	\$4.04	\$4.04
Parent / Child(ren) rate	\$7.47	\$7.47	\$7.47	\$7.47	\$7.47	\$7.47	\$7.47	\$7.47
Couple rate	\$8.89	\$8.89	\$8.89	\$8.89	\$8.89	\$8.89	\$8.89	\$8.89
Family rate	\$12.52	\$12.52	\$12.52	\$12.52	\$12.52	\$12.52	\$12.52	\$12.52
<u>Dollar Amount Change</u>								
Single rate	\$0.46	\$0.46	\$0.46	\$0.46	\$0.46	\$0.46	\$0.46	\$0.46
Parent / Child(ren) rate	\$0.86	\$0.86	\$0.86	\$0.86	\$0.86	\$0.86	\$0.86	\$0.86
Couple rate	\$1.01	\$1.01	\$1.01	\$1.01	\$1.01	\$1.01	\$1.01	\$1.01
Family rate	\$1.43	\$1.43	\$1.43	\$1.43	\$1.43	\$1.43	\$1.43	\$1.43
<u>Percent Change:</u>								
Single rate	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%
Parent / Child(ren) rate	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%
Couple rate	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%
Family rate	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%

Rx Plan: \$15/50%C with a \$250 Deductible								
	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<u>3rd Quarter 2013 Rates:</u>								
Single rate	\$4.03	\$4.03	\$4.03	\$4.03	\$4.03	\$4.03	\$4.03	\$4.03
Parent / Child(ren) rate	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46
Couple rate	\$8.87	\$8.87	\$8.87	\$8.87	\$8.87	\$8.87	\$8.87	\$8.87
Family rate	\$12.49	\$12.49	\$12.49	\$12.49	\$12.49	\$12.49	\$12.49	\$12.49
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$3.62	\$3.62	\$3.62	\$3.62	\$3.62	\$3.62	\$3.62	\$3.62
Parent / Child(ren) rate	\$6.70	\$6.70	\$6.70	\$6.70	\$6.70	\$6.70	\$6.70	\$6.70
Couple rate	\$7.96	\$7.96	\$7.96	\$7.96	\$7.96	\$7.96	\$7.96	\$7.96
Family rate	\$11.22	\$11.22	\$11.22	\$11.22	\$11.22	\$11.22	\$11.22	\$11.22
<u>Dollar Amount Change</u>								
Single rate	\$0.41	\$0.41	\$0.41	\$0.41	\$0.41	\$0.41	\$0.41	\$0.41
Parent / Child(ren) rate	\$0.76	\$0.76	\$0.76	\$0.76	\$0.76	\$0.76	\$0.76	\$0.76
Couple rate	\$0.91	\$0.91	\$0.91	\$0.91	\$0.91	\$0.91	\$0.91	\$0.91
Family rate	\$1.27	\$1.27	\$1.27	\$1.27	\$1.27	\$1.27	\$1.27	\$1.27
<u>Percent Change:</u>								
Single rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Parent / Child(ren) rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Couple rate	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%
Family rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%

Rx Plan: \$15/50%C with a \$500 Deductible								
	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<u>3rd Quarter 2013 Rates:</u>								
Single rate	\$3.43	\$3.43	\$3.43	\$3.43	\$3.43	\$3.43	\$3.43	\$3.43
Parent / Child(ren) rate	\$6.35	\$6.35	\$6.35	\$6.35	\$6.35	\$6.35	\$6.35	\$6.35
Couple rate	\$7.55	\$7.55	\$7.55	\$7.55	\$7.55	\$7.55	\$7.55	\$7.55
Family rate	\$10.63	\$10.63	\$10.63	\$10.63	\$10.63	\$10.63	\$10.63	\$10.63
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$3.08	\$3.08	\$3.08	\$3.08	\$3.08	\$3.08	\$3.08	\$3.08
Parent / Child(ren) rate	\$5.70	\$5.70	\$5.70	\$5.70	\$5.70	\$5.70	\$5.70	\$5.70
Couple rate	\$6.78	\$6.78	\$6.78	\$6.78	\$6.78	\$6.78	\$6.78	\$6.78
Family rate	\$9.55	\$9.55	\$9.55	\$9.55	\$9.55	\$9.55	\$9.55	\$9.55
<u>Dollar Amount Change</u>								
Single rate	\$0.35	\$0.35	\$0.35	\$0.35	\$0.35	\$0.35	\$0.35	\$0.35
Parent / Child(ren) rate	\$0.65	\$0.65	\$0.65	\$0.65	\$0.65	\$0.65	\$0.65	\$0.65
Couple rate	\$0.77	\$0.77	\$0.77	\$0.77	\$0.77	\$0.77	\$0.77	\$0.77
Family rate	\$1.08	\$1.08	\$1.08	\$1.08	\$1.08	\$1.08	\$1.08	\$1.08
<u>Percent Change:</u>								
Single rate	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%
Parent / Child(ren) rate	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%
Couple rate	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%
Family rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%

New Rx Plan: \$10/30/60 2.5x 90 Days, 100 T2 & T3 Deductible									
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>3rd Quarter 2013 Rates:</u>									
Single rate	\$5.91	\$5.91	\$5.91	\$5.91	\$5.91	\$5.91	\$5.91	\$5.91	\$5.91
Parent / Child(ren) rate	\$10.93	\$10.93	\$10.93	\$10.93	\$10.93	\$10.93	\$10.93	\$10.93	\$10.93
Couple rate	\$13.00	\$13.00	\$13.00	\$13.00	\$13.00	\$13.00	\$13.00	\$13.00	\$13.00
Family rate	\$18.32	\$18.32	\$18.32	\$18.32	\$18.32	\$18.32	\$18.32	\$18.32	\$18.32
<u>3rd Quarter 2012 Rates:</u>									
Single rate	\$5.31	\$5.31	\$5.31	\$5.31	\$5.31	\$5.31	\$5.31	\$5.31	\$5.31
Parent / Child(ren) rate	\$9.82	\$9.82	\$9.82	\$9.82	\$9.82	\$9.82	\$9.82	\$9.82	\$9.82
Couple rate	\$11.68	\$11.68	\$11.68	\$11.68	\$11.68	\$11.68	\$11.68	\$11.68	\$11.68
Family rate	\$16.46	\$16.46	\$16.46	\$16.46	\$16.46	\$16.46	\$16.46	\$16.46	\$16.46
<u>Dollar Amount Change</u>									
Single rate	\$0.60	\$0.60	\$0.60	\$0.60	\$0.60	\$0.60	\$0.60	\$0.60	\$0.60
Parent / Child(ren) rate	\$1.11	\$1.11	\$1.11	\$1.11	\$1.11	\$1.11	\$1.11	\$1.11	\$1.11
Couple rate	\$1.32	\$1.32	\$1.32	\$1.32	\$1.32	\$1.32	\$1.32	\$1.32	\$1.32
Family rate	\$1.86	\$1.86	\$1.86	\$1.86	\$1.86	\$1.86	\$1.86	\$1.86	\$1.86
<u>Percent Change:</u>									
Single rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Parent / Child(ren) rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Couple rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Family rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%

New Rx Plan: \$10/30/60 2.5x 90 Days, 250 T2 & T3 Deductible									
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>3rd Quarter 2013 Rates:</u>									
Single rate	\$5.43	\$5.43	\$5.43	\$5.43	\$5.43	\$5.43	\$5.43	\$5.43	\$5.43
Parent / Child(ren) rate	\$10.05	\$10.05	\$10.05	\$10.05	\$10.05	\$10.05	\$10.05	\$10.05	\$10.05
Couple rate	\$11.95	\$11.95	\$11.95	\$11.95	\$11.95	\$11.95	\$11.95	\$11.95	\$11.95
Family rate	\$16.83	\$16.83	\$16.83	\$16.83	\$16.83	\$16.83	\$16.83	\$16.83	\$16.83
<u>3rd Quarter 2012 Rates:</u>									
Single rate	\$4.89	\$4.89	\$4.89	\$4.89	\$4.89	\$4.89	\$4.89	\$4.89	\$4.89
Parent / Child(ren) rate	\$9.05	\$9.05	\$9.05	\$9.05	\$9.05	\$9.05	\$9.05	\$9.05	\$9.05
Couple rate	\$10.76	\$10.76	\$10.76	\$10.76	\$10.76	\$10.76	\$10.76	\$10.76	\$10.76
Family rate	\$15.16	\$15.16	\$15.16	\$15.16	\$15.16	\$15.16	\$15.16	\$15.16	\$15.16
<u>Dollar Amount Change</u>									
Single rate	\$0.54	\$0.54	\$0.54	\$0.54	\$0.54	\$0.54	\$0.54	\$0.54	\$0.54
Parent / Child(ren) rate	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00
Couple rate	\$1.19	\$1.19	\$1.19	\$1.19	\$1.19	\$1.19	\$1.19	\$1.19	\$1.19
Family rate	\$1.67	\$1.67	\$1.67	\$1.67	\$1.67	\$1.67	\$1.67	\$1.67	\$1.67
<u>Percent Change:</u>									
Single rate	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%
Parent / Child(ren) rate	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%
Couple rate	11.1%	11.1%	11.1%	11.1%	11.1%	11.1%	11.1%	11.1%	11.1%
Family rate	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%

New Rx Plan: \$10/30/60 2.5x 90 Days, 500 T2 & T3 Deductible								
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>3rd Quarter 2013 Rates:</u>								
Single rate	\$4.68	\$4.68	\$4.68	\$4.68	\$4.68	\$4.68	\$4.68	\$4.68
Parent / Child(ren) rate	\$8.66	\$8.66	\$8.66	\$8.66	\$8.66	\$8.66	\$8.66	\$8.66
Couple rate	\$10.30	\$10.30	\$10.30	\$10.30	\$10.30	\$10.30	\$10.30	\$10.30
Family rate	\$14.51	\$14.51	\$14.51	\$14.51	\$14.51	\$14.51	\$14.51	\$14.51
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$4.20	\$4.20	\$4.20	\$4.20	\$4.20	\$4.20	\$4.20	\$4.20
Parent / Child(ren) rate	\$7.77	\$7.77	\$7.77	\$7.77	\$7.77	\$7.77	\$7.77	\$7.77
Couple rate	\$9.24	\$9.24	\$9.24	\$9.24	\$9.24	\$9.24	\$9.24	\$9.24
Family rate	\$13.02	\$13.02	\$13.02	\$13.02	\$13.02	\$13.02	\$13.02	\$13.02
<u>Dollar Amount Change</u>								
Single rate	\$0.48	\$0.48	\$0.48	\$0.48	\$0.48	\$0.48	\$0.48	\$0.48
Parent / Child(ren) rate	\$0.89	\$0.89	\$0.89	\$0.89	\$0.89	\$0.89	\$0.89	\$0.89
Couple rate	\$1.06	\$1.06	\$1.06	\$1.06	\$1.06	\$1.06	\$1.06	\$1.06
Family rate	\$1.49	\$1.49	\$1.49	\$1.49	\$1.49	\$1.49	\$1.49	\$1.49
<u>Percent Change:</u>								
Single rate	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%
Parent / Child(ren) rate	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%
Couple rate	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%
Family rate	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%

Rx Plan: \$15/50%C with a \$50 Deductible								
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2013 Rates:</u>								
Single rate	\$4.98	\$4.98	\$4.98	\$4.98	\$4.98	\$4.98	\$4.98	\$4.98
Parent / Child(ren) rate	\$9.21	\$9.21	\$9.21	\$9.21	\$9.21	\$9.21	\$9.21	\$9.21
Couple rate	\$10.96	\$10.96	\$10.96	\$10.96	\$10.96	\$10.96	\$10.96	\$10.96
Family rate	\$15.44	\$15.44	\$15.44	\$15.44	\$15.44	\$15.44	\$15.44	\$15.44
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$4.47	\$4.47	\$4.47	\$4.47	\$4.47	\$4.47	\$4.47	\$4.47
Parent / Child(ren) rate	\$8.27	\$8.27	\$8.27	\$8.27	\$8.27	\$8.27	\$8.27	\$8.27
Couple rate	\$9.83	\$9.83	\$9.83	\$9.83	\$9.83	\$9.83	\$9.83	\$9.83
Family rate	\$13.86	\$13.86	\$13.86	\$13.86	\$13.86	\$13.86	\$13.86	\$13.86
<u>Dollar Amount Change</u>								
Single rate	\$0.51	\$0.51	\$0.51	\$0.51	\$0.51	\$0.51	\$0.51	\$0.51
Parent / Child(ren) rate	\$0.94	\$0.94	\$0.94	\$0.94	\$0.94	\$0.94	\$0.94	\$0.94
Couple rate	\$1.13	\$1.13	\$1.13	\$1.13	\$1.13	\$1.13	\$1.13	\$1.13
Family rate	\$1.58	\$1.58	\$1.58	\$1.58	\$1.58	\$1.58	\$1.58	\$1.58
<u>Percent Change:</u>								
Single rate	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%
Parent / Child(ren) rate	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%
Couple rate	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%
Family rate	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%

Rx Plan: \$15/50%C with a \$100 Deductible								
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2013 Rates:</u>								
Single rate	\$4.67	\$4.67	\$4.67	\$4.67	\$4.67	\$4.67	\$4.67	\$4.67
Parent / Child(ren) rate	\$8.64	\$8.64	\$8.64	\$8.64	\$8.64	\$8.64	\$8.64	\$8.64
Couple rate	\$10.27	\$10.27	\$10.27	\$10.27	\$10.27	\$10.27	\$10.27	\$10.27
Family rate	\$14.48	\$14.48	\$14.48	\$14.48	\$14.48	\$14.48	\$14.48	\$14.48
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$4.18	\$4.18	\$4.18	\$4.18	\$4.18	\$4.18	\$4.18	\$4.18
Parent / Child(ren) rate	\$7.73	\$7.73	\$7.73	\$7.73	\$7.73	\$7.73	\$7.73	\$7.73
Couple rate	\$9.20	\$9.20	\$9.20	\$9.20	\$9.20	\$9.20	\$9.20	\$9.20
Family rate	\$12.96	\$12.96	\$12.96	\$12.96	\$12.96	\$12.96	\$12.96	\$12.96
<u>Dollar Amount Change</u>								
Single rate	\$0.49	\$0.49	\$0.49	\$0.49	\$0.49	\$0.49	\$0.49	\$0.49
Parent / Child(ren) rate	\$0.91	\$0.91	\$0.91	\$0.91	\$0.91	\$0.91	\$0.91	\$0.91
Couple rate	\$1.07	\$1.07	\$1.07	\$1.07	\$1.07	\$1.07	\$1.07	\$1.07
Family rate	\$1.52	\$1.52	\$1.52	\$1.52	\$1.52	\$1.52	\$1.52	\$1.52
<u>Percent Change:</u>								
Single rate	11.7%	11.7%	11.7%	11.7%	11.7%	11.7%	11.7%	11.7%
Parent / Child(ren) rate	11.8%	11.8%	11.8%	11.8%	11.8%	11.8%	11.8%	11.8%
Couple rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Family rate	11.7%	11.7%	11.7%	11.7%	11.7%	11.7%	11.7%	11.7%

Rx Plan: \$15/50%C with a \$250 Deductible								
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2013 Rates:</u>								
Single rate	\$4.18	\$4.18	\$4.18	\$4.18	\$4.18	\$4.18	\$4.18	\$4.18
Parent / Child(ren) rate	\$7.73	\$7.73	\$7.73	\$7.73	\$7.73	\$7.73	\$7.73	\$7.73
Couple rate	\$9.20	\$9.20	\$9.20	\$9.20	\$9.20	\$9.20	\$9.20	\$9.20
Family rate	\$12.96	\$12.96	\$12.96	\$12.96	\$12.96	\$12.96	\$12.96	\$12.96
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$3.75	\$3.75	\$3.75	\$3.75	\$3.75	\$3.75	\$3.75	\$3.75
Parent / Child(ren) rate	\$6.94	\$6.94	\$6.94	\$6.94	\$6.94	\$6.94	\$6.94	\$6.94
Couple rate	\$8.25	\$8.25	\$8.25	\$8.25	\$8.25	\$8.25	\$8.25	\$8.25
Family rate	\$11.63	\$11.63	\$11.63	\$11.63	\$11.63	\$11.63	\$11.63	\$11.63
<u>Dollar Amount Change</u>								
Single rate	\$0.43	\$0.43	\$0.43	\$0.43	\$0.43	\$0.43	\$0.43	\$0.43
Parent / Child(ren) rate	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79	\$0.79
Couple rate	\$0.95	\$0.95	\$0.95	\$0.95	\$0.95	\$0.95	\$0.95	\$0.95
Family rate	\$1.33	\$1.33	\$1.33	\$1.33	\$1.33	\$1.33	\$1.33	\$1.33
<u>Percent Change:</u>								
Single rate	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%
Parent / Child(ren) rate	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%
Couple rate	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%
Family rate	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%

Rx Plan: \$15/50%C with a \$500 Deductible								
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2013 Rates:</u>								
Single rate	\$3.56	\$3.56	\$3.56	\$3.56	\$3.56	\$3.56	\$3.56	\$3.56
Parent / Child(ren) rate	\$6.59	\$6.59	\$6.59	\$6.59	\$6.59	\$6.59	\$6.59	\$6.59
Couple rate	\$7.83	\$7.83	\$7.83	\$7.83	\$7.83	\$7.83	\$7.83	\$7.83
Family rate	\$11.04	\$11.04	\$11.04	\$11.04	\$11.04	\$11.04	\$11.04	\$11.04
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$3.19	\$3.19	\$3.19	\$3.19	\$3.19	\$3.19	\$3.19	\$3.19
Parent / Child(ren) rate	\$5.90	\$5.90	\$5.90	\$5.90	\$5.90	\$5.90	\$5.90	\$5.90
Couple rate	\$7.02	\$7.02	\$7.02	\$7.02	\$7.02	\$7.02	\$7.02	\$7.02
Family rate	\$9.89	\$9.89	\$9.89	\$9.89	\$9.89	\$9.89	\$9.89	\$9.89
<u>Dollar Amount Change</u>								
Single rate	\$0.37	\$0.37	\$0.37	\$0.37	\$0.37	\$0.37	\$0.37	\$0.37
Parent / Child(ren) rate	\$0.69	\$0.69	\$0.69	\$0.69	\$0.69	\$0.69	\$0.69	\$0.69
Couple rate	\$0.81	\$0.81	\$0.81	\$0.81	\$0.81	\$0.81	\$0.81	\$0.81
Family rate	\$1.15	\$1.15	\$1.15	\$1.15	\$1.15	\$1.15	\$1.15	\$1.15
<u>Percent Change:</u>								
Single rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Parent / Child(ren) rate	11.7%	11.7%	11.7%	11.7%	11.7%	11.7%	11.7%	11.7%
Couple rate	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%
Family rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%

New Rx Plan: \$10/30/60 2.5x 90 Days, 100 T2 & T3 Deductible									
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>4th Quarter 2013 Rates:</u>									
Single rate	\$6.14	\$6.14	\$6.14	\$6.14	\$6.14	\$6.14	\$6.14	\$6.14	\$6.14
Parent / Child(ren) rate	\$11.36	\$11.36	\$11.36	\$11.36	\$11.36	\$11.36	\$11.36	\$11.36	\$11.36
Couple rate	\$13.51	\$13.51	\$13.51	\$13.51	\$13.51	\$13.51	\$13.51	\$13.51	\$13.51
Family rate	\$19.03	\$19.03	\$19.03	\$19.03	\$19.03	\$19.03	\$19.03	\$19.03	\$19.03
<u>4th Quarter 2012 Rates:</u>									
Single rate	\$5.50	\$5.50	\$5.50	\$5.50	\$5.50	\$5.50	\$5.50	\$5.50	\$5.50
Parent / Child(ren) rate	\$10.18	\$10.18	\$10.18	\$10.18	\$10.18	\$10.18	\$10.18	\$10.18	\$10.18
Couple rate	\$12.10	\$12.10	\$12.10	\$12.10	\$12.10	\$12.10	\$12.10	\$12.10	\$12.10
Family rate	\$17.05	\$17.05	\$17.05	\$17.05	\$17.05	\$17.05	\$17.05	\$17.05	\$17.05
<u>Dollar Amount Change</u>									
Single rate	\$0.64	\$0.64	\$0.64	\$0.64	\$0.64	\$0.64	\$0.64	\$0.64	\$0.64
Parent / Child(ren) rate	\$1.18	\$1.18	\$1.18	\$1.18	\$1.18	\$1.18	\$1.18	\$1.18	\$1.18
Couple rate	\$1.41	\$1.41	\$1.41	\$1.41	\$1.41	\$1.41	\$1.41	\$1.41	\$1.41
Family rate	\$1.98	\$1.98	\$1.98	\$1.98	\$1.98	\$1.98	\$1.98	\$1.98	\$1.98
<u>Percent Change:</u>									
Single rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Parent / Child(ren) rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Couple rate	11.7%	11.7%	11.7%	11.7%	11.7%	11.7%	11.7%	11.7%	11.7%
Family rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%

New Rx Plan: \$10/30/60 2.5x 90 Days, 250 T2 & T3 Deductible									
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>4th Quarter 2013 Rates:</u>									
Single rate	\$5.64	\$5.64	\$5.64	\$5.64	\$5.64	\$5.64	\$5.64	\$5.64	\$5.64
Parent / Child(ren) rate	\$10.43	\$10.43	\$10.43	\$10.43	\$10.43	\$10.43	\$10.43	\$10.43	\$10.43
Couple rate	\$12.41	\$12.41	\$12.41	\$12.41	\$12.41	\$12.41	\$12.41	\$12.41	\$12.41
Family rate	\$17.48	\$17.48	\$17.48	\$17.48	\$17.48	\$17.48	\$17.48	\$17.48	\$17.48
<u>4th Quarter 2012 Rates:</u>									
Single rate	\$5.06	\$5.06	\$5.06	\$5.06	\$5.06	\$5.06	\$5.06	\$5.06	\$5.06
Parent / Child(ren) rate	\$9.36	\$9.36	\$9.36	\$9.36	\$9.36	\$9.36	\$9.36	\$9.36	\$9.36
Couple rate	\$11.13	\$11.13	\$11.13	\$11.13	\$11.13	\$11.13	\$11.13	\$11.13	\$11.13
Family rate	\$15.69	\$15.69	\$15.69	\$15.69	\$15.69	\$15.69	\$15.69	\$15.69	\$15.69
<u>Dollar Amount Change</u>									
Single rate	\$0.58	\$0.58	\$0.58	\$0.58	\$0.58	\$0.58	\$0.58	\$0.58	\$0.58
Parent / Child(ren) rate	\$1.07	\$1.07	\$1.07	\$1.07	\$1.07	\$1.07	\$1.07	\$1.07	\$1.07
Couple rate	\$1.28	\$1.28	\$1.28	\$1.28	\$1.28	\$1.28	\$1.28	\$1.28	\$1.28
Family rate	\$1.79	\$1.79	\$1.79	\$1.79	\$1.79	\$1.79	\$1.79	\$1.79	\$1.79
<u>Percent Change:</u>									
Single rate	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%
Parent / Child(ren) rate	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%
Couple rate	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%
Family rate	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%

New Rx Plan: \$10/30/60 2.5x 90 Days, 500 T2 & T3 Deductible								
	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2013 Rates:</u>								
Single rate	\$4.86	\$4.86	\$4.86	\$4.86	\$4.86	\$4.86	\$4.86	\$4.86
Parent / Child(ren) rate	\$8.99	\$8.99	\$8.99	\$8.99	\$8.99	\$8.99	\$8.99	\$8.99
Couple rate	\$10.69	\$10.69	\$10.69	\$10.69	\$10.69	\$10.69	\$10.69	\$10.69
Family rate	\$15.07	\$15.07	\$15.07	\$15.07	\$15.07	\$15.07	\$15.07	\$15.07
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$4.35	\$4.35	\$4.35	\$4.35	\$4.35	\$4.35	\$4.35	\$4.35
Parent / Child(ren) rate	\$8.05	\$8.05	\$8.05	\$8.05	\$8.05	\$8.05	\$8.05	\$8.05
Couple rate	\$9.57	\$9.57	\$9.57	\$9.57	\$9.57	\$9.57	\$9.57	\$9.57
Family rate	\$13.49	\$13.49	\$13.49	\$13.49	\$13.49	\$13.49	\$13.49	\$13.49
<u>Dollar Amount Change</u>								
Single rate	\$0.51	\$0.51	\$0.51	\$0.51	\$0.51	\$0.51	\$0.51	\$0.51
Parent / Child(ren) rate	\$0.94	\$0.94	\$0.94	\$0.94	\$0.94	\$0.94	\$0.94	\$0.94
Couple rate	\$1.12	\$1.12	\$1.12	\$1.12	\$1.12	\$1.12	\$1.12	\$1.12
Family rate	\$1.58	\$1.58	\$1.58	\$1.58	\$1.58	\$1.58	\$1.58	\$1.58
<u>Percent Change:</u>								
Single rate	11.7%	11.7%	11.7%	11.7%	11.7%	11.7%	11.7%	11.7%
Parent / Child(ren) rate	11.7%	11.7%	11.7%	11.7%	11.7%	11.7%	11.7%	11.7%
Couple rate	11.7%	11.7%	11.7%	11.7%	11.7%	11.7%	11.7%	11.7%
Family rate	11.7%	11.7%	11.7%	11.7%	11.7%	11.7%	11.7%	11.7%

In Network - \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery/Inpatient Copay/Day, \$1,250 Maximum/Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>1st Quarter 2013 Rates:</u>								
Single rate	\$9.22	\$9.50	\$8.76	\$9.50	\$9.22	\$9.22	\$7.38	\$7.38
Parent / Child(ren) rate	\$17.06	\$17.58	\$16.21	\$17.58	\$17.06	\$17.06	\$13.65	\$13.65
Couple rate	\$20.28	\$20.90	\$19.27	\$20.90	\$20.28	\$20.28	\$16.24	\$16.24
Family rate	\$28.58	\$29.45	\$27.16	\$29.45	\$28.58	\$28.58	\$22.88	\$22.88
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$8.34	\$8.59	\$7.92	\$8.59	\$8.34	\$8.34	\$6.67	\$6.67
Parent / Child(ren) rate	\$15.43	\$15.89	\$14.65	\$15.89	\$15.43	\$15.43	\$12.34	\$12.34
Couple rate	\$18.35	\$18.90	\$17.42	\$18.90	\$18.35	\$18.35	\$14.67	\$14.67
Family rate	\$25.85	\$26.63	\$24.55	\$26.63	\$25.85	\$25.85	\$20.68	\$20.68
<u>Dollar Amount Change</u>								
Single rate	\$0.88	\$0.91	\$0.84	\$0.91	\$0.88	\$0.88	\$0.71	\$0.71
Parent / Child(ren) rate	\$1.63	\$1.69	\$1.56	\$1.69	\$1.63	\$1.63	\$1.31	\$1.31
Couple rate	\$1.93	\$2.00	\$1.85	\$2.00	\$1.93	\$1.93	\$1.57	\$1.57
Family rate	\$2.73	\$2.82	\$2.61	\$2.82	\$2.73	\$2.73	\$2.20	\$2.20
<u>Percent Change:</u>								
Single rate	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%
Parent / Child(ren) rate	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%
Couple rate	10.5%	10.6%	10.6%	10.6%	10.5%	10.5%	10.7%	10.7%
Family rate	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%

In Network - \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery/Inpatient Per Diem Copay to a Maximum of \$2,500 Per Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>1st Quarter 2013 Rates:</u>								
Single rate	\$8.25	\$8.50	\$7.84	\$8.50	\$8.25	\$8.25	\$6.60	\$6.60
Parent / Child(ren) rate	\$15.26	\$15.73	\$14.50	\$15.73	\$15.26	\$15.26	\$12.21	\$12.21
Couple rate	\$18.15	\$18.70	\$17.25	\$18.70	\$18.15	\$18.15	\$14.52	\$14.52
Family rate	\$25.58	\$26.35	\$24.30	\$26.35	\$25.58	\$25.58	\$20.46	\$20.46
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$7.47	\$7.69	\$7.10	\$7.69	\$7.47	\$7.47	\$5.98	\$5.98
Parent / Child(ren) rate	\$13.82	\$14.23	\$13.14	\$14.23	\$13.82	\$13.82	\$11.06	\$11.06
Couple rate	\$16.43	\$16.92	\$15.62	\$16.92	\$16.43	\$16.43	\$13.16	\$13.16
Family rate	\$23.16	\$23.84	\$22.01	\$23.84	\$23.16	\$23.16	\$18.54	\$18.54
<u>Dollar Amount Change</u>								
Single rate	\$0.78	\$0.81	\$0.74	\$0.81	\$0.78	\$0.78	\$0.62	\$0.62
Parent / Child(ren) rate	\$1.44	\$1.50	\$1.36	\$1.50	\$1.44	\$1.44	\$1.15	\$1.15
Couple rate	\$1.72	\$1.78	\$1.63	\$1.78	\$1.72	\$1.72	\$1.36	\$1.36
Family rate	\$2.42	\$2.51	\$2.29	\$2.51	\$2.42	\$2.42	\$1.92	\$1.92
<u>Percent Change:</u>								
Single rate	10.4%	10.5%	10.4%	10.5%	10.4%	10.4%	10.4%	10.4%
Parent / Child(ren) rate	10.4%	10.5%	10.4%	10.5%	10.4%	10.4%	10.4%	10.4%
Couple rate	10.5%	10.5%	10.4%	10.5%	10.5%	10.5%	10.3%	10.3%
Family rate	10.4%	10.5%	10.4%	10.5%	10.4%	10.4%	10.4%	10.4%

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
In Network - \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit.								
Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MGRP)								
<u>1st Quarter 2013 Rates:</u>								
Single rate	\$9.03	\$9.30	\$8.58	\$9.30	\$9.03	\$9.03	\$7.22	\$7.22
Parent / Child(ren) rate	\$16.71	\$17.21	\$15.87	\$17.21	\$16.71	\$16.71	\$13.36	\$13.36
Couple rate	\$19.87	\$20.46	\$18.88	\$20.46	\$19.87	\$19.87	\$15.88	\$15.88
Family rate	\$27.99	\$28.83	\$26.60	\$28.83	\$27.99	\$27.99	\$22.38	\$22.38
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$8.18	\$8.43	\$7.77	\$8.43	\$8.18	\$8.18	\$6.54	\$6.54
Parent / Child(ren) rate	\$15.13	\$15.60	\$14.37	\$15.60	\$15.13	\$15.13	\$12.10	\$12.10
Couple rate	\$18.00	\$18.55	\$17.09	\$18.55	\$18.00	\$18.00	\$14.39	\$14.39
Family rate	\$25.36	\$26.13	\$24.09	\$26.13	\$25.36	\$25.36	\$20.27	\$20.27
<u>Dollar Amount Change</u>								
Single rate	\$0.85	\$0.87	\$0.81	\$0.87	\$0.85	\$0.85	\$0.68	\$0.68
Parent / Child(ren) rate	\$1.58	\$1.61	\$1.50	\$1.61	\$1.58	\$1.58	\$1.26	\$1.26
Couple rate	\$1.87	\$1.91	\$1.79	\$1.91	\$1.87	\$1.87	\$1.49	\$1.49
Family rate	\$2.63	\$2.70	\$2.51	\$2.70	\$2.63	\$2.63	\$2.11	\$2.11
<u>Percent Change:</u>								
Single rate	10.4%	10.3%	10.4%	10.3%	10.4%	10.4%	10.4%	10.4%
Parent / Child(ren) rate	10.4%	10.3%	10.4%	10.3%	10.4%	10.4%	10.4%	10.4%
Couple rate	10.4%	10.3%	10.5%	10.3%	10.4%	10.4%	10.4%	10.4%
Family rate	10.4%	10.3%	10.4%	10.3%	10.4%	10.4%	10.4%	10.4%

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
In Network - \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Admit.								
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MGRP)								
<u>1st Quarter 2013 Rates:</u>								
Single rate	\$8.22	\$8.47	\$7.81	\$8.47	\$8.22	\$8.22	\$6.58	\$6.58
Parent / Child(ren) rate	\$15.21	\$15.67	\$14.45	\$15.67	\$15.21	\$15.21	\$12.17	\$12.17
Couple rate	\$18.08	\$18.63	\$17.18	\$18.63	\$18.08	\$18.08	\$14.48	\$14.48
Family rate	\$25.48	\$26.26	\$24.21	\$26.26	\$25.48	\$25.48	\$20.40	\$20.40
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$7.44	\$7.66	\$7.07	\$7.66	\$7.44	\$7.44	\$5.95	\$5.95
Parent / Child(ren) rate	\$13.76	\$14.17	\$13.08	\$14.17	\$13.76	\$13.76	\$11.01	\$11.01
Couple rate	\$16.37	\$16.85	\$15.55	\$16.85	\$16.37	\$16.37	\$13.09	\$13.09
Family rate	\$23.06	\$23.75	\$21.92	\$23.75	\$23.06	\$23.06	\$18.45	\$18.45
<u>Dollar Amount Change</u>								
Single rate	\$0.78	\$0.81	\$0.74	\$0.81	\$0.78	\$0.78	\$0.63	\$0.63
Parent / Child(ren) rate	\$1.45	\$1.50	\$1.37	\$1.50	\$1.45	\$1.45	\$1.16	\$1.16
Couple rate	\$1.71	\$1.78	\$1.63	\$1.78	\$1.71	\$1.71	\$1.39	\$1.39
Family rate	\$2.42	\$2.51	\$2.29	\$2.51	\$2.42	\$2.42	\$1.95	\$1.95
<u>Percent Change:</u>								
Single rate	10.5%	10.6%	10.5%	10.6%	10.5%	10.5%	10.6%	10.6%
Parent / Child(ren) rate	10.5%	10.6%	10.5%	10.6%	10.5%	10.5%	10.5%	10.5%
Couple rate	10.4%	10.6%	10.5%	10.6%	10.4%	10.4%	10.6%	10.6%
Family rate	10.5%	10.6%	10.4%	10.6%	10.5%	10.5%	10.6%	10.6%

New Metro NG									
In Network - \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$750 Inpatient Per Admit.									
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MGRP)									
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>1st Quarter 2013 Rates:</u>									
Single rate	\$7.89	\$8.13	\$7.50	\$8.13	\$7.89	\$7.89	\$6.31	\$6.31	
Parent / Child(ren) rate	\$14.60	\$15.04	\$13.88	\$15.04	\$14.60	\$14.60	\$11.67	\$11.67	
Couple rate	\$17.36	\$17.89	\$16.50	\$17.89	\$17.36	\$17.36	\$13.88	\$13.88	
Family rate	\$24.46	\$25.20	\$23.25	\$25.20	\$24.46	\$24.46	\$19.56	\$19.56	
<u>1st Quarter 2012 Rates:</u>									
Single rate	\$7.15	\$7.36	\$6.79	\$7.36	\$7.15	\$7.15	\$5.72	\$5.72	
Parent / Child(ren) rate	\$13.23	\$13.62	\$12.56	\$13.62	\$13.23	\$13.23	\$10.58	\$10.58	
Couple rate	\$15.73	\$16.19	\$14.94	\$16.19	\$15.73	\$15.73	\$12.58	\$12.58	
Family rate	\$22.17	\$22.82	\$21.05	\$22.82	\$22.17	\$22.17	\$17.73	\$17.73	
<u>Dollar Amount Change</u>									
Single rate	\$0.74	\$0.77	\$0.71	\$0.77	\$0.74	\$0.74	\$0.59	\$0.59	
Parent / Child(ren) rate	\$1.37	\$1.42	\$1.32	\$1.42	\$1.37	\$1.37	\$1.09	\$1.09	
Couple rate	\$1.63	\$1.70	\$1.56	\$1.70	\$1.63	\$1.63	\$1.30	\$1.30	
Family rate	\$2.29	\$2.38	\$2.20	\$2.38	\$2.29	\$2.29	\$1.83	\$1.83	
<u>Percent Change:</u>									
Single rate	10.3%	10.5%	10.5%	10.5%	10.3%	10.3%	10.3%	10.3%	
Parent / Child(ren) rate	10.4%	10.4%	10.5%	10.4%	10.4%	10.4%	10.3%	10.3%	
Couple rate	10.4%	10.5%	10.4%	10.5%	10.4%	10.4%	10.3%	10.3%	
Family rate	10.3%	10.4%	10.5%	10.4%	10.3%	10.3%	10.3%	10.3%	

New Metro									
In Network - \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$750 Inpatient Per Day Copay to a Maximum of \$3,750 Per Year									
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MGRP)									
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>1st Quarter 2013 Rates:</u>									
Single rate	\$7.66	\$7.89	\$7.28	\$7.89	\$7.66	\$7.66	\$6.13	\$6.13	
Parent / Child(ren) rate	\$14.17	\$14.60	\$13.47	\$14.60	\$14.17	\$14.17	\$11.34	\$11.34	
Couple rate	\$16.85	\$17.36	\$16.02	\$17.36	\$16.85	\$16.85	\$13.49	\$13.49	
Family rate	\$23.75	\$24.46	\$22.57	\$24.46	\$23.75	\$23.75	\$19.00	\$19.00	
<u>1st Quarter 2012 Rates:</u>									
Single rate	\$6.94	\$7.15	\$6.59	\$7.15	\$6.94	\$6.94	\$5.55	\$5.55	
Parent / Child(ren) rate	\$12.84	\$13.23	\$12.19	\$13.23	\$12.84	\$12.84	\$10.27	\$10.27	
Couple rate	\$15.27	\$15.73	\$14.50	\$15.73	\$15.27	\$15.27	\$12.21	\$12.21	
Family rate	\$21.51	\$22.17	\$20.43	\$22.17	\$21.51	\$21.51	\$17.21	\$17.21	
<u>Dollar Amount Change</u>									
Single rate	\$0.72	\$0.74	\$0.69	\$0.74	\$0.72	\$0.72	\$0.58	\$0.58	
Parent / Child(ren) rate	\$1.33	\$1.37	\$1.28	\$1.37	\$1.33	\$1.33	\$1.07	\$1.07	
Couple rate	\$1.58	\$1.63	\$1.52	\$1.63	\$1.58	\$1.58	\$1.28	\$1.28	
Family rate	\$2.24	\$2.29	\$2.14	\$2.29	\$2.24	\$2.24	\$1.79	\$1.79	
<u>Percent Change:</u>									
Single rate	10.4%	10.3%	10.5%	10.3%	10.4%	10.4%	10.5%	10.5%	
Parent / Child(ren) rate	10.4%	10.4%	10.5%	10.4%	10.4%	10.4%	10.4%	10.4%	
Couple rate	10.3%	10.4%	10.5%	10.4%	10.3%	10.3%	10.5%	10.5%	
Family rate	10.4%	10.3%	10.5%	10.3%	10.4%	10.4%	10.4%	10.4%	

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
In Network - \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery \$250 Inpatient Copay to \$1,250Max/Year								
Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR (MNRP)								
<u>1st Quarter 2013 Rates:</u>								
Single rate	\$8.55	\$8.81	\$8.12	\$8.81	\$8.55	\$8.55	\$6.84	\$6.84
Parent / Child(ren) rate	\$15.82	\$16.30	\$15.02	\$16.30	\$15.82	\$15.82	\$12.65	\$12.65
Couple rate	\$18.81	\$19.38	\$17.86	\$19.38	\$18.81	\$18.81	\$15.05	\$15.05
Family rate	\$26.51	\$27.31	\$25.17	\$27.31	\$26.51	\$26.51	\$21.20	\$21.20
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$7.74	\$7.97	\$7.35	\$7.97	\$7.74	\$7.74	\$6.19	\$6.19
Parent / Child(ren) rate	\$14.32	\$14.74	\$13.60	\$14.74	\$14.32	\$14.32	\$11.45	\$11.45
Couple rate	\$17.03	\$17.53	\$16.17	\$17.53	\$17.03	\$17.03	\$13.62	\$13.62
Family rate	\$23.99	\$24.71	\$22.79	\$24.71	\$23.99	\$23.99	\$19.19	\$19.19
<u>Dollar Amount Change</u>								
Single rate	\$0.81	\$0.84	\$0.77	\$0.84	\$0.81	\$0.81	\$0.65	\$0.65
Parent / Child(ren) rate	\$1.50	\$1.56	\$1.42	\$1.56	\$1.50	\$1.50	\$1.20	\$1.20
Couple rate	\$1.78	\$1.85	\$1.69	\$1.85	\$1.78	\$1.78	\$1.43	\$1.43
Family rate	\$2.52	\$2.60	\$2.38	\$2.60	\$2.52	\$2.52	\$2.01	\$2.01
<u>Percent Change:</u>								
Single rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Parent / Child(ren) rate	10.5%	10.6%	10.4%	10.6%	10.5%	10.5%	10.5%	10.5%
Couple rate	10.5%	10.6%	10.5%	10.6%	10.5%	10.5%	10.5%	10.5%
Family rate	10.5%	10.5%	10.4%	10.5%	10.5%	10.5%	10.5%	10.5%

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
In Network - \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Diem Copay to a Maximum of 5 Copays per Stay								
Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR								
<u>1st Quarter 2013 Rates:</u>								
Single rate	\$7.73	\$7.96	\$7.34	\$7.96	\$7.73	\$7.73	\$6.18	\$6.18
Parent / Child(ren) rate	\$14.30	\$14.73	\$13.58	\$14.73	\$14.30	\$14.30	\$11.43	\$11.43
Couple rate	\$17.01	\$17.51	\$16.15	\$17.51	\$17.01	\$17.01	\$13.60	\$13.60
Family rate	\$23.96	\$24.68	\$22.75	\$24.68	\$23.96	\$23.96	\$19.16	\$19.16
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$6.99	\$7.20	\$6.64	\$7.20	\$6.99	\$6.99	\$5.59	\$5.59
Parent / Child(ren) rate	\$12.93	\$13.32	\$12.28	\$13.32	\$12.93	\$12.93	\$10.34	\$10.34
Couple rate	\$15.38	\$15.84	\$14.61	\$15.84	\$15.38	\$15.38	\$12.30	\$12.30
Family rate	\$21.67	\$22.32	\$20.58	\$22.32	\$21.67	\$21.67	\$17.33	\$17.33
<u>Dollar Amount Change</u>								
Single rate	\$0.74	\$0.76	\$0.70	\$0.76	\$0.74	\$0.74	\$0.59	\$0.59
Parent / Child(ren) rate	\$1.37	\$1.41	\$1.30	\$1.41	\$1.37	\$1.37	\$1.09	\$1.09
Couple rate	\$1.63	\$1.67	\$1.54	\$1.67	\$1.63	\$1.63	\$1.30	\$1.30
Family rate	\$2.29	\$2.36	\$2.17	\$2.36	\$2.29	\$2.29	\$1.83	\$1.83
<u>Percent Change:</u>								
Single rate	10.6%	10.6%	10.5%	10.6%	10.6%	10.6%	10.6%	10.6%
Parent / Child(ren) rate	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%	10.5%	10.5%
Couple rate	10.6%	10.5%	10.5%	10.5%	10.6%	10.6%	10.6%	10.6%
Family rate	10.6%	10.6%	10.5%	10.6%	10.6%	10.6%	10.6%	10.6%

In Network - \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>1st Quarter 2013 Rates:</u>								
Single rate	\$8.48	\$8.73	\$8.06	\$8.73	\$8.48	\$8.48	\$6.78	\$6.78
Parent / Child(ren) rate	\$15.69	\$16.15	\$14.91	\$16.15	\$15.69	\$15.69	\$12.54	\$12.54
Couple rate	\$18.66	\$19.21	\$17.73	\$19.21	\$18.66	\$18.66	\$14.92	\$14.92
Family rate	\$26.29	\$27.06	\$24.99	\$27.06	\$26.29	\$26.29	\$21.02	\$21.02
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$7.67	\$7.90	\$7.29	\$7.90	\$7.67	\$7.67	\$6.14	\$6.14
Parent / Child(ren) rate	\$14.19	\$14.62	\$13.49	\$14.62	\$14.19	\$14.19	\$11.36	\$11.36
Couple rate	\$16.87	\$17.38	\$16.04	\$17.38	\$16.87	\$16.87	\$13.51	\$13.51
Family rate	\$23.78	\$24.49	\$22.60	\$24.49	\$23.78	\$23.78	\$19.03	\$19.03
<u>Dollar Amount Change</u>								
Single rate	\$0.81	\$0.83	\$0.77	\$0.83	\$0.81	\$0.81	\$0.64	\$0.64
Parent / Child(ren) rate	\$1.50	\$1.53	\$1.42	\$1.53	\$1.50	\$1.50	\$1.18	\$1.18
Couple rate	\$1.79	\$1.83	\$1.69	\$1.83	\$1.79	\$1.79	\$1.41	\$1.41
Family rate	\$2.51	\$2.57	\$2.39	\$2.57	\$2.51	\$2.51	\$1.99	\$1.99
<u>Percent Change:</u>								
Single rate	10.6%	10.5%	10.6%	10.5%	10.6%	10.6%	10.4%	10.4%
Parent / Child(ren) rate	10.6%	10.5%	10.5%	10.5%	10.6%	10.6%	10.4%	10.4%
Couple rate	10.6%	10.5%	10.5%	10.5%	10.6%	10.6%	10.4%	10.4%
Family rate	10.6%	10.5%	10.6%	10.5%	10.6%	10.6%	10.5%	10.5%

In Network - \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$500 Inpatient Per Admit. Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC(MNRP)								
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>1st Quarter 2013 Rates:</u>								
Single rate	\$7.71	\$7.94	\$7.32	\$7.94	\$7.71	\$7.71	\$6.17	\$6.17
Parent / Child(ren) rate	\$14.26	\$14.69	\$13.54	\$14.69	\$14.26	\$14.26	\$11.41	\$11.41
Couple rate	\$16.96	\$17.47	\$16.10	\$17.47	\$16.96	\$16.96	\$13.57	\$13.57
Family rate	\$23.90	\$24.61	\$22.69	\$24.61	\$23.90	\$23.90	\$19.13	\$19.13
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$6.97	\$7.18	\$6.62	\$7.18	\$6.97	\$6.97	\$5.58	\$5.58
Parent / Child(ren) rate	\$12.89	\$13.28	\$12.25	\$13.28	\$12.89	\$12.89	\$10.32	\$10.32
Couple rate	\$15.33	\$15.80	\$14.56	\$15.80	\$15.33	\$15.33	\$12.28	\$12.28
Family rate	\$21.61	\$22.26	\$20.52	\$22.26	\$21.61	\$21.61	\$17.30	\$17.30
<u>Dollar Amount Change</u>								
Single rate	\$0.74	\$0.76	\$0.70	\$0.76	\$0.74	\$0.74	\$0.59	\$0.59
Parent / Child(ren) rate	\$1.37	\$1.41	\$1.29	\$1.41	\$1.37	\$1.37	\$1.09	\$1.09
Couple rate	\$1.63	\$1.67	\$1.54	\$1.67	\$1.63	\$1.63	\$1.29	\$1.29
Family rate	\$2.29	\$2.35	\$2.17	\$2.35	\$2.29	\$2.29	\$1.83	\$1.83
<u>Percent Change:</u>								
Single rate	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%
Parent / Child(ren) rate	10.6%	10.6%	10.5%	10.6%	10.6%	10.6%	10.6%	10.6%
Couple rate	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%	10.5%	10.5%
Family rate	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%

New Metro NG									
In Network - \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/day IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay									
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare									
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>1st Quarter 2013 Rates:</u>									
Single rate	\$7.40	\$7.62	\$7.03	\$7.62	\$7.40	\$7.40	\$5.92	\$5.92	
Parent / Child(ren) rate	\$13.69	\$14.10	\$13.01	\$14.10	\$13.69	\$13.69	\$10.95	\$10.95	
Couple rate	\$16.28	\$16.76	\$15.47	\$16.76	\$16.28	\$16.28	\$13.02	\$13.02	
Family rate	\$22.94	\$23.62	\$21.79	\$23.62	\$22.94	\$22.94	\$18.35	\$18.35	
<u>1st Quarter 2012 Rates:</u>									
Single rate	\$6.52	\$6.72	\$6.19	\$6.72	\$6.52	\$6.52	\$5.22	\$5.22	
Parent / Child(ren) rate	\$12.06	\$12.43	\$11.45	\$12.43	\$12.06	\$12.06	\$9.66	\$9.66	
Couple rate	\$14.34	\$14.78	\$13.62	\$14.78	\$14.34	\$14.34	\$11.48	\$11.48	
Family rate	\$20.21	\$20.83	\$19.19	\$20.83	\$20.21	\$20.21	\$16.18	\$16.18	
<u>Dollar Amount Change</u>									
Single rate	\$0.88	\$0.90	\$0.84	\$0.90	\$0.88	\$0.88	\$0.70	\$0.70	
Parent / Child(ren) rate	\$1.63	\$1.67	\$1.56	\$1.67	\$1.63	\$1.63	\$1.29	\$1.29	
Couple rate	\$1.94	\$1.98	\$1.85	\$1.98	\$1.94	\$1.94	\$1.54	\$1.54	
Family rate	\$2.73	\$2.79	\$2.60	\$2.79	\$2.73	\$2.73	\$2.17	\$2.17	
<u>Percent Change:</u>									
Single rate	13.5%	13.4%	13.6%	13.4%	13.5%	13.5%	13.4%	13.4%	
Parent / Child(ren) rate	13.5%	13.4%	13.6%	13.4%	13.5%	13.5%	13.4%	13.4%	
Couple rate	13.5%	13.4%	13.6%	13.4%	13.5%	13.5%	13.4%	13.4%	
Family rate	13.5%	13.4%	13.5%	13.4%	13.5%	13.5%	13.4%	13.4%	

New Metro									
In Network - \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/day IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay									
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare									
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>1st Quarter 2013 Rates:</u>									
Single rate	\$7.19	\$7.41	\$6.83	\$7.41	\$7.19	\$7.19	\$5.75	\$5.75	
Parent / Child(ren) rate	\$13.30	\$13.71	\$12.64	\$13.71	\$13.30	\$13.30	\$10.64	\$10.64	
Couple rate	\$15.82	\$16.30	\$15.03	\$16.30	\$15.82	\$15.82	\$12.65	\$12.65	
Family rate	\$22.29	\$22.97	\$21.17	\$22.97	\$22.29	\$22.29	\$17.83	\$17.83	
<u>1st Quarter 2012 Rates:</u>									
Single rate	\$6.50	\$6.70	\$6.18	\$6.70	\$6.50	\$6.50	\$5.20	\$5.20	
Parent / Child(ren) rate	\$12.03	\$12.40	\$11.43	\$12.40	\$12.03	\$12.03	\$9.62	\$9.62	
Couple rate	\$14.30	\$14.74	\$13.60	\$14.74	\$14.30	\$14.30	\$11.44	\$11.44	
Family rate	\$20.15	\$20.77	\$19.16	\$20.77	\$20.15	\$20.15	\$16.12	\$16.12	
<u>Dollar Amount Change</u>									
Single rate	\$0.69	\$0.71	\$0.65	\$0.71	\$0.69	\$0.69	\$0.55	\$0.55	
Parent / Child(ren) rate	\$1.27	\$1.31	\$1.21	\$1.31	\$1.27	\$1.27	\$1.02	\$1.02	
Couple rate	\$1.52	\$1.56	\$1.43	\$1.56	\$1.52	\$1.52	\$1.21	\$1.21	
Family rate	\$2.14	\$2.20	\$2.01	\$2.20	\$2.14	\$2.14	\$1.71	\$1.71	
<u>Percent Change:</u>									
Single rate	10.6%	10.6%	10.5%	10.6%	10.6%	10.6%	10.6%	10.6%	
Parent / Child(ren) rate	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%	
Couple rate	10.6%	10.6%	10.5%	10.6%	10.6%	10.6%	10.6%	10.6%	
Family rate	10.6%	10.6%	10.5%	10.6%	10.6%	10.6%	10.6%	10.6%	

In Network - \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery/Inpatient Copay/Day, \$1,250 Maximum/Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>2nd Quarter 2013 Rates:</u>								
Single rate	\$9.57	\$9.86	\$9.09	\$9.86	\$9.57	\$9.57	\$7.66	\$7.66
Parent / Child(ren) rate	\$17.70	\$18.24	\$16.82	\$18.24	\$17.70	\$17.70	\$14.17	\$14.17
Couple rate	\$21.05	\$21.69	\$20.00	\$21.69	\$21.05	\$21.05	\$16.85	\$16.85
Family rate	\$29.67	\$30.57	\$28.18	\$30.57	\$29.67	\$29.67	\$23.75	\$23.75
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$8.63	\$8.89	\$8.20	\$8.89	\$8.63	\$8.63	\$6.90	\$6.90
Parent / Child(ren) rate	\$15.97	\$16.45	\$15.17	\$16.45	\$15.97	\$15.97	\$12.77	\$12.77
Couple rate	\$18.99	\$19.56	\$18.04	\$19.56	\$18.99	\$18.99	\$15.18	\$15.18
Family rate	\$26.75	\$27.56	\$25.42	\$27.56	\$26.75	\$26.75	\$21.39	\$21.39
<u>Dollar Amount Change</u>								
Single rate	\$0.94	\$0.97	\$0.89	\$0.97	\$0.94	\$0.94	\$0.76	\$0.76
Parent / Child(ren) rate	\$1.73	\$1.79	\$1.65	\$1.79	\$1.73	\$1.73	\$1.40	\$1.40
Couple rate	\$2.06	\$2.13	\$1.96	\$2.13	\$2.06	\$2.06	\$1.67	\$1.67
Family rate	\$2.92	\$3.01	\$2.76	\$3.01	\$2.92	\$2.92	\$2.36	\$2.36
<u>Percent Change:</u>								
Single rate	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	11.0%	11.0%
Parent / Child(ren) rate	10.8%	10.9%	10.9%	10.9%	10.8%	10.8%	11.0%	11.0%
Couple rate	10.8%	10.9%	10.9%	10.9%	10.8%	10.8%	11.0%	11.0%
Family rate	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	11.0%	11.0%

In Network - \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery/Inpatient Per Diem Copay to a Maximum of \$2,500 Per Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>2nd Quarter 2013 Rates:</u>								
Single rate	\$8.57	\$8.83	\$8.14	\$8.83	\$8.57	\$8.57	\$6.86	\$6.86
Parent / Child(ren) rate	\$15.85	\$16.34	\$15.06	\$16.34	\$15.85	\$15.85	\$12.69	\$12.69
Couple rate	\$18.85	\$19.43	\$17.91	\$19.43	\$18.85	\$18.85	\$15.09	\$15.09
Family rate	\$26.57	\$27.37	\$25.23	\$27.37	\$26.57	\$26.57	\$21.27	\$21.27
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$7.73	\$7.96	\$7.34	\$7.96	\$7.73	\$7.73	\$6.18	\$6.18
Parent / Child(ren) rate	\$14.30	\$14.73	\$13.58	\$14.73	\$14.30	\$14.30	\$11.43	\$11.43
Couple rate	\$17.01	\$17.51	\$16.15	\$17.51	\$17.01	\$17.01	\$13.60	\$13.60
Family rate	\$23.96	\$24.68	\$22.75	\$24.68	\$23.96	\$23.96	\$19.16	\$19.16
<u>Dollar Amount Change</u>								
Single rate	\$0.84	\$0.87	\$0.80	\$0.87	\$0.84	\$0.84	\$0.68	\$0.68
Parent / Child(ren) rate	\$1.55	\$1.61	\$1.48	\$1.61	\$1.55	\$1.55	\$1.26	\$1.26
Couple rate	\$1.84	\$1.92	\$1.76	\$1.92	\$1.84	\$1.84	\$1.49	\$1.49
Family rate	\$2.61	\$2.69	\$2.48	\$2.69	\$2.61	\$2.61	\$2.11	\$2.11
<u>Percent Change:</u>								
Single rate	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	11.0%	11.0%
Parent / Child(ren) rate	10.8%	10.9%	10.9%	10.9%	10.8%	10.8%	11.0%	11.0%
Couple rate	10.8%	11.0%	10.9%	11.0%	10.8%	10.8%	11.0%	11.0%
Family rate	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	11.0%	11.0%

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
In Network - \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit.								
Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>2nd Quarter 2013 Rates:</u>								
Single rate	\$9.38	\$9.66	\$8.91	\$9.66	\$9.38	\$9.38	\$7.50	\$7.50
Parent / Child(ren) rate	\$17.35	\$17.87	\$16.48	\$17.87	\$17.35	\$17.35	\$13.88	\$13.88
Couple rate	\$20.64	\$21.25	\$19.60	\$21.25	\$20.64	\$20.64	\$16.50	\$16.50
Family rate	\$29.08	\$29.95	\$27.62	\$29.95	\$29.08	\$29.08	\$23.25	\$23.25
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$8.46	\$8.71	\$8.04	\$8.71	\$8.46	\$8.46	\$6.77	\$6.77
Parent / Child(ren) rate	\$15.65	\$16.11	\$14.87	\$16.11	\$15.65	\$15.65	\$12.52	\$12.52
Couple rate	\$18.61	\$19.16	\$17.69	\$19.16	\$18.61	\$18.61	\$14.89	\$14.89
Family rate	\$26.23	\$27.00	\$24.92	\$27.00	\$26.23	\$26.23	\$20.99	\$20.99
<u>Dollar Amount Change</u>								
Single rate	\$0.92	\$0.95	\$0.87	\$0.95	\$0.92	\$0.92	\$0.73	\$0.73
Parent / Child(ren) rate	\$1.70	\$1.76	\$1.61	\$1.76	\$1.70	\$1.70	\$1.36	\$1.36
Couple rate	\$2.03	\$2.09	\$1.91	\$2.09	\$2.03	\$2.03	\$1.61	\$1.61
Family rate	\$2.85	\$2.95	\$2.70	\$2.95	\$2.85	\$2.85	\$2.26	\$2.26
<u>Percent Change:</u>								
Single rate	10.9%	10.9%	10.8%	10.9%	10.9%	10.9%	10.8%	10.8%
Parent / Child(ren) rate	10.9%	10.9%	10.8%	10.9%	10.9%	10.9%	10.9%	10.9%
Couple rate	10.9%	10.9%	10.8%	10.9%	10.9%	10.9%	10.8%	10.8%
Family rate	10.9%	10.9%	10.8%	10.9%	10.9%	10.9%	10.8%	10.8%

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
In Network - \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Admit.								
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>2nd Quarter 2013 Rates:</u>								
Single rate	\$8.53	\$8.79	\$8.10	\$8.79	\$8.53	\$8.53	\$6.82	\$6.82
Parent / Child(ren) rate	\$15.78	\$16.26	\$14.99	\$16.26	\$15.78	\$15.78	\$12.62	\$12.62
Couple rate	\$18.77	\$19.34	\$17.82	\$19.34	\$18.77	\$18.77	\$15.00	\$15.00
Family rate	\$26.44	\$27.25	\$25.11	\$27.25	\$26.44	\$26.44	\$21.14	\$21.14
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$7.70	\$7.93	\$7.32	\$7.93	\$7.70	\$7.70	\$6.16	\$6.16
Parent / Child(ren) rate	\$14.25	\$14.67	\$13.54	\$14.67	\$14.25	\$14.25	\$11.40	\$11.40
Couple rate	\$16.94	\$17.45	\$16.10	\$17.45	\$16.94	\$16.94	\$13.55	\$13.55
Family rate	\$23.87	\$24.58	\$22.69	\$24.58	\$23.87	\$23.87	\$19.10	\$19.10
<u>Dollar Amount Change</u>								
Single rate	\$0.83	\$0.86	\$0.78	\$0.86	\$0.83	\$0.83	\$0.66	\$0.66
Parent / Child(ren) rate	\$1.53	\$1.59	\$1.45	\$1.59	\$1.53	\$1.53	\$1.22	\$1.22
Couple rate	\$1.83	\$1.89	\$1.72	\$1.89	\$1.83	\$1.83	\$1.45	\$1.45
Family rate	\$2.57	\$2.67	\$2.42	\$2.67	\$2.57	\$2.57	\$2.04	\$2.04
<u>Percent Change:</u>								
Single rate	10.8%	10.8%	10.7%	10.8%	10.8%	10.8%	10.7%	10.7%
Parent / Child(ren) rate	10.7%	10.8%	10.7%	10.8%	10.7%	10.7%	10.7%	10.7%
Couple rate	10.8%	10.8%	10.7%	10.8%	10.8%	10.8%	10.7%	10.7%
Family rate	10.8%	10.9%	10.7%	10.9%	10.8%	10.8%	10.7%	10.7%

New Metro NG									
In Network - \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$750 Inpatient Per Admit.									
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MGRP)									
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>2nd Quarter 2013 Rates:</u>									
Single rate	\$8.20	\$8.45	\$7.79	\$8.45	\$8.20	\$8.20	\$6.56	\$6.56	
Parent / Child(ren) rate	\$15.17	\$15.63	\$14.41	\$15.63	\$15.17	\$15.17	\$12.14	\$12.14	
Couple rate	\$18.04	\$18.59	\$17.14	\$18.59	\$18.04	\$18.04	\$14.43	\$14.43	
Family rate	\$25.42	\$26.20	\$24.15	\$26.20	\$25.42	\$25.42	\$20.34	\$20.34	
<u>2nd Quarter 2012 Rates:</u>									
Single rate	\$7.40	\$7.62	\$7.03	\$7.62	\$7.40	\$7.40	\$5.92	\$5.92	
Parent / Child(ren) rate	\$13.69	\$14.10	\$13.01	\$14.10	\$13.69	\$13.69	\$10.95	\$10.95	
Couple rate	\$16.28	\$16.76	\$15.47	\$16.76	\$16.28	\$16.28	\$13.02	\$13.02	
Family rate	\$22.94	\$23.62	\$21.79	\$23.62	\$22.94	\$22.94	\$18.35	\$18.35	
<u>Dollar Amount Change</u>									
Single rate	\$0.80	\$0.83	\$0.76	\$0.83	\$0.80	\$0.80	\$0.64	\$0.64	
Parent / Child(ren) rate	\$1.48	\$1.53	\$1.40	\$1.53	\$1.48	\$1.48	\$1.19	\$1.19	
Couple rate	\$1.76	\$1.83	\$1.67	\$1.83	\$1.76	\$1.76	\$1.41	\$1.41	
Family rate	\$2.48	\$2.58	\$2.36	\$2.58	\$2.48	\$2.48	\$1.99	\$1.99	
<u>Percent Change:</u>									
Single rate	10.8%	10.9%	10.8%	10.9%	10.8%	10.8%	10.8%	10.8%	
Parent / Child(ren) rate	10.8%	10.9%	10.8%	10.9%	10.8%	10.8%	10.9%	10.9%	
Couple rate	10.8%	10.9%	10.8%	10.9%	10.8%	10.8%	10.8%	10.8%	
Family rate	10.8%	10.9%	10.8%	10.9%	10.8%	10.8%	10.8%	10.8%	

New Metro									
In Network - \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$750 Inpatient Per Day Copay to a Maximum of \$3,750 Per Year									
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MGRP)									
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>2nd Quarter 2013 Rates:</u>									
Single rate	\$7.96	\$8.20	\$7.56	\$8.20	\$7.96	\$7.96	\$6.37	\$6.37	
Parent / Child(ren) rate	\$14.73	\$15.17	\$13.99	\$15.17	\$14.73	\$14.73	\$11.78	\$11.78	
Couple rate	\$17.51	\$18.04	\$16.63	\$18.04	\$17.51	\$17.51	\$14.01	\$14.01	
Family rate	\$24.68	\$25.42	\$23.44	\$25.42	\$24.68	\$24.68	\$19.75	\$19.75	
<u>2nd Quarter 2012 Rates:</u>									
Single rate	\$7.18	\$7.40	\$6.82	\$7.40	\$7.18	\$7.18	\$5.74	\$5.74	
Parent / Child(ren) rate	\$13.28	\$13.69	\$12.62	\$13.69	\$13.28	\$13.28	\$10.62	\$10.62	
Couple rate	\$15.80	\$16.28	\$15.00	\$16.28	\$15.80	\$15.80	\$12.63	\$12.63	
Family rate	\$22.26	\$22.94	\$21.14	\$22.94	\$22.26	\$22.26	\$17.79	\$17.79	
<u>Dollar Amount Change</u>									
Single rate	\$0.78	\$0.80	\$0.74	\$0.80	\$0.78	\$0.78	\$0.63	\$0.63	
Parent / Child(ren) rate	\$1.45	\$1.48	\$1.37	\$1.48	\$1.45	\$1.45	\$1.16	\$1.16	
Couple rate	\$1.71	\$1.76	\$1.63	\$1.76	\$1.71	\$1.71	\$1.38	\$1.38	
Family rate	\$2.42	\$2.48	\$2.30	\$2.48	\$2.42	\$2.42	\$1.96	\$1.96	
<u>Percent Change:</u>									
Single rate	10.9%	10.8%	10.9%	10.8%	10.9%	10.9%	11.0%	11.0%	
Parent / Child(ren) rate	10.9%	10.8%	10.9%	10.8%	10.9%	10.9%	10.9%	10.9%	
Couple rate	10.8%	10.8%	10.9%	10.8%	10.8%	10.8%	10.9%	10.9%	
Family rate	10.9%	10.8%	10.9%	10.8%	10.9%	10.9%	11.0%	11.0%	

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
In Network - \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery \$250 Inpatient Copay to \$1,250Max/Year								
Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR (MNRP)								
<u>2nd Quarter 2013 Rates:</u>								
Single rate	\$8.87	\$9.14	\$8.43	\$9.14	\$8.87	\$8.87	\$7.10	\$7.10
Parent / Child(ren) rate	\$16.41	\$16.91	\$15.60	\$16.91	\$16.41	\$16.41	\$13.14	\$13.14
Couple rate	\$19.51	\$20.11	\$18.55	\$20.11	\$19.51	\$19.51	\$15.62	\$15.62
Family rate	\$27.50	\$28.33	\$26.13	\$28.33	\$27.50	\$27.50	\$22.01	\$22.01
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$8.01	\$8.25	\$7.61	\$8.25	\$8.01	\$8.01	\$6.41	\$6.41
Parent / Child(ren) rate	\$14.82	\$15.26	\$14.08	\$15.26	\$14.82	\$14.82	\$11.86	\$11.86
Couple rate	\$17.62	\$18.15	\$16.74	\$18.15	\$17.62	\$17.62	\$14.10	\$14.10
Family rate	\$24.83	\$25.58	\$23.59	\$25.58	\$24.83	\$24.83	\$19.87	\$19.87
<u>Dollar Amount Change</u>								
Single rate	\$0.86	\$0.89	\$0.82	\$0.89	\$0.86	\$0.86	\$0.69	\$0.69
Parent / Child(ren) rate	\$1.59	\$1.65	\$1.52	\$1.65	\$1.59	\$1.59	\$1.28	\$1.28
Couple rate	\$1.89	\$1.96	\$1.81	\$1.96	\$1.89	\$1.89	\$1.52	\$1.52
Family rate	\$2.67	\$2.75	\$2.54	\$2.75	\$2.67	\$2.67	\$2.14	\$2.14
<u>Percent Change:</u>								
Single rate	10.7%	10.8%	10.8%	10.8%	10.7%	10.7%	10.8%	10.8%
Parent / Child(ren) rate	10.7%	10.8%	10.8%	10.8%	10.7%	10.7%	10.8%	10.8%
Couple rate	10.7%	10.8%	10.8%	10.8%	10.7%	10.7%	10.8%	10.8%
Family rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
In Network - \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Diem Copay to a Maximum of 5 Copays per Stay								
Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR								
<u>2nd Quarter 2013 Rates:</u>								
Single rate	\$8.02	\$8.26	\$7.62	\$8.26	\$8.02	\$8.02	\$6.42	\$6.42
Parent / Child(ren) rate	\$14.84	\$15.28	\$14.10	\$15.28	\$14.84	\$14.84	\$11.88	\$11.88
Couple rate	\$17.64	\$18.17	\$16.76	\$18.17	\$17.64	\$17.64	\$14.12	\$14.12
Family rate	\$24.86	\$25.61	\$23.62	\$25.61	\$24.86	\$24.86	\$19.90	\$19.90
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$7.24	\$7.46	\$6.88	\$7.46	\$7.24	\$7.24	\$5.79	\$5.79
Parent / Child(ren) rate	\$13.39	\$13.80	\$12.73	\$13.80	\$13.39	\$13.39	\$10.71	\$10.71
Couple rate	\$15.93	\$16.41	\$15.14	\$16.41	\$15.93	\$15.93	\$12.74	\$12.74
Family rate	\$22.44	\$23.13	\$21.33	\$23.13	\$22.44	\$22.44	\$17.95	\$17.95
<u>Dollar Amount Change</u>								
Single rate	\$0.78	\$0.80	\$0.74	\$0.80	\$0.78	\$0.78	\$0.63	\$0.63
Parent / Child(ren) rate	\$1.45	\$1.48	\$1.37	\$1.48	\$1.45	\$1.45	\$1.17	\$1.17
Couple rate	\$1.71	\$1.76	\$1.62	\$1.76	\$1.71	\$1.71	\$1.38	\$1.38
Family rate	\$2.42	\$2.48	\$2.29	\$2.48	\$2.42	\$2.42	\$1.95	\$1.95
<u>Percent Change:</u>								
Single rate	10.8%	10.7%	10.8%	10.7%	10.8%	10.8%	10.9%	10.9%
Parent / Child(ren) rate	10.8%	10.7%	10.8%	10.7%	10.8%	10.8%	10.9%	10.9%
Couple rate	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.8%	10.8%
Family rate	10.8%	10.7%	10.7%	10.7%	10.8%	10.8%	10.9%	10.9%

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
In Network - \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit.								
Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>2nd Quarter 2013 Rates:</u>								
Single rate	\$8.80	\$9.06	\$8.36	\$9.06	\$8.80	\$8.80	\$7.04	\$7.04
Parent / Child(ren) rate	\$16.28	\$16.76	\$15.47	\$16.76	\$16.28	\$16.28	\$13.02	\$13.02
Couple rate	\$19.36	\$19.93	\$18.39	\$19.93	\$19.36	\$19.36	\$15.49	\$15.49
Family rate	\$27.28	\$28.09	\$25.92	\$28.09	\$27.28	\$27.28	\$21.82	\$21.82
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$7.94	\$8.18	\$7.54	\$8.18	\$7.94	\$7.94	\$6.35	\$6.35
Parent / Child(ren) rate	\$14.69	\$15.13	\$13.95	\$15.13	\$14.69	\$14.69	\$11.75	\$11.75
Couple rate	\$17.47	\$18.00	\$16.59	\$18.00	\$17.47	\$17.47	\$13.97	\$13.97
Family rate	\$24.61	\$25.36	\$23.37	\$25.36	\$24.61	\$24.61	\$19.69	\$19.69
<u>Dollar Amount Change</u>								
Single rate	\$0.86	\$0.88	\$0.82	\$0.88	\$0.86	\$0.86	\$0.69	\$0.69
Parent / Child(ren) rate	\$1.59	\$1.63	\$1.52	\$1.63	\$1.59	\$1.59	\$1.27	\$1.27
Couple rate	\$1.89	\$1.93	\$1.80	\$1.93	\$1.89	\$1.89	\$1.52	\$1.52
Family rate	\$2.67	\$2.73	\$2.55	\$2.73	\$2.67	\$2.67	\$2.13	\$2.13
<u>Percent Change:</u>								
Single rate	10.8%	10.8%	10.9%	10.8%	10.8%	10.8%	10.9%	10.9%
Parent / Child(ren) rate	10.8%	10.8%	10.9%	10.8%	10.8%	10.8%	10.8%	10.8%
Couple rate	10.8%	10.7%	10.8%	10.7%	10.8%	10.8%	10.9%	10.9%
Family rate	10.8%	10.8%	10.9%	10.8%	10.8%	10.8%	10.8%	10.8%

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
In Network - \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$500 Inpatient Per Admit.								
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC(MNRP)								
<u>2nd Quarter 2013 Rates:</u>								
Single rate	\$8.00	\$8.24	\$7.60	\$8.24	\$8.00	\$8.00	\$6.40	\$6.40
Parent / Child(ren) rate	\$14.80	\$15.24	\$14.06	\$15.24	\$14.80	\$14.80	\$11.84	\$11.84
Couple rate	\$17.60	\$18.13	\$16.72	\$18.13	\$17.60	\$17.60	\$14.08	\$14.08
Family rate	\$24.80	\$25.54	\$23.56	\$25.54	\$24.80	\$24.80	\$19.84	\$19.84
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$7.22	\$7.44	\$6.86	\$7.44	\$7.22	\$7.22	\$5.78	\$5.78
Parent / Child(ren) rate	\$13.36	\$13.76	\$12.69	\$13.76	\$13.36	\$13.36	\$10.69	\$10.69
Couple rate	\$15.88	\$16.37	\$15.09	\$16.37	\$15.88	\$15.88	\$12.72	\$12.72
Family rate	\$22.38	\$23.06	\$21.27	\$23.06	\$22.38	\$22.38	\$17.92	\$17.92
<u>Dollar Amount Change</u>								
Single rate	\$0.78	\$0.80	\$0.74	\$0.80	\$0.78	\$0.78	\$0.62	\$0.62
Parent / Child(ren) rate	\$1.44	\$1.48	\$1.37	\$1.48	\$1.44	\$1.44	\$1.15	\$1.15
Couple rate	\$1.72	\$1.76	\$1.63	\$1.76	\$1.72	\$1.72	\$1.36	\$1.36
Family rate	\$2.42	\$2.48	\$2.29	\$2.48	\$2.42	\$2.42	\$1.92	\$1.92
<u>Percent Change:</u>								
Single rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.7%	10.7%
Parent / Child(ren) rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Couple rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.7%	10.7%
Family rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.7%	10.7%

New Metro NG									
In Network - \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/day IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay									
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare									
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>2nd Quarter 2013 Rates:</u>									
Single rate	\$7.68	\$7.91	\$7.30	\$7.91	\$7.68	\$7.68	\$6.14	\$6.14	
Parent / Child(ren) rate	\$14.21	\$14.63	\$13.51	\$14.63	\$14.21	\$14.21	\$11.36	\$11.36	
Couple rate	\$16.90	\$17.40	\$16.06	\$17.40	\$16.90	\$16.90	\$13.51	\$13.51	
Family rate	\$23.81	\$24.52	\$22.63	\$24.52	\$23.81	\$23.81	\$19.03	\$19.03	
<u>2nd Quarter 2012 Rates:</u>									
Single rate	\$6.74	\$6.94	\$6.40	\$6.94	\$6.74	\$6.74	\$5.39	\$5.39	
Parent / Child(ren) rate	\$12.47	\$12.84	\$11.84	\$12.84	\$12.47	\$12.47	\$9.97	\$9.97	
Couple rate	\$14.83	\$15.27	\$14.08	\$15.27	\$14.83	\$14.83	\$11.86	\$11.86	
Family rate	\$20.89	\$21.51	\$19.84	\$21.51	\$20.89	\$20.89	\$16.71	\$16.71	
<u>Dollar Amount Change</u>									
Single rate	\$0.94	\$0.97	\$0.90	\$0.97	\$0.94	\$0.94	\$0.75	\$0.75	
Parent / Child(ren) rate	\$1.74	\$1.79	\$1.67	\$1.79	\$1.74	\$1.74	\$1.39	\$1.39	
Couple rate	\$2.07	\$2.13	\$1.98	\$2.13	\$2.07	\$2.07	\$1.65	\$1.65	
Family rate	\$2.92	\$3.01	\$2.79	\$3.01	\$2.92	\$2.92	\$2.32	\$2.32	
<u>Percent Change:</u>									
Single rate	13.9%	14.0%	14.1%	14.0%	13.9%	13.9%	13.9%	13.9%	
Parent / Child(ren) rate	14.0%	13.9%	14.1%	13.9%	14.0%	14.0%	13.9%	13.9%	
Couple rate	14.0%	13.9%	14.1%	13.9%	14.0%	14.0%	13.9%	13.9%	
Family rate	14.0%	14.0%	14.1%	14.0%	14.0%	14.0%	13.9%	13.9%	

New Metro									
In Network - \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/day IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay									
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare									
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>2nd Quarter 2013 Rates:</u>									
Single rate	\$7.46	\$7.68	\$7.09	\$7.68	\$7.46	\$7.46	\$5.97	\$5.97	
Parent / Child(ren) rate	\$13.80	\$14.21	\$13.12	\$14.21	\$13.80	\$13.80	\$11.04	\$11.04	
Couple rate	\$16.41	\$16.90	\$15.60	\$16.90	\$16.41	\$16.41	\$13.13	\$13.13	
Family rate	\$23.13	\$23.81	\$21.98	\$23.81	\$23.13	\$23.13	\$18.51	\$18.51	
<u>2nd Quarter 2012 Rates:</u>									
Single rate	\$6.73	\$6.93	\$6.39	\$6.93	\$6.73	\$6.73	\$5.38	\$5.38	
Parent / Child(ren) rate	\$12.45	\$12.82	\$11.82	\$12.82	\$12.45	\$12.45	\$9.95	\$9.95	
Couple rate	\$14.81	\$15.25	\$14.06	\$15.25	\$14.81	\$14.81	\$11.84	\$11.84	
Family rate	\$20.86	\$21.48	\$19.81	\$21.48	\$20.86	\$20.86	\$16.68	\$16.68	
<u>Dollar Amount Change</u>									
Single rate	\$0.73	\$0.75	\$0.70	\$0.75	\$0.73	\$0.73	\$0.59	\$0.59	
Parent / Child(ren) rate	\$1.35	\$1.39	\$1.30	\$1.39	\$1.35	\$1.35	\$1.09	\$1.09	
Couple rate	\$1.60	\$1.65	\$1.54	\$1.65	\$1.60	\$1.60	\$1.29	\$1.29	
Family rate	\$2.27	\$2.33	\$2.17	\$2.33	\$2.27	\$2.27	\$1.83	\$1.83	
<u>Percent Change:</u>									
Single rate	10.8%	10.8%	11.0%	10.8%	10.8%	10.8%	11.0%	11.0%	
Parent / Child(ren) rate	10.8%	10.8%	11.0%	10.8%	10.8%	10.8%	11.0%	11.0%	
Couple rate	10.8%	10.8%	11.0%	10.8%	10.8%	10.8%	10.9%	10.9%	
Family rate	10.9%	10.8%	11.0%	10.8%	10.9%	10.9%	11.0%	11.0%	

In Network - \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery/Inpatient Copay/Day, \$1,250 Maximum/Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>3rd Quarter 2013 Rates:</u>								
Single rate	\$9.94	\$10.24	\$9.44	\$10.24	\$9.94	\$9.94	\$7.95	\$7.95
Parent / Child(ren) rate	\$18.39	\$18.94	\$17.46	\$18.94	\$18.39	\$18.39	\$14.71	\$14.71
Couple rate	\$21.87	\$22.53	\$20.77	\$22.53	\$21.87	\$21.87	\$17.49	\$17.49
Family rate	\$30.81	\$31.74	\$29.26	\$31.74	\$30.81	\$30.81	\$24.65	\$24.65
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$8.93	\$9.20	\$8.48	\$9.20	\$8.93	\$8.93	\$7.14	\$7.14
Parent / Child(ren) rate	\$16.52	\$17.02	\$15.69	\$17.02	\$16.52	\$16.52	\$13.21	\$13.21
Couple rate	\$19.65	\$20.24	\$18.66	\$20.24	\$19.65	\$19.65	\$15.71	\$15.71
Family rate	\$27.68	\$28.52	\$26.29	\$28.52	\$27.68	\$27.68	\$22.13	\$22.13
<u>Dollar Amount Change</u>								
Single rate	\$1.01	\$1.04	\$0.96	\$1.04	\$1.01	\$1.01	\$0.81	\$0.81
Parent / Child(ren) rate	\$1.87	\$1.92	\$1.77	\$1.92	\$1.87	\$1.87	\$1.50	\$1.50
Couple rate	\$2.22	\$2.29	\$2.11	\$2.29	\$2.22	\$2.22	\$1.78	\$1.78
Family rate	\$3.13	\$3.22	\$2.97	\$3.22	\$3.13	\$3.13	\$2.52	\$2.52
<u>Percent Change:</u>								
Single rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Parent / Child(ren) rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.4%	11.4%
Couple rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Family rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.4%	11.4%

In Network - \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery/Inpatient Per Diem Copay to a Maximum of \$2,500 Per Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>3rd Quarter 2013 Rates:</u>								
Single rate	\$8.90	\$9.17	\$8.46	\$9.17	\$8.90	\$8.90	\$7.12	\$7.12
Parent / Child(ren) rate	\$16.47	\$16.96	\$15.65	\$16.96	\$16.47	\$16.47	\$13.17	\$13.17
Couple rate	\$19.58	\$20.17	\$18.61	\$20.17	\$19.58	\$19.58	\$15.66	\$15.66
Family rate	\$27.59	\$28.43	\$26.23	\$28.43	\$27.59	\$27.59	\$22.07	\$22.07
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$8.00	\$8.24	\$7.60	\$8.24	\$8.00	\$8.00	\$6.40	\$6.40
Parent / Child(ren) rate	\$14.80	\$15.24	\$14.06	\$15.24	\$14.80	\$14.80	\$11.84	\$11.84
Couple rate	\$17.60	\$18.13	\$16.72	\$18.13	\$17.60	\$17.60	\$14.08	\$14.08
Family rate	\$24.80	\$25.54	\$23.56	\$25.54	\$24.80	\$24.80	\$19.84	\$19.84
<u>Dollar Amount Change</u>								
Single rate	\$0.90	\$0.93	\$0.86	\$0.93	\$0.90	\$0.90	\$0.72	\$0.72
Parent / Child(ren) rate	\$1.67	\$1.72	\$1.59	\$1.72	\$1.67	\$1.67	\$1.33	\$1.33
Couple rate	\$1.98	\$2.04	\$1.89	\$2.04	\$1.98	\$1.98	\$1.58	\$1.58
Family rate	\$2.79	\$2.89	\$2.67	\$2.89	\$2.79	\$2.79	\$2.23	\$2.23
<u>Percent Change:</u>								
Single rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Parent / Child(ren) rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.2%	11.2%
Couple rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.2%	11.2%
Family rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.2%	11.2%

In Network - \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MGRP)								
Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<u>3rd Quarter 2013 Rates:</u>								
Single rate	\$9.74	\$10.03	\$9.25	\$10.03	\$9.74	\$9.74	\$7.79	\$7.79
Parent / Child(ren) rate	\$18.02	\$18.56	\$17.11	\$18.56	\$18.02	\$18.02	\$14.41	\$14.41
Couple rate	\$21.43	\$22.07	\$20.35	\$22.07	\$21.43	\$21.43	\$17.14	\$17.14
Family rate	\$30.19	\$31.09	\$28.68	\$31.09	\$30.19	\$30.19	\$24.15	\$24.15
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$8.76	\$9.02	\$8.32	\$9.02	\$8.76	\$8.76	\$7.01	\$7.01
Parent / Child(ren) rate	\$16.21	\$16.69	\$15.39	\$16.69	\$16.21	\$16.21	\$12.97	\$12.97
Couple rate	\$19.27	\$19.84	\$18.30	\$19.84	\$19.27	\$19.27	\$15.42	\$15.42
Family rate	\$27.16	\$27.96	\$25.79	\$27.96	\$27.16	\$27.16	\$21.73	\$21.73
<u>Dollar Amount Change</u>								
Single rate	\$0.98	\$1.01	\$0.93	\$1.01	\$0.98	\$0.98	\$0.78	\$0.78
Parent / Child(ren) rate	\$1.81	\$1.87	\$1.72	\$1.87	\$1.81	\$1.81	\$1.44	\$1.44
Couple rate	\$2.16	\$2.23	\$2.05	\$2.23	\$2.16	\$2.16	\$1.72	\$1.72
Family rate	\$3.03	\$3.13	\$2.89	\$3.13	\$3.03	\$3.03	\$2.42	\$2.42
<u>Percent Change:</u>								
Single rate	11.2%	11.2%	11.2%	11.2%	11.2%	11.2%	11.1%	11.1%
Parent / Child(ren) rate	11.2%	11.2%	11.2%	11.2%	11.2%	11.2%	11.1%	11.1%
Couple rate	11.2%	11.2%	11.2%	11.2%	11.2%	11.2%	11.2%	11.2%
Family rate	11.2%	11.2%	11.2%	11.2%	11.2%	11.2%	11.1%	11.1%

In Network - \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MGRP)								
Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<u>3rd Quarter 2013 Rates:</u>								
Single rate	\$8.87	\$9.14	\$8.43	\$9.14	\$8.87	\$8.87	\$7.10	\$7.10
Parent / Child(ren) rate	\$16.41	\$16.91	\$15.60	\$16.91	\$16.41	\$16.41	\$13.14	\$13.14
Couple rate	\$19.51	\$20.11	\$18.55	\$20.11	\$19.51	\$19.51	\$15.62	\$15.62
Family rate	\$27.50	\$28.33	\$26.13	\$28.33	\$27.50	\$27.50	\$22.01	\$22.01
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$7.97	\$8.21	\$7.57	\$8.21	\$7.97	\$7.97	\$6.38	\$6.38
Parent / Child(ren) rate	\$14.74	\$15.19	\$14.00	\$15.19	\$14.74	\$14.74	\$11.80	\$11.80
Couple rate	\$17.53	\$18.06	\$16.65	\$18.06	\$17.53	\$17.53	\$14.04	\$14.04
Family rate	\$24.71	\$25.45	\$23.47	\$25.45	\$24.71	\$24.71	\$19.78	\$19.78
<u>Dollar Amount Change</u>								
Single rate	\$0.90	\$0.93	\$0.86	\$0.93	\$0.90	\$0.90	\$0.72	\$0.72
Parent / Child(ren) rate	\$1.67	\$1.72	\$1.60	\$1.72	\$1.67	\$1.67	\$1.34	\$1.34
Couple rate	\$1.98	\$2.05	\$1.90	\$2.05	\$1.98	\$1.98	\$1.58	\$1.58
Family rate	\$2.79	\$2.88	\$2.66	\$2.88	\$2.79	\$2.79	\$2.23	\$2.23
<u>Percent Change:</u>								
Single rate	11.3%	11.3%	11.4%	11.3%	11.3%	11.3%	11.3%	11.3%
Parent / Child(ren) rate	11.3%	11.3%	11.4%	11.3%	11.3%	11.3%	11.4%	11.4%
Couple rate	11.3%	11.4%	11.4%	11.4%	11.3%	11.3%	11.3%	11.3%
Family rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%

New Metro NG									
In Network - \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$750 Inpatient Per Admit.									
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MNRP)									
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>3rd Quarter 2013 Rates:</u>									
Single rate	\$8.52	\$8.78	\$8.09	\$8.78	\$8.52	\$8.52	\$6.82	\$6.82	
Parent / Child(ren) rate	\$15.76	\$16.24	\$14.97	\$16.24	\$15.76	\$15.76	\$12.62	\$12.62	
Couple rate	\$18.74	\$19.32	\$17.80	\$19.32	\$18.74	\$18.74	\$15.00	\$15.00	
Family rate	\$26.41	\$27.22	\$25.08	\$27.22	\$26.41	\$26.41	\$21.14	\$21.14	
<u>3rd Quarter 2012 Rates:</u>									
Single rate	\$7.65	\$7.88	\$7.27	\$7.88	\$7.65	\$7.65	\$6.12	\$6.12	
Parent / Child(ren) rate	\$14.15	\$14.58	\$13.45	\$14.58	\$14.15	\$14.15	\$11.32	\$11.32	
Couple rate	\$16.83	\$17.34	\$15.99	\$17.34	\$16.83	\$16.83	\$13.46	\$13.46	
Family rate	\$23.72	\$24.43	\$22.54	\$24.43	\$23.72	\$23.72	\$18.97	\$18.97	
<u>Dollar Amount Change</u>									
Single rate	\$0.87	\$0.90	\$0.82	\$0.90	\$0.87	\$0.87	\$0.70	\$0.70	
Parent / Child(ren) rate	\$1.61	\$1.66	\$1.52	\$1.66	\$1.61	\$1.61	\$1.30	\$1.30	
Couple rate	\$1.91	\$1.98	\$1.81	\$1.98	\$1.91	\$1.91	\$1.54	\$1.54	
Family rate	\$2.69	\$2.79	\$2.54	\$2.79	\$2.69	\$2.69	\$2.17	\$2.17	
<u>Percent Change:</u>									
Single rate	11.4%	11.4%	11.3%	11.4%	11.4%	11.4%	11.4%	11.4%	
Parent / Child(ren) rate	11.4%	11.4%	11.3%	11.4%	11.4%	11.4%	11.5%	11.5%	
Couple rate	11.3%	11.4%	11.3%	11.4%	11.3%	11.3%	11.4%	11.4%	
Family rate	11.3%	11.4%	11.3%	11.4%	11.3%	11.3%	11.4%	11.4%	

New Metro									
In Network - \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$750 Inpatient Per Day Copay to a Maximum of \$3,750 Per Year									
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MNRP)									
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>3rd Quarter 2013 Rates:</u>									
Single rate	\$8.27	\$8.52	\$7.86	\$8.52	\$8.27	\$8.27	\$6.62	\$6.62	
Parent / Child(ren) rate	\$15.30	\$15.76	\$14.54	\$15.76	\$15.30	\$15.30	\$12.25	\$12.25	
Couple rate	\$18.19	\$18.74	\$17.29	\$18.74	\$18.19	\$18.19	\$14.56	\$14.56	
Family rate	\$25.64	\$26.41	\$24.37	\$26.41	\$25.64	\$25.64	\$20.52	\$20.52	
<u>3rd Quarter 2012 Rates:</u>									
Single rate	\$7.43	\$7.65	\$7.06	\$7.65	\$7.43	\$7.43	\$5.94	\$5.94	
Parent / Child(ren) rate	\$13.75	\$14.15	\$13.06	\$14.15	\$13.75	\$13.75	\$10.99	\$10.99	
Couple rate	\$16.35	\$16.83	\$15.53	\$16.83	\$16.35	\$16.35	\$13.07	\$13.07	
Family rate	\$23.03	\$23.72	\$21.89	\$23.72	\$23.03	\$23.03	\$18.41	\$18.41	
<u>Dollar Amount Change</u>									
Single rate	\$0.84	\$0.87	\$0.80	\$0.87	\$0.84	\$0.84	\$0.68	\$0.68	
Parent / Child(ren) rate	\$1.55	\$1.61	\$1.48	\$1.61	\$1.55	\$1.55	\$1.26	\$1.26	
Couple rate	\$1.84	\$1.91	\$1.76	\$1.91	\$1.84	\$1.84	\$1.49	\$1.49	
Family rate	\$2.61	\$2.69	\$2.48	\$2.69	\$2.61	\$2.61	\$2.11	\$2.11	
<u>Percent Change:</u>									
Single rate	11.3%	11.4%	11.3%	11.4%	11.3%	11.3%	11.4%	11.4%	
Parent / Child(ren) rate	11.3%	11.4%	11.3%	11.4%	11.3%	11.3%	11.5%	11.5%	
Couple rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.4%	11.4%	
Family rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.5%	11.5%	

In Network - \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery \$250 Inpatient Copay to \$1,250Max/Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR (MNRP)								
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<b><u>3rd Quarter 2013 Rates:</u></b>								
Single rate	\$9.22	\$9.50	\$8.76	\$9.50	\$9.22	\$9.22	\$7.38	\$7.38
Parent / Child(ren) rate	\$17.06	\$17.58	\$16.21	\$17.58	\$17.06	\$17.06	\$13.65	\$13.65
Couple rate	\$20.28	\$20.90	\$19.27	\$20.90	\$20.28	\$20.28	\$16.24	\$16.24
Family rate	\$28.58	\$29.45	\$27.16	\$29.45	\$28.58	\$28.58	\$22.88	\$22.88
<b><u>3rd Quarter 2012 Rates:</u></b>								
Single rate	\$8.29	\$8.54	\$7.88	\$8.54	\$8.29	\$8.29	\$6.63	\$6.63
Parent / Child(ren) rate	\$15.34	\$15.80	\$14.58	\$15.80	\$15.34	\$15.34	\$12.27	\$12.27
Couple rate	\$18.24	\$18.79	\$17.34	\$18.79	\$18.24	\$18.24	\$14.59	\$14.59
Family rate	\$25.70	\$26.47	\$24.43	\$26.47	\$25.70	\$25.70	\$20.55	\$20.55
<b><u>Dollar Amount Change</u></b>								
Single rate	\$0.93	\$0.96	\$0.88	\$0.96	\$0.93	\$0.93	\$0.75	\$0.75
Parent / Child(ren) rate	\$1.72	\$1.78	\$1.63	\$1.78	\$1.72	\$1.72	\$1.38	\$1.38
Couple rate	\$2.04	\$2.11	\$1.93	\$2.11	\$2.04	\$2.04	\$1.65	\$1.65
Family rate	\$2.88	\$2.98	\$2.73	\$2.98	\$2.88	\$2.88	\$2.33	\$2.33
<b><u>Percent Change:</u></b>								
Single rate	11.2%	11.2%	11.2%	11.2%	11.2%	11.2%	11.3%	11.3%
Parent / Child(ren) rate	11.2%	11.3%	11.2%	11.3%	11.2%	11.2%	11.2%	11.2%
Couple rate	11.2%	11.2%	11.1%	11.2%	11.2%	11.2%	11.3%	11.3%
Family rate	11.2%	11.3%	11.2%	11.3%	11.2%	11.2%	11.3%	11.3%

In Network - \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Diem Copay to a Maximum of 5 Copays per Stay Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR								
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<b><u>3rd Quarter 2013 Rates:</u></b>								
Single rate	\$8.33	\$8.58	\$7.91	\$8.58	\$8.33	\$8.33	\$6.66	\$6.66
Parent / Child(ren) rate	\$15.41	\$15.87	\$14.63	\$15.87	\$15.41	\$15.41	\$12.32	\$12.32
Couple rate	\$18.33	\$18.88	\$17.40	\$18.88	\$18.33	\$18.33	\$14.65	\$14.65
Family rate	\$25.82	\$26.60	\$24.52	\$26.60	\$25.82	\$25.82	\$20.65	\$20.65
<b><u>3rd Quarter 2012 Rates:</u></b>								
Single rate	\$7.49	\$7.71	\$7.12	\$7.71	\$7.49	\$7.49	\$5.99	\$5.99
Parent / Child(ren) rate	\$13.86	\$14.26	\$13.17	\$14.26	\$13.86	\$13.86	\$11.08	\$11.08
Couple rate	\$16.48	\$16.96	\$15.66	\$16.96	\$16.48	\$16.48	\$13.18	\$13.18
Family rate	\$23.22	\$23.90	\$22.07	\$23.90	\$23.22	\$23.22	\$18.57	\$18.57
<b><u>Dollar Amount Change</u></b>								
Single rate	\$0.84	\$0.87	\$0.79	\$0.87	\$0.84	\$0.84	\$0.67	\$0.67
Parent / Child(ren) rate	\$1.55	\$1.61	\$1.46	\$1.61	\$1.55	\$1.55	\$1.24	\$1.24
Couple rate	\$1.85	\$1.92	\$1.74	\$1.92	\$1.85	\$1.85	\$1.47	\$1.47
Family rate	\$2.60	\$2.70	\$2.45	\$2.70	\$2.60	\$2.60	\$2.08	\$2.08
<b><u>Percent Change:</u></b>								
Single rate	11.2%	11.3%	11.1%	11.3%	11.2%	11.2%	11.2%	11.2%
Parent / Child(ren) rate	11.2%	11.3%	11.1%	11.3%	11.2%	11.2%	11.2%	11.2%
Couple rate	11.2%	11.3%	11.1%	11.3%	11.2%	11.2%	11.2%	11.2%
Family rate	11.2%	11.3%	11.1%	11.3%	11.2%	11.2%	11.2%	11.2%

In Network - \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>3rd Quarter 2013 Rates:</u>								
Single rate	\$9.15	\$9.42	\$8.69	\$9.42	\$9.15	\$9.15	\$7.32	\$7.32
Parent / Child(ren) rate	\$16.93	\$17.43	\$16.08	\$17.43	\$16.93	\$16.93	\$13.54	\$13.54
Couple rate	\$20.13	\$20.72	\$19.12	\$20.72	\$20.13	\$20.13	\$16.10	\$16.10
Family rate	\$28.37	\$29.20	\$26.94	\$29.20	\$28.37	\$28.37	\$22.69	\$22.69
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$8.22	\$8.47	\$7.81	\$8.47	\$8.22	\$8.22	\$6.58	\$6.58
Parent / Child(ren) rate	\$15.21	\$15.67	\$14.45	\$15.67	\$15.21	\$15.21	\$12.17	\$12.17
Couple rate	\$18.08	\$18.63	\$17.18	\$18.63	\$18.08	\$18.08	\$14.48	\$14.48
Family rate	\$25.48	\$26.26	\$24.21	\$26.26	\$25.48	\$25.48	\$20.40	\$20.40
<u>Dollar Amount Change</u>								
Single rate	\$0.93	\$0.95	\$0.88	\$0.95	\$0.93	\$0.93	\$0.74	\$0.74
Parent / Child(ren) rate	\$1.72	\$1.76	\$1.63	\$1.76	\$1.72	\$1.72	\$1.37	\$1.37
Couple rate	\$2.05	\$2.09	\$1.94	\$2.09	\$2.05	\$2.05	\$1.62	\$1.62
Family rate	\$2.89	\$2.94	\$2.73	\$2.94	\$2.89	\$2.89	\$2.29	\$2.29
<u>Percent Change:</u>								
Single rate	11.3%	11.2%	11.3%	11.2%	11.3%	11.3%	11.2%	11.2%
Parent / Child(ren) rate	11.3%	11.2%	11.3%	11.2%	11.3%	11.3%	11.3%	11.3%
Couple rate	11.3%	11.2%	11.3%	11.2%	11.3%	11.3%	11.2%	11.2%
Family rate	11.3%	11.2%	11.3%	11.2%	11.3%	11.3%	11.2%	11.2%

In Network - \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$500 Inpatient Per Admit. Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC(MNRP)								
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>3rd Quarter 2013 Rates:</u>								
Single rate	\$8.31	\$8.56	\$7.89	\$8.56	\$8.31	\$8.31	\$6.65	\$6.65
Parent / Child(ren) rate	\$15.37	\$15.84	\$14.60	\$15.84	\$15.37	\$15.37	\$12.30	\$12.30
Couple rate	\$18.28	\$18.83	\$17.36	\$18.83	\$18.28	\$18.28	\$14.63	\$14.63
Family rate	\$25.76	\$26.54	\$24.46	\$26.54	\$25.76	\$25.76	\$20.62	\$20.62
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$7.47	\$7.69	\$7.10	\$7.69	\$7.47	\$7.47	\$5.98	\$5.98
Parent / Child(ren) rate	\$13.82	\$14.23	\$13.14	\$14.23	\$13.82	\$13.82	\$11.06	\$11.06
Couple rate	\$16.43	\$16.92	\$15.62	\$16.92	\$16.43	\$16.43	\$13.16	\$13.16
Family rate	\$23.16	\$23.84	\$22.01	\$23.84	\$23.16	\$23.16	\$18.54	\$18.54
<u>Dollar Amount Change</u>								
Single rate	\$0.84	\$0.87	\$0.79	\$0.87	\$0.84	\$0.84	\$0.67	\$0.67
Parent / Child(ren) rate	\$1.55	\$1.61	\$1.46	\$1.61	\$1.55	\$1.55	\$1.24	\$1.24
Couple rate	\$1.85	\$1.91	\$1.74	\$1.91	\$1.85	\$1.85	\$1.47	\$1.47
Family rate	\$2.60	\$2.70	\$2.45	\$2.70	\$2.60	\$2.60	\$2.08	\$2.08
<u>Percent Change:</u>								
Single rate	11.2%	11.3%	11.1%	11.3%	11.2%	11.2%	11.2%	11.2%
Parent / Child(ren) rate	11.2%	11.3%	11.1%	11.3%	11.2%	11.2%	11.2%	11.2%
Couple rate	11.3%	11.3%	11.1%	11.3%	11.3%	11.3%	11.2%	11.2%
Family rate	11.2%	11.3%	11.1%	11.3%	11.2%	11.2%	11.2%	11.2%

New Metro NG									
In Network - \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/day IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay									
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare									
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>3rd Quarter 2013 Rates:</u>									
Single rate	\$7.99	\$8.23	\$7.59	\$8.23	\$7.99	\$7.99	\$6.39	\$6.39	
Parent / Child(ren) rate	\$14.78	\$15.23	\$14.04	\$15.23	\$14.78	\$14.78	\$11.82	\$11.82	
Couple rate	\$17.58	\$18.11	\$16.70	\$18.11	\$17.58	\$17.58	\$14.06	\$14.06	
Family rate	\$24.77	\$25.51	\$23.53	\$25.51	\$24.77	\$24.77	\$19.81	\$19.81	
<u>3rd Quarter 2012 Rates:</u>									
Single rate	\$6.98	\$7.19	\$6.63	\$7.19	\$6.98	\$6.98	\$5.58	\$5.58	
Parent / Child(ren) rate	\$12.91	\$13.30	\$12.27	\$13.30	\$12.91	\$12.91	\$10.32	\$10.32	
Couple rate	\$15.36	\$15.82	\$14.59	\$15.82	\$15.36	\$15.36	\$12.28	\$12.28	
Family rate	\$21.64	\$22.29	\$20.55	\$22.29	\$21.64	\$21.64	\$17.30	\$17.30	
<u>Dollar Amount Change</u>									
Single rate	\$1.01	\$1.04	\$0.96	\$1.04	\$1.01	\$1.01	\$0.81	\$0.81	
Parent / Child(ren) rate	\$1.87	\$1.93	\$1.77	\$1.93	\$1.87	\$1.87	\$1.50	\$1.50	
Couple rate	\$2.22	\$2.29	\$2.11	\$2.29	\$2.22	\$2.22	\$1.78	\$1.78	
Family rate	\$3.13	\$3.22	\$2.98	\$3.22	\$3.13	\$3.13	\$2.51	\$2.51	
<u>Percent Change:</u>									
Single rate	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	
Parent / Child(ren) rate	14.5%	14.5%	14.4%	14.5%	14.5%	14.5%	14.5%	14.5%	
Couple rate	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	
Family rate	14.5%	14.4%	14.5%	14.4%	14.5%	14.5%	14.5%	14.5%	

New Metro									
In Network - \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/day IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay									
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare									
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>3rd Quarter 2013 Rates:</u>									
Single rate	\$7.75	\$7.98	\$7.36	\$7.98	\$7.75	\$7.75	\$6.20	\$6.20	
Parent / Child(ren) rate	\$14.34	\$14.76	\$13.62	\$14.76	\$14.34	\$14.34	\$11.47	\$11.47	
Couple rate	\$17.05	\$17.56	\$16.19	\$17.56	\$17.05	\$17.05	\$13.64	\$13.64	
Family rate	\$24.03	\$24.74	\$22.82	\$24.74	\$24.03	\$24.03	\$19.22	\$19.22	
<u>3rd Quarter 2012 Rates:</u>									
Single rate	\$6.97	\$7.18	\$6.62	\$7.18	\$6.97	\$6.97	\$5.58	\$5.58	
Parent / Child(ren) rate	\$12.89	\$13.28	\$12.25	\$13.28	\$12.89	\$12.89	\$10.32	\$10.32	
Couple rate	\$15.33	\$15.80	\$14.56	\$15.80	\$15.33	\$15.33	\$12.28	\$12.28	
Family rate	\$21.61	\$22.26	\$20.52	\$22.26	\$21.61	\$21.61	\$17.30	\$17.30	
<u>Dollar Amount Change</u>									
Single rate	\$0.78	\$0.80	\$0.74	\$0.80	\$0.78	\$0.78	\$0.62	\$0.62	
Parent / Child(ren) rate	\$1.45	\$1.48	\$1.37	\$1.48	\$1.45	\$1.45	\$1.15	\$1.15	
Couple rate	\$1.72	\$1.76	\$1.63	\$1.76	\$1.72	\$1.72	\$1.36	\$1.36	
Family rate	\$2.42	\$2.48	\$2.30	\$2.48	\$2.42	\$2.42	\$1.92	\$1.92	
<u>Percent Change:</u>									
Single rate	11.2%	11.1%	11.2%	11.1%	11.2%	11.2%	11.1%	11.1%	
Parent / Child(ren) rate	11.2%	11.1%	11.2%	11.1%	11.2%	11.2%	11.1%	11.1%	
Couple rate	11.2%	11.1%	11.2%	11.1%	11.2%	11.2%	11.1%	11.1%	
Family rate	11.2%	11.1%	11.2%	11.1%	11.2%	11.2%	11.1%	11.1%	

In Network - \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery/Inpatient Copay/Day, \$1,250 Maximum/Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2013 Rates:</u>								
Single rate	\$10.32	\$10.63	\$9.80	\$10.63	\$10.32	\$10.32	\$8.26	\$8.26
Parent / Child(ren) rate	\$19.09	\$19.67	\$18.13	\$19.67	\$19.09	\$19.09	\$15.28	\$15.28
Couple rate	\$22.70	\$23.39	\$21.56	\$23.39	\$22.70	\$22.70	\$18.17	\$18.17
Family rate	\$31.99	\$32.95	\$30.38	\$32.95	\$31.99	\$31.99	\$25.61	\$25.61
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$9.25	\$9.53	\$8.79	\$9.53	\$9.25	\$9.25	\$7.40	\$7.40
Parent / Child(ren) rate	\$17.11	\$17.63	\$16.26	\$17.63	\$17.11	\$17.11	\$13.69	\$13.69
Couple rate	\$20.35	\$20.97	\$19.34	\$20.97	\$20.35	\$20.35	\$16.28	\$16.28
Family rate	\$28.68	\$29.54	\$27.25	\$29.54	\$28.68	\$28.68	\$22.94	\$22.94
<u>Dollar Amount Change</u>								
Single rate	\$1.07	\$1.10	\$1.01	\$1.10	\$1.07	\$1.07	\$0.86	\$0.86
Parent / Child(ren) rate	\$1.98	\$2.04	\$1.87	\$2.04	\$1.98	\$1.98	\$1.59	\$1.59
Couple rate	\$2.35	\$2.42	\$2.22	\$2.42	\$2.35	\$2.35	\$1.89	\$1.89
Family rate	\$3.31	\$3.41	\$3.13	\$3.41	\$3.31	\$3.31	\$2.67	\$2.67
<u>Percent Change:</u>								
Single rate	11.6%	11.5%	11.5%	11.5%	11.6%	11.6%	11.6%	11.6%
Parent / Child(ren) rate	11.6%	11.6%	11.5%	11.6%	11.6%	11.6%	11.6%	11.6%
Couple rate	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%	11.6%	11.6%
Family rate	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%	11.6%	11.6%

In Network - \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery/Inpatient Per Diem Copay to a Maximum of \$2,500 Per Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2013 Rates:</u>								
Single rate	\$9.24	\$9.52	\$8.78	\$9.52	\$9.24	\$9.24	\$7.39	\$7.39
Parent / Child(ren) rate	\$17.09	\$17.61	\$16.24	\$17.61	\$17.09	\$17.09	\$13.67	\$13.67
Couple rate	\$20.33	\$20.94	\$19.32	\$20.94	\$20.33	\$20.33	\$16.26	\$16.26
Family rate	\$28.64	\$29.51	\$27.22	\$29.51	\$28.64	\$28.64	\$22.91	\$22.91
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$8.28	\$8.53	\$7.87	\$8.53	\$8.28	\$8.28	\$6.62	\$6.62
Parent / Child(ren) rate	\$15.32	\$15.78	\$14.56	\$15.78	\$15.32	\$15.32	\$12.25	\$12.25
Couple rate	\$18.22	\$18.77	\$17.31	\$18.77	\$18.22	\$18.22	\$14.56	\$14.56
Family rate	\$25.67	\$26.44	\$24.40	\$26.44	\$25.67	\$25.67	\$20.52	\$20.52
<u>Dollar Amount Change</u>								
Single rate	\$0.96	\$0.99	\$0.91	\$0.99	\$0.96	\$0.96	\$0.77	\$0.77
Parent / Child(ren) rate	\$1.77	\$1.83	\$1.68	\$1.83	\$1.77	\$1.77	\$1.42	\$1.42
Couple rate	\$2.11	\$2.17	\$2.01	\$2.17	\$2.11	\$2.11	\$1.70	\$1.70
Family rate	\$2.97	\$3.07	\$2.82	\$3.07	\$2.97	\$2.97	\$2.39	\$2.39
<u>Percent Change:</u>								
Single rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Parent / Child(ren) rate	11.6%	11.6%	11.5%	11.6%	11.6%	11.6%	11.6%	11.6%
Couple rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.7%	11.7%
Family rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
In Network - \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit.								
Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>4th Quarter 2013 Rates:</u>								
Single rate	\$10.12	\$10.42	\$9.61	\$10.42	\$10.12	\$10.12	\$8.10	\$8.10
Parent / Child(ren) rate	\$18.72	\$19.28	\$17.78	\$19.28	\$18.72	\$18.72	\$14.99	\$14.99
Couple rate	\$22.26	\$22.92	\$21.14	\$22.92	\$22.26	\$22.26	\$17.82	\$17.82
Family rate	\$31.37	\$32.30	\$29.79	\$32.30	\$31.37	\$31.37	\$25.11	\$25.11
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$9.06	\$9.33	\$8.61	\$9.33	\$9.06	\$9.06	\$7.25	\$7.25
Parent / Child(ren) rate	\$16.76	\$17.26	\$15.93	\$17.26	\$16.76	\$16.76	\$13.41	\$13.41
Couple rate	\$19.93	\$20.53	\$18.94	\$20.53	\$19.93	\$19.93	\$15.95	\$15.95
Family rate	\$28.09	\$28.92	\$26.69	\$28.92	\$28.09	\$28.09	\$22.48	\$22.48
<u>Dollar Amount Change</u>								
Single rate	\$1.06	\$1.09	\$1.00	\$1.09	\$1.06	\$1.06	\$0.85	\$0.85
Parent / Child(ren) rate	\$1.96	\$2.02	\$1.85	\$2.02	\$1.96	\$1.96	\$1.58	\$1.58
Couple rate	\$2.33	\$2.39	\$2.20	\$2.39	\$2.33	\$2.33	\$1.87	\$1.87
Family rate	\$3.28	\$3.38	\$3.10	\$3.38	\$3.28	\$3.28	\$2.63	\$2.63
<u>Percent Change:</u>								
Single rate	11.7%	11.7%	11.6%	11.7%	11.7%	11.7%	11.7%	11.7%
Parent / Child(ren) rate	11.7%	11.7%	11.6%	11.7%	11.7%	11.7%	11.8%	11.8%
Couple rate	11.7%	11.6%	11.6%	11.6%	11.7%	11.7%	11.7%	11.7%
Family rate	11.7%	11.7%	11.6%	11.7%	11.7%	11.7%	11.7%	11.7%

Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
In Network - \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Admit.								
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>4th Quarter 2013 Rates:</u>								
Single rate	\$9.20	\$9.48	\$8.74	\$9.48	\$9.20	\$9.20	\$7.36	\$7.36
Parent / Child(ren) rate	\$17.02	\$17.54	\$16.17	\$17.54	\$17.02	\$17.02	\$13.62	\$13.62
Couple rate	\$20.24	\$20.86	\$19.23	\$20.86	\$20.24	\$20.24	\$16.19	\$16.19
Family rate	\$28.52	\$29.39	\$27.09	\$29.39	\$28.52	\$28.52	\$22.82	\$22.82
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$8.25	\$8.50	\$7.84	\$8.50	\$8.25	\$8.25	\$6.60	\$6.60
Parent / Child(ren) rate	\$15.26	\$15.73	\$14.50	\$15.73	\$15.26	\$15.26	\$12.21	\$12.21
Couple rate	\$18.15	\$18.70	\$17.25	\$18.70	\$18.15	\$18.15	\$14.52	\$14.52
Family rate	\$25.58	\$26.35	\$24.30	\$26.35	\$25.58	\$25.58	\$20.46	\$20.46
<u>Dollar Amount Change</u>								
Single rate	\$0.95	\$0.98	\$0.90	\$0.98	\$0.95	\$0.95	\$0.76	\$0.76
Parent / Child(ren) rate	\$1.76	\$1.81	\$1.67	\$1.81	\$1.76	\$1.76	\$1.41	\$1.41
Couple rate	\$2.09	\$2.16	\$1.98	\$2.16	\$2.09	\$2.09	\$1.67	\$1.67
Family rate	\$2.94	\$3.04	\$2.79	\$3.04	\$2.94	\$2.94	\$2.36	\$2.36
<u>Percent Change:</u>								
Single rate	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%
Parent / Child(ren) rate	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%
Couple rate	11.5%	11.6%	11.5%	11.6%	11.5%	11.5%	11.5%	11.5%
Family rate	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%

New Metro NG									
In Network - \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$750 Inpatient Per Admit.									
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MGRP)									
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>4th Quarter 2013 Rates:</u>									
Single rate	\$8.84	\$9.11	\$8.40	\$9.11	\$8.84	\$8.84	\$7.07	\$7.07	
Parent / Child(ren) rate	\$16.35	\$16.85	\$15.54	\$16.85	\$16.35	\$16.35	\$13.08	\$13.08	
Couple rate	\$19.45	\$20.04	\$18.48	\$20.04	\$19.45	\$19.45	\$15.55	\$15.55	
Family rate	\$27.40	\$28.24	\$26.04	\$28.24	\$27.40	\$27.40	\$21.92	\$21.92	
<u>4th Quarter 2012 Rates:</u>									
Single rate	\$7.92	\$8.16	\$7.52	\$8.16	\$7.92	\$7.92	\$6.34	\$6.34	
Parent / Child(ren) rate	\$14.65	\$15.10	\$13.91	\$15.10	\$14.65	\$14.65	\$11.73	\$11.73	
Couple rate	\$17.42	\$17.95	\$16.54	\$17.95	\$17.42	\$17.42	\$13.95	\$13.95	
Family rate	\$24.55	\$25.30	\$23.31	\$25.30	\$24.55	\$24.55	\$19.65	\$19.65	
<u>Dollar Amount Change</u>									
Single rate	\$0.92	\$0.95	\$0.88	\$0.95	\$0.92	\$0.92	\$0.73	\$0.73	
Parent / Child(ren) rate	\$1.70	\$1.75	\$1.63	\$1.75	\$1.70	\$1.70	\$1.35	\$1.35	
Couple rate	\$2.03	\$2.09	\$1.94	\$2.09	\$2.03	\$2.03	\$1.60	\$1.60	
Family rate	\$2.85	\$2.94	\$2.73	\$2.94	\$2.85	\$2.85	\$2.27	\$2.27	
<u>Percent Change:</u>									
Single rate	11.6%	11.6%	11.7%	11.6%	11.6%	11.6%	11.5%	11.5%	
Parent / Child(ren) rate	11.6%	11.6%	11.7%	11.6%	11.6%	11.6%	11.5%	11.5%	
Couple rate	11.7%	11.6%	11.7%	11.6%	11.7%	11.7%	11.5%	11.5%	
Family rate	11.6%	11.6%	11.7%	11.6%	11.6%	11.6%	11.6%	11.6%	

New Metro									
In Network - \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$750 Inpatient Per Day Copay to a Maximum of \$3,750 Per Year									
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MGRP)									
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>4th Quarter 2013 Rates:</u>									
Single rate	\$8.58	\$8.84	\$8.15	\$8.84	\$8.58	\$8.58	\$6.86	\$6.86	
Parent / Child(ren) rate	\$15.87	\$16.35	\$15.08	\$16.35	\$15.87	\$15.87	\$12.69	\$12.69	
Couple rate	\$18.88	\$19.45	\$17.93	\$19.45	\$18.88	\$18.88	\$15.09	\$15.09	
Family rate	\$26.60	\$27.40	\$25.27	\$27.40	\$26.60	\$26.60	\$21.27	\$21.27	
<u>4th Quarter 2012 Rates:</u>									
Single rate	\$7.69	\$7.92	\$7.31	\$7.92	\$7.69	\$7.69	\$6.15	\$6.15	
Parent / Child(ren) rate	\$14.23	\$14.65	\$13.52	\$14.65	\$14.23	\$14.23	\$11.38	\$11.38	
Couple rate	\$16.92	\$17.42	\$16.08	\$17.42	\$16.92	\$16.92	\$13.53	\$13.53	
Family rate	\$23.84	\$24.55	\$22.66	\$24.55	\$23.84	\$23.84	\$19.07	\$19.07	
<u>Dollar Amount Change</u>									
Single rate	\$0.89	\$0.92	\$0.84	\$0.92	\$0.89	\$0.89	\$0.71	\$0.71	
Parent / Child(ren) rate	\$1.64	\$1.70	\$1.56	\$1.70	\$1.64	\$1.64	\$1.31	\$1.31	
Couple rate	\$1.96	\$2.03	\$1.85	\$2.03	\$1.96	\$1.96	\$1.56	\$1.56	
Family rate	\$2.76	\$2.85	\$2.61	\$2.85	\$2.76	\$2.76	\$2.20	\$2.20	
<u>Percent Change:</u>									
Single rate	11.6%	11.6%	11.5%	11.6%	11.6%	11.6%	11.5%	11.5%	
Parent / Child(ren) rate	11.5%	11.6%	11.5%	11.6%	11.5%	11.5%	11.5%	11.5%	
Couple rate	11.6%	11.7%	11.5%	11.7%	11.6%	11.6%	11.5%	11.5%	
Family rate	11.6%	11.6%	11.5%	11.6%	11.6%	11.6%	11.5%	11.5%	

In Network - \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery \$250 Inpatient Copay to \$1,250Max/Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR (MNRP)								
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2013 Rates:</u>								
Single rate	\$9.57	\$9.86	\$9.09	\$9.86	\$9.57	\$9.57	\$7.66	\$7.66
Parent / Child(ren) rate	\$17.70	\$18.24	\$16.82	\$18.24	\$17.70	\$17.70	\$14.17	\$14.17
Couple rate	\$21.05	\$21.69	\$20.00	\$21.69	\$21.05	\$21.05	\$16.85	\$16.85
Family rate	\$29.67	\$30.57	\$28.18	\$30.57	\$29.67	\$29.67	\$23.75	\$23.75
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$8.58	\$8.84	\$8.15	\$8.84	\$8.58	\$8.58	\$6.86	\$6.86
Parent / Child(ren) rate	\$15.87	\$16.35	\$15.08	\$16.35	\$15.87	\$15.87	\$12.69	\$12.69
Couple rate	\$18.88	\$19.45	\$17.93	\$19.45	\$18.88	\$18.88	\$15.09	\$15.09
Family rate	\$26.60	\$27.40	\$25.27	\$27.40	\$26.60	\$26.60	\$21.27	\$21.27
<u>Dollar Amount Change</u>								
Single rate	\$0.99	\$1.02	\$0.94	\$1.02	\$0.99	\$0.99	\$0.80	\$0.80
Parent / Child(ren) rate	\$1.83	\$1.89	\$1.74	\$1.89	\$1.83	\$1.83	\$1.48	\$1.48
Couple rate	\$2.17	\$2.24	\$2.07	\$2.24	\$2.17	\$2.17	\$1.76	\$1.76
Family rate	\$3.07	\$3.17	\$2.91	\$3.17	\$3.07	\$3.07	\$2.48	\$2.48
<u>Percent Change:</u>								
Single rate	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%	11.7%	11.7%
Parent / Child(ren) rate	11.5%	11.6%	11.5%	11.6%	11.5%	11.5%	11.7%	11.7%
Couple rate	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%	11.7%	11.7%
Family rate	11.5%	11.6%	11.5%	11.6%	11.5%	11.5%	11.7%	11.7%

In Network - \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Diem Copay to a Maximum of 5 Copays per Stay Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR								
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2013 Rates:</u>								
Single rate	\$8.65	\$8.91	\$8.22	\$8.91	\$8.65	\$8.65	\$6.92	\$6.92
Parent / Child(ren) rate	\$16.00	\$16.48	\$15.21	\$16.48	\$16.00	\$16.00	\$12.80	\$12.80
Couple rate	\$19.03	\$19.60	\$18.08	\$19.60	\$19.03	\$19.03	\$15.22	\$15.22
Family rate	\$26.82	\$27.62	\$25.48	\$27.62	\$26.82	\$26.82	\$21.45	\$21.45
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$7.75	\$7.98	\$7.36	\$7.98	\$7.75	\$7.75	\$6.20	\$6.20
Parent / Child(ren) rate	\$14.34	\$14.76	\$13.62	\$14.76	\$14.34	\$14.34	\$11.47	\$11.47
Couple rate	\$17.05	\$17.56	\$16.19	\$17.56	\$17.05	\$17.05	\$13.64	\$13.64
Family rate	\$24.03	\$24.74	\$22.82	\$24.74	\$24.03	\$24.03	\$19.22	\$19.22
<u>Dollar Amount Change</u>								
Single rate	\$0.90	\$0.93	\$0.86	\$0.93	\$0.90	\$0.90	\$0.72	\$0.72
Parent / Child(ren) rate	\$1.66	\$1.72	\$1.59	\$1.72	\$1.66	\$1.66	\$1.33	\$1.33
Couple rate	\$1.98	\$2.04	\$1.89	\$2.04	\$1.98	\$1.98	\$1.58	\$1.58
Family rate	\$2.79	\$2.88	\$2.66	\$2.88	\$2.79	\$2.79	\$2.23	\$2.23
<u>Percent Change:</u>								
Single rate	11.6%	11.7%	11.7%	11.7%	11.6%	11.6%	11.6%	11.6%
Parent / Child(ren) rate	11.6%	11.7%	11.7%	11.7%	11.6%	11.6%	11.6%	11.6%
Couple rate	11.6%	11.6%	11.7%	11.6%	11.6%	11.6%	11.6%	11.6%
Family rate	11.6%	11.6%	11.7%	11.6%	11.6%	11.6%	11.6%	11.6%

In Network - \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2013 Rates:</u>								
Single rate	\$9.49	\$9.77	\$9.02	\$9.77	\$9.49	\$9.49	\$7.59	\$7.59
Parent / Child(ren) rate	\$17.56	\$18.07	\$16.69	\$18.07	\$17.56	\$17.56	\$14.04	\$14.04
Couple rate	\$20.88	\$21.49	\$19.84	\$21.49	\$20.88	\$20.88	\$16.70	\$16.70
Family rate	\$29.42	\$30.29	\$27.96	\$30.29	\$29.42	\$29.42	\$23.53	\$23.53
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$8.51	\$8.77	\$8.08	\$8.77	\$8.51	\$8.51	\$6.81	\$6.81
Parent / Child(ren) rate	\$15.74	\$16.22	\$14.95	\$16.22	\$15.74	\$15.74	\$12.60	\$12.60
Couple rate	\$18.72	\$19.29	\$17.78	\$19.29	\$18.72	\$18.72	\$14.98	\$14.98
Family rate	\$26.38	\$27.19	\$25.05	\$27.19	\$26.38	\$26.38	\$21.11	\$21.11
<u>Dollar Amount Change</u>								
Single rate	\$0.98	\$1.00	\$0.94	\$1.00	\$0.98	\$0.98	\$0.78	\$0.78
Parent / Child(ren) rate	\$1.82	\$1.85	\$1.74	\$1.85	\$1.82	\$1.82	\$1.44	\$1.44
Couple rate	\$2.16	\$2.20	\$2.06	\$2.20	\$2.16	\$2.16	\$1.72	\$1.72
Family rate	\$3.04	\$3.10	\$2.91	\$3.10	\$3.04	\$3.04	\$2.42	\$2.42
<u>Percent Change:</u>								
Single rate	11.5%	11.4%	11.6%	11.4%	11.5%	11.5%	11.5%	11.5%
Parent / Child(ren) rate	11.6%	11.4%	11.6%	11.4%	11.6%	11.6%	11.4%	11.4%
Couple rate	11.5%	11.4%	11.6%	11.4%	11.5%	11.5%	11.5%	11.5%
Family rate	11.5%	11.4%	11.6%	11.4%	11.5%	11.5%	11.5%	11.5%

In Network - \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$500 Inpatient Per Admit. Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC(MNRP)								
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2013 Rates:</u>								
Single rate	\$8.63	\$8.89	\$8.20	\$8.89	\$8.63	\$8.63	\$6.90	\$6.90
Parent / Child(ren) rate	\$15.97	\$16.45	\$15.17	\$16.45	\$15.97	\$15.97	\$12.77	\$12.77
Couple rate	\$18.99	\$19.56	\$18.04	\$19.56	\$18.99	\$18.99	\$15.18	\$15.18
Family rate	\$26.75	\$27.56	\$25.42	\$27.56	\$26.75	\$26.75	\$21.39	\$21.39
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$7.73	\$7.96	\$7.34	\$7.96	\$7.73	\$7.73	\$6.18	\$6.18
Parent / Child(ren) rate	\$14.30	\$14.73	\$13.58	\$14.73	\$14.30	\$14.30	\$11.43	\$11.43
Couple rate	\$17.01	\$17.51	\$16.15	\$17.51	\$17.01	\$17.01	\$13.60	\$13.60
Family rate	\$23.96	\$24.68	\$22.75	\$24.68	\$23.96	\$23.96	\$19.16	\$19.16
<u>Dollar Amount Change</u>								
Single rate	\$0.90	\$0.93	\$0.86	\$0.93	\$0.90	\$0.90	\$0.72	\$0.72
Parent / Child(ren) rate	\$1.67	\$1.72	\$1.59	\$1.72	\$1.67	\$1.67	\$1.34	\$1.34
Couple rate	\$1.98	\$2.05	\$1.89	\$2.05	\$1.98	\$1.98	\$1.58	\$1.58
Family rate	\$2.79	\$2.88	\$2.67	\$2.88	\$2.79	\$2.79	\$2.23	\$2.23
<u>Percent Change:</u>								
Single rate	11.6%	11.7%	11.7%	11.7%	11.6%	11.6%	11.7%	11.7%
Parent / Child(ren) rate	11.7%	11.7%	11.7%	11.7%	11.7%	11.7%	11.7%	11.7%
Couple rate	11.6%	11.7%	11.7%	11.7%	11.6%	11.6%	11.6%	11.6%
Family rate	11.6%	11.7%	11.7%	11.7%	11.6%	11.6%	11.6%	11.6%

New Metro NG									
In Network - \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/day IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay									
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare									
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>4th Quarter 2013 Rates:</u>									
Single rate	\$8.29	\$8.54	\$7.88	\$8.54	\$8.29	\$8.29	\$6.63	\$6.63	
Parent / Child(ren) rate	\$15.34	\$15.80	\$14.58	\$15.80	\$15.34	\$15.34	\$12.27	\$12.27	
Couple rate	\$18.24	\$18.79	\$17.34	\$18.79	\$18.24	\$18.24	\$14.59	\$14.59	
Family rate	\$25.70	\$26.47	\$24.43	\$26.47	\$25.70	\$25.70	\$20.55	\$20.55	
<u>4th Quarter 2012 Rates:</u>									
Single rate	\$7.23	\$7.45	\$6.87	\$7.45	\$7.23	\$7.23	\$5.78	\$5.78	
Parent / Child(ren) rate	\$13.38	\$13.78	\$12.71	\$13.78	\$13.38	\$13.38	\$10.69	\$10.69	
Couple rate	\$15.91	\$16.39	\$15.11	\$16.39	\$15.91	\$15.91	\$12.72	\$12.72	
Family rate	\$22.41	\$23.10	\$21.30	\$23.10	\$22.41	\$22.41	\$17.92	\$17.92	
<u>Dollar Amount Change</u>									
Single rate	\$1.06	\$1.09	\$1.01	\$1.09	\$1.06	\$1.06	\$0.85	\$0.85	
Parent / Child(ren) rate	\$1.96	\$2.02	\$1.87	\$2.02	\$1.96	\$1.96	\$1.58	\$1.58	
Couple rate	\$2.33	\$2.40	\$2.23	\$2.40	\$2.33	\$2.33	\$1.87	\$1.87	
Family rate	\$3.29	\$3.37	\$3.13	\$3.37	\$3.29	\$3.29	\$2.63	\$2.63	
<u>Percent Change:</u>									
Single rate	14.7%	14.6%	14.7%	14.6%	14.7%	14.7%	14.7%	14.7%	
Parent / Child(ren) rate	14.6%	14.7%	14.7%	14.7%	14.6%	14.6%	14.8%	14.8%	
Couple rate	14.6%	14.6%	14.8%	14.6%	14.6%	14.6%	14.7%	14.7%	
Family rate	14.7%	14.6%	14.7%	14.6%	14.7%	14.7%	14.7%	14.7%	

New Metro									
In Network - \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/day IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay									
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare									
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>4th Quarter 2013 Rates:</u>									
Single rate	\$8.05	\$8.29	\$7.65	\$8.29	\$8.05	\$8.05	\$6.44	\$6.44	
Parent / Child(ren) rate	\$14.89	\$15.34	\$14.15	\$15.34	\$14.89	\$14.89	\$11.91	\$11.91	
Couple rate	\$17.71	\$18.24	\$16.83	\$18.24	\$17.71	\$17.71	\$14.17	\$14.17	
Family rate	\$24.96	\$25.70	\$23.72	\$25.70	\$24.96	\$24.96	\$19.96	\$19.96	
<u>4th Quarter 2012 Rates:</u>									
Single rate	\$7.21	\$7.43	\$6.85	\$7.43	\$7.21	\$7.21	\$5.77	\$5.77	
Parent / Child(ren) rate	\$13.34	\$13.75	\$12.67	\$13.75	\$13.34	\$13.34	\$10.67	\$10.67	
Couple rate	\$15.86	\$16.35	\$15.07	\$16.35	\$15.86	\$15.86	\$12.69	\$12.69	
Family rate	\$22.35	\$23.03	\$21.24	\$23.03	\$22.35	\$22.35	\$17.89	\$17.89	
<u>Dollar Amount Change</u>									
Single rate	\$0.84	\$0.86	\$0.80	\$0.86	\$0.84	\$0.84	\$0.67	\$0.67	
Parent / Child(ren) rate	\$1.55	\$1.59	\$1.48	\$1.59	\$1.55	\$1.55	\$1.24	\$1.24	
Couple rate	\$1.85	\$1.89	\$1.76	\$1.89	\$1.85	\$1.85	\$1.48	\$1.48	
Family rate	\$2.61	\$2.67	\$2.48	\$2.67	\$2.61	\$2.61	\$2.07	\$2.07	
<u>Percent Change:</u>									
Single rate	11.7%	11.6%	11.7%	11.6%	11.7%	11.7%	11.6%	11.6%	
Parent / Child(ren) rate	11.6%	11.6%	11.7%	11.6%	11.6%	11.6%	11.6%	11.6%	
Couple rate	11.7%	11.6%	11.7%	11.6%	11.7%	11.7%	11.7%	11.7%	
Family rate	11.7%	11.6%	11.7%	11.6%	11.7%	11.7%	11.6%	11.6%	

In Network - \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery/Inpatient Copay/Day, \$1,250 Maximum/Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>1st Quarter 2013 Rates:</u>								
Single rate	\$21.50	\$22.15	\$20.43	\$22.15	\$21.50	\$21.50	\$17.20	\$17.20
Parent / Child(ren) rate	\$39.78	\$40.98	\$37.80	\$40.98	\$39.78	\$39.78	\$31.82	\$31.82
Couple rate	\$47.30	\$48.73	\$44.95	\$48.73	\$47.30	\$47.30	\$37.84	\$37.84
Family rate	\$66.65	\$68.67	\$63.33	\$68.67	\$66.65	\$66.65	\$53.32	\$53.32
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$19.46	\$20.04	\$18.49	\$20.04	\$19.46	\$19.46	\$15.57	\$15.57
Parent / Child(ren) rate	\$36.00	\$37.07	\$34.21	\$37.07	\$36.00	\$36.00	\$28.80	\$28.80
Couple rate	\$42.81	\$44.09	\$40.68	\$44.09	\$42.81	\$42.81	\$34.25	\$34.25
Family rate	\$60.33	\$62.12	\$57.32	\$62.12	\$60.33	\$60.33	\$48.27	\$48.27
<u>Dollar Amount Change</u>								
Single rate	\$2.04	\$2.11	\$1.94	\$2.11	\$2.04	\$2.04	\$1.63	\$1.63
Parent / Child(ren) rate	\$3.78	\$3.91	\$3.59	\$3.91	\$3.78	\$3.78	\$3.02	\$3.02
Couple rate	\$4.49	\$4.64	\$4.27	\$4.64	\$4.49	\$4.49	\$3.59	\$3.59
Family rate	\$6.32	\$6.55	\$6.01	\$6.55	\$6.32	\$6.32	\$5.05	\$5.05
<u>Percent Change:</u>								
Single rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Parent / Child(ren) rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Couple rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Family rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%

In Network - \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery/Inpatient Per Diem Copay to a Maximum of \$2,500 Per Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>1st Quarter 2013 Rates:</u>								
Single rate	\$19.26	\$19.84	\$18.30	\$19.84	\$19.26	\$19.26	\$15.41	\$15.41
Parent / Child(ren) rate	\$35.63	\$36.70	\$33.86	\$36.70	\$35.63	\$35.63	\$28.51	\$28.51
Couple rate	\$42.37	\$43.65	\$40.26	\$43.65	\$42.37	\$42.37	\$33.90	\$33.90
Family rate	\$59.71	\$61.50	\$56.73	\$61.50	\$59.71	\$59.71	\$47.77	\$47.77
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$17.43	\$17.95	\$16.56	\$17.95	\$17.43	\$17.43	\$13.94	\$13.94
Parent / Child(ren) rate	\$32.25	\$33.21	\$30.64	\$33.21	\$32.25	\$32.25	\$25.79	\$25.79
Couple rate	\$38.35	\$39.49	\$36.43	\$39.49	\$38.35	\$38.35	\$30.67	\$30.67
Family rate	\$54.03	\$55.65	\$51.34	\$55.65	\$54.03	\$54.03	\$43.21	\$43.21
<u>Dollar Amount Change</u>								
Single rate	\$1.83	\$1.89	\$1.74	\$1.89	\$1.83	\$1.83	\$1.47	\$1.47
Parent / Child(ren) rate	\$3.38	\$3.49	\$3.22	\$3.49	\$3.38	\$3.38	\$2.72	\$2.72
Couple rate	\$4.02	\$4.16	\$3.83	\$4.16	\$4.02	\$4.02	\$3.23	\$3.23
Family rate	\$5.68	\$5.85	\$5.39	\$5.85	\$5.68	\$5.68	\$4.56	\$4.56
<u>Percent Change:</u>								
Single rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Parent / Child(ren) rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Couple rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Family rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.6%	10.6%

In Network - \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>1st Quarter 2013 Rates:</u>								
Single rate	\$21.08	\$21.71	\$20.03	\$21.71	\$21.08	\$21.08	\$16.86	\$16.86
Parent / Child(ren) rate	\$39.00	\$40.16	\$37.06	\$40.16	\$39.00	\$39.00	\$31.19	\$31.19
Couple rate	\$46.38	\$47.76	\$44.07	\$47.76	\$46.38	\$46.38	\$37.09	\$37.09
Family rate	\$65.35	\$67.30	\$62.09	\$67.30	\$65.35	\$65.35	\$52.27	\$52.27
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$19.08	\$19.65	\$18.13	\$19.65	\$19.08	\$19.08	\$15.26	\$15.26
Parent / Child(ren) rate	\$35.30	\$36.35	\$33.54	\$36.35	\$35.30	\$35.30	\$28.23	\$28.23
Couple rate	\$41.98	\$43.23	\$39.89	\$43.23	\$41.98	\$41.98	\$33.57	\$33.57
Family rate	\$59.15	\$60.92	\$56.20	\$60.92	\$59.15	\$59.15	\$47.31	\$47.31
<u>Dollar Amount Change</u>								
Single rate	\$2.00	\$2.06	\$1.90	\$2.06	\$2.00	\$2.00	\$1.60	\$1.60
Parent / Child(ren) rate	\$3.70	\$3.81	\$3.52	\$3.81	\$3.70	\$3.70	\$2.96	\$2.96
Couple rate	\$4.40	\$4.53	\$4.18	\$4.53	\$4.40	\$4.40	\$3.52	\$3.52
Family rate	\$6.20	\$6.38	\$5.89	\$6.38	\$6.20	\$6.20	\$4.96	\$4.96
<u>Percent Change:</u>								
Single rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Parent / Child(ren) rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Couple rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Family rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%

In Network - \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>1st Quarter 2013 Rates:</u>								
Single rate	\$19.18	\$19.76	\$18.22	\$19.76	\$19.18	\$19.18	\$15.34	\$15.34
Parent / Child(ren) rate	\$35.48	\$36.56	\$33.71	\$36.56	\$35.48	\$35.48	\$28.38	\$28.38
Couple rate	\$42.20	\$43.47	\$40.08	\$43.47	\$42.20	\$42.20	\$33.75	\$33.75
Family rate	\$59.46	\$61.26	\$56.48	\$61.26	\$59.46	\$59.46	\$47.55	\$47.55
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$17.36	\$17.88	\$16.49	\$17.88	\$17.36	\$17.36	\$13.89	\$13.89
Parent / Child(ren) rate	\$32.12	\$33.08	\$30.51	\$33.08	\$32.12	\$32.12	\$25.70	\$25.70
Couple rate	\$38.19	\$39.34	\$36.28	\$39.34	\$38.19	\$38.19	\$30.56	\$30.56
Family rate	\$53.82	\$55.43	\$51.12	\$55.43	\$53.82	\$53.82	\$43.06	\$43.06
<u>Dollar Amount Change</u>								
Single rate	\$1.82	\$1.88	\$1.73	\$1.88	\$1.82	\$1.82	\$1.45	\$1.45
Parent / Child(ren) rate	\$3.36	\$3.48	\$3.20	\$3.48	\$3.36	\$3.36	\$2.68	\$2.68
Couple rate	\$4.01	\$4.13	\$3.80	\$4.13	\$4.01	\$4.01	\$3.19	\$3.19
Family rate	\$5.64	\$5.83	\$5.36	\$5.83	\$5.64	\$5.64	\$4.49	\$4.49
<u>Percent Change:</u>								
Single rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.4%	10.4%
Parent / Child(ren) rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.4%	10.4%
Couple rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.4%	10.4%
Family rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.4%	10.4%

New Metro NG									
In Network - \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$750 Inpatient Per Admit.									
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MGRP)									
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>1st Quarter 2013 Rates:</u>									
Single rate	\$18.42	\$18.97	\$17.50	\$18.97	\$18.42	\$18.42	\$14.74	\$14.74	
Parent / Child(ren) rate	\$34.08	\$35.09	\$32.38	\$35.09	\$34.08	\$34.08	\$27.27	\$27.27	
Couple rate	\$40.52	\$41.73	\$38.50	\$41.73	\$40.52	\$40.52	\$32.43	\$32.43	
Family rate	\$57.10	\$58.81	\$54.25	\$58.81	\$57.10	\$57.10	\$45.69	\$45.69	
<u>1st Quarter 2012 Rates:</u>									
Single rate	\$16.67	\$17.17	\$15.84	\$17.17	\$16.67	\$16.67	\$13.34	\$13.34	
Parent / Child(ren) rate	\$30.84	\$31.76	\$29.30	\$31.76	\$30.84	\$30.84	\$24.68	\$24.68	
Couple rate	\$36.67	\$37.77	\$34.85	\$37.77	\$36.67	\$36.67	\$29.35	\$29.35	
Family rate	\$51.68	\$53.23	\$49.10	\$53.23	\$51.68	\$51.68	\$41.35	\$41.35	
<u>Dollar Amount Change</u>									
Single rate	\$1.75	\$1.80	\$1.66	\$1.80	\$1.75	\$1.75	\$1.40	\$1.40	
Parent / Child(ren) rate	\$3.24	\$3.33	\$3.08	\$3.33	\$3.24	\$3.24	\$2.59	\$2.59	
Couple rate	\$3.85	\$3.96	\$3.65	\$3.96	\$3.85	\$3.85	\$3.08	\$3.08	
Family rate	\$5.42	\$5.58	\$5.15	\$5.58	\$5.42	\$5.42	\$4.34	\$4.34	
<u>Percent Change:</u>									
Single rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	
Parent / Child(ren) rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	
Couple rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	
Family rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	

New Metro									
In Network - \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$750 Inpatient Per Day Copay to a Maximum of \$3,750 Per Year									
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MGRP)									
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>1st Quarter 2013 Rates:</u>									
Single rate	\$17.88	\$18.42	\$16.99	\$18.42	\$17.88	\$17.88	\$14.30	\$14.30	
Parent / Child(ren) rate	\$33.08	\$34.08	\$31.43	\$34.08	\$33.08	\$33.08	\$26.46	\$26.46	
Couple rate	\$39.34	\$40.52	\$37.38	\$40.52	\$39.34	\$39.34	\$31.46	\$31.46	
Family rate	\$55.43	\$57.10	\$52.67	\$57.10	\$55.43	\$55.43	\$44.33	\$44.33	
<u>1st Quarter 2012 Rates:</u>									
Single rate	\$16.19	\$16.68	\$15.38	\$16.68	\$16.19	\$16.19	\$12.95	\$12.95	
Parent / Child(ren) rate	\$29.95	\$30.86	\$28.45	\$30.86	\$29.95	\$29.95	\$23.96	\$23.96	
Couple rate	\$35.62	\$36.70	\$33.84	\$36.70	\$35.62	\$35.62	\$28.49	\$28.49	
Family rate	\$50.19	\$51.71	\$47.68	\$51.71	\$50.19	\$50.19	\$40.15	\$40.15	
<u>Dollar Amount Change</u>									
Single rate	\$1.69	\$1.74	\$1.61	\$1.74	\$1.69	\$1.69	\$1.35	\$1.35	
Parent / Child(ren) rate	\$3.13	\$3.22	\$2.98	\$3.22	\$3.13	\$3.13	\$2.50	\$2.50	
Couple rate	\$3.72	\$3.82	\$3.54	\$3.82	\$3.72	\$3.72	\$2.97	\$2.97	
Family rate	\$5.24	\$5.39	\$4.99	\$5.39	\$5.24	\$5.24	\$4.18	\$4.18	
<u>Percent Change:</u>									
Single rate	10.4%	10.4%	10.5%	10.4%	10.4%	10.4%	10.4%	10.4%	
Parent / Child(ren) rate	10.5%	10.4%	10.5%	10.4%	10.5%	10.5%	10.4%	10.4%	
Couple rate	10.4%	10.4%	10.5%	10.4%	10.4%	10.4%	10.4%	10.4%	
Family rate	10.4%	10.4%	10.5%	10.4%	10.4%	10.4%	10.4%	10.4%	

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
In Network - \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery \$250 Inpatient Copay to \$1,250Max/Year								
Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR (MNRP)								
<u>1st Quarter 2013 Rates:</u>								
Single rate	\$19.94	\$20.54	\$18.94	\$20.54	\$19.94	\$19.94	\$15.95	\$15.95
Parent / Child(ren) rate	\$36.89	\$38.00	\$35.04	\$38.00	\$36.89	\$36.89	\$29.51	\$29.51
Couple rate	\$43.87	\$45.19	\$41.67	\$45.19	\$43.87	\$43.87	\$35.09	\$35.09
Family rate	\$61.81	\$63.67	\$58.71	\$63.67	\$61.81	\$61.81	\$49.45	\$49.45
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$18.05	\$18.59	\$17.15	\$18.59	\$18.05	\$18.05	\$14.44	\$14.44
Parent / Child(ren) rate	\$33.39	\$34.39	\$31.73	\$34.39	\$33.39	\$33.39	\$26.71	\$26.71
Couple rate	\$39.71	\$40.90	\$37.73	\$40.90	\$39.71	\$39.71	\$31.77	\$31.77
Family rate	\$55.96	\$57.63	\$53.17	\$57.63	\$55.96	\$55.96	\$44.76	\$44.76
<u>Dollar Amount Change</u>								
Single rate	\$1.89	\$1.95	\$1.79	\$1.95	\$1.89	\$1.89	\$1.51	\$1.51
Parent / Child(ren) rate	\$3.50	\$3.61	\$3.31	\$3.61	\$3.50	\$3.50	\$2.80	\$2.80
Couple rate	\$4.16	\$4.29	\$3.94	\$4.29	\$4.16	\$4.16	\$3.32	\$3.32
Family rate	\$5.85	\$6.04	\$5.54	\$6.04	\$5.85	\$5.85	\$4.69	\$4.69
<u>Percent Change:</u>								
Single rate	10.5%	10.5%	10.4%	10.5%	10.5%	10.5%	10.5%	10.5%
Parent / Child(ren) rate	10.5%	10.5%	10.4%	10.5%	10.5%	10.5%	10.5%	10.5%
Couple rate	10.5%	10.5%	10.4%	10.5%	10.5%	10.5%	10.5%	10.5%
Family rate	10.5%	10.5%	10.4%	10.5%	10.5%	10.5%	10.5%	10.5%

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
In Network - \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Diem Copay to a Maximum of 5 Copays per Stay								
Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR								
<u>1st Quarter 2013 Rates:</u>								
Single rate	\$18.03	\$18.57	\$17.13	\$18.57	\$18.03	\$18.03	\$14.42	\$14.42
Parent / Child(ren) rate	\$33.36	\$34.35	\$31.69	\$34.35	\$33.36	\$33.36	\$26.68	\$26.68
Couple rate	\$39.67	\$40.85	\$37.69	\$40.85	\$39.67	\$39.67	\$31.72	\$31.72
Family rate	\$55.89	\$57.57	\$53.10	\$57.57	\$55.89	\$55.89	\$44.70	\$44.70
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$16.31	\$16.80	\$15.49	\$16.80	\$16.31	\$16.31	\$13.05	\$13.05
Parent / Child(ren) rate	\$30.17	\$31.08	\$28.66	\$31.08	\$30.17	\$30.17	\$24.14	\$24.14
Couple rate	\$35.88	\$36.96	\$34.08	\$36.96	\$35.88	\$35.88	\$28.71	\$28.71
Family rate	\$50.56	\$52.08	\$48.02	\$52.08	\$50.56	\$50.56	\$40.46	\$40.46
<u>Dollar Amount Change</u>								
Single rate	\$1.72	\$1.77	\$1.64	\$1.77	\$1.72	\$1.72	\$1.37	\$1.37
Parent / Child(ren) rate	\$3.19	\$3.27	\$3.03	\$3.27	\$3.19	\$3.19	\$2.54	\$2.54
Couple rate	\$3.79	\$3.89	\$3.61	\$3.89	\$3.79	\$3.79	\$3.01	\$3.01
Family rate	\$5.33	\$5.49	\$5.08	\$5.49	\$5.33	\$5.33	\$4.24	\$4.24
<u>Percent Change:</u>								
Single rate	10.5%	10.5%	10.6%	10.5%	10.5%	10.5%	10.5%	10.5%
Parent / Child(ren) rate	10.6%	10.5%	10.6%	10.5%	10.6%	10.6%	10.5%	10.5%
Couple rate	10.6%	10.5%	10.6%	10.5%	10.6%	10.6%	10.5%	10.5%
Family rate	10.5%	10.5%	10.6%	10.5%	10.5%	10.5%	10.5%	10.5%

In Network - \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)									
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>1st Quarter 2013 Rates:</u>									
Single rate	\$19.78	\$20.37	\$18.79	\$20.37	\$19.78	\$19.78	\$15.82	\$15.82	
Parent / Child(ren) rate	\$36.59	\$37.68	\$34.76	\$37.68	\$36.59	\$36.59	\$29.27	\$29.27	
Couple rate	\$43.52	\$44.81	\$41.34	\$44.81	\$43.52	\$43.52	\$34.80	\$34.80	
Family rate	\$61.32	\$63.15	\$58.25	\$63.15	\$61.32	\$61.32	\$49.04	\$49.04	
<u>1st Quarter 2012 Rates:</u>									
Single rate	\$17.90	\$18.44	\$17.01	\$18.44	\$17.90	\$17.90	\$14.32	\$14.32	
Parent / Child(ren) rate	\$33.12	\$34.11	\$31.47	\$34.11	\$33.12	\$33.12	\$26.49	\$26.49	
Couple rate	\$39.38	\$40.57	\$37.42	\$40.57	\$39.38	\$39.38	\$31.50	\$31.50	
Family rate	\$55.49	\$57.16	\$52.73	\$57.16	\$55.49	\$55.49	\$44.39	\$44.39	
<u>Dollar Amount Change</u>									
Single rate	\$1.88	\$1.93	\$1.78	\$1.93	\$1.88	\$1.88	\$1.50	\$1.50	
Parent / Child(ren) rate	\$3.47	\$3.57	\$3.29	\$3.57	\$3.47	\$3.47	\$2.78	\$2.78	
Couple rate	\$4.14	\$4.24	\$3.92	\$4.24	\$4.14	\$4.14	\$3.30	\$3.30	
Family rate	\$5.83	\$5.99	\$5.52	\$5.99	\$5.83	\$5.83	\$4.65	\$4.65	
<u>Percent Change:</u>									
Single rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	
Parent / Child(ren) rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	
Couple rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	
Family rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	

In Network - \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$500 Inpatient Per Admit. Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC(MNRP)									
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>1st Quarter 2013 Rates:</u>									
Single rate	\$17.98	\$18.52	\$17.08	\$18.52	\$17.98	\$17.98	\$14.38	\$14.38	
Parent / Child(ren) rate	\$33.26	\$34.26	\$31.60	\$34.26	\$33.26	\$33.26	\$26.60	\$26.60	
Couple rate	\$39.56	\$40.74	\$37.58	\$40.74	\$39.56	\$39.56	\$31.64	\$31.64	
Family rate	\$55.74	\$57.41	\$52.95	\$57.41	\$55.74	\$55.74	\$44.58	\$44.58	
<u>1st Quarter 2012 Rates:</u>									
Single rate	\$16.27	\$16.76	\$15.46	\$16.76	\$16.27	\$16.27	\$13.02	\$13.02	
Parent / Child(ren) rate	\$30.10	\$31.01	\$28.60	\$31.01	\$30.10	\$30.10	\$24.09	\$24.09	
Couple rate	\$35.79	\$36.87	\$34.01	\$36.87	\$35.79	\$35.79	\$28.64	\$28.64	
Family rate	\$50.44	\$51.96	\$47.93	\$51.96	\$50.44	\$50.44	\$40.36	\$40.36	
<u>Dollar Amount Change</u>									
Single rate	\$1.71	\$1.76	\$1.62	\$1.76	\$1.71	\$1.71	\$1.36	\$1.36	
Parent / Child(ren) rate	\$3.16	\$3.25	\$3.00	\$3.25	\$3.16	\$3.16	\$2.51	\$2.51	
Couple rate	\$3.77	\$3.87	\$3.57	\$3.87	\$3.77	\$3.77	\$3.00	\$3.00	
Family rate	\$5.30	\$5.45	\$5.02	\$5.45	\$5.30	\$5.30	\$4.22	\$4.22	
<u>Percent Change:</u>									
Single rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.4%	10.4%	
Parent / Child(ren) rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.4%	10.4%	
Couple rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	
Family rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	

New Metro NG									
In Network - \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/day IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay									
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare									
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>1st Quarter 2013 Rates:</u>									
Single rate	\$17.27	\$17.79	\$16.41	\$17.79	\$17.27	\$17.27	\$13.82	\$13.82	
Parent / Child(ren) rate	\$31.95	\$32.91	\$30.36	\$32.91	\$31.95	\$31.95	\$25.57	\$25.57	
Couple rate	\$37.99	\$39.14	\$36.10	\$39.14	\$37.99	\$37.99	\$30.40	\$30.40	
Family rate	\$53.54	\$55.15	\$50.87	\$55.15	\$53.54	\$53.54	\$42.84	\$42.84	
<u>1st Quarter 2012 Rates:</u>									
Single rate	\$15.21	\$15.67	\$14.45	\$15.67	\$15.21	\$15.21	\$12.17	\$12.17	
Parent / Child(ren) rate	\$28.14	\$28.99	\$26.73	\$28.99	\$28.14	\$28.14	\$22.51	\$22.51	
Couple rate	\$33.46	\$34.47	\$31.79	\$34.47	\$33.46	\$33.46	\$26.77	\$26.77	
Family rate	\$47.15	\$48.58	\$44.80	\$48.58	\$47.15	\$47.15	\$37.73	\$37.73	
<u>Dollar Amount Change</u>									
Single rate	\$2.06	\$2.12	\$1.96	\$2.12	\$2.06	\$2.06	\$1.65	\$1.65	
Parent / Child(ren) rate	\$3.81	\$3.92	\$3.63	\$3.92	\$3.81	\$3.81	\$3.06	\$3.06	
Couple rate	\$4.53	\$4.67	\$4.31	\$4.67	\$4.53	\$4.53	\$3.63	\$3.63	
Family rate	\$6.39	\$6.57	\$6.07	\$6.57	\$6.39	\$6.39	\$5.11	\$5.11	
<u>Percent Change:</u>									
Single rate	13.5%	13.5%	13.6%	13.5%	13.5%	13.5%	13.6%	13.6%	
Parent / Child(ren) rate	13.5%	13.5%	13.6%	13.5%	13.5%	13.5%	13.6%	13.6%	
Couple rate	13.5%	13.5%	13.6%	13.5%	13.5%	13.5%	13.6%	13.6%	
Family rate	13.6%	13.5%	13.5%	13.5%	13.6%	13.6%	13.5%	13.5%	

New Metro									
In Network - \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/day IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay									
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare									
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>1st Quarter 2013 Rates:</u>									
Single rate	\$16.77	\$17.27	\$15.93	\$17.27	\$16.77	\$16.77	\$13.42	\$13.42	
Parent / Child(ren) rate	\$31.02	\$31.95	\$29.47	\$31.95	\$31.02	\$31.02	\$24.83	\$24.83	
Couple rate	\$36.89	\$37.99	\$35.05	\$37.99	\$36.89	\$36.89	\$29.52	\$29.52	
Family rate	\$51.99	\$53.54	\$49.38	\$53.54	\$51.99	\$51.99	\$41.60	\$41.60	
<u>1st Quarter 2012 Rates:</u>									
Single rate	\$15.18	\$15.64	\$14.42	\$15.64	\$15.18	\$15.18	\$12.14	\$12.14	
Parent / Child(ren) rate	\$28.08	\$28.93	\$26.68	\$28.93	\$28.08	\$28.08	\$22.46	\$22.46	
Couple rate	\$33.40	\$34.41	\$31.72	\$34.41	\$33.40	\$33.40	\$26.71	\$26.71	
Family rate	\$47.06	\$48.48	\$44.70	\$48.48	\$47.06	\$47.06	\$37.63	\$37.63	
<u>Dollar Amount Change</u>									
Single rate	\$1.59	\$1.63	\$1.51	\$1.63	\$1.59	\$1.59	\$1.28	\$1.28	
Parent / Child(ren) rate	\$2.94	\$3.02	\$2.79	\$3.02	\$2.94	\$2.94	\$2.37	\$2.37	
Couple rate	\$3.49	\$3.58	\$3.33	\$3.58	\$3.49	\$3.49	\$2.81	\$2.81	
Family rate	\$4.93	\$5.06	\$4.68	\$5.06	\$4.93	\$4.93	\$3.97	\$3.97	
<u>Percent Change:</u>									
Single rate	10.5%	10.4%	10.5%	10.4%	10.5%	10.5%	10.5%	10.5%	
Parent / Child(ren) rate	10.5%	10.4%	10.5%	10.4%	10.5%	10.5%	10.6%	10.6%	
Couple rate	10.4%	10.4%	10.5%	10.4%	10.4%	10.4%	10.5%	10.5%	
Family rate	10.5%	10.4%	10.5%	10.4%	10.5%	10.5%	10.6%	10.6%	

In Network - \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery/Inpatient Copay/Day, \$1,250 Maximum/Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>2nd Quarter 2013 Rates:</u>								
Single rate	\$22.32	\$22.99	\$21.20	\$22.99	\$22.32	\$22.32	\$17.86	\$17.86
Parent / Child(ren) rate	\$41.29	\$42.53	\$39.22	\$42.53	\$41.29	\$41.29	\$33.04	\$33.04
Couple rate	\$49.10	\$50.58	\$46.64	\$50.58	\$49.10	\$49.10	\$39.29	\$39.29
Family rate	\$69.19	\$71.27	\$65.72	\$71.27	\$69.19	\$69.19	\$55.37	\$55.37
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$20.14	\$20.74	\$19.13	\$20.74	\$20.14	\$20.14	\$16.11	\$16.11
Parent / Child(ren) rate	\$37.26	\$38.37	\$35.39	\$38.37	\$37.26	\$37.26	\$29.80	\$29.80
Couple rate	\$44.31	\$45.63	\$42.09	\$45.63	\$44.31	\$44.31	\$35.44	\$35.44
Family rate	\$62.43	\$64.29	\$59.30	\$64.29	\$62.43	\$62.43	\$49.94	\$49.94
<u>Dollar Amount Change</u>								
Single rate	\$2.18	\$2.25	\$2.07	\$2.25	\$2.18	\$2.18	\$1.75	\$1.75
Parent / Child(ren) rate	\$4.03	\$4.16	\$3.83	\$4.16	\$4.03	\$4.03	\$3.24	\$3.24
Couple rate	\$4.79	\$4.95	\$4.55	\$4.95	\$4.79	\$4.79	\$3.85	\$3.85
Family rate	\$6.76	\$6.98	\$6.42	\$6.98	\$6.76	\$6.76	\$5.43	\$5.43
<u>Percent Change:</u>								
Single rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.9%	10.9%
Parent / Child(ren) rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.9%	10.9%
Couple rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.9%	10.9%
Family rate	10.8%	10.9%	10.8%	10.9%	10.8%	10.8%	10.9%	10.9%

In Network - \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery/Inpatient Per Diem Copay to a Maximum of \$2,500 Per Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>2nd Quarter 2013 Rates:</u>								
Single rate	\$19.99	\$20.59	\$18.99	\$20.59	\$19.99	\$19.99	\$15.99	\$15.99
Parent / Child(ren) rate	\$36.98	\$38.09	\$35.13	\$38.09	\$36.98	\$36.98	\$29.58	\$29.58
Couple rate	\$43.98	\$45.30	\$41.78	\$45.30	\$43.98	\$43.98	\$35.18	\$35.18
Family rate	\$61.97	\$63.83	\$58.87	\$63.83	\$61.97	\$61.97	\$49.57	\$49.57
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$18.04	\$18.58	\$17.14	\$18.58	\$18.04	\$18.04	\$14.43	\$14.43
Parent / Child(ren) rate	\$33.37	\$34.37	\$31.71	\$34.37	\$33.37	\$33.37	\$26.70	\$26.70
Couple rate	\$39.69	\$40.88	\$37.71	\$40.88	\$39.69	\$39.69	\$31.75	\$31.75
Family rate	\$55.92	\$57.60	\$53.13	\$57.60	\$55.92	\$55.92	\$44.73	\$44.73
<u>Dollar Amount Change</u>								
Single rate	\$1.95	\$2.01	\$1.85	\$2.01	\$1.95	\$1.95	\$1.56	\$1.56
Parent / Child(ren) rate	\$3.61	\$3.72	\$3.42	\$3.72	\$3.61	\$3.61	\$2.88	\$2.88
Couple rate	\$4.29	\$4.42	\$4.07	\$4.42	\$4.29	\$4.29	\$3.43	\$3.43
Family rate	\$6.05	\$6.23	\$5.74	\$6.23	\$6.05	\$6.05	\$4.84	\$4.84
<u>Percent Change:</u>								
Single rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Parent / Child(ren) rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Couple rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Family rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%

In Network - \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>2nd Quarter 2013 Rates:</u>								
Single rate	\$21.88	\$22.54	\$20.79	\$22.54	\$21.88	\$21.88	\$17.50	\$17.50
Parent / Child(ren) rate	\$40.48	\$41.70	\$38.46	\$41.70	\$40.48	\$40.48	\$32.38	\$32.38
Couple rate	\$48.14	\$49.59	\$45.74	\$49.59	\$48.14	\$48.14	\$38.50	\$38.50
Family rate	\$67.83	\$69.87	\$64.45	\$69.87	\$67.83	\$67.83	\$54.25	\$54.25
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$19.74	\$20.33	\$18.75	\$20.33	\$19.74	\$19.74	\$15.79	\$15.79
Parent / Child(ren) rate	\$36.52	\$37.61	\$34.69	\$37.61	\$36.52	\$36.52	\$29.21	\$29.21
Couple rate	\$43.43	\$44.73	\$41.25	\$44.73	\$43.43	\$43.43	\$34.74	\$34.74
Family rate	\$61.19	\$63.02	\$58.13	\$63.02	\$61.19	\$61.19	\$48.95	\$48.95
<u>Dollar Amount Change</u>								
Single rate	\$2.14	\$2.21	\$2.04	\$2.21	\$2.14	\$2.14	\$1.71	\$1.71
Parent / Child(ren) rate	\$3.96	\$4.09	\$3.77	\$4.09	\$3.96	\$3.96	\$3.17	\$3.17
Couple rate	\$4.71	\$4.86	\$4.49	\$4.86	\$4.71	\$4.71	\$3.76	\$3.76
Family rate	\$6.64	\$6.85	\$6.32	\$6.85	\$6.64	\$6.64	\$5.30	\$5.30
<u>Percent Change:</u>								
Single rate	10.8%	10.9%	10.9%	10.9%	10.8%	10.8%	10.8%	10.8%
Parent / Child(ren) rate	10.8%	10.9%	10.9%	10.9%	10.8%	10.8%	10.9%	10.9%
Couple rate	10.8%	10.9%	10.9%	10.9%	10.8%	10.8%	10.8%	10.8%
Family rate	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	10.8%	10.8%

In Network - \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>2nd Quarter 2013 Rates:</u>								
Single rate	\$19.91	\$20.51	\$18.91	\$20.51	\$19.91	\$19.91	\$15.93	\$15.93
Parent / Child(ren) rate	\$36.83	\$37.94	\$34.98	\$37.94	\$36.83	\$36.83	\$29.47	\$29.47
Couple rate	\$43.80	\$45.12	\$41.60	\$45.12	\$43.80	\$43.80	\$35.05	\$35.05
Family rate	\$61.72	\$63.58	\$58.62	\$63.58	\$61.72	\$61.72	\$49.38	\$49.38
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$17.97	\$18.51	\$17.07	\$18.51	\$17.97	\$17.97	\$14.38	\$14.38
Parent / Child(ren) rate	\$33.24	\$34.24	\$31.58	\$34.24	\$33.24	\$33.24	\$26.60	\$26.60
Couple rate	\$39.53	\$40.72	\$37.55	\$40.72	\$39.53	\$39.53	\$31.64	\$31.64
Family rate	\$55.71	\$57.38	\$52.92	\$57.38	\$55.71	\$55.71	\$44.58	\$44.58
<u>Dollar Amount Change</u>								
Single rate	\$1.94	\$2.00	\$1.84	\$2.00	\$1.94	\$1.94	\$1.55	\$1.55
Parent / Child(ren) rate	\$3.59	\$3.70	\$3.40	\$3.70	\$3.59	\$3.59	\$2.87	\$2.87
Couple rate	\$4.27	\$4.40	\$4.05	\$4.40	\$4.27	\$4.27	\$3.41	\$3.41
Family rate	\$6.01	\$6.20	\$5.70	\$6.20	\$6.01	\$6.01	\$4.80	\$4.80
<u>Percent Change:</u>								
Single rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Parent / Child(ren) rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Couple rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Family rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%

New Metro NG									
In Network - \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$750 Inpatient Per Admit.									
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MGRP)									
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>2nd Quarter 2013 Rates:</u>									
Single rate	\$19.12	\$19.69	\$18.16	\$19.69	\$19.12	\$19.12	\$15.30	\$15.30	
Parent / Child(ren) rate	\$35.37	\$36.43	\$33.60	\$36.43	\$35.37	\$35.37	\$28.31	\$28.31	
Couple rate	\$42.06	\$43.32	\$39.95	\$43.32	\$42.06	\$42.06	\$33.66	\$33.66	
Family rate	\$59.27	\$61.04	\$56.30	\$61.04	\$59.27	\$59.27	\$47.43	\$47.43	
<u>2nd Quarter 2012 Rates:</u>									
Single rate	\$17.26	\$17.78	\$16.40	\$17.78	\$17.26	\$17.26	\$13.81	\$13.81	
Parent / Child(ren) rate	\$31.93	\$32.89	\$30.34	\$32.89	\$31.93	\$31.93	\$25.55	\$25.55	
Couple rate	\$37.97	\$39.12	\$36.08	\$39.12	\$37.97	\$37.97	\$30.38	\$30.38	
Family rate	\$53.51	\$55.12	\$50.84	\$55.12	\$53.51	\$53.51	\$42.81	\$42.81	
<u>Dollar Amount Change</u>									
Single rate	\$1.86	\$1.91	\$1.76	\$1.91	\$1.86	\$1.86	\$1.49	\$1.49	
Parent / Child(ren) rate	\$3.44	\$3.54	\$3.26	\$3.54	\$3.44	\$3.44	\$2.76	\$2.76	
Couple rate	\$4.09	\$4.20	\$3.87	\$4.20	\$4.09	\$4.09	\$3.28	\$3.28	
Family rate	\$5.76	\$5.92	\$5.46	\$5.92	\$5.76	\$5.76	\$4.62	\$4.62	
<u>Percent Change:</u>									
Single rate	10.8%	10.7%	10.7%	10.7%	10.8%	10.8%	10.8%	10.8%	
Parent / Child(ren) rate	10.8%	10.8%	10.7%	10.8%	10.8%	10.8%	10.8%	10.8%	
Couple rate	10.8%	10.7%	10.7%	10.7%	10.8%	10.8%	10.8%	10.8%	
Family rate	10.8%	10.7%	10.7%	10.7%	10.8%	10.8%	10.8%	10.8%	

New Metro									
In Network - \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$750 Inpatient Per Day Copay to a Maximum of \$3,750 Per Year									
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MGRP)									
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>2nd Quarter 2013 Rates:</u>									
Single rate	\$18.57	\$19.13	\$17.64	\$19.13	\$18.57	\$18.57	\$14.86	\$14.86	
Parent / Child(ren) rate	\$34.35	\$35.39	\$32.63	\$35.39	\$34.35	\$34.35	\$27.49	\$27.49	
Couple rate	\$40.85	\$42.09	\$38.81	\$42.09	\$40.85	\$40.85	\$32.69	\$32.69	
Family rate	\$57.57	\$59.30	\$54.68	\$59.30	\$57.57	\$57.57	\$46.07	\$46.07	
<u>2nd Quarter 2012 Rates:</u>									
Single rate	\$16.75	\$17.25	\$15.91	\$17.25	\$16.75	\$16.75	\$13.40	\$13.40	
Parent / Child(ren) rate	\$30.99	\$31.91	\$29.43	\$31.91	\$30.99	\$30.99	\$24.79	\$24.79	
Couple rate	\$36.85	\$37.95	\$35.00	\$37.95	\$36.85	\$36.85	\$29.48	\$29.48	
Family rate	\$51.93	\$53.48	\$49.32	\$53.48	\$51.93	\$51.93	\$41.54	\$41.54	
<u>Dollar Amount Change</u>									
Single rate	\$1.82	\$1.88	\$1.73	\$1.88	\$1.82	\$1.82	\$1.46	\$1.46	
Parent / Child(ren) rate	\$3.36	\$3.48	\$3.20	\$3.48	\$3.36	\$3.36	\$2.70	\$2.70	
Couple rate	\$4.00	\$4.14	\$3.81	\$4.14	\$4.00	\$4.00	\$3.21	\$3.21	
Family rate	\$5.64	\$5.82	\$5.36	\$5.82	\$5.64	\$5.64	\$4.53	\$4.53	
<u>Percent Change:</u>									
Single rate	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	
Parent / Child(ren) rate	10.8%	10.9%	10.9%	10.9%	10.8%	10.8%	10.9%	10.9%	
Couple rate	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	
Family rate	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	

In Network - \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery \$250 Inpatient Copay to \$1,250Max/Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR (MNRP)								
Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<u>2nd Quarter 2013 Rates:</u>								
Single rate	\$20.70	\$21.32	\$19.67	\$21.32	\$20.70	\$20.70	\$16.56	\$16.56
Parent / Child(ren) rate	\$38.30	\$39.44	\$36.39	\$39.44	\$38.30	\$38.30	\$30.64	\$30.64
Couple rate	\$45.54	\$46.90	\$43.27	\$46.90	\$45.54	\$45.54	\$36.43	\$36.43
Family rate	\$64.17	\$66.09	\$60.98	\$66.09	\$64.17	\$64.17	\$51.34	\$51.34
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$18.68	\$19.24	\$17.75	\$19.24	\$18.68	\$18.68	\$14.94	\$14.94
Parent / Child(ren) rate	\$34.56	\$35.59	\$32.84	\$35.59	\$34.56	\$34.56	\$27.64	\$27.64
Couple rate	\$41.10	\$42.33	\$39.05	\$42.33	\$41.10	\$41.10	\$32.87	\$32.87
Family rate	\$57.91	\$59.64	\$55.03	\$59.64	\$57.91	\$57.91	\$46.31	\$46.31
<u>Dollar Amount Change</u>								
Single rate	\$2.02	\$2.08	\$1.92	\$2.08	\$2.02	\$2.02	\$1.62	\$1.62
Parent / Child(ren) rate	\$3.74	\$3.85	\$3.55	\$3.85	\$3.74	\$3.74	\$3.00	\$3.00
Couple rate	\$4.44	\$4.57	\$4.22	\$4.57	\$4.44	\$4.44	\$3.56	\$3.56
Family rate	\$6.26	\$6.45	\$5.95	\$6.45	\$6.26	\$6.26	\$5.03	\$5.03
<u>Percent Change:</u>								
Single rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Parent / Child(ren) rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.9%	10.9%
Couple rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Family rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.9%	10.9%

In Network - \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Diem Copay to a Maximum of 5 Copays per Stay Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR								
Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<u>2nd Quarter 2013 Rates:</u>								
Single rate	\$18.71	\$19.27	\$17.77	\$19.27	\$18.71	\$18.71	\$14.97	\$14.97
Parent / Child(ren) rate	\$34.61	\$35.65	\$32.87	\$35.65	\$34.61	\$34.61	\$27.69	\$27.69
Couple rate	\$41.16	\$42.39	\$39.09	\$42.39	\$41.16	\$41.16	\$32.93	\$32.93
Family rate	\$58.00	\$59.74	\$55.09	\$59.74	\$58.00	\$58.00	\$46.41	\$46.41
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$16.89	\$17.40	\$16.05	\$17.40	\$16.89	\$16.89	\$13.51	\$13.51
Parent / Child(ren) rate	\$31.25	\$32.19	\$29.69	\$32.19	\$31.25	\$31.25	\$24.99	\$24.99
Couple rate	\$37.16	\$38.28	\$35.31	\$38.28	\$37.16	\$37.16	\$29.72	\$29.72
Family rate	\$52.36	\$53.94	\$49.76	\$53.94	\$52.36	\$52.36	\$41.88	\$41.88
<u>Dollar Amount Change</u>								
Single rate	\$1.82	\$1.87	\$1.72	\$1.87	\$1.82	\$1.82	\$1.46	\$1.46
Parent / Child(ren) rate	\$3.36	\$3.46	\$3.18	\$3.46	\$3.36	\$3.36	\$2.70	\$2.70
Couple rate	\$4.00	\$4.11	\$3.78	\$4.11	\$4.00	\$4.00	\$3.21	\$3.21
Family rate	\$5.64	\$5.80	\$5.33	\$5.80	\$5.64	\$5.64	\$4.53	\$4.53
<u>Percent Change:</u>								
Single rate	10.8%	10.7%	10.7%	10.7%	10.8%	10.8%	10.8%	10.8%
Parent / Child(ren) rate	10.8%	10.7%	10.7%	10.7%	10.8%	10.8%	10.8%	10.8%
Couple rate	10.8%	10.7%	10.7%	10.7%	10.8%	10.8%	10.8%	10.8%
Family rate	10.8%	10.8%	10.7%	10.8%	10.8%	10.8%	10.8%	10.8%

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
In Network - \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit.								
Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>2nd Quarter 2013 Rates:</u>								
Single rate	\$20.54	\$21.16	\$19.51	\$21.16	\$20.54	\$20.54	\$16.43	\$16.43
Parent / Child(ren) rate	\$38.00	\$39.15	\$36.09	\$39.15	\$38.00	\$38.00	\$30.40	\$30.40
Couple rate	\$45.19	\$46.55	\$42.92	\$46.55	\$45.19	\$45.19	\$36.15	\$36.15
Family rate	\$63.67	\$65.60	\$60.48	\$65.60	\$63.67	\$63.67	\$50.93	\$50.93
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$18.53	\$19.09	\$17.60	\$19.09	\$18.53	\$18.53	\$14.82	\$14.82
Parent / Child(ren) rate	\$34.28	\$35.32	\$32.56	\$35.32	\$34.28	\$34.28	\$27.42	\$27.42
Couple rate	\$40.77	\$42.00	\$38.72	\$42.00	\$40.77	\$40.77	\$32.60	\$32.60
Family rate	\$57.44	\$59.18	\$54.56	\$59.18	\$57.44	\$57.44	\$45.94	\$45.94
<u>Dollar Amount Change</u>								
Single rate	\$2.01	\$2.07	\$1.91	\$2.07	\$2.01	\$2.01	\$1.61	\$1.61
Parent / Child(ren) rate	\$3.72	\$3.83	\$3.53	\$3.83	\$3.72	\$3.72	\$2.98	\$2.98
Couple rate	\$4.42	\$4.55	\$4.20	\$4.55	\$4.42	\$4.42	\$3.55	\$3.55
Family rate	\$6.23	\$6.42	\$5.92	\$6.42	\$6.23	\$6.23	\$4.99	\$4.99
<u>Percent Change:</u>								
Single rate	10.8%	10.8%	10.9%	10.8%	10.8%	10.8%	10.9%	10.9%
Parent / Child(ren) rate	10.9%	10.8%	10.8%	10.8%	10.9%	10.9%	10.9%	10.9%
Couple rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.9%	10.9%
Family rate	10.8%	10.8%	10.9%	10.8%	10.8%	10.8%	10.9%	10.9%

Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
In Network - \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$500 Inpatient Per Admit.								
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC(MNRP)								
<u>2nd Quarter 2013 Rates:</u>								
Single rate	\$18.67	\$19.23	\$17.74	\$19.23	\$18.67	\$18.67	\$14.94	\$14.94
Parent / Child(ren) rate	\$34.54	\$35.58	\$32.82	\$35.58	\$34.54	\$34.54	\$27.64	\$27.64
Couple rate	\$41.07	\$42.31	\$39.03	\$42.31	\$41.07	\$41.07	\$32.87	\$32.87
Family rate	\$57.88	\$59.61	\$54.99	\$59.61	\$57.88	\$57.88	\$46.31	\$46.31
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$16.84	\$17.35	\$16.00	\$17.35	\$16.84	\$16.84	\$13.47	\$13.47
Parent / Child(ren) rate	\$31.15	\$32.10	\$29.60	\$32.10	\$31.15	\$31.15	\$24.92	\$24.92
Couple rate	\$37.05	\$38.17	\$35.20	\$38.17	\$37.05	\$37.05	\$29.63	\$29.63
Family rate	\$52.20	\$53.79	\$49.60	\$53.79	\$52.20	\$52.20	\$41.76	\$41.76
<u>Dollar Amount Change</u>								
Single rate	\$1.83	\$1.88	\$1.74	\$1.88	\$1.83	\$1.83	\$1.47	\$1.47
Parent / Child(ren) rate	\$3.39	\$3.48	\$3.22	\$3.48	\$3.39	\$3.39	\$2.72	\$2.72
Couple rate	\$4.02	\$4.14	\$3.83	\$4.14	\$4.02	\$4.02	\$3.24	\$3.24
Family rate	\$5.68	\$5.82	\$5.39	\$5.82	\$5.68	\$5.68	\$4.55	\$4.55
<u>Percent Change:</u>								
Single rate	10.9%	10.8%	10.9%	10.8%	10.9%	10.9%	10.9%	10.9%
Parent / Child(ren) rate	10.9%	10.8%	10.9%	10.8%	10.9%	10.9%	10.9%	10.9%
Couple rate	10.9%	10.8%	10.9%	10.8%	10.9%	10.9%	10.9%	10.9%
Family rate	10.9%	10.8%	10.9%	10.8%	10.9%	10.9%	10.9%	10.9%

New Metro NG									
In Network - \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/day IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay									
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare									
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>2nd Quarter 2013 Rates:</u>									
Single rate	\$17.93	\$18.47	\$17.03	\$18.47	\$17.93	\$17.93	\$14.34	\$14.34	
Parent / Child(ren) rate	\$33.17	\$34.17	\$31.51	\$34.17	\$33.17	\$33.17	\$26.53	\$26.53	
Couple rate	\$39.45	\$40.63	\$37.47	\$40.63	\$39.45	\$39.45	\$31.55	\$31.55	
Family rate	\$55.58	\$57.26	\$52.79	\$57.26	\$55.58	\$55.58	\$44.45	\$44.45	
<u>2nd Quarter 2012 Rates:</u>									
Single rate	\$15.74	\$16.21	\$14.95	\$16.21	\$15.74	\$15.74	\$12.59	\$12.59	
Parent / Child(ren) rate	\$29.12	\$29.99	\$27.66	\$29.99	\$29.12	\$29.12	\$23.29	\$23.29	
Couple rate	\$34.63	\$35.66	\$32.89	\$35.66	\$34.63	\$34.63	\$27.70	\$27.70	
Family rate	\$48.79	\$50.25	\$46.35	\$50.25	\$48.79	\$48.79	\$39.03	\$39.03	
<u>Dollar Amount Change</u>									
Single rate	\$2.19	\$2.26	\$2.08	\$2.26	\$2.19	\$2.19	\$1.75	\$1.75	
Parent / Child(ren) rate	\$4.05	\$4.18	\$3.85	\$4.18	\$4.05	\$4.05	\$3.24	\$3.24	
Couple rate	\$4.82	\$4.97	\$4.58	\$4.97	\$4.82	\$4.82	\$3.85	\$3.85	
Family rate	\$6.79	\$7.01	\$6.44	\$7.01	\$6.79	\$6.79	\$5.42	\$5.42	
<u>Percent Change:</u>									
Single rate	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	
Parent / Child(ren) rate	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	
Couple rate	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	
Family rate	13.9%	14.0%	13.9%	14.0%	13.9%	13.9%	13.9%	13.9%	

New Metro									
In Network - \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/day IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay									
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare									
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>2nd Quarter 2013 Rates:</u>									
Single rate	\$17.41	\$17.93	\$16.54	\$17.93	\$17.41	\$17.41	\$13.93	\$13.93	
Parent / Child(ren) rate	\$32.21	\$33.17	\$30.60	\$33.17	\$32.21	\$32.21	\$25.77	\$25.77	
Couple rate	\$38.30	\$39.45	\$36.39	\$39.45	\$38.30	\$38.30	\$30.65	\$30.65	
Family rate	\$53.97	\$55.58	\$51.27	\$55.58	\$53.97	\$53.97	\$43.18	\$43.18	
<u>2nd Quarter 2012 Rates:</u>									
Single rate	\$15.71	\$16.18	\$14.92	\$16.18	\$15.71	\$15.71	\$12.57	\$12.57	
Parent / Child(ren) rate	\$29.06	\$29.93	\$27.60	\$29.93	\$29.06	\$29.06	\$23.25	\$23.25	
Couple rate	\$34.56	\$35.60	\$32.82	\$35.60	\$34.56	\$34.56	\$27.65	\$27.65	
Family rate	\$48.70	\$50.16	\$46.25	\$50.16	\$48.70	\$48.70	\$38.97	\$38.97	
<u>Dollar Amount Change</u>									
Single rate	\$1.70	\$1.75	\$1.62	\$1.75	\$1.70	\$1.70	\$1.36	\$1.36	
Parent / Child(ren) rate	\$3.15	\$3.24	\$3.00	\$3.24	\$3.15	\$3.15	\$2.52	\$2.52	
Couple rate	\$3.74	\$3.85	\$3.57	\$3.85	\$3.74	\$3.74	\$3.00	\$3.00	
Family rate	\$5.27	\$5.42	\$5.02	\$5.42	\$5.27	\$5.27	\$4.21	\$4.21	
<u>Percent Change:</u>									
Single rate	10.8%	10.8%	10.9%	10.8%	10.8%	10.8%	10.8%	10.8%	
Parent / Child(ren) rate	10.8%	10.8%	10.9%	10.8%	10.8%	10.8%	10.8%	10.8%	
Couple rate	10.8%	10.8%	10.9%	10.8%	10.8%	10.8%	10.8%	10.8%	
Family rate	10.8%	10.8%	10.9%	10.8%	10.8%	10.8%	10.8%	10.8%	

In Network - \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery/Inpatient Copay/Day, \$1,250 Maximum/Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>3rd Quarter 2013 Rates:</u>								
Single rate	\$23.20	\$23.90	\$22.04	\$23.90	\$23.20	\$23.20	\$18.56	\$18.56
Parent / Child(ren) rate	\$42.92	\$44.22	\$40.77	\$44.22	\$42.92	\$42.92	\$34.34	\$34.34
Couple rate	\$51.04	\$52.58	\$48.49	\$52.58	\$51.04	\$51.04	\$40.83	\$40.83
Family rate	\$71.92	\$74.09	\$68.32	\$74.09	\$71.92	\$71.92	\$57.54	\$57.54
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$20.85	\$21.48	\$19.81	\$21.48	\$20.85	\$20.85	\$16.68	\$16.68
Parent / Child(ren) rate	\$38.57	\$39.74	\$36.65	\$39.74	\$38.57	\$38.57	\$30.86	\$30.86
Couple rate	\$45.87	\$47.26	\$43.58	\$47.26	\$45.87	\$45.87	\$36.70	\$36.70
Family rate	\$64.64	\$66.59	\$61.41	\$66.59	\$64.64	\$64.64	\$51.71	\$51.71
<u>Dollar Amount Change</u>								
Single rate	\$2.35	\$2.42	\$2.23	\$2.42	\$2.35	\$2.35	\$1.88	\$1.88
Parent / Child(ren) rate	\$4.35	\$4.48	\$4.12	\$4.48	\$4.35	\$4.35	\$3.48	\$3.48
Couple rate	\$5.17	\$5.32	\$4.91	\$5.32	\$5.17	\$5.17	\$4.13	\$4.13
Family rate	\$7.28	\$7.50	\$6.91	\$7.50	\$7.28	\$7.28	\$5.83	\$5.83
<u>Percent Change:</u>								
Single rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Parent / Child(ren) rate	11.3%	11.3%	11.2%	11.3%	11.3%	11.3%	11.3%	11.3%
Couple rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Family rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%

In Network - \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery/Inpatient Per Diem Copay to a Maximum of \$2,500 Per Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>3rd Quarter 2013 Rates:</u>								
Single rate	\$20.78	\$21.40	\$19.74	\$21.40	\$20.78	\$20.78	\$16.62	\$16.62
Parent / Child(ren) rate	\$38.44	\$39.59	\$36.52	\$39.59	\$38.44	\$38.44	\$30.75	\$30.75
Couple rate	\$45.72	\$47.08	\$43.43	\$47.08	\$45.72	\$45.72	\$36.56	\$36.56
Family rate	\$64.42	\$66.34	\$61.19	\$66.34	\$64.42	\$64.42	\$51.52	\$51.52
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$18.67	\$19.23	\$17.74	\$19.23	\$18.67	\$18.67	\$14.94	\$14.94
Parent / Child(ren) rate	\$34.54	\$35.58	\$32.82	\$35.58	\$34.54	\$34.54	\$27.64	\$27.64
Couple rate	\$41.07	\$42.31	\$39.03	\$42.31	\$41.07	\$41.07	\$32.87	\$32.87
Family rate	\$57.88	\$59.61	\$54.99	\$59.61	\$57.88	\$57.88	\$46.31	\$46.31
<u>Dollar Amount Change</u>								
Single rate	\$2.11	\$2.17	\$2.00	\$2.17	\$2.11	\$2.11	\$1.68	\$1.68
Parent / Child(ren) rate	\$3.90	\$4.01	\$3.70	\$4.01	\$3.90	\$3.90	\$3.11	\$3.11
Couple rate	\$4.65	\$4.77	\$4.40	\$4.77	\$4.65	\$4.65	\$3.69	\$3.69
Family rate	\$6.54	\$6.73	\$6.20	\$6.73	\$6.54	\$6.54	\$5.21	\$5.21
<u>Percent Change:</u>								
Single rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.2%	11.2%
Parent / Child(ren) rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Couple rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.2%	11.2%
Family rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%

In Network - \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MGRP)									
Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan	
<b>3rd Quarter 2013 Rates:</b>									
Single rate	\$22.74	\$23.42	\$21.60	\$23.42	\$22.74	\$22.74	\$18.19	\$18.19	
Parent / Child(ren) rate	\$42.07	\$43.33	\$39.96	\$43.33	\$42.07	\$42.07	\$33.65	\$33.65	
Couple rate	\$50.03	\$51.52	\$47.52	\$51.52	\$50.03	\$50.03	\$40.02	\$40.02	
Family rate	\$70.49	\$72.60	\$66.96	\$72.60	\$70.49	\$70.49	\$56.39	\$56.39	
<b>3rd Quarter 2012 Rates:</b>									
Single rate	\$20.43	\$21.04	\$19.41	\$21.04	\$20.43	\$20.43	\$16.34	\$16.34	
Parent / Child(ren) rate	\$37.80	\$38.92	\$35.91	\$38.92	\$37.80	\$37.80	\$30.23	\$30.23	
Couple rate	\$44.95	\$46.29	\$42.70	\$46.29	\$44.95	\$44.95	\$35.95	\$35.95	
Family rate	\$63.33	\$65.22	\$60.17	\$65.22	\$63.33	\$63.33	\$50.65	\$50.65	
<b>Dollar Amount Change</b>									
Single rate	\$2.31	\$2.38	\$2.19	\$2.38	\$2.31	\$2.31	\$1.85	\$1.85	
Parent / Child(ren) rate	\$4.27	\$4.41	\$4.05	\$4.41	\$4.27	\$4.27	\$3.42	\$3.42	
Couple rate	\$5.08	\$5.23	\$4.82	\$5.23	\$5.08	\$5.08	\$4.07	\$4.07	
Family rate	\$7.16	\$7.38	\$6.79	\$7.38	\$7.16	\$7.16	\$5.74	\$5.74	
<b>Percent Change:</b>									
Single rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	
Parent / Child(ren) rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	
Couple rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	
Family rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	

In Network - \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MGRP)									
Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan	
<b>3rd Quarter 2013 Rates:</b>									
Single rate	\$20.69	\$21.31	\$19.66	\$21.31	\$20.69	\$20.69	\$16.55	\$16.55	
Parent / Child(ren) rate	\$38.28	\$39.42	\$36.37	\$39.42	\$38.28	\$38.28	\$30.62	\$30.62	
Couple rate	\$45.52	\$46.88	\$43.25	\$46.88	\$45.52	\$45.52	\$36.41	\$36.41	
Family rate	\$64.14	\$66.06	\$60.95	\$66.06	\$64.14	\$64.14	\$51.31	\$51.31	
<b>3rd Quarter 2012 Rates:</b>									
Single rate	\$18.59	\$19.15	\$17.66	\$19.15	\$18.59	\$18.59	\$14.87	\$14.87	
Parent / Child(ren) rate	\$34.39	\$35.43	\$32.67	\$35.43	\$34.39	\$34.39	\$27.51	\$27.51	
Couple rate	\$40.90	\$42.13	\$38.85	\$42.13	\$40.90	\$40.90	\$32.71	\$32.71	
Family rate	\$57.63	\$59.37	\$54.75	\$59.37	\$57.63	\$57.63	\$46.10	\$46.10	
<b>Dollar Amount Change</b>									
Single rate	\$2.10	\$2.16	\$2.00	\$2.16	\$2.10	\$2.10	\$1.68	\$1.68	
Parent / Child(ren) rate	\$3.89	\$3.99	\$3.70	\$3.99	\$3.89	\$3.89	\$3.11	\$3.11	
Couple rate	\$4.62	\$4.75	\$4.40	\$4.75	\$4.62	\$4.62	\$3.70	\$3.70	
Family rate	\$6.51	\$6.69	\$6.20	\$6.69	\$6.51	\$6.51	\$5.21	\$5.21	
<b>Percent Change:</b>									
Single rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	
Parent / Child(ren) rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	
Couple rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	
Family rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	

New Metro NG									
In Network - \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$750 Inpatient Per Admit.									
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MGRP)									
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>3rd Quarter 2013 Rates:</u>									
Single rate	\$19.87	\$20.47	\$18.88	\$20.47	\$19.87	\$19.87	\$15.90	\$15.90	
Parent / Child(ren) rate	\$36.76	\$37.87	\$34.93	\$37.87	\$36.76	\$36.76	\$29.42	\$29.42	
Couple rate	\$43.71	\$45.03	\$41.54	\$45.03	\$43.71	\$43.71	\$34.98	\$34.98	
Family rate	\$61.60	\$63.46	\$58.53	\$63.46	\$61.60	\$61.60	\$49.29	\$49.29	
<u>3rd Quarter 2012 Rates:</u>									
Single rate	\$17.86	\$18.40	\$16.97	\$18.40	\$17.86	\$17.86	\$14.29	\$14.29	
Parent / Child(ren) rate	\$33.04	\$34.04	\$31.39	\$34.04	\$33.04	\$33.04	\$26.44	\$26.44	
Couple rate	\$39.29	\$40.48	\$37.33	\$40.48	\$39.29	\$39.29	\$31.44	\$31.44	
Family rate	\$55.37	\$57.04	\$52.61	\$57.04	\$55.37	\$55.37	\$44.30	\$44.30	
<u>Dollar Amount Change</u>									
Single rate	\$2.01	\$2.07	\$1.91	\$2.07	\$2.01	\$2.01	\$1.61	\$1.61	
Parent / Child(ren) rate	\$3.72	\$3.83	\$3.54	\$3.83	\$3.72	\$3.72	\$2.98	\$2.98	
Couple rate	\$4.42	\$4.55	\$4.21	\$4.55	\$4.42	\$4.42	\$3.54	\$3.54	
Family rate	\$6.23	\$6.42	\$5.92	\$6.42	\$6.23	\$6.23	\$4.99	\$4.99	
<u>Percent Change:</u>									
Single rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	
Parent / Child(ren) rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	
Couple rate	11.2%	11.2%	11.3%	11.2%	11.2%	11.2%	11.3%	11.3%	
Family rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	

New Metro									
In Network - \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$750 Inpatient Per Day Copay to a Maximum of \$3,750 Per Year									
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MGRP)									
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>3rd Quarter 2013 Rates:</u>									
Single rate	\$19.29	\$19.87	\$18.33	\$19.87	\$19.29	\$19.29	\$15.43	\$15.43	
Parent / Child(ren) rate	\$35.69	\$36.76	\$33.91	\$36.76	\$35.69	\$35.69	\$28.55	\$28.55	
Couple rate	\$42.44	\$43.71	\$40.33	\$43.71	\$42.44	\$42.44	\$33.95	\$33.95	
Family rate	\$59.80	\$61.60	\$56.82	\$61.60	\$59.80	\$59.80	\$47.83	\$47.83	
<u>3rd Quarter 2012 Rates:</u>									
Single rate	\$17.34	\$17.86	\$16.47	\$17.86	\$17.34	\$17.34	\$13.87	\$13.87	
Parent / Child(ren) rate	\$32.08	\$33.04	\$30.47	\$33.04	\$32.08	\$32.08	\$25.66	\$25.66	
Couple rate	\$38.15	\$39.29	\$36.23	\$39.29	\$38.15	\$38.15	\$30.51	\$30.51	
Family rate	\$53.75	\$55.37	\$51.06	\$55.37	\$53.75	\$53.75	\$43.00	\$43.00	
<u>Dollar Amount Change</u>									
Single rate	\$1.95	\$2.01	\$1.86	\$2.01	\$1.95	\$1.95	\$1.56	\$1.56	
Parent / Child(ren) rate	\$3.61	\$3.72	\$3.44	\$3.72	\$3.61	\$3.61	\$2.89	\$2.89	
Couple rate	\$4.29	\$4.42	\$4.10	\$4.42	\$4.29	\$4.29	\$3.44	\$3.44	
Family rate	\$6.05	\$6.23	\$5.76	\$6.23	\$6.05	\$6.05	\$4.83	\$4.83	
<u>Percent Change:</u>									
Single rate	11.2%	11.3%	11.3%	11.3%	11.2%	11.2%	11.2%	11.2%	
Parent / Child(ren) rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	
Couple rate	11.2%	11.2%	11.3%	11.2%	11.2%	11.2%	11.3%	11.3%	
Family rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.2%	11.2%	

In Network - \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery \$250 Inpatient Copay to \$1,250Max/Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR (MNRP)									
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>3rd Quarter 2013 Rates:</u>									
Single rate	\$21.51	\$22.16	\$20.43	\$22.16	\$21.51	\$21.51	\$17.21	\$17.21	
Parent / Child(ren) rate	\$39.79	\$41.00	\$37.80	\$41.00	\$39.79	\$39.79	\$31.84	\$31.84	
Couple rate	\$47.32	\$48.75	\$44.95	\$48.75	\$47.32	\$47.32	\$37.86	\$37.86	
Family rate	\$66.68	\$68.70	\$63.33	\$68.70	\$66.68	\$66.68	\$53.35	\$53.35	
<u>3rd Quarter 2012 Rates:</u>									
Single rate	\$19.33	\$19.91	\$18.36	\$19.91	\$19.33	\$19.33	\$15.46	\$15.46	
Parent / Child(ren) rate	\$35.76	\$36.83	\$33.97	\$36.83	\$35.76	\$35.76	\$28.60	\$28.60	
Couple rate	\$42.53	\$43.80	\$40.39	\$43.80	\$42.53	\$42.53	\$34.01	\$34.01	
Family rate	\$59.92	\$61.72	\$56.92	\$61.72	\$59.92	\$59.92	\$47.93	\$47.93	
<u>Dollar Amount Change</u>									
Single rate	\$2.18	\$2.25	\$2.07	\$2.25	\$2.18	\$2.18	\$1.75	\$1.75	
Parent / Child(ren) rate	\$4.03	\$4.17	\$3.83	\$4.17	\$4.03	\$4.03	\$3.24	\$3.24	
Couple rate	\$4.79	\$4.95	\$4.56	\$4.95	\$4.79	\$4.79	\$3.85	\$3.85	
Family rate	\$6.76	\$6.98	\$6.41	\$6.98	\$6.76	\$6.76	\$5.42	\$5.42	
<u>Percent Change:</u>									
Single rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	
Parent / Child(ren) rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	
Couple rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	
Family rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	

In Network - \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Diem Copay to a Maximum of 5 Copays per Stay Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR									
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>3rd Quarter 2013 Rates:</u>									
Single rate	\$19.45	\$20.03	\$18.48	\$20.03	\$19.45	\$19.45	\$15.56	\$15.56	
Parent / Child(ren) rate	\$35.98	\$37.06	\$34.19	\$37.06	\$35.98	\$35.98	\$28.79	\$28.79	
Couple rate	\$42.79	\$44.07	\$40.66	\$44.07	\$42.79	\$42.79	\$34.23	\$34.23	
Family rate	\$60.30	\$62.09	\$57.29	\$62.09	\$60.30	\$60.30	\$48.24	\$48.24	
<u>3rd Quarter 2012 Rates:</u>									
Single rate	\$17.48	\$18.00	\$16.61	\$18.00	\$17.48	\$17.48	\$13.98	\$13.98	
Parent / Child(ren) rate	\$32.34	\$33.30	\$30.73	\$33.30	\$32.34	\$32.34	\$25.86	\$25.86	
Couple rate	\$38.46	\$39.60	\$36.54	\$39.60	\$38.46	\$38.46	\$30.76	\$30.76	
Family rate	\$54.19	\$55.80	\$51.49	\$55.80	\$54.19	\$54.19	\$43.34	\$43.34	
<u>Dollar Amount Change</u>									
Single rate	\$1.97	\$2.03	\$1.87	\$2.03	\$1.97	\$1.97	\$1.58	\$1.58	
Parent / Child(ren) rate	\$3.64	\$3.76	\$3.46	\$3.76	\$3.64	\$3.64	\$2.93	\$2.93	
Couple rate	\$4.33	\$4.47	\$4.12	\$4.47	\$4.33	\$4.33	\$3.47	\$3.47	
Family rate	\$6.11	\$6.29	\$5.80	\$6.29	\$6.11	\$6.11	\$4.90	\$4.90	
<u>Percent Change:</u>									
Single rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	
Parent / Child(ren) rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	
Couple rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	
Family rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	

In Network - \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)									
Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan	
<b>3rd Quarter 2013 Rates:</b>									
Single rate	\$21.34	\$21.98	\$20.27	\$21.98	\$21.34	\$21.34	\$17.07	\$17.07	
Parent / Child(ren) rate	\$39.48	\$40.66	\$37.50	\$40.66	\$39.48	\$39.48	\$31.58	\$31.58	
Couple rate	\$46.95	\$48.36	\$44.59	\$48.36	\$46.95	\$46.95	\$37.55	\$37.55	
Family rate	\$66.15	\$68.14	\$62.84	\$68.14	\$66.15	\$66.15	\$52.92	\$52.92	
<b>3rd Quarter 2012 Rates:</b>									
Single rate	\$19.18	\$19.76	\$18.22	\$19.76	\$19.18	\$19.18	\$15.34	\$15.34	
Parent / Child(ren) rate	\$35.48	\$36.56	\$33.71	\$36.56	\$35.48	\$35.48	\$28.38	\$28.38	
Couple rate	\$42.20	\$43.47	\$40.08	\$43.47	\$42.20	\$42.20	\$33.75	\$33.75	
Family rate	\$59.46	\$61.26	\$56.48	\$61.26	\$59.46	\$59.46	\$47.55	\$47.55	
<b>Dollar Amount Change</b>									
Single rate	\$2.16	\$2.22	\$2.05	\$2.22	\$2.16	\$2.16	\$1.73	\$1.73	
Parent / Child(ren) rate	\$4.00	\$4.10	\$3.79	\$4.10	\$4.00	\$4.00	\$3.20	\$3.20	
Couple rate	\$4.75	\$4.89	\$4.51	\$4.89	\$4.75	\$4.75	\$3.80	\$3.80	
Family rate	\$6.69	\$6.88	\$6.36	\$6.88	\$6.69	\$6.69	\$5.37	\$5.37	
<b>Percent Change:</b>									
Single rate	11.3%	11.2%	11.3%	11.2%	11.3%	11.3%	11.3%	11.3%	
Parent / Child(ren) rate	11.3%	11.2%	11.2%	11.2%	11.3%	11.3%	11.3%	11.3%	
Couple rate	11.3%	11.2%	11.3%	11.2%	11.3%	11.3%	11.3%	11.3%	
Family rate	11.3%	11.2%	11.3%	11.2%	11.3%	11.3%	11.3%	11.3%	

In Network - \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$500 Inpatient Per Admit. Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC(MNRP)									
Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan	
<b>3rd Quarter 2013 Rates:</b>									
Single rate	\$19.40	\$19.98	\$18.43	\$19.98	\$19.40	\$19.40	\$15.52	\$15.52	
Parent / Child(ren) rate	\$35.89	\$36.96	\$34.10	\$36.96	\$35.89	\$35.89	\$28.71	\$28.71	
Couple rate	\$42.68	\$43.96	\$40.55	\$43.96	\$42.68	\$42.68	\$34.14	\$34.14	
Family rate	\$60.14	\$61.94	\$57.13	\$61.94	\$60.14	\$60.14	\$48.11	\$48.11	
<b>3rd Quarter 2012 Rates:</b>									
Single rate	\$17.43	\$17.95	\$16.56	\$17.95	\$17.43	\$17.43	\$13.94	\$13.94	
Parent / Child(ren) rate	\$32.25	\$33.21	\$30.64	\$33.21	\$32.25	\$32.25	\$25.79	\$25.79	
Couple rate	\$38.35	\$39.49	\$36.43	\$39.49	\$38.35	\$38.35	\$30.67	\$30.67	
Family rate	\$54.03	\$55.65	\$51.34	\$55.65	\$54.03	\$54.03	\$43.21	\$43.21	
<b>Dollar Amount Change</b>									
Single rate	\$1.97	\$2.03	\$1.87	\$2.03	\$1.97	\$1.97	\$1.58	\$1.58	
Parent / Child(ren) rate	\$3.64	\$3.75	\$3.46	\$3.75	\$3.64	\$3.64	\$2.92	\$2.92	
Couple rate	\$4.33	\$4.47	\$4.12	\$4.47	\$4.33	\$4.33	\$3.47	\$3.47	
Family rate	\$6.11	\$6.29	\$5.79	\$6.29	\$6.11	\$6.11	\$4.90	\$4.90	
<b>Percent Change:</b>									
Single rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	
Parent / Child(ren) rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	
Couple rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	
Family rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	

New Metro NG									
In Network - \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/day IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay									
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare									
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>3rd Quarter 2013 Rates:</u>									
Single rate	\$18.63	\$19.19	\$17.70	\$19.19	\$18.63	\$18.63	\$14.90	\$14.90	
Parent / Child(ren) rate	\$34.47	\$35.50	\$32.75	\$35.50	\$34.47	\$34.47	\$27.57	\$27.57	
Couple rate	\$40.99	\$42.22	\$38.94	\$42.22	\$40.99	\$40.99	\$32.78	\$32.78	
Family rate	\$57.75	\$59.49	\$54.87	\$59.49	\$57.75	\$57.75	\$46.19	\$46.19	
<u>3rd Quarter 2012 Rates:</u>									
Single rate	\$16.29	\$16.78	\$15.48	\$16.78	\$16.29	\$16.29	\$13.03	\$13.03	
Parent / Child(ren) rate	\$30.14	\$31.04	\$28.64	\$31.04	\$30.14	\$30.14	\$24.11	\$24.11	
Couple rate	\$35.84	\$36.92	\$34.06	\$36.92	\$35.84	\$35.84	\$28.67	\$28.67	
Family rate	\$50.50	\$52.02	\$47.99	\$52.02	\$50.50	\$50.50	\$40.39	\$40.39	
<u>Dollar Amount Change</u>									
Single rate	\$2.34	\$2.41	\$2.22	\$2.41	\$2.34	\$2.34	\$1.87	\$1.87	
Parent / Child(ren) rate	\$4.33	\$4.46	\$4.11	\$4.46	\$4.33	\$4.33	\$3.46	\$3.46	
Couple rate	\$5.15	\$5.30	\$4.88	\$5.30	\$5.15	\$5.15	\$4.11	\$4.11	
Family rate	\$7.25	\$7.47	\$6.88	\$7.47	\$7.25	\$7.25	\$5.80	\$5.80	
<u>Percent Change:</u>									
Single rate	14.4%	14.4%	14.3%	14.4%	14.4%	14.4%	14.4%	14.4%	
Parent / Child(ren) rate	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%	
Couple rate	14.4%	14.4%	14.3%	14.4%	14.4%	14.4%	14.3%	14.3%	
Family rate	14.4%	14.4%	14.3%	14.4%	14.4%	14.4%	14.4%	14.4%	

New Metro									
In Network - \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/day IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay									
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare									
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>3rd Quarter 2013 Rates:</u>									
Single rate	\$18.09	\$18.63	\$17.19	\$18.63	\$18.09	\$18.09	\$14.47	\$14.47	
Parent / Child(ren) rate	\$33.47	\$34.47	\$31.80	\$34.47	\$33.47	\$33.47	\$26.77	\$26.77	
Couple rate	\$39.80	\$40.99	\$37.82	\$40.99	\$39.80	\$39.80	\$31.83	\$31.83	
Family rate	\$56.08	\$57.75	\$53.29	\$57.75	\$56.08	\$56.08	\$44.86	\$44.86	
<u>3rd Quarter 2012 Rates:</u>									
Single rate	\$16.26	\$16.75	\$15.45	\$16.75	\$16.26	\$16.26	\$13.01	\$13.01	
Parent / Child(ren) rate	\$30.08	\$30.99	\$28.58	\$30.99	\$30.08	\$30.08	\$24.07	\$24.07	
Couple rate	\$35.77	\$36.85	\$33.99	\$36.85	\$35.77	\$35.77	\$28.62	\$28.62	
Family rate	\$50.41	\$51.93	\$47.90	\$51.93	\$50.41	\$50.41	\$40.33	\$40.33	
<u>Dollar Amount Change</u>									
Single rate	\$1.83	\$1.88	\$1.74	\$1.88	\$1.83	\$1.83	\$1.46	\$1.46	
Parent / Child(ren) rate	\$3.39	\$3.48	\$3.22	\$3.48	\$3.39	\$3.39	\$2.70	\$2.70	
Couple rate	\$4.03	\$4.14	\$3.83	\$4.14	\$4.03	\$4.03	\$3.21	\$3.21	
Family rate	\$5.67	\$5.82	\$5.39	\$5.82	\$5.67	\$5.67	\$4.53	\$4.53	
<u>Percent Change:</u>									
Single rate	11.3%	11.2%	11.3%	11.2%	11.3%	11.3%	11.2%	11.2%	
Parent / Child(ren) rate	11.3%	11.2%	11.3%	11.2%	11.3%	11.3%	11.2%	11.2%	
Couple rate	11.3%	11.2%	11.3%	11.2%	11.3%	11.3%	11.2%	11.2%	
Family rate	11.2%	11.2%	11.3%	11.2%	11.2%	11.2%	11.2%	11.2%	

In Network - \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery/Inpatient Copay/Day, \$1,250 Maximum/Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2013 Rates:</u>								
Single rate	\$24.08	\$24.80	\$22.88	\$24.80	\$24.08	\$24.08	\$19.26	\$19.26
Parent / Child(ren) rate	\$44.55	\$45.88	\$42.33	\$45.88	\$44.55	\$44.55	\$35.63	\$35.63
Couple rate	\$52.98	\$54.56	\$50.34	\$54.56	\$52.98	\$52.98	\$42.37	\$42.37
Family rate	\$74.65	\$76.88	\$70.93	\$76.88	\$74.65	\$74.65	\$59.71	\$59.71
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$21.58	\$22.23	\$20.50	\$22.23	\$21.58	\$21.58	\$17.26	\$17.26
Parent / Child(ren) rate	\$39.92	\$41.13	\$37.93	\$41.13	\$39.92	\$39.92	\$31.93	\$31.93
Couple rate	\$47.48	\$48.91	\$45.10	\$48.91	\$47.48	\$47.48	\$37.97	\$37.97
Family rate	\$66.90	\$68.91	\$63.55	\$68.91	\$66.90	\$66.90	\$53.51	\$53.51
<u>Dollar Amount Change</u>								
Single rate	\$2.50	\$2.57	\$2.38	\$2.57	\$2.50	\$2.50	\$2.00	\$2.00
Parent / Child(ren) rate	\$4.63	\$4.75	\$4.40	\$4.75	\$4.63	\$4.63	\$3.70	\$3.70
Couple rate	\$5.50	\$5.65	\$5.24	\$5.65	\$5.50	\$5.50	\$4.40	\$4.40
Family rate	\$7.75	\$7.97	\$7.38	\$7.97	\$7.75	\$7.75	\$6.20	\$6.20
<u>Percent Change:</u>								
Single rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Parent / Child(ren) rate	11.6%	11.5%	11.6%	11.5%	11.6%	11.6%	11.6%	11.6%
Couple rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Family rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%

In Network - \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery/Inpatient Per Diem Copay to a Maximum of \$2,500 Per Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2013 Rates:</u>								
Single rate	\$21.57	\$22.22	\$20.49	\$22.22	\$21.57	\$21.57	\$17.26	\$17.26
Parent / Child(ren) rate	\$39.90	\$41.11	\$37.91	\$41.11	\$39.90	\$39.90	\$31.93	\$31.93
Couple rate	\$47.45	\$48.88	\$45.08	\$48.88	\$47.45	\$47.45	\$37.97	\$37.97
Family rate	\$66.87	\$68.88	\$63.52	\$68.88	\$66.87	\$66.87	\$53.51	\$53.51
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$19.32	\$19.90	\$18.35	\$19.90	\$19.32	\$19.32	\$15.46	\$15.46
Parent / Child(ren) rate	\$35.74	\$36.82	\$33.95	\$36.82	\$35.74	\$35.74	\$28.60	\$28.60
Couple rate	\$42.50	\$43.78	\$40.37	\$43.78	\$42.50	\$42.50	\$34.01	\$34.01
Family rate	\$59.89	\$61.69	\$56.89	\$61.69	\$59.89	\$59.89	\$47.93	\$47.93
<u>Dollar Amount Change</u>								
Single rate	\$2.25	\$2.32	\$2.14	\$2.32	\$2.25	\$2.25	\$1.80	\$1.80
Parent / Child(ren) rate	\$4.16	\$4.29	\$3.96	\$4.29	\$4.16	\$4.16	\$3.33	\$3.33
Couple rate	\$4.95	\$5.10	\$4.71	\$5.10	\$4.95	\$4.95	\$3.96	\$3.96
Family rate	\$6.98	\$7.19	\$6.63	\$7.19	\$6.98	\$6.98	\$5.58	\$5.58
<u>Percent Change:</u>								
Single rate	11.6%	11.7%	11.7%	11.7%	11.6%	11.6%	11.6%	11.6%
Parent / Child(ren) rate	11.6%	11.7%	11.7%	11.7%	11.6%	11.6%	11.6%	11.6%
Couple rate	11.6%	11.6%	11.7%	11.6%	11.6%	11.6%	11.6%	11.6%
Family rate	11.7%	11.7%	11.7%	11.7%	11.7%	11.7%	11.6%	11.6%

In Network - \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)									
Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan	
<b>4th Quarter 2013 Rates:</b>									
Single rate	\$23.60	\$24.31	\$22.42	\$24.31	\$23.60	\$23.60	\$18.88	\$18.88	
Parent / Child(ren) rate	\$43.66	\$44.97	\$41.48	\$44.97	\$43.66	\$43.66	\$34.93	\$34.93	
Couple rate	\$51.92	\$53.48	\$49.32	\$53.48	\$51.92	\$51.92	\$41.54	\$41.54	
Family rate	\$73.16	\$75.36	\$69.50	\$75.36	\$73.16	\$73.16	\$58.53	\$58.53	
<b>4th Quarter 2012 Rates:</b>									
Single rate	\$21.15	\$21.78	\$20.09	\$21.78	\$21.15	\$21.15	\$16.92	\$16.92	
Parent / Child(ren) rate	\$39.13	\$40.29	\$37.17	\$40.29	\$39.13	\$39.13	\$31.30	\$31.30	
Couple rate	\$46.53	\$47.92	\$44.20	\$47.92	\$46.53	\$46.53	\$37.22	\$37.22	
Family rate	\$65.57	\$67.52	\$62.28	\$67.52	\$65.57	\$65.57	\$52.45	\$52.45	
<b>Dollar Amount Change</b>									
Single rate	\$2.45	\$2.53	\$2.33	\$2.53	\$2.45	\$2.45	\$1.96	\$1.96	
Parent / Child(ren) rate	\$4.53	\$4.68	\$4.31	\$4.68	\$4.53	\$4.53	\$3.63	\$3.63	
Couple rate	\$5.39	\$5.56	\$5.12	\$5.56	\$5.39	\$5.39	\$4.32	\$4.32	
Family rate	\$7.59	\$7.84	\$7.22	\$7.84	\$7.59	\$7.59	\$6.08	\$6.08	
<b>Percent Change:</b>									
Single rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	
Parent / Child(ren) rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	
Couple rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	
Family rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	

In Network - \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)									
Freedom Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan	
<b>4th Quarter 2013 Rates:</b>									
Single rate	\$21.48	\$22.12	\$20.41	\$22.12	\$21.48	\$21.48	\$17.18	\$17.18	
Parent / Child(ren) rate	\$39.74	\$40.92	\$37.76	\$40.92	\$39.74	\$39.74	\$31.78	\$31.78	
Couple rate	\$47.26	\$48.66	\$44.90	\$48.66	\$47.26	\$47.26	\$37.80	\$37.80	
Family rate	\$66.59	\$68.57	\$63.27	\$68.57	\$66.59	\$66.59	\$53.26	\$53.26	
<b>4th Quarter 2012 Rates:</b>									
Single rate	\$19.24	\$19.82	\$18.28	\$19.82	\$19.24	\$19.24	\$15.39	\$15.39	
Parent / Child(ren) rate	\$35.59	\$36.67	\$33.82	\$36.67	\$35.59	\$35.59	\$28.47	\$28.47	
Couple rate	\$42.33	\$43.60	\$40.22	\$43.60	\$42.33	\$42.33	\$33.86	\$33.86	
Family rate	\$59.64	\$61.44	\$56.67	\$61.44	\$59.64	\$59.64	\$47.71	\$47.71	
<b>Dollar Amount Change</b>									
Single rate	\$2.24	\$2.30	\$2.13	\$2.30	\$2.24	\$2.24	\$1.79	\$1.79	
Parent / Child(ren) rate	\$4.15	\$4.25	\$3.94	\$4.25	\$4.15	\$4.15	\$3.31	\$3.31	
Couple rate	\$4.93	\$5.06	\$4.68	\$5.06	\$4.93	\$4.93	\$3.94	\$3.94	
Family rate	\$6.95	\$7.13	\$6.60	\$7.13	\$6.95	\$6.95	\$5.55	\$5.55	
<b>Percent Change:</b>									
Single rate	11.6%	11.6%	11.7%	11.6%	11.6%	11.6%	11.6%	11.6%	
Parent / Child(ren) rate	11.7%	11.6%	11.6%	11.6%	11.7%	11.7%	11.6%	11.6%	
Couple rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	
Family rate	11.7%	11.6%	11.6%	11.6%	11.7%	11.7%	11.6%	11.6%	

New Metro NG									
In Network - \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$750 Inpatient Per Admit.									
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MNRP)									
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>4th Quarter 2013 Rates:</u>									
Single rate	\$20.63	\$21.25	\$19.60	\$21.25	\$20.63	\$20.63	\$16.50	\$16.50	
Parent / Child(ren) rate	\$38.17	\$39.31	\$36.26	\$39.31	\$38.17	\$38.17	\$30.53	\$30.53	
Couple rate	\$45.39	\$46.75	\$43.12	\$46.75	\$45.39	\$45.39	\$36.30	\$36.30	
Family rate	\$63.95	\$65.88	\$60.76	\$65.88	\$63.95	\$63.95	\$51.15	\$51.15	
<u>4th Quarter 2012 Rates:</u>									
Single rate	\$18.48	\$19.03	\$17.56	\$19.03	\$18.48	\$18.48	\$14.78	\$14.78	
Parent / Child(ren) rate	\$34.19	\$35.21	\$32.49	\$35.21	\$34.19	\$34.19	\$27.34	\$27.34	
Couple rate	\$40.66	\$41.87	\$38.63	\$41.87	\$40.66	\$40.66	\$32.52	\$32.52	
Family rate	\$57.29	\$58.99	\$54.44	\$58.99	\$57.29	\$57.29	\$45.82	\$45.82	
<u>Dollar Amount Change</u>									
Single rate	\$2.15	\$2.22	\$2.04	\$2.22	\$2.15	\$2.15	\$1.72	\$1.72	
Parent / Child(ren) rate	\$3.98	\$4.10	\$3.77	\$4.10	\$3.98	\$3.98	\$3.19	\$3.19	
Couple rate	\$4.73	\$4.88	\$4.49	\$4.88	\$4.73	\$4.73	\$3.78	\$3.78	
Family rate	\$6.66	\$6.89	\$6.32	\$6.89	\$6.66	\$6.66	\$5.33	\$5.33	
<u>Percent Change:</u>									
Single rate	11.6%	11.7%	11.6%	11.7%	11.6%	11.6%	11.6%	11.6%	
Parent / Child(ren) rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.7%	11.7%	
Couple rate	11.6%	11.7%	11.6%	11.7%	11.6%	11.6%	11.6%	11.6%	
Family rate	11.6%	11.7%	11.6%	11.7%	11.6%	11.6%	11.6%	11.6%	

New Metro									
In Network - \$50/\$75 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$750 Inpatient Per Day Copay to a Maximum of \$3,750 Per Year									
Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$20,000/\$60,000 Coinsurance Maximum, UCR = 140%MC (MNRP)									
<u>Freedom Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>4th Quarter 2013 Rates:</u>									
Single rate	\$20.03	\$20.63	\$19.03	\$20.63	\$20.03	\$20.03	\$16.02	\$16.02	
Parent / Child(ren) rate	\$37.06	\$38.17	\$35.21	\$38.17	\$37.06	\$37.06	\$29.64	\$29.64	
Couple rate	\$44.07	\$45.39	\$41.87	\$45.39	\$44.07	\$44.07	\$35.24	\$35.24	
Family rate	\$62.09	\$63.95	\$58.99	\$63.95	\$62.09	\$62.09	\$49.66	\$49.66	
<u>4th Quarter 2012 Rates:</u>									
Single rate	\$17.94	\$18.48	\$17.04	\$18.48	\$17.94	\$17.94	\$14.35	\$14.35	
Parent / Child(ren) rate	\$33.19	\$34.19	\$31.52	\$34.19	\$33.19	\$33.19	\$26.55	\$26.55	
Couple rate	\$39.47	\$40.66	\$37.49	\$40.66	\$39.47	\$39.47	\$31.57	\$31.57	
Family rate	\$55.61	\$57.29	\$52.82	\$57.29	\$55.61	\$55.61	\$44.49	\$44.49	
<u>Dollar Amount Change</u>									
Single rate	\$2.09	\$2.15	\$1.99	\$2.15	\$2.09	\$2.09	\$1.67	\$1.67	
Parent / Child(ren) rate	\$3.87	\$3.98	\$3.69	\$3.98	\$3.87	\$3.87	\$3.09	\$3.09	
Couple rate	\$4.60	\$4.73	\$4.38	\$4.73	\$4.60	\$4.60	\$3.67	\$3.67	
Family rate	\$6.48	\$6.66	\$6.17	\$6.66	\$6.48	\$6.48	\$5.17	\$5.17	
<u>Percent Change:</u>									
Single rate	11.6%	11.6%	11.7%	11.6%	11.6%	11.6%	11.6%	11.6%	
Parent / Child(ren) rate	11.7%	11.6%	11.7%	11.6%	11.7%	11.7%	11.6%	11.6%	
Couple rate	11.7%	11.6%	11.7%	11.6%	11.7%	11.7%	11.6%	11.6%	
Family rate	11.7%	11.6%	11.7%	11.6%	11.7%	11.7%	11.6%	11.6%	

In Network - \$15/\$25 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery \$250 Inpatient Copay to \$1,250Max/Year Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR (MNRP)								
Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<b>4th Quarter 2013 Rates:</b>								
Single rate	\$22.33	\$23.00	\$21.21	\$23.00	\$22.33	\$22.33	\$17.86	\$17.86
Parent / Child(ren) rate	\$41.31	\$42.55	\$39.24	\$42.55	\$41.31	\$41.31	\$33.04	\$33.04
Couple rate	\$49.13	\$50.60	\$46.66	\$50.60	\$49.13	\$49.13	\$39.29	\$39.29
Family rate	\$69.22	\$71.30	\$65.75	\$71.30	\$69.22	\$69.22	\$55.37	\$55.37
<b>4th Quarter 2012 Rates:</b>								
Single rate	\$20.01	\$20.61	\$19.01	\$20.61	\$20.01	\$20.01	\$16.01	\$16.01
Parent / Child(ren) rate	\$37.02	\$38.13	\$35.17	\$38.13	\$37.02	\$37.02	\$29.62	\$29.62
Couple rate	\$44.02	\$45.34	\$41.82	\$45.34	\$44.02	\$44.02	\$35.22	\$35.22
Family rate	\$62.03	\$63.89	\$58.93	\$63.89	\$62.03	\$62.03	\$49.63	\$49.63
<b>Dollar Amount Change</b>								
Single rate	\$2.32	\$2.39	\$2.20	\$2.39	\$2.32	\$2.32	\$1.85	\$1.85
Parent / Child(ren) rate	\$4.29	\$4.42	\$4.07	\$4.42	\$4.29	\$4.29	\$3.42	\$3.42
Couple rate	\$5.11	\$5.26	\$4.84	\$5.26	\$5.11	\$5.11	\$4.07	\$4.07
Family rate	\$7.19	\$7.41	\$6.82	\$7.41	\$7.19	\$7.19	\$5.74	\$5.74
<b>Percent Change:</b>								
Single rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Parent / Child(ren) rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.5%	11.5%
Couple rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Family rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%

In Network - \$25/\$40 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulatory Surgery, \$500 Inpatient Per Diem Copay to a Maximum of 5 Copays per Stay Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, 140% of MCR								
Liberty Network	Manhattan/ Richmond/ Bronx	Kings/Queens	Rockland	Nassau	Suffolk	Westchester	Duchess/ Orange/ Putnam	Ulster/ Sullivan
<b>4th Quarter 2013 Rates:</b>								
Single rate	\$20.19	\$20.80	\$19.18	\$20.80	\$20.19	\$20.19	\$16.15	\$16.15
Parent / Child(ren) rate	\$37.35	\$38.48	\$35.48	\$38.48	\$37.35	\$37.35	\$29.88	\$29.88
Couple rate	\$44.42	\$45.76	\$42.20	\$45.76	\$44.42	\$44.42	\$35.53	\$35.53
Family rate	\$62.59	\$64.48	\$59.46	\$64.48	\$62.59	\$62.59	\$50.07	\$50.07
<b>4th Quarter 2012 Rates:</b>								
Single rate	\$18.09	\$18.63	\$17.19	\$18.63	\$18.09	\$18.09	\$14.47	\$14.47
Parent / Child(ren) rate	\$33.47	\$34.47	\$31.80	\$34.47	\$33.47	\$33.47	\$26.77	\$26.77
Couple rate	\$39.80	\$40.99	\$37.82	\$40.99	\$39.80	\$39.80	\$31.83	\$31.83
Family rate	\$56.08	\$57.75	\$53.29	\$57.75	\$56.08	\$56.08	\$44.86	\$44.86
<b>Dollar Amount Change</b>								
Single rate	\$2.10	\$2.17	\$1.99	\$2.17	\$2.10	\$2.10	\$1.68	\$1.68
Parent / Child(ren) rate	\$3.88	\$4.01	\$3.68	\$4.01	\$3.88	\$3.88	\$3.11	\$3.11
Couple rate	\$4.62	\$4.77	\$4.38	\$4.77	\$4.62	\$4.62	\$3.70	\$3.70
Family rate	\$6.51	\$6.73	\$6.17	\$6.73	\$6.51	\$6.51	\$5.21	\$5.21
<b>Percent Change:</b>								
Single rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Parent / Child(ren) rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Couple rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Family rate	11.6%	11.7%	11.6%	11.7%	11.6%	11.6%	11.6%	11.6%

In Network - \$20/\$30 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$250 Ambulatory Surgery, \$500 Inpatient Per Admit. Out of Network - \$2,000/\$6,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC (MNRP)								
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2013 Rates:</u>								
Single rate	\$22.15	\$22.81	\$21.04	\$22.81	\$22.15	\$22.15	\$17.72	\$17.72
Parent / Child(ren) rate	\$40.98	\$42.20	\$38.92	\$42.20	\$40.98	\$40.98	\$32.78	\$32.78
Couple rate	\$48.73	\$50.18	\$46.29	\$50.18	\$48.73	\$48.73	\$38.98	\$38.98
Family rate	\$68.67	\$70.71	\$65.22	\$70.71	\$68.67	\$68.67	\$54.93	\$54.93
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$19.85	\$20.45	\$18.86	\$20.45	\$19.85	\$19.85	\$15.88	\$15.88
Parent / Child(ren) rate	\$36.72	\$37.83	\$34.89	\$37.83	\$36.72	\$36.72	\$29.38	\$29.38
Couple rate	\$43.67	\$44.99	\$41.49	\$44.99	\$43.67	\$43.67	\$34.94	\$34.94
Family rate	\$61.54	\$63.40	\$58.47	\$63.40	\$61.54	\$61.54	\$49.23	\$49.23
<u>Dollar Amount Change</u>								
Single rate	\$2.30	\$2.36	\$2.18	\$2.36	\$2.30	\$2.30	\$1.84	\$1.84
Parent / Child(ren) rate	\$4.26	\$4.37	\$4.03	\$4.37	\$4.26	\$4.26	\$3.40	\$3.40
Couple rate	\$5.06	\$5.19	\$4.80	\$5.19	\$5.06	\$5.06	\$4.04	\$4.04
Family rate	\$7.13	\$7.31	\$6.75	\$7.31	\$7.13	\$7.13	\$5.70	\$5.70
<u>Percent Change:</u>								
Single rate	11.6%	11.5%	11.6%	11.5%	11.6%	11.6%	11.6%	11.6%
Parent / Child(ren) rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Couple rate	11.6%	11.5%	11.6%	11.5%	11.6%	11.6%	11.6%	11.6%
Family rate	11.6%	11.5%	11.5%	11.5%	11.6%	11.6%	11.6%	11.6%

In Network - \$30/\$50 PCP/Specialist Office Visit Copay, \$200 ER Copay, \$500 Ambulator Surgery, \$500 Inpatient Per Admit. Out of Network - \$3,000/\$9,000 Deductible, 70/30 Coinsurance with \$10,000/\$30,000 Coinsurance Maximum, UCR = 140%MC(MNRP)								
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>
<u>4th Quarter 2013 Rates:</u>								
Single rate	\$20.14	\$20.74	\$19.13	\$20.74	\$20.14	\$20.14	\$16.11	\$16.11
Parent / Child(ren) rate	\$37.26	\$38.37	\$35.39	\$38.37	\$37.26	\$37.26	\$29.80	\$29.80
Couple rate	\$44.31	\$45.63	\$42.09	\$45.63	\$44.31	\$44.31	\$35.44	\$35.44
Family rate	\$62.43	\$64.29	\$59.30	\$64.29	\$62.43	\$62.43	\$49.94	\$49.94
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$18.04	\$18.58	\$17.14	\$18.58	\$18.04	\$18.04	\$14.43	\$14.43
Parent / Child(ren) rate	\$33.37	\$34.37	\$31.71	\$34.37	\$33.37	\$33.37	\$26.70	\$26.70
Couple rate	\$39.69	\$40.88	\$37.71	\$40.88	\$39.69	\$39.69	\$31.75	\$31.75
Family rate	\$55.92	\$57.60	\$53.13	\$57.60	\$55.92	\$55.92	\$44.73	\$44.73
<u>Dollar Amount Change</u>								
Single rate	\$2.10	\$2.16	\$1.99	\$2.16	\$2.10	\$2.10	\$1.68	\$1.68
Parent / Child(ren) rate	\$3.89	\$4.00	\$3.68	\$4.00	\$3.89	\$3.89	\$3.10	\$3.10
Couple rate	\$4.62	\$4.75	\$4.38	\$4.75	\$4.62	\$4.62	\$3.69	\$3.69
Family rate	\$6.51	\$6.69	\$6.17	\$6.69	\$6.51	\$6.51	\$5.21	\$5.21
<u>Percent Change:</u>								
Single rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Parent / Child(ren) rate	11.7%	11.6%	11.6%	11.6%	11.7%	11.7%	11.6%	11.6%
Couple rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Family rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%

New Metro NG									
In Network - \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/day IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay									
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare									
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>4th Quarter 2013 Rates:</u>									
Single rate	\$19.34	\$19.92	\$18.37	\$19.92	\$19.34	\$19.34	\$15.47	\$15.47	
Parent / Child(ren) rate	\$35.78	\$36.85	\$33.98	\$36.85	\$35.78	\$35.78	\$28.62	\$28.62	
Couple rate	\$42.55	\$43.82	\$40.41	\$43.82	\$42.55	\$42.55	\$34.03	\$34.03	
Family rate	\$59.95	\$61.75	\$56.95	\$61.75	\$59.95	\$59.95	\$47.96	\$47.96	
<u>4th Quarter 2012 Rates:</u>									
Single rate	\$16.86	\$17.37	\$16.02	\$17.37	\$16.86	\$16.86	\$13.49	\$13.49	
Parent / Child(ren) rate	\$31.19	\$32.13	\$29.64	\$32.13	\$31.19	\$31.19	\$24.96	\$24.96	
Couple rate	\$37.09	\$38.21	\$35.24	\$38.21	\$37.09	\$37.09	\$29.68	\$29.68	
Family rate	\$52.27	\$53.85	\$49.66	\$53.85	\$52.27	\$52.27	\$41.82	\$41.82	
<u>Dollar Amount Change</u>									
Single rate	\$2.48	\$2.55	\$2.35	\$2.55	\$2.48	\$2.48	\$1.98	\$1.98	
Parent / Child(ren) rate	\$4.59	\$4.72	\$4.34	\$4.72	\$4.59	\$4.59	\$3.66	\$3.66	
Couple rate	\$5.46	\$5.61	\$5.17	\$5.61	\$5.46	\$5.46	\$4.35	\$4.35	
Family rate	\$7.68	\$7.90	\$7.29	\$7.90	\$7.68	\$7.68	\$6.14	\$6.14	
<u>Percent Change:</u>									
Single rate	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%	
Parent / Child(ren) rate	14.7%	14.7%	14.6%	14.7%	14.7%	14.7%	14.7%	14.7%	
Couple rate	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%	
Family rate	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%	

New Metro									
In Network - \$50/\$75 PCP/Sp OV Copay, \$200 ER Copay, \$750/day IP Copay to \$3750 max/yr, \$500/incident OP Copay, \$100 Radiology Copay									
Out of Network - \$3,000/\$7,500 Deductible, 70/30 Coinsurance with \$20,000/\$50,000 Coinsurance Maximum, OON Reimb = MNRP 140% of Medicare									
<u>Liberty Network</u>	<u>Manhattan/ Richmond/ Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Duchess/ Orange/ Putnam</u>	<u>Ulster/ Sullivan</u>	
<u>4th Quarter 2013 Rates:</u>									
Single rate	\$18.78	\$19.34	\$17.84	\$19.34	\$18.78	\$18.78	\$15.02	\$15.02	
Parent / Child(ren) rate	\$34.74	\$35.78	\$33.00	\$35.78	\$34.74	\$34.74	\$27.79	\$27.79	
Couple rate	\$41.32	\$42.55	\$39.25	\$42.55	\$41.32	\$41.32	\$33.04	\$33.04	
Family rate	\$58.22	\$59.95	\$55.30	\$59.95	\$58.22	\$58.22	\$46.56	\$46.56	
<u>4th Quarter 2012 Rates:</u>									
Single rate	\$16.83	\$17.33	\$15.99	\$17.33	\$16.83	\$16.83	\$13.46	\$13.46	
Parent / Child(ren) rate	\$31.14	\$32.06	\$29.58	\$32.06	\$31.14	\$31.14	\$24.90	\$24.90	
Couple rate	\$37.03	\$38.13	\$35.18	\$38.13	\$37.03	\$37.03	\$29.61	\$29.61	
Family rate	\$52.17	\$53.72	\$49.57	\$53.72	\$52.17	\$52.17	\$41.73	\$41.73	
<u>Dollar Amount Change</u>									
Single rate	\$1.95	\$2.01	\$1.85	\$2.01	\$1.95	\$1.95	\$1.56	\$1.56	
Parent / Child(ren) rate	\$3.60	\$3.72	\$3.42	\$3.72	\$3.60	\$3.60	\$2.89	\$2.89	
Couple rate	\$4.29	\$4.42	\$4.07	\$4.42	\$4.29	\$4.29	\$3.43	\$3.43	
Family rate	\$6.05	\$6.23	\$5.73	\$6.23	\$6.05	\$6.05	\$4.83	\$4.83	
<u>Percent Change:</u>									
Single rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	
Parent / Child(ren) rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	
Couple rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	
Family rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	

<u>Dental Enhanced Rider</u>	Rates do not trend.							
	<u>Manhattan/Richmond/Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Dutchess/Orange/Putnam</u>	<u>Ulster/Sullivan</u>
Single rate	\$6.13	\$6.13	\$6.13	\$6.13	\$6.13	\$6.13	\$6.13	\$6.13
Parent / Child(ren) rate	\$11.34	\$11.34	\$11.34	\$11.34	\$11.34	\$11.34	\$11.34	\$11.34
Couple rate	\$13.49	\$13.49	\$13.49	\$13.49	\$13.49	\$13.49	\$13.49	\$13.49
Family rate	\$19.00	\$19.00	\$19.00	\$19.00	\$19.00	\$19.00	\$19.00	\$19.00

<u>Dental Premium Rider</u>	Rates do not trend.							
	<u>Manhattan/Richmond/Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Dutchess/Orange/Putnam</u>	<u>Ulster/Sullivan</u>
Single rate	\$11.05	\$11.05	\$11.05	\$11.05	\$11.05	\$11.05	\$11.05	\$11.05
Parent / Child(ren) rate	\$20.44	\$20.44	\$20.44	\$20.44	\$20.44	\$20.44	\$20.44	\$20.44
Couple rate	\$24.31	\$24.31	\$24.31	\$24.31	\$24.31	\$24.31	\$24.31	\$24.31
Family rate	\$34.26	\$34.26	\$34.26	\$34.26	\$34.26	\$34.26	\$34.26	\$34.26

<u>Vision Rider</u>	Rates do not trend.							
	<u>Manhattan/Richmond/Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Dutchess/Orange/Putnam</u>	<u>Ulster/Sullivan</u>
Single rate	\$4.73	\$4.87	\$4.49	\$4.87	\$4.73	\$4.73	\$3.78	\$3.78
Parent / Child(ren) rate	\$8.75	\$9.01	\$8.31	\$9.01	\$8.75	\$8.75	\$6.99	\$6.99
Couple rate	\$10.41	\$10.71	\$9.88	\$10.71	\$10.41	\$10.41	\$8.32	\$8.32
Family rate	\$14.66	\$15.10	\$13.92	\$15.10	\$14.66	\$14.66	\$11.72	\$11.72

<u>Dependent Age Cut-off 26</u>								
<u>1st Quarter 2013 Rates:</u>	<u>Manhattan/Richmond/Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Dutchess/Orange/Putnam</u>	<u>Ulster/Sullivan</u>
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$3.89	\$3.89	\$3.89	\$3.89	\$3.89	\$3.89	\$3.89	\$3.89
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$6.52	\$6.52	\$6.52	\$6.52	\$6.52	\$6.52	\$6.52	\$6.52
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$3.52	\$3.52	\$3.52	\$3.52	\$3.52	\$3.52	\$3.52	\$3.52
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$5.90	\$5.90	\$5.90	\$5.90	\$5.90	\$5.90	\$5.90	\$5.90
<u>Dollar Amount of Change</u>								
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$0.37	\$0.37	\$0.37	\$0.37	\$0.37	\$0.37	\$0.37	\$0.37
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$0.62	\$0.62	\$0.62	\$0.62	\$0.62	\$0.62	\$0.62	\$0.62
<u>Percent Change</u>								
Single rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Parent / Child(ren) rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Couple rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Family rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%

Dependent Age Cut-off 29

<u>1st Quarter 2013 Rates:</u>	<u>Manhattan/Richmond/Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Dutchess/Orange/Putnam</u>	<u>Ulster/Sullivan</u>
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$65.08	\$65.08	\$65.08	\$65.08	\$65.08	\$65.08	\$65.08	\$65.08
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$72.09	\$72.09	\$72.09	\$72.09	\$72.09	\$72.09	\$72.09	\$72.09
<u>1st Quarter 2012 Rates:</u>								
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$58.91	\$58.91	\$58.91	\$58.91	\$58.91	\$58.91	\$58.91	\$58.91
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$65.25	\$65.25	\$65.25	\$65.25	\$65.25	\$65.25	\$65.25	\$65.25
<u>Dollar Amount of Change</u>								
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$6.17	\$6.17	\$6.17	\$6.17	\$6.17	\$6.17	\$6.17	\$6.17
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$6.84	\$6.84	\$6.84	\$6.84	\$6.84	\$6.84	\$6.84	\$6.84
<u>Percent Change</u>								
Single rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Parent / Child(ren) rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
Couple rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Family rate	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%

<u>Dental Enhanced Rider</u>	Rates do not trend.							
	<u>Manhattan/Richmond/Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Dutchess/Orange/Putnam</u>	<u>Ulster/Sullivan</u>
Single rate	\$6.13	\$6.13	\$6.13	\$6.13	\$6.13	\$6.13	\$6.13	\$6.13
Parent / Child(ren) rate	\$11.34	\$11.34	\$11.34	\$11.34	\$11.34	\$11.34	\$11.34	\$11.34
Couple rate	\$13.49	\$13.49	\$13.49	\$13.49	\$13.49	\$13.49	\$13.49	\$13.49
Family rate	\$19.00	\$19.00	\$19.00	\$19.00	\$19.00	\$19.00	\$19.00	\$19.00

<u>Dental Premium Rider</u>	Rates do not trend.							
	<u>Manhattan/Richmond/Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Dutchess/Orange/Putnam</u>	<u>Ulster/Sullivan</u>
Single rate	\$11.05	\$11.05	\$11.05	\$11.05	\$11.05	\$11.05	\$11.05	\$11.05
Parent / Child(ren) rate	\$20.44	\$20.44	\$20.44	\$20.44	\$20.44	\$20.44	\$20.44	\$20.44
Couple rate	\$24.31	\$24.31	\$24.31	\$24.31	\$24.31	\$24.31	\$24.31	\$24.31
Family rate	\$34.26	\$34.26	\$34.26	\$34.26	\$34.26	\$34.26	\$34.26	\$34.26

<u>Vision Rider</u>	Rates do not trend.							
	<u>Manhattan/Richmond/Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Dutchess/Orange/Putnam</u>	<u>Ulster/Sullivan</u>
Single rate	\$4.73	\$4.87	\$4.49	\$4.87	\$4.73	\$4.73	\$3.78	\$3.78
Parent / Child(ren) rate	\$8.75	\$9.01	\$8.31	\$9.01	\$8.75	\$8.75	\$6.99	\$6.99
Couple rate	\$10.41	\$10.71	\$9.88	\$10.71	\$10.41	\$10.41	\$8.32	\$8.32
Family rate	\$14.66	\$15.10	\$13.92	\$15.10	\$14.66	\$14.66	\$11.72	\$11.72

<u>Dependent Age Cut-off 26</u>								
<u>2nd Quarter 2013 Rates:</u>	<u>Manhattan/Richmond/Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Dutchess/Orange/Putnam</u>	<u>Ulster/Sullivan</u>
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$4.04	\$4.04	\$4.04	\$4.04	\$4.04	\$4.04	\$4.04	\$4.04
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$6.77	\$6.77	\$6.77	\$6.77	\$6.77	\$6.77	\$6.77	\$6.77
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$3.64	\$3.64	\$3.64	\$3.64	\$3.64	\$3.64	\$3.64	\$3.64
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$6.11	\$6.11	\$6.11	\$6.11	\$6.11	\$6.11	\$6.11	\$6.11
<u>Dollar Amount of Change</u>								
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$0.40	\$0.40	\$0.40	\$0.40	\$0.40	\$0.40	\$0.40	\$0.40
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$0.66	\$0.66	\$0.66	\$0.66	\$0.66	\$0.66	\$0.66	\$0.66
<u>Percent Change</u>								
Single rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Parent / Child(ren) rate	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%
Couple rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Family rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%

<u>Dependent Age Cut-off 29</u>								
<u>2nd Quarter 2013 Rates:</u>	<u>Manhattan/Richmond/Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Dutchess/Orange/Putnam</u>	<u>Ulster/Sullivan</u>
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$67.57	\$67.57	\$67.57	\$67.57	\$67.57	\$67.57	\$67.57	\$67.57
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$74.84	\$74.84	\$74.84	\$74.84	\$74.84	\$74.84	\$74.84	\$74.84
<u>2nd Quarter 2012 Rates:</u>								
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$60.97	\$60.97	\$60.97	\$60.97	\$60.97	\$60.97	\$60.97	\$60.97
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$67.53	\$67.53	\$67.53	\$67.53	\$67.53	\$67.53	\$67.53	\$67.53
<u>Dollar Amount of Change</u>								
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$6.60	\$6.60	\$6.60	\$6.60	\$6.60	\$6.60	\$6.60	\$6.60
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$7.31	\$7.31	\$7.31	\$7.31	\$7.31	\$7.31	\$7.31	\$7.31
<u>Percent Change</u>								
Single rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Parent / Child(ren) rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Couple rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Family rate	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%

<u>Dental Enhanced Rider</u>	Rates do not trend.							
	<u>Manhattan/Richmond/Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Dutchess/Orange/Putnam</u>	<u>Ulster/Sullivan</u>
Single rate	\$6.13	\$6.13	\$6.13	\$6.13	\$6.13	\$6.13	\$6.13	\$6.13
Parent / Child(ren) rate	\$11.34	\$11.34	\$11.34	\$11.34	\$11.34	\$11.34	\$11.34	\$11.34
Couple rate	\$13.49	\$13.49	\$13.49	\$13.49	\$13.49	\$13.49	\$13.49	\$13.49
Family rate	\$19.00	\$19.00	\$19.00	\$19.00	\$19.00	\$19.00	\$19.00	\$19.00

<u>Dental Premium Rider</u>	Rates do not trend.							
	<u>Manhattan/Richmond/Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Dutchess/Orange/Putnam</u>	<u>Ulster/Sullivan</u>
Single rate	\$11.05	\$11.05	\$11.05	\$11.05	\$11.05	\$11.05	\$11.05	\$11.05
Parent / Child(ren) rate	\$20.44	\$20.44	\$20.44	\$20.44	\$20.44	\$20.44	\$20.44	\$20.44
Couple rate	\$24.31	\$24.31	\$24.31	\$24.31	\$24.31	\$24.31	\$24.31	\$24.31
Family rate	\$34.26	\$34.26	\$34.26	\$34.26	\$34.26	\$34.26	\$34.26	\$34.26

<u>Vision Rider</u>	Rates do not trend.							
	<u>Manhattan/Richmond/Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Dutchess/Orange/Putnam</u>	<u>Ulster/Sullivan</u>
Single rate	\$4.73	\$4.87	\$4.49	\$4.87	\$4.73	\$4.73	\$3.78	\$3.78
Parent / Child(ren) rate	\$8.75	\$9.01	\$8.31	\$9.01	\$8.75	\$8.75	\$6.99	\$6.99
Couple rate	\$10.41	\$10.71	\$9.88	\$10.71	\$10.41	\$10.41	\$8.32	\$8.32
Family rate	\$14.66	\$15.10	\$13.92	\$15.10	\$14.66	\$14.66	\$11.72	\$11.72

<u>Dependent Age Cut-off 26</u>								
<u>3rd Quarter 2013 Rates:</u>	<u>Manhattan/Richmond/Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Dutchess/Orange/Putnam</u>	<u>Ulster/Sullivan</u>
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$4.20	\$4.20	\$4.20	\$4.20	\$4.20	\$4.20	\$4.20	\$4.20
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$7.04	\$7.04	\$7.04	\$7.04	\$7.04	\$7.04	\$7.04	\$7.04
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$3.77	\$3.77	\$3.77	\$3.77	\$3.77	\$3.77	\$3.77	\$3.77
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$6.32	\$6.32	\$6.32	\$6.32	\$6.32	\$6.32	\$6.32	\$6.32
<u>Dollar Amount of Change</u>								
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$0.43	\$0.43	\$0.43	\$0.43	\$0.43	\$0.43	\$0.43	\$0.43
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$0.72	\$0.72	\$0.72	\$0.72	\$0.72	\$0.72	\$0.72	\$0.72
<u>Percent Change</u>								
Single rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Parent / Child(ren) rate	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%
Couple rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Family rate	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%

<u>Dependent Age Cut-off 29</u>								
<u>3rd Quarter 2013 Rates:</u>	<u>Manhattan/Richmond/Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Dutchess/Orange/Putnam</u>	<u>Ulster/Sullivan</u>
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$70.22	\$70.22	\$70.22	\$70.22	\$70.22	\$70.22	\$70.22	\$70.22
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$77.77	\$77.77	\$77.77	\$77.77	\$77.77	\$77.77	\$77.77	\$77.77
<u>3rd Quarter 2012 Rates:</u>								
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$63.10	\$63.10	\$63.10	\$63.10	\$63.10	\$63.10	\$63.10	\$63.10
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$69.89	\$69.89	\$69.89	\$69.89	\$69.89	\$69.89	\$69.89	\$69.89
<u>Dollar Amount of Change</u>								
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$7.12	\$7.12	\$7.12	\$7.12	\$7.12	\$7.12	\$7.12	\$7.12
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$7.88	\$7.88	\$7.88	\$7.88	\$7.88	\$7.88	\$7.88	\$7.88
<u>Percent Change</u>								
Single rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Parent / Child(ren) rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%
Couple rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Family rate	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%

<u>Dental Enhanced Rider</u>	Rates do not trend.							
	<u>Manhattan/Richmond/Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Dutchess/Orange/Putnam</u>	<u>Ulster/Sullivan</u>
Single rate	\$6.13	\$6.13	\$6.13	\$6.13	\$6.13	\$6.13	\$6.13	\$6.13
Parent / Child(ren) rate	\$11.34	\$11.34	\$11.34	\$11.34	\$11.34	\$11.34	\$11.34	\$11.34
Couple rate	\$13.49	\$13.49	\$13.49	\$13.49	\$13.49	\$13.49	\$13.49	\$13.49
Family rate	\$19.00	\$19.00	\$19.00	\$19.00	\$19.00	\$19.00	\$19.00	\$19.00

<u>Dental Premium Rider</u>	Rates do not trend.							
	<u>Manhattan/Richmond/Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Dutchess/Orange/Putnam</u>	<u>Ulster/Sullivan</u>
Single rate	\$11.05	\$11.05	\$11.05	\$11.05	\$11.05	\$11.05	\$11.05	\$11.05
Parent / Child(ren) rate	\$20.44	\$20.44	\$20.44	\$20.44	\$20.44	\$20.44	\$20.44	\$20.44
Couple rate	\$24.31	\$24.31	\$24.31	\$24.31	\$24.31	\$24.31	\$24.31	\$24.31
Family rate	\$34.26	\$34.26	\$34.26	\$34.26	\$34.26	\$34.26	\$34.26	\$34.26

<u>Vision Rider</u>	Rates do not trend.							
	<u>Manhattan/Richmond/Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Dutchess/Orange/Putnam</u>	<u>Ulster/Sullivan</u>
Single rate	\$4.73	\$4.87	\$4.49	\$4.87	\$4.73	\$4.73	\$3.78	\$3.78
Parent / Child(ren) rate	\$8.75	\$9.01	\$8.31	\$9.01	\$8.75	\$8.75	\$6.99	\$6.99
Couple rate	\$10.41	\$10.71	\$9.88	\$10.71	\$10.41	\$10.41	\$8.32	\$8.32
Family rate	\$14.66	\$15.10	\$13.92	\$15.10	\$14.66	\$14.66	\$11.72	\$11.72

<u>Dependent Age Cut-off 26</u>								
<u>4th Quarter 2013 Rates:</u>	<u>Manhattan/Richmond/Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Dutchess/Orange/Putnam</u>	<u>Ulster/Sullivan</u>
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$4.36	\$4.36	\$4.36	\$4.36	\$4.36	\$4.36	\$4.36	\$4.36
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$7.31	\$7.31	\$7.31	\$7.31	\$7.31	\$7.31	\$7.31	\$7.31
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$3.90	\$3.90	\$3.90	\$3.90	\$3.90	\$3.90	\$3.90	\$3.90
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$6.54	\$6.54	\$6.54	\$6.54	\$6.54	\$6.54	\$6.54	\$6.54
<u>Dollar Amount of Change</u>								
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$0.46	\$0.46	\$0.46	\$0.46	\$0.46	\$0.46	\$0.46	\$0.46
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$0.77	\$0.77	\$0.77	\$0.77	\$0.77	\$0.77	\$0.77	\$0.77
<u>Percent Change</u>								
Single rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Parent / Child(ren) rate	11.8%	11.8%	11.8%	11.8%	11.8%	11.8%	11.8%	11.8%
Couple rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Family rate	11.8%	11.8%	11.8%	11.8%	11.8%	11.8%	11.8%	11.8%

<u>Dependent Age Cut-off 29</u>								
<u>4th Quarter 2013 Rates:</u>	<u>Manhattan/Richmond/Bronx</u>	<u>Kings/Queens</u>	<u>Rockland</u>	<u>Nassau</u>	<u>Suffolk</u>	<u>Westchester</u>	<u>Dutchess/Orange/Putnam</u>	<u>Ulster/Sullivan</u>
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$72.89	\$72.89	\$72.89	\$72.89	\$72.89	\$72.89	\$72.89	\$72.89
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$80.73	\$80.73	\$80.73	\$80.73	\$80.73	\$80.73	\$80.73	\$80.73
<u>4th Quarter 2012 Rates:</u>								
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$65.31	\$65.31	\$65.31	\$65.31	\$65.31	\$65.31	\$65.31	\$65.31
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$72.34	\$72.34	\$72.34	\$72.34	\$72.34	\$72.34	\$72.34	\$72.34
<u>Dollar Amount of Change</u>								
Single rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parent / Child(ren) rate	\$7.58	\$7.58	\$7.58	\$7.58	\$7.58	\$7.58	\$7.58	\$7.58
Couple rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family rate	\$8.39	\$8.39	\$8.39	\$8.39	\$8.39	\$8.39	\$8.39	\$8.39
<u>Percent Change</u>								
Single rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Parent / Child(ren) rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%
Couple rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Family rate	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%	11.6%