

SERFF Tracking #:

XFRD-128363403

State Tracking #:

2012060143

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 POS Out-of-Network: 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 POS Out-of-Network: CY2013
Project Name/Number: /

Note To Filer

Created By:

Lekha Sudhakaran on 09/25/2012 11:28 AM

Last Edited By:

Lekha Sudhakaran

Submitted On:

09/25/2012 11:28 AM

Subject:

Oxford Resubmission Decision Email send 09-25-2012

Comments:

Please note the Small Group POS In and Out of Network 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 POS Out-of-Network: CY2013
Project Name/Number: /

Note To Filer

Created By:

Lekha Sudhakaran on 09/25/2012 11:26 AM

Last Edited By:

Lekha Sudhakaran

Submitted On:

09/25/2012 11:26 AM

Subject:

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

Comments:

Please note the Small Group POS In and Out of Network Products have been reduced from the annual requested rate actions of 28.3% to 11.3%.

Please see the below attachment for further details.

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Approved Rate Manual		
Comments:			
Attachment(s):			
Cover letter POS 2013 Resubmit.pdf			
NY Small_POS_Filing_2013 Approved v2.pdf			

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
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Plan Description & Rates

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Medical Plan Design Rates for Most Popular Plans (Combined In and Out of Network)

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OXFORD HEALTH INSURANCE, INC.
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**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.**

Small Group POS Plan Rates

RATE CALCULATION METHODOLOGY

Calculation of Single rate:

a. In-Network Component:

Base Rate		_____
Primary Care/Specialist Office Visit Copay Adjustment Factor	x	_____
Hospital Copay Per Confinement Factor	x	_____
In-Network Area Factor	x	_____
In-Network Quarterly Trend Factor	x	_____
Network Adjustment Factor	x	_____
Access Adjustment Factor (Gate / Non-Gate)	x	_____
	=	=====

b. Out-of-Network Component:

Base Rate		_____
Out-of-Network Ded/Coins/OOP Max Adj Factor	x	_____
Out-of-Network UCR Adjustment Factor	x	_____
Out-of-Network Area Factor	x	_____
Out-of-Network Quarterly Trend Factor	x	_____
Network Adjustment Factor	x	_____
Access Adjustment Factor (Gate / Non-Gate)	x	_____
	=	=====

c. Standard Rider Component

		Base Rates		Quarterly Trend Factor	
Standard Rider 1	=	_____	x	_____	=
Standard Rider 2	=	_____	x	_____	=
					=
					=====

d. Optional Coverage Component

		Base Rates		Quarterly Trend Factor	
Rider 1	=	_____	x	_____	=
Rider 2	=	_____	x	_____	=
					=
					=====

e. Total Medical Single Rate: (sum of step a through d)

=====

f. Tier Relativities

<u>CONTRACT</u>	<u>FACTOR</u>		<u>Dependant Age to 26 adj.</u>	<u>Dependant Age to 29 adj.</u>
SINGLE	1.00			
P/C+	1.90	x	1.010	1.043
H/W	2.00			
FAMILY	3.10	x	1.0077	1.027

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

Rate Adjustments

Base Effective date	1Q09
IN - NETWORK BASE RATE - Medical	Single Rate
\$20 OV, \$0 Hospital copay Gatekeeper Freedom	\$474.98
OUT OF NETWORK BASE RATE - Medical	Single Rate
\$1000 Deductible 70% co-insurance to \$5K, Standard UCR, Gatekeeper Freedom	\$83.82

Medical Plan Design Adjustments - In-Network

1. OV Copay Adjustments		2. Hospital Copay Adjustment	
PRIMARY CARE/SPECIALIST			
OFFICE VISIT COPAY			
COMBINATIONS	FACTOR	Copay	Factor
\$5	1.09	\$0 INP	1.000
\$10	1.06	\$100 INP	0.997
\$15	1.03	\$250 INP	0.983
\$20	1.00	\$500 INP	0.959
\$25	0.97		

Medical Plan Design Adjustments - Out of Network

1. Deductible and Co-Insurance Adjustments:

OUT-OF-NETWORK COINSURANCE - 80% OHI / 20% MEMBER ⁽¹⁾						
Maximum Covered Benefits to which Member Out-of-Network Coinsurance Applies*	OUT-OF-NETWORK DEDUCTIBLE					
	\$200	\$250	\$300	\$500	\$750	\$1,000
\$5,000	1.75	1.70	1.65	1.48	1.31	1.16
\$10,000	1.53	1.48	1.44	1.29	1.14	0.97

OUT-OF-NETWORK COINSURANCE - 70% OHI / 30% MEMBER ⁽¹⁾							
Maximum Covered Benefits to which Member Out-of-Network Coinsurance Applies*	OUT-OF-NETWORK DEDUCTIBLE						
	\$200	\$250	\$300	\$500	\$750	\$1,000	\$2,000
\$5,000	1.50	1.46	1.42	1.28	1.13	1.00	0.68
\$10,000	1.28	1.25	1.21	1.09	0.96	0.83	0.66
\$25,000	1.00	0.97	0.94	0.81	0.66	0.66	0.66

2. UCR Adjustment - applied to OON portion of the rate

	Liberty	Freedom
140% of Medicare MGRP	89%	66%
Standard UCR	NA	NA
High UCR	NA	NA
Very High UCR	NA	NA

Medical Plan Design Adjustments - Applied to the Total Rate

1. Access		2. Network		Area Factors	
Gated	1.000	Freedom	1.000	Putnam/Orange/Dutchess/Sullivan/Ulster	0.89
Non-Gated	1.085	Liberty	0.890	All other Counties	1.00

Dependent Age Cut-off Adjustment			Demographics	
	1.000			
Rider - to Age:	26 (default)	29 (optional)	Four-Tier A	
Parent/Child(ren)	1.0102	1.043	Single	1.000
Family	1.0077	1.027	Parent/Child(ren)	1.900
			Couple	2.000
			Family	3.100

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

Example of Rate Calculation

Medical Calculation

Effective Date: **1Q13**

a. In-Network Component:

	Rate	Plan
Base Rate	474.98	
Primary Care/Specialist Office Visit Copay Adjustment Factor	x 1.03	- \$15 OV
Hospital Copay Per Confinement Factor (Combined factor for IP and OP Copays)	x 1.000	- \$100
In-Network Area Factor	x 1.00	
In-Network Quarterly Trend Factor	x 1.53	
Network Adjustment Factor	x 0.89	Liberty
Access Adjustment Factor (Gate / Non-Gate)	x 1.085	Non Gate
100% Preventive Adjustment	x 1.003	
	= 726.19	

b. Out-of-Network Component:

Base Rate	83.82	
Out-of-Network Ded/Coins/OOP Max Adj Factor	x 1.28	\$500 ded/ 70% Coin/ \$5K OOPM
Out-of-Network UCR Adjustment Factor	x 0.89	140% of Medicare
Out-of-Network Area Factor	x 1.00	
Out-of-Network Quarterly Trend Factor	x 1.53	
Network Adjustment Factor	x 0.89	Liberty
Access Adjustment Factor (Gate / Non-Gate)	x 1.085	Non Gate
100% Preventive Adjustment	x 1.003	
	= 142.06	

c. Standard Rider Component

	Base Rates		Quarterly Trend Factor		
Standard Rider 1	= 0.00		x 1.53		= 0.00
Standard Rider 2	= 0.00		x 1.53		= 0.00
					= 0.00

d. Optional Coverage Component

	Base Rates		Quarterly Trend Factor		
Optional Rider 1	= 0.00		x 1.53		= 0.00
Optional Rider 2	= 0.00		x 1.53		= 0.00
					= 0.00

e. Total Medical Single Rate: (sum of step a through d)

= 868.24

Rx Calculation

Pharmacy Rate = 311.25 \$7/20/40

Total Single Rate

= 1179.49

		Dependant Age to 26 adj.		
Total Parent / Child(ren)	2241.02 x	1.0102		2263.88
Total Husband / Wife	2358.97			
Total Family	3656.41 x	1.0077		3684.56

Oxford Health Plans, Inc.
 Oxford Health Insurance, Inc.
 New York Small Group POS
 Base Rate Adjustment Table

BASE RATE ADJUSTMENT TABLE

<u>Adjustment Reason</u>	<u>Adjustment Effective Date</u>	<u>Base Medical</u>	<u>Base Non-Rx Riders</u>	<u>Base Rx Riders</u>
100% Preventive Coverage	Jan-11	1.0030	1.0000	1.0000
Cumulative Adjustment January 1, 2011 to Date		1.0030	1.0000	1.0000

9/24/2012

United Healthcare of Northeast
 Actuarial Department

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

Effective Date Adjustments

Date	Medical	Pharmacy
1/1/2009 through 3/1/2009	1.000	1.000
4/1/2009 through 6/1/2009	1.015	1.030
7/1/2009 through 9/1/2009	1.073	1.050
10/1/2009 through 12/1/2009	1.109	1.082
1/1/2010 through 3/1/2010	1.176	1.142
4/1/2010 through 6/1/2010	1.223	1.182
7/1/2010 through 9/1/2010	1.252	1.223
10/1/2010 through 12/1/2010	1.313	1.266
1/1/2011 through 3/1/2011	1.294	1.256
4/1/2011 through 6/1/2011	1.345	1.300
7/1/2011 through 9/1/2011	1.345	1.300
10/1/2011 through 12/1/2011	1.386	1.339
1/1/2012 through 3/1/2012	1.369	1.323
4/1/2012 through 6/1/2012	1.417	1.369
7/1/2012 through 9/1/2012	1.502	1.452
10/1/2012 through 12/1/2012	1.555	1.502
1/1/2013 through 3/31/2013	1.533	1.481
4/1/2013 through 6/30/2013	1.591	1.538
7/1/2013 through 9/30/2013	1.653	1.598
10/1/2013 through 12/31/2013	1.716	1.659

Oxford Health Plans, Inc.
Oxford Health Insurance Inc.
New York Small Group POS

	Effective 1st Quarter 2013	Effective 2nd Quarter 2013	Effective 3rd Quarter 2013	Effective 4th Quarter 2013
Combined Medical/Rx Annual Increases				
<i>Minimum rate change</i>	11.9%	12.3%	10.1%	10.4%
<i>Maximum rate change</i>	11.9%	12.3%	10.1%	10.4%
<i>Member weighted average rate change</i>	11.9%	12.3%	10.1%	10.4%

**Oxford Health Plans Inc.
Oxford Health Insurance Inc.
New York Small Group POS**

Rate Manual - Forms

Form # OHPNY SB POS S 307

Form # OHINY SB POS S 307

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates

\$20 OV, \$1,000 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
January to March 2013					January to March 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$728.20	\$815.15	\$86.95	11.9%	\$790.10	\$884.44	\$94.34	11.9%
Parent/Child(ren)	\$1,397.69	\$1,564.58	\$166.89	11.9%	\$1,516.50	\$1,697.57	\$181.08	11.9%
Couple	\$1,456.40	\$1,630.30	\$173.90	11.9%	\$1,580.19	\$1,768.88	\$188.68	11.9%
Family	\$2,274.80	\$2,546.42	\$271.62	11.9%	\$2,468.16	\$2,762.87	\$294.71	11.9%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$728.20	\$815.15	\$86.95	11.9%	\$790.10	\$884.44	\$94.34	11.9%
Parent/Child(ren)	\$1,397.69	\$1,564.58	\$166.89	11.9%	\$1,516.50	\$1,697.57	\$181.08	11.9%
Couple	\$1,456.40	\$1,630.30	\$173.90	11.9%	\$1,580.19	\$1,768.88	\$188.68	11.9%
Family	\$2,274.80	\$2,546.42	\$271.62	11.9%	\$2,468.16	\$2,762.87	\$294.71	11.9%
County: Bronx								
Four-Tier A								
Single	\$728.20	\$815.15	\$86.95	11.9%	\$790.10	\$884.44	\$94.34	11.9%
Parent/Child(ren)	\$1,397.69	\$1,564.58	\$166.89	11.9%	\$1,516.50	\$1,697.57	\$181.08	11.9%
Couple	\$1,456.40	\$1,630.30	\$173.90	11.9%	\$1,580.19	\$1,768.88	\$188.68	11.9%
Family	\$2,274.80	\$2,546.42	\$271.62	11.9%	\$2,468.16	\$2,762.87	\$294.71	11.9%
County: Nassau								
Four-Tier A								
Single	\$728.20	\$815.15	\$86.95	11.9%	\$790.10	\$884.44	\$94.34	11.9%
Parent/Child(ren)	\$1,397.69	\$1,564.58	\$166.89	11.9%	\$1,516.50	\$1,697.57	\$181.08	11.9%
Couple	\$1,456.40	\$1,630.30	\$173.90	11.9%	\$1,580.19	\$1,768.88	\$188.68	11.9%
Family	\$2,274.80	\$2,546.42	\$271.62	11.9%	\$2,468.16	\$2,762.87	\$294.71	11.9%
County: Suffolk								
Four-Tier A								
Single	\$728.20	\$815.15	\$86.95	11.9%	\$790.10	\$884.44	\$94.34	11.9%
Parent/Child(ren)	\$1,397.69	\$1,564.58	\$166.89	11.9%	\$1,516.50	\$1,697.57	\$181.08	11.9%
Couple	\$1,456.40	\$1,630.30	\$173.90	11.9%	\$1,580.19	\$1,768.88	\$188.68	11.9%
Family	\$2,274.80	\$2,546.42	\$271.62	11.9%	\$2,468.16	\$2,762.87	\$294.71	11.9%
County: Staten Island								
Four-Tier A								
Single	\$728.20	\$815.15	\$86.95	11.9%	\$790.10	\$884.44	\$94.34	11.9%
Parent/Child(ren)	\$1,397.69	\$1,564.58	\$166.89	11.9%	\$1,516.50	\$1,697.57	\$181.08	11.9%
Couple	\$1,456.40	\$1,630.30	\$173.90	11.9%	\$1,580.19	\$1,768.88	\$188.68	11.9%
Family	\$2,274.80	\$2,546.42	\$271.62	11.9%	\$2,468.16	\$2,762.87	\$294.71	11.9%
County: Westchester								
Four-Tier A								
Single	\$728.20	\$815.15	\$86.95	11.9%	\$790.10	\$884.44	\$94.34	11.9%
Parent/Child(ren)	\$1,397.69	\$1,564.58	\$166.89	11.9%	\$1,516.50	\$1,697.57	\$181.08	11.9%
Couple	\$1,456.40	\$1,630.30	\$173.90	11.9%	\$1,580.19	\$1,768.88	\$188.68	11.9%
Family	\$2,274.80	\$2,546.42	\$271.62	11.9%	\$2,468.16	\$2,762.87	\$294.71	11.9%
County: Rockland								
Four-Tier A								
Single	\$728.20	\$815.15	\$86.95	11.9%	\$790.10	\$884.44	\$94.34	11.9%
Parent/Child(ren)	\$1,397.69	\$1,564.58	\$166.89	11.9%	\$1,516.50	\$1,697.57	\$181.08	11.9%
Couple	\$1,456.40	\$1,630.30	\$173.90	11.9%	\$1,580.19	\$1,768.88	\$188.68	11.9%
Family	\$2,274.80	\$2,546.42	\$271.62	11.9%	\$2,468.16	\$2,762.87	\$294.71	11.9%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$648.10	\$725.48	\$77.39	11.9%	\$703.19	\$787.15	\$83.96	11.9%
Parent/Child(ren)	\$1,243.95	\$1,392.48	\$148.53	11.9%	\$1,349.68	\$1,510.84	\$161.16	11.9%
Couple	\$1,296.20	\$1,450.97	\$154.77	11.9%	\$1,406.37	\$1,574.30	\$167.93	11.9%
Family	\$2,024.57	\$2,266.32	\$241.74	11.9%	\$2,196.66	\$2,458.95	\$262.29	11.9%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$648.10	\$725.48	\$77.39	11.9%	\$703.19	\$787.15	\$83.96	11.9%
Parent/Child(ren)	\$1,243.95	\$1,392.48	\$148.53	11.9%	\$1,349.68	\$1,510.84	\$161.16	11.9%
Couple	\$1,296.20	\$1,450.97	\$154.77	11.9%	\$1,406.37	\$1,574.30	\$167.93	11.9%
Family	\$2,024.57	\$2,266.32	\$241.74	11.9%	\$2,196.66	\$2,458.95	\$262.29	11.9%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$1,000 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
January to March 2013					January to March 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$671.87	\$752.09	\$80.22	11.9%	\$728.98	\$816.02	\$87.04	11.9%
Parent/Child(ren)	\$1,289.57	\$1,443.56	\$153.98	11.9%	\$1,399.19	\$1,566.26	\$167.07	11.9%
Couple	\$1,343.74	\$1,504.19	\$160.45	11.9%	\$1,457.96	\$1,632.05	\$174.09	11.9%
Family	\$2,098.83	\$2,349.45	\$250.61	11.9%	\$2,277.24	\$2,549.15	\$271.91	11.9%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$671.87	\$752.09	\$80.22	11.9%	\$728.98	\$816.02	\$87.04	11.9%
Parent/Child(ren)	\$1,289.57	\$1,443.56	\$153.98	11.9%	\$1,399.19	\$1,566.26	\$167.07	11.9%
Couple	\$1,343.74	\$1,504.19	\$160.45	11.9%	\$1,457.96	\$1,632.05	\$174.09	11.9%
Family	\$2,098.83	\$2,349.45	\$250.61	11.9%	\$2,277.24	\$2,549.15	\$271.91	11.9%
County: Bronx								
Four-Tier A								
Single	\$671.87	\$752.09	\$80.22	11.9%	\$728.98	\$816.02	\$87.04	11.9%
Parent/Child(ren)	\$1,289.57	\$1,443.56	\$153.98	11.9%	\$1,399.19	\$1,566.26	\$167.07	11.9%
Couple	\$1,343.74	\$1,504.19	\$160.45	11.9%	\$1,457.96	\$1,632.05	\$174.09	11.9%
Family	\$2,098.83	\$2,349.45	\$250.61	11.9%	\$2,277.24	\$2,549.15	\$271.91	11.9%
County: Nassau								
Four-Tier A								
Single	\$671.87	\$752.09	\$80.22	11.9%	\$728.98	\$816.02	\$87.04	11.9%
Parent/Child(ren)	\$1,289.57	\$1,443.56	\$153.98	11.9%	\$1,399.19	\$1,566.26	\$167.07	11.9%
Couple	\$1,343.74	\$1,504.19	\$160.45	11.9%	\$1,457.96	\$1,632.05	\$174.09	11.9%
Family	\$2,098.83	\$2,349.45	\$250.61	11.9%	\$2,277.24	\$2,549.15	\$271.91	11.9%
County: Suffolk								
Four-Tier A								
Single	\$671.87	\$752.09	\$80.22	11.9%	\$728.98	\$816.02	\$87.04	11.9%
Parent/Child(ren)	\$1,289.57	\$1,443.56	\$153.98	11.9%	\$1,399.19	\$1,566.26	\$167.07	11.9%
Couple	\$1,343.74	\$1,504.19	\$160.45	11.9%	\$1,457.96	\$1,632.05	\$174.09	11.9%
Family	\$2,098.83	\$2,349.45	\$250.61	11.9%	\$2,277.24	\$2,549.15	\$271.91	11.9%
County: Staten Island								
Four-Tier A								
Single	\$671.87	\$752.09	\$80.22	11.9%	\$728.98	\$816.02	\$87.04	11.9%
Parent/Child(ren)	\$1,289.57	\$1,443.56	\$153.98	11.9%	\$1,399.19	\$1,566.26	\$167.07	11.9%
Couple	\$1,343.74	\$1,504.19	\$160.45	11.9%	\$1,457.96	\$1,632.05	\$174.09	11.9%
Family	\$2,098.83	\$2,349.45	\$250.61	11.9%	\$2,277.24	\$2,549.15	\$271.91	11.9%
County: Westchester								
Four-Tier A								
Single	\$671.87	\$752.09	\$80.22	11.9%	\$728.98	\$816.02	\$87.04	11.9%
Parent/Child(ren)	\$1,289.57	\$1,443.56	\$153.98	11.9%	\$1,399.19	\$1,566.26	\$167.07	11.9%
Couple	\$1,343.74	\$1,504.19	\$160.45	11.9%	\$1,457.96	\$1,632.05	\$174.09	11.9%
Family	\$2,098.83	\$2,349.45	\$250.61	11.9%	\$2,277.24	\$2,549.15	\$271.91	11.9%
County: Rockland								
Four-Tier A								
Single	\$671.87	\$752.09	\$80.22	11.9%	\$728.98	\$816.02	\$87.04	11.9%
Parent/Child(ren)	\$1,289.57	\$1,443.56	\$153.98	11.9%	\$1,399.19	\$1,566.26	\$167.07	11.9%
Couple	\$1,343.74	\$1,504.19	\$160.45	11.9%	\$1,457.96	\$1,632.05	\$174.09	11.9%
Family	\$2,098.83	\$2,349.45	\$250.61	11.9%	\$2,277.24	\$2,549.15	\$271.91	11.9%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$597.96	\$669.36	\$71.40	11.9%	\$648.79	\$726.26	\$77.47	11.9%
Parent/Child(ren)	\$1,147.72	\$1,284.76	\$137.04	11.9%	\$1,245.28	\$1,393.97	\$148.69	11.9%
Couple	\$1,195.93	\$1,338.73	\$142.80	11.9%	\$1,297.58	\$1,452.52	\$154.94	11.9%
Family	\$1,867.96	\$2,091.01	\$223.04	11.9%	\$2,026.74	\$2,268.74	\$242.00	11.9%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$597.96	\$669.36	\$71.40	11.9%	\$648.79	\$726.26	\$77.47	11.9%
Parent/Child(ren)	\$1,147.72	\$1,284.76	\$137.04	11.9%	\$1,245.28	\$1,393.97	\$148.69	11.9%
Couple	\$1,195.93	\$1,338.73	\$142.80	11.9%	\$1,297.58	\$1,452.52	\$154.94	11.9%
Family	\$1,867.96	\$2,091.01	\$223.04	11.9%	\$2,026.74	\$2,268.74	\$242.00	11.9%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$1,000 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
April to June 2013					April to June 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$753.69	\$846.30	\$92.61	12.3%	\$817.75	\$918.24	\$100.48	12.3%
Parent/Child(ren)	\$1,446.62	\$1,624.37	\$177.75	12.3%	\$1,569.58	\$1,762.44	\$192.86	12.3%
Couple	\$1,507.38	\$1,692.60	\$185.22	12.3%	\$1,635.51	\$1,836.47	\$200.96	12.3%
Family	\$2,354.43	\$2,643.73	\$289.30	12.3%	\$2,554.56	\$2,868.45	\$313.89	12.3%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$753.69	\$846.30	\$92.61	12.3%	\$817.75	\$918.24	\$100.48	12.3%
Parent/Child(ren)	\$1,446.62	\$1,624.37	\$177.75	12.3%	\$1,569.58	\$1,762.44	\$192.86	12.3%
Couple	\$1,507.38	\$1,692.60	\$185.22	12.3%	\$1,635.51	\$1,836.47	\$200.96	12.3%
Family	\$2,354.43	\$2,643.73	\$289.30	12.3%	\$2,554.56	\$2,868.45	\$313.89	12.3%
County: Bronx								
Four-Tier A								
Single	\$753.69	\$846.30	\$92.61	12.3%	\$817.75	\$918.24	\$100.48	12.3%
Parent/Child(ren)	\$1,446.62	\$1,624.37	\$177.75	12.3%	\$1,569.58	\$1,762.44	\$192.86	12.3%
Couple	\$1,507.38	\$1,692.60	\$185.22	12.3%	\$1,635.51	\$1,836.47	\$200.96	12.3%
Family	\$2,354.43	\$2,643.73	\$289.30	12.3%	\$2,554.56	\$2,868.45	\$313.89	12.3%
County: Nassau								
Four-Tier A								
Single	\$753.69	\$846.30	\$92.61	12.3%	\$817.75	\$918.24	\$100.48	12.3%
Parent/Child(ren)	\$1,446.62	\$1,624.37	\$177.75	12.3%	\$1,569.58	\$1,762.44	\$192.86	12.3%
Couple	\$1,507.38	\$1,692.60	\$185.22	12.3%	\$1,635.51	\$1,836.47	\$200.96	12.3%
Family	\$2,354.43	\$2,643.73	\$289.30	12.3%	\$2,554.56	\$2,868.45	\$313.89	12.3%
County: Suffolk								
Four-Tier A								
Single	\$753.69	\$846.30	\$92.61	12.3%	\$817.75	\$918.24	\$100.48	12.3%
Parent/Child(ren)	\$1,446.62	\$1,624.37	\$177.75	12.3%	\$1,569.58	\$1,762.44	\$192.86	12.3%
Couple	\$1,507.38	\$1,692.60	\$185.22	12.3%	\$1,635.51	\$1,836.47	\$200.96	12.3%
Family	\$2,354.43	\$2,643.73	\$289.30	12.3%	\$2,554.56	\$2,868.45	\$313.89	12.3%
County: Staten Island								
Four-Tier A								
Single	\$753.69	\$846.30	\$92.61	12.3%	\$817.75	\$918.24	\$100.48	12.3%
Parent/Child(ren)	\$1,446.62	\$1,624.37	\$177.75	12.3%	\$1,569.58	\$1,762.44	\$192.86	12.3%
Couple	\$1,507.38	\$1,692.60	\$185.22	12.3%	\$1,635.51	\$1,836.47	\$200.96	12.3%
Family	\$2,354.43	\$2,643.73	\$289.30	12.3%	\$2,554.56	\$2,868.45	\$313.89	12.3%
County: Westchester								
Four-Tier A								
Single	\$753.69	\$846.30	\$92.61	12.3%	\$817.75	\$918.24	\$100.48	12.3%
Parent/Child(ren)	\$1,446.62	\$1,624.37	\$177.75	12.3%	\$1,569.58	\$1,762.44	\$192.86	12.3%
Couple	\$1,507.38	\$1,692.60	\$185.22	12.3%	\$1,635.51	\$1,836.47	\$200.96	12.3%
Family	\$2,354.43	\$2,643.73	\$289.30	12.3%	\$2,554.56	\$2,868.45	\$313.89	12.3%
County: Rockland								
Four-Tier A								
Single	\$753.69	\$846.30	\$92.61	12.3%	\$817.75	\$918.24	\$100.48	12.3%
Parent/Child(ren)	\$1,446.62	\$1,624.37	\$177.75	12.3%	\$1,569.58	\$1,762.44	\$192.86	12.3%
Couple	\$1,507.38	\$1,692.60	\$185.22	12.3%	\$1,635.51	\$1,836.47	\$200.96	12.3%
Family	\$2,354.43	\$2,643.73	\$289.30	12.3%	\$2,554.56	\$2,868.45	\$313.89	12.3%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$670.78	\$753.21	\$82.42	12.3%	\$727.80	\$817.23	\$89.43	12.3%
Parent/Child(ren)	\$1,287.49	\$1,445.69	\$158.20	12.3%	\$1,396.93	\$1,568.57	\$171.65	12.3%
Couple	\$1,341.57	\$1,506.41	\$164.85	12.3%	\$1,455.60	\$1,634.46	\$178.86	12.3%
Family	\$2,095.44	\$2,352.92	\$257.48	12.3%	\$2,273.55	\$2,552.92	\$279.36	12.3%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$670.78	\$753.21	\$82.42	12.3%	\$727.80	\$817.23	\$89.43	12.3%
Parent/Child(ren)	\$1,287.49	\$1,445.69	\$158.20	12.3%	\$1,396.93	\$1,568.57	\$171.65	12.3%
Couple	\$1,341.57	\$1,506.41	\$164.85	12.3%	\$1,455.60	\$1,634.46	\$178.86	12.3%
Family	\$2,095.44	\$2,352.92	\$257.48	12.3%	\$2,273.55	\$2,552.92	\$279.36	12.3%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates

\$20 OV, \$1,000 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
April to June 2013					April to June 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$695.38	\$780.83	\$85.45	12.3%	\$754.49	\$847.20	\$92.71	12.3%
Parent/Child(ren)	\$1,334.71	\$1,498.71	\$164.01	12.3%	\$1,448.16	\$1,626.11	\$177.95	12.3%
Couple	\$1,390.77	\$1,561.67	\$170.90	12.3%	\$1,508.98	\$1,694.41	\$185.42	12.3%
Family	\$2,172.29	\$2,439.22	\$266.93	12.3%	\$2,356.93	\$2,646.55	\$289.62	12.3%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$695.38	\$780.83	\$85.45	12.3%	\$754.49	\$847.20	\$92.71	12.3%
Parent/Child(ren)	\$1,334.71	\$1,498.71	\$164.01	12.3%	\$1,448.16	\$1,626.11	\$177.95	12.3%
Couple	\$1,390.77	\$1,561.67	\$170.90	12.3%	\$1,508.98	\$1,694.41	\$185.42	12.3%
Family	\$2,172.29	\$2,439.22	\$266.93	12.3%	\$2,356.93	\$2,646.55	\$289.62	12.3%
County: Bronx								
Four-Tier A								
Single	\$695.38	\$780.83	\$85.45	12.3%	\$754.49	\$847.20	\$92.71	12.3%
Parent/Child(ren)	\$1,334.71	\$1,498.71	\$164.01	12.3%	\$1,448.16	\$1,626.11	\$177.95	12.3%
Couple	\$1,390.77	\$1,561.67	\$170.90	12.3%	\$1,508.98	\$1,694.41	\$185.42	12.3%
Family	\$2,172.29	\$2,439.22	\$266.93	12.3%	\$2,356.93	\$2,646.55	\$289.62	12.3%
County: Nassau								
Four-Tier A								
Single	\$695.38	\$780.83	\$85.45	12.3%	\$754.49	\$847.20	\$92.71	12.3%
Parent/Child(ren)	\$1,334.71	\$1,498.71	\$164.01	12.3%	\$1,448.16	\$1,626.11	\$177.95	12.3%
Couple	\$1,390.77	\$1,561.67	\$170.90	12.3%	\$1,508.98	\$1,694.41	\$185.42	12.3%
Family	\$2,172.29	\$2,439.22	\$266.93	12.3%	\$2,356.93	\$2,646.55	\$289.62	12.3%
County: Suffolk								
Four-Tier A								
Single	\$695.38	\$780.83	\$85.45	12.3%	\$754.49	\$847.20	\$92.71	12.3%
Parent/Child(ren)	\$1,334.71	\$1,498.71	\$164.01	12.3%	\$1,448.16	\$1,626.11	\$177.95	12.3%
Couple	\$1,390.77	\$1,561.67	\$170.90	12.3%	\$1,508.98	\$1,694.41	\$185.42	12.3%
Family	\$2,172.29	\$2,439.22	\$266.93	12.3%	\$2,356.93	\$2,646.55	\$289.62	12.3%
County: Staten Island								
Four-Tier A								
Single	\$695.38	\$780.83	\$85.45	12.3%	\$754.49	\$847.20	\$92.71	12.3%
Parent/Child(ren)	\$1,334.71	\$1,498.71	\$164.01	12.3%	\$1,448.16	\$1,626.11	\$177.95	12.3%
Couple	\$1,390.77	\$1,561.67	\$170.90	12.3%	\$1,508.98	\$1,694.41	\$185.42	12.3%
Family	\$2,172.29	\$2,439.22	\$266.93	12.3%	\$2,356.93	\$2,646.55	\$289.62	12.3%
County: Westchester								
Four-Tier A								
Single	\$695.38	\$780.83	\$85.45	12.3%	\$754.49	\$847.20	\$92.71	12.3%
Parent/Child(ren)	\$1,334.71	\$1,498.71	\$164.01	12.3%	\$1,448.16	\$1,626.11	\$177.95	12.3%
Couple	\$1,390.77	\$1,561.67	\$170.90	12.3%	\$1,508.98	\$1,694.41	\$185.42	12.3%
Family	\$2,172.29	\$2,439.22	\$266.93	12.3%	\$2,356.93	\$2,646.55	\$289.62	12.3%
County: Rockland								
Four-Tier A								
Single	\$695.38	\$780.83	\$85.45	12.3%	\$754.49	\$847.20	\$92.71	12.3%
Parent/Child(ren)	\$1,334.71	\$1,498.71	\$164.01	12.3%	\$1,448.16	\$1,626.11	\$177.95	12.3%
Couple	\$1,390.77	\$1,561.67	\$170.90	12.3%	\$1,508.98	\$1,694.41	\$185.42	12.3%
Family	\$2,172.29	\$2,439.22	\$266.93	12.3%	\$2,356.93	\$2,646.55	\$289.62	12.3%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$618.89	\$694.94	\$76.05	12.3%	\$671.50	\$754.01	\$82.51	12.3%
Parent/Child(ren)	\$1,187.89	\$1,333.86	\$145.97	12.3%	\$1,288.86	\$1,447.23	\$158.38	12.3%
Couple	\$1,237.78	\$1,389.88	\$152.10	12.3%	\$1,342.99	\$1,508.02	\$165.03	12.3%
Family	\$1,933.34	\$2,170.91	\$237.57	12.3%	\$2,097.67	\$2,355.43	\$257.76	12.3%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$618.89	\$694.94	\$76.05	12.3%	\$671.50	\$754.01	\$82.51	12.3%
Parent/Child(ren)	\$1,187.89	\$1,333.86	\$145.97	12.3%	\$1,288.86	\$1,447.23	\$158.38	12.3%
Couple	\$1,237.78	\$1,389.88	\$152.10	12.3%	\$1,342.99	\$1,508.02	\$165.03	12.3%
Family	\$1,933.34	\$2,170.91	\$237.57	12.3%	\$2,097.67	\$2,355.43	\$257.76	12.3%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$1,000 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
July to September 2013					July to September 2013			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$798.91	\$879.45	\$80.54	10.1%	\$866.82	\$954.20	\$87.39	10.1%
Parent/Child(ren)	\$1,533.41	\$1,688.00	\$154.59	10.1%	\$1,663.75	\$1,831.48	\$167.73	10.1%
Couple	\$1,597.82	\$1,758.90	\$161.08	10.1%	\$1,733.63	\$1,908.41	\$174.77	10.1%
Family	\$2,495.69	\$2,747.29	\$251.60	10.1%	\$2,707.82	\$2,980.81	\$272.98	10.1%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$798.91	\$879.45	\$80.54	10.1%	\$866.82	\$954.20	\$87.39	10.1%
Parent/Child(ren)	\$1,533.41	\$1,688.00	\$154.59	10.1%	\$1,663.75	\$1,831.48	\$167.73	10.1%
Couple	\$1,597.82	\$1,758.90	\$161.08	10.1%	\$1,733.63	\$1,908.41	\$174.77	10.1%
Family	\$2,495.69	\$2,747.29	\$251.60	10.1%	\$2,707.82	\$2,980.81	\$272.98	10.1%
County: Bronx								
Four-Tier A								
Single	\$798.91	\$879.45	\$80.54	10.1%	\$866.82	\$954.20	\$87.39	10.1%
Parent/Child(ren)	\$1,533.41	\$1,688.00	\$154.59	10.1%	\$1,663.75	\$1,831.48	\$167.73	10.1%
Couple	\$1,597.82	\$1,758.90	\$161.08	10.1%	\$1,733.63	\$1,908.41	\$174.77	10.1%
Family	\$2,495.69	\$2,747.29	\$251.60	10.1%	\$2,707.82	\$2,980.81	\$272.98	10.1%
County: Nassau								
Four-Tier A								
Single	\$798.91	\$879.45	\$80.54	10.1%	\$866.82	\$954.20	\$87.39	10.1%
Parent/Child(ren)	\$1,533.41	\$1,688.00	\$154.59	10.1%	\$1,663.75	\$1,831.48	\$167.73	10.1%
Couple	\$1,597.82	\$1,758.90	\$161.08	10.1%	\$1,733.63	\$1,908.41	\$174.77	10.1%
Family	\$2,495.69	\$2,747.29	\$251.60	10.1%	\$2,707.82	\$2,980.81	\$272.98	10.1%
County: Suffolk								
Four-Tier A								
Single	\$798.91	\$879.45	\$80.54	10.1%	\$866.82	\$954.20	\$87.39	10.1%
Parent/Child(ren)	\$1,533.41	\$1,688.00	\$154.59	10.1%	\$1,663.75	\$1,831.48	\$167.73	10.1%
Couple	\$1,597.82	\$1,758.90	\$161.08	10.1%	\$1,733.63	\$1,908.41	\$174.77	10.1%
Family	\$2,495.69	\$2,747.29	\$251.60	10.1%	\$2,707.82	\$2,980.81	\$272.98	10.1%
County: Staten Island								
Four-Tier A								
Single	\$798.91	\$879.45	\$80.54	10.1%	\$866.82	\$954.20	\$87.39	10.1%
Parent/Child(ren)	\$1,533.41	\$1,688.00	\$154.59	10.1%	\$1,663.75	\$1,831.48	\$167.73	10.1%
Couple	\$1,597.82	\$1,758.90	\$161.08	10.1%	\$1,733.63	\$1,908.41	\$174.77	10.1%
Family	\$2,495.69	\$2,747.29	\$251.60	10.1%	\$2,707.82	\$2,980.81	\$272.98	10.1%
County: Westchester								
Four-Tier A								
Single	\$798.91	\$879.45	\$80.54	10.1%	\$866.82	\$954.20	\$87.39	10.1%
Parent/Child(ren)	\$1,533.41	\$1,688.00	\$154.59	10.1%	\$1,663.75	\$1,831.48	\$167.73	10.1%
Couple	\$1,597.82	\$1,758.90	\$161.08	10.1%	\$1,733.63	\$1,908.41	\$174.77	10.1%
Family	\$2,495.69	\$2,747.29	\$251.60	10.1%	\$2,707.82	\$2,980.81	\$272.98	10.1%
County: Rockland								
Four-Tier A								
Single	\$798.91	\$879.45	\$80.54	10.1%	\$866.82	\$954.20	\$87.39	10.1%
Parent/Child(ren)	\$1,533.41	\$1,688.00	\$154.59	10.1%	\$1,663.75	\$1,831.48	\$167.73	10.1%
Couple	\$1,597.82	\$1,758.90	\$161.08	10.1%	\$1,733.63	\$1,908.41	\$174.77	10.1%
Family	\$2,495.69	\$2,747.29	\$251.60	10.1%	\$2,707.82	\$2,980.81	\$272.98	10.1%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$711.03	\$782.71	\$71.68	10.1%	\$771.47	\$849.24	\$77.77	10.1%
Parent/Child(ren)	\$1,364.74	\$1,502.32	\$137.58	10.1%	\$1,480.74	\$1,630.02	\$149.28	10.1%
Couple	\$1,422.06	\$1,565.42	\$143.36	10.1%	\$1,542.93	\$1,698.48	\$155.55	10.1%
Family	\$2,221.16	\$2,445.09	\$223.92	10.1%	\$2,409.96	\$2,652.92	\$242.95	10.1%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$711.03	\$782.71	\$71.68	10.1%	\$771.47	\$849.24	\$77.77	10.1%
Parent/Child(ren)	\$1,364.74	\$1,502.32	\$137.58	10.1%	\$1,480.74	\$1,630.02	\$149.28	10.1%
Couple	\$1,422.06	\$1,565.42	\$143.36	10.1%	\$1,542.93	\$1,698.48	\$155.55	10.1%
Family	\$2,221.16	\$2,445.09	\$223.92	10.1%	\$2,409.96	\$2,652.92	\$242.95	10.1%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$1,000 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
July to September 2013					July to September 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$737.11	\$811.41	\$74.31	10.1%	\$799.76	\$880.38	\$80.62	10.1%
Parent/Child(ren)	\$1,414.79	\$1,557.41	\$142.62	10.1%	\$1,535.05	\$1,689.79	\$154.74	10.1%
Couple	\$1,474.21	\$1,622.83	\$148.61	10.1%	\$1,599.52	\$1,760.77	\$161.24	10.1%
Family	\$2,302.63	\$2,534.75	\$232.12	10.1%	\$2,498.35	\$2,750.20	\$251.85	10.1%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$737.11	\$811.41	\$74.31	10.1%	\$799.76	\$880.38	\$80.62	10.1%
Parent/Child(ren)	\$1,414.79	\$1,557.41	\$142.62	10.1%	\$1,535.05	\$1,689.79	\$154.74	10.1%
Couple	\$1,474.21	\$1,622.83	\$148.61	10.1%	\$1,599.52	\$1,760.77	\$161.24	10.1%
Family	\$2,302.63	\$2,534.75	\$232.12	10.1%	\$2,498.35	\$2,750.20	\$251.85	10.1%
County: Bronx								
Four-Tier A								
Single	\$737.11	\$811.41	\$74.31	10.1%	\$799.76	\$880.38	\$80.62	10.1%
Parent/Child(ren)	\$1,414.79	\$1,557.41	\$142.62	10.1%	\$1,535.05	\$1,689.79	\$154.74	10.1%
Couple	\$1,474.21	\$1,622.83	\$148.61	10.1%	\$1,599.52	\$1,760.77	\$161.24	10.1%
Family	\$2,302.63	\$2,534.75	\$232.12	10.1%	\$2,498.35	\$2,750.20	\$251.85	10.1%
County: Nassau								
Four-Tier A								
Single	\$737.11	\$811.41	\$74.31	10.1%	\$799.76	\$880.38	\$80.62	10.1%
Parent/Child(ren)	\$1,414.79	\$1,557.41	\$142.62	10.1%	\$1,535.05	\$1,689.79	\$154.74	10.1%
Couple	\$1,474.21	\$1,622.83	\$148.61	10.1%	\$1,599.52	\$1,760.77	\$161.24	10.1%
Family	\$2,302.63	\$2,534.75	\$232.12	10.1%	\$2,498.35	\$2,750.20	\$251.85	10.1%
County: Suffolk								
Four-Tier A								
Single	\$737.11	\$811.41	\$74.31	10.1%	\$799.76	\$880.38	\$80.62	10.1%
Parent/Child(ren)	\$1,414.79	\$1,557.41	\$142.62	10.1%	\$1,535.05	\$1,689.79	\$154.74	10.1%
Couple	\$1,474.21	\$1,622.83	\$148.61	10.1%	\$1,599.52	\$1,760.77	\$161.24	10.1%
Family	\$2,302.63	\$2,534.75	\$232.12	10.1%	\$2,498.35	\$2,750.20	\$251.85	10.1%
County: Staten Island								
Four-Tier A								
Single	\$737.11	\$811.41	\$74.31	10.1%	\$799.76	\$880.38	\$80.62	10.1%
Parent/Child(ren)	\$1,414.79	\$1,557.41	\$142.62	10.1%	\$1,535.05	\$1,689.79	\$154.74	10.1%
Couple	\$1,474.21	\$1,622.83	\$148.61	10.1%	\$1,599.52	\$1,760.77	\$161.24	10.1%
Family	\$2,302.63	\$2,534.75	\$232.12	10.1%	\$2,498.35	\$2,750.20	\$251.85	10.1%
County: Westchester								
Four-Tier A								
Single	\$737.11	\$811.41	\$74.31	10.1%	\$799.76	\$880.38	\$80.62	10.1%
Parent/Child(ren)	\$1,414.79	\$1,557.41	\$142.62	10.1%	\$1,535.05	\$1,689.79	\$154.74	10.1%
Couple	\$1,474.21	\$1,622.83	\$148.61	10.1%	\$1,599.52	\$1,760.77	\$161.24	10.1%
Family	\$2,302.63	\$2,534.75	\$232.12	10.1%	\$2,498.35	\$2,750.20	\$251.85	10.1%
County: Rockland								
Four-Tier A								
Single	\$737.11	\$811.41	\$74.31	10.1%	\$799.76	\$880.38	\$80.62	10.1%
Parent/Child(ren)	\$1,414.79	\$1,557.41	\$142.62	10.1%	\$1,535.05	\$1,689.79	\$154.74	10.1%
Couple	\$1,474.21	\$1,622.83	\$148.61	10.1%	\$1,599.52	\$1,760.77	\$161.24	10.1%
Family	\$2,302.63	\$2,534.75	\$232.12	10.1%	\$2,498.35	\$2,750.20	\$251.85	10.1%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$656.03	\$722.16	\$66.13	10.1%	\$711.79	\$783.54	\$71.75	10.1%
Parent/Child(ren)	\$1,259.16	\$1,386.09	\$126.93	10.1%	\$1,366.19	\$1,503.91	\$137.72	10.1%
Couple	\$1,312.05	\$1,444.32	\$132.26	10.1%	\$1,423.57	\$1,567.08	\$143.51	10.1%
Family	\$2,049.34	\$2,255.93	\$206.59	10.1%	\$2,223.53	\$2,447.68	\$224.15	10.1%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$656.03	\$722.16	\$66.13	10.1%	\$711.79	\$783.54	\$71.75	10.1%
Parent/Child(ren)	\$1,259.16	\$1,386.09	\$126.93	10.1%	\$1,366.19	\$1,503.91	\$137.72	10.1%
Couple	\$1,312.05	\$1,444.32	\$132.26	10.1%	\$1,423.57	\$1,567.08	\$143.51	10.1%
Family	\$2,049.34	\$2,255.93	\$206.59	10.1%	\$2,223.53	\$2,447.68	\$224.15	10.1%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$1,000 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

		FREEDOM NETWORK RATES							
		GATED				NON-GATED			
		October to December 2013				October to December 2013			
		2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan									
Four-Tier A									
Single		\$826.87	\$912.94	\$86.07	10.4%	\$897.15	\$990.54	\$93.39	10.4%
Parent/Child(ren)		\$1,587.08	\$1,752.28	\$165.20	10.4%	\$1,721.98	\$1,901.22	\$179.24	10.4%
Couple		\$1,653.74	\$1,825.88	\$172.14	10.4%	\$1,794.31	\$1,981.08	\$186.77	10.4%
Family		\$2,583.03	\$2,851.91	\$268.87	10.4%	\$2,802.59	\$3,094.32	\$291.73	10.4%
County: Brooklyn/Queens									
Four-Tier A									
Single		\$826.87	\$912.94	\$86.07	10.4%	\$897.15	\$990.54	\$93.39	10.4%
Parent/Child(ren)		\$1,587.08	\$1,752.28	\$165.20	10.4%	\$1,721.98	\$1,901.22	\$179.24	10.4%
Couple		\$1,653.74	\$1,825.88	\$172.14	10.4%	\$1,794.31	\$1,981.08	\$186.77	10.4%
Family		\$2,583.03	\$2,851.91	\$268.87	10.4%	\$2,802.59	\$3,094.32	\$291.73	10.4%
County: Bronx									
Four-Tier A									
Single		\$826.87	\$912.94	\$86.07	10.4%	\$897.15	\$990.54	\$93.39	10.4%
Parent/Child(ren)		\$1,587.08	\$1,752.28	\$165.20	10.4%	\$1,721.98	\$1,901.22	\$179.24	10.4%
Couple		\$1,653.74	\$1,825.88	\$172.14	10.4%	\$1,794.31	\$1,981.08	\$186.77	10.4%
Family		\$2,583.03	\$2,851.91	\$268.87	10.4%	\$2,802.59	\$3,094.32	\$291.73	10.4%
County: Nassau									
Four-Tier A									
Single		\$826.87	\$912.94	\$86.07	10.4%	\$897.15	\$990.54	\$93.39	10.4%
Parent/Child(ren)		\$1,587.08	\$1,752.28	\$165.20	10.4%	\$1,721.98	\$1,901.22	\$179.24	10.4%
Couple		\$1,653.74	\$1,825.88	\$172.14	10.4%	\$1,794.31	\$1,981.08	\$186.77	10.4%
Family		\$2,583.03	\$2,851.91	\$268.87	10.4%	\$2,802.59	\$3,094.32	\$291.73	10.4%
County: Suffolk									
Four-Tier A									
Single		\$826.87	\$912.94	\$86.07	10.4%	\$897.15	\$990.54	\$93.39	10.4%
Parent/Child(ren)		\$1,587.08	\$1,752.28	\$165.20	10.4%	\$1,721.98	\$1,901.22	\$179.24	10.4%
Couple		\$1,653.74	\$1,825.88	\$172.14	10.4%	\$1,794.31	\$1,981.08	\$186.77	10.4%
Family		\$2,583.03	\$2,851.91	\$268.87	10.4%	\$2,802.59	\$3,094.32	\$291.73	10.4%
County: Staten Island									
Four-Tier A									
Single		\$826.87	\$912.94	\$86.07	10.4%	\$897.15	\$990.54	\$93.39	10.4%
Parent/Child(ren)		\$1,587.08	\$1,752.28	\$165.20	10.4%	\$1,721.98	\$1,901.22	\$179.24	10.4%
Couple		\$1,653.74	\$1,825.88	\$172.14	10.4%	\$1,794.31	\$1,981.08	\$186.77	10.4%
Family		\$2,583.03	\$2,851.91	\$268.87	10.4%	\$2,802.59	\$3,094.32	\$291.73	10.4%
County: Westchester									
Four-Tier A									
Single		\$826.87	\$912.94	\$86.07	10.4%	\$897.15	\$990.54	\$93.39	10.4%
Parent/Child(ren)		\$1,587.08	\$1,752.28	\$165.20	10.4%	\$1,721.98	\$1,901.22	\$179.24	10.4%
Couple		\$1,653.74	\$1,825.88	\$172.14	10.4%	\$1,794.31	\$1,981.08	\$186.77	10.4%
Family		\$2,583.03	\$2,851.91	\$268.87	10.4%	\$2,802.59	\$3,094.32	\$291.73	10.4%
County: Rockland									
Four-Tier A									
Single		\$826.87	\$912.94	\$86.07	10.4%	\$897.15	\$990.54	\$93.39	10.4%
Parent/Child(ren)		\$1,587.08	\$1,752.28	\$165.20	10.4%	\$1,721.98	\$1,901.22	\$179.24	10.4%
Couple		\$1,653.74	\$1,825.88	\$172.14	10.4%	\$1,794.31	\$1,981.08	\$186.77	10.4%
Family		\$2,583.03	\$2,851.91	\$268.87	10.4%	\$2,802.59	\$3,094.32	\$291.73	10.4%
County: Putnam/Orange/Dutchess									
Four-Tier A									
Single		\$735.91	\$812.52	\$76.60	10.4%	\$798.47	\$881.58	\$83.11	10.4%
Parent/Child(ren)		\$1,412.50	\$1,559.53	\$147.03	10.4%	\$1,532.56	\$1,692.09	\$159.53	10.4%
Couple		\$1,471.83	\$1,625.03	\$153.20	10.4%	\$1,596.93	\$1,763.16	\$166.23	10.4%
Family		\$2,298.90	\$2,538.20	\$239.30	10.4%	\$2,494.31	\$2,753.94	\$259.64	10.4%
County: Sullivan/Ulster									
Four-Tier A									
Single		\$735.91	\$812.52	\$76.60	10.4%	\$798.47	\$881.58	\$83.11	10.4%
Parent/Child(ren)		\$1,412.50	\$1,559.53	\$147.03	10.4%	\$1,532.56	\$1,692.09	\$159.53	10.4%
Couple		\$1,471.83	\$1,625.03	\$153.20	10.4%	\$1,596.93	\$1,763.16	\$166.23	10.4%
Family		\$2,298.90	\$2,538.20	\$239.30	10.4%	\$2,494.31	\$2,753.94	\$259.64	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$1,000 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
October to December 2013					October to December 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$762.91	\$842.31	\$79.41	10.4%	\$827.76	\$913.91	\$86.16	10.4%
Parent/Child(ren)	\$1,464.31	\$1,616.72	\$152.41	10.4%	\$1,588.78	\$1,754.14	\$165.36	10.4%
Couple	\$1,525.82	\$1,684.63	\$158.81	10.4%	\$1,655.51	\$1,827.82	\$172.31	10.4%
Family	\$2,383.23	\$2,631.28	\$248.05	10.4%	\$2,585.80	\$2,854.94	\$269.14	10.4%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$762.91	\$842.31	\$79.41	10.4%	\$827.76	\$913.91	\$86.16	10.4%
Parent/Child(ren)	\$1,464.31	\$1,616.72	\$152.41	10.4%	\$1,588.78	\$1,754.14	\$165.36	10.4%
Couple	\$1,525.82	\$1,684.63	\$158.81	10.4%	\$1,655.51	\$1,827.82	\$172.31	10.4%
Family	\$2,383.23	\$2,631.28	\$248.05	10.4%	\$2,585.80	\$2,854.94	\$269.14	10.4%
County: Bronx								
Four-Tier A								
Single	\$762.91	\$842.31	\$79.41	10.4%	\$827.76	\$913.91	\$86.16	10.4%
Parent/Child(ren)	\$1,464.31	\$1,616.72	\$152.41	10.4%	\$1,588.78	\$1,754.14	\$165.36	10.4%
Couple	\$1,525.82	\$1,684.63	\$158.81	10.4%	\$1,655.51	\$1,827.82	\$172.31	10.4%
Family	\$2,383.23	\$2,631.28	\$248.05	10.4%	\$2,585.80	\$2,854.94	\$269.14	10.4%
County: Nassau								
Four-Tier A								
Single	\$762.91	\$842.31	\$79.41	10.4%	\$827.76	\$913.91	\$86.16	10.4%
Parent/Child(ren)	\$1,464.31	\$1,616.72	\$152.41	10.4%	\$1,588.78	\$1,754.14	\$165.36	10.4%
Couple	\$1,525.82	\$1,684.63	\$158.81	10.4%	\$1,655.51	\$1,827.82	\$172.31	10.4%
Family	\$2,383.23	\$2,631.28	\$248.05	10.4%	\$2,585.80	\$2,854.94	\$269.14	10.4%
County: Suffolk								
Four-Tier A								
Single	\$762.91	\$842.31	\$79.41	10.4%	\$827.76	\$913.91	\$86.16	10.4%
Parent/Child(ren)	\$1,464.31	\$1,616.72	\$152.41	10.4%	\$1,588.78	\$1,754.14	\$165.36	10.4%
Couple	\$1,525.82	\$1,684.63	\$158.81	10.4%	\$1,655.51	\$1,827.82	\$172.31	10.4%
Family	\$2,383.23	\$2,631.28	\$248.05	10.4%	\$2,585.80	\$2,854.94	\$269.14	10.4%
County: Staten Island								
Four-Tier A								
Single	\$762.91	\$842.31	\$79.41	10.4%	\$827.76	\$913.91	\$86.16	10.4%
Parent/Child(ren)	\$1,464.31	\$1,616.72	\$152.41	10.4%	\$1,588.78	\$1,754.14	\$165.36	10.4%
Couple	\$1,525.82	\$1,684.63	\$158.81	10.4%	\$1,655.51	\$1,827.82	\$172.31	10.4%
Family	\$2,383.23	\$2,631.28	\$248.05	10.4%	\$2,585.80	\$2,854.94	\$269.14	10.4%
County: Westchester								
Four-Tier A								
Single	\$762.91	\$842.31	\$79.41	10.4%	\$827.76	\$913.91	\$86.16	10.4%
Parent/Child(ren)	\$1,464.31	\$1,616.72	\$152.41	10.4%	\$1,588.78	\$1,754.14	\$165.36	10.4%
Couple	\$1,525.82	\$1,684.63	\$158.81	10.4%	\$1,655.51	\$1,827.82	\$172.31	10.4%
Family	\$2,383.23	\$2,631.28	\$248.05	10.4%	\$2,585.80	\$2,854.94	\$269.14	10.4%
County: Rockland								
Four-Tier A								
Single	\$762.91	\$842.31	\$79.41	10.4%	\$827.76	\$913.91	\$86.16	10.4%
Parent/Child(ren)	\$1,464.31	\$1,616.72	\$152.41	10.4%	\$1,588.78	\$1,754.14	\$165.36	10.4%
Couple	\$1,525.82	\$1,684.63	\$158.81	10.4%	\$1,655.51	\$1,827.82	\$172.31	10.4%
Family	\$2,383.23	\$2,631.28	\$248.05	10.4%	\$2,585.80	\$2,854.94	\$269.14	10.4%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$678.99	\$749.66	\$70.67	10.4%	\$736.70	\$813.38	\$76.68	10.4%
Parent/Child(ren)	\$1,303.24	\$1,438.88	\$135.64	10.4%	\$1,414.01	\$1,561.19	\$147.17	10.4%
Couple	\$1,357.98	\$1,499.32	\$141.34	10.4%	\$1,473.40	\$1,626.76	\$153.36	10.4%
Family	\$2,121.07	\$2,341.84	\$220.77	10.4%	\$2,301.36	\$2,540.89	\$239.53	10.4%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$678.99	\$749.66	\$70.67	10.4%	\$736.70	\$813.38	\$76.68	10.4%
Parent/Child(ren)	\$1,303.24	\$1,438.88	\$135.64	10.4%	\$1,414.01	\$1,561.19	\$147.17	10.4%
Couple	\$1,357.98	\$1,499.32	\$141.34	10.4%	\$1,473.40	\$1,626.76	\$153.36	10.4%
Family	\$2,121.07	\$2,341.84	\$220.77	10.4%	\$2,301.36	\$2,540.89	\$239.53	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$500 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
January to March 2013					January to March 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$749.47	\$838.96	\$89.49	11.9%	\$813.17	\$910.27	\$97.10	11.9%
Parent/Child(ren)	\$1,438.52	\$1,610.28	\$171.77	11.9%	\$1,560.79	\$1,747.16	\$186.37	11.9%
Couple	\$1,498.94	\$1,677.92	\$178.98	11.9%	\$1,626.35	\$1,820.54	\$194.19	11.9%
Family	\$2,341.25	\$2,620.80	\$279.56	11.9%	\$2,540.25	\$2,843.57	\$303.32	11.9%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$749.47	\$838.96	\$89.49	11.9%	\$813.17	\$910.27	\$97.10	11.9%
Parent/Child(ren)	\$1,438.52	\$1,610.28	\$171.77	11.9%	\$1,560.79	\$1,747.16	\$186.37	11.9%
Couple	\$1,498.94	\$1,677.92	\$178.98	11.9%	\$1,626.35	\$1,820.54	\$194.19	11.9%
Family	\$2,341.25	\$2,620.80	\$279.56	11.9%	\$2,540.25	\$2,843.57	\$303.32	11.9%
County: Bronx								
Four-Tier A								
Single	\$749.47	\$838.96	\$89.49	11.9%	\$813.17	\$910.27	\$97.10	11.9%
Parent/Child(ren)	\$1,438.52	\$1,610.28	\$171.77	11.9%	\$1,560.79	\$1,747.16	\$186.37	11.9%
Couple	\$1,498.94	\$1,677.92	\$178.98	11.9%	\$1,626.35	\$1,820.54	\$194.19	11.9%
Family	\$2,341.25	\$2,620.80	\$279.56	11.9%	\$2,540.25	\$2,843.57	\$303.32	11.9%
County: Nassau								
Four-Tier A								
Single	\$749.47	\$838.96	\$89.49	11.9%	\$813.17	\$910.27	\$97.10	11.9%
Parent/Child(ren)	\$1,438.52	\$1,610.28	\$171.77	11.9%	\$1,560.79	\$1,747.16	\$186.37	11.9%
Couple	\$1,498.94	\$1,677.92	\$178.98	11.9%	\$1,626.35	\$1,820.54	\$194.19	11.9%
Family	\$2,341.25	\$2,620.80	\$279.56	11.9%	\$2,540.25	\$2,843.57	\$303.32	11.9%
County: Suffolk								
Four-Tier A								
Single	\$749.47	\$838.96	\$89.49	11.9%	\$813.17	\$910.27	\$97.10	11.9%
Parent/Child(ren)	\$1,438.52	\$1,610.28	\$171.77	11.9%	\$1,560.79	\$1,747.16	\$186.37	11.9%
Couple	\$1,498.94	\$1,677.92	\$178.98	11.9%	\$1,626.35	\$1,820.54	\$194.19	11.9%
Family	\$2,341.25	\$2,620.80	\$279.56	11.9%	\$2,540.25	\$2,843.57	\$303.32	11.9%
County: Staten Island								
Four-Tier A								
Single	\$749.47	\$838.96	\$89.49	11.9%	\$813.17	\$910.27	\$97.10	11.9%
Parent/Child(ren)	\$1,438.52	\$1,610.28	\$171.77	11.9%	\$1,560.79	\$1,747.16	\$186.37	11.9%
Couple	\$1,498.94	\$1,677.92	\$178.98	11.9%	\$1,626.35	\$1,820.54	\$194.19	11.9%
Family	\$2,341.25	\$2,620.80	\$279.56	11.9%	\$2,540.25	\$2,843.57	\$303.32	11.9%
County: Westchester								
Four-Tier A								
Single	\$749.47	\$838.96	\$89.49	11.9%	\$813.17	\$910.27	\$97.10	11.9%
Parent/Child(ren)	\$1,438.52	\$1,610.28	\$171.77	11.9%	\$1,560.79	\$1,747.16	\$186.37	11.9%
Couple	\$1,498.94	\$1,677.92	\$178.98	11.9%	\$1,626.35	\$1,820.54	\$194.19	11.9%
Family	\$2,341.25	\$2,620.80	\$279.56	11.9%	\$2,540.25	\$2,843.57	\$303.32	11.9%
County: Rockland								
Four-Tier A								
Single	\$749.47	\$838.96	\$89.49	11.9%	\$813.17	\$910.27	\$97.10	11.9%
Parent/Child(ren)	\$1,438.52	\$1,610.28	\$171.77	11.9%	\$1,560.79	\$1,747.16	\$186.37	11.9%
Couple	\$1,498.94	\$1,677.92	\$178.98	11.9%	\$1,626.35	\$1,820.54	\$194.19	11.9%
Family	\$2,341.25	\$2,620.80	\$279.56	11.9%	\$2,540.25	\$2,843.57	\$303.32	11.9%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$667.03	\$746.67	\$79.65	11.9%	\$723.73	\$810.14	\$86.42	11.9%
Parent/Child(ren)	\$1,280.28	\$1,433.15	\$152.87	11.9%	\$1,389.10	\$1,554.97	\$165.87	11.9%
Couple	\$1,334.06	\$1,493.35	\$159.29	11.9%	\$1,447.45	\$1,620.28	\$172.83	11.9%
Family	\$2,083.71	\$2,332.51	\$248.80	11.9%	\$2,260.83	\$2,530.78	\$269.95	11.9%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$667.03	\$746.67	\$79.65	11.9%	\$723.73	\$810.14	\$86.42	11.9%
Parent/Child(ren)	\$1,280.28	\$1,433.15	\$152.87	11.9%	\$1,389.10	\$1,554.97	\$165.87	11.9%
Couple	\$1,334.06	\$1,493.35	\$159.29	11.9%	\$1,447.45	\$1,620.28	\$172.83	11.9%
Family	\$2,083.71	\$2,332.51	\$248.80	11.9%	\$2,260.83	\$2,530.78	\$269.95	11.9%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates

\$20 OV, \$500 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
January to March 2013					January to March 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$697.45	\$780.73	\$83.28	11.9%	\$756.73	\$847.09	\$90.36	11.9%
Parent/Child(ren)	\$1,338.67	\$1,498.51	\$159.84	11.9%	\$1,452.46	\$1,625.88	\$173.43	11.9%
Couple	\$1,394.90	\$1,561.45	\$166.55	11.9%	\$1,513.46	\$1,694.17	\$180.71	11.9%
Family	\$2,178.74	\$2,438.89	\$260.15	11.9%	\$2,363.93	\$2,646.19	\$282.26	11.9%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$697.45	\$780.73	\$83.28	11.9%	\$756.73	\$847.09	\$90.36	11.9%
Parent/Child(ren)	\$1,338.67	\$1,498.51	\$159.84	11.9%	\$1,452.46	\$1,625.88	\$173.43	11.9%
Couple	\$1,394.90	\$1,561.45	\$166.55	11.9%	\$1,513.46	\$1,694.17	\$180.71	11.9%
Family	\$2,178.74	\$2,438.89	\$260.15	11.9%	\$2,363.93	\$2,646.19	\$282.26	11.9%
County: Bronx								
Four-Tier A								
Single	\$697.45	\$780.73	\$83.28	11.9%	\$756.73	\$847.09	\$90.36	11.9%
Parent/Child(ren)	\$1,338.67	\$1,498.51	\$159.84	11.9%	\$1,452.46	\$1,625.88	\$173.43	11.9%
Couple	\$1,394.90	\$1,561.45	\$166.55	11.9%	\$1,513.46	\$1,694.17	\$180.71	11.9%
Family	\$2,178.74	\$2,438.89	\$260.15	11.9%	\$2,363.93	\$2,646.19	\$282.26	11.9%
County: Nassau								
Four-Tier A								
Single	\$697.45	\$780.73	\$83.28	11.9%	\$756.73	\$847.09	\$90.36	11.9%
Parent/Child(ren)	\$1,338.67	\$1,498.51	\$159.84	11.9%	\$1,452.46	\$1,625.88	\$173.43	11.9%
Couple	\$1,394.90	\$1,561.45	\$166.55	11.9%	\$1,513.46	\$1,694.17	\$180.71	11.9%
Family	\$2,178.74	\$2,438.89	\$260.15	11.9%	\$2,363.93	\$2,646.19	\$282.26	11.9%
County: Suffolk								
Four-Tier A								
Single	\$697.45	\$780.73	\$83.28	11.9%	\$756.73	\$847.09	\$90.36	11.9%
Parent/Child(ren)	\$1,338.67	\$1,498.51	\$159.84	11.9%	\$1,452.46	\$1,625.88	\$173.43	11.9%
Couple	\$1,394.90	\$1,561.45	\$166.55	11.9%	\$1,513.46	\$1,694.17	\$180.71	11.9%
Family	\$2,178.74	\$2,438.89	\$260.15	11.9%	\$2,363.93	\$2,646.19	\$282.26	11.9%
County: Staten Island								
Four-Tier A								
Single	\$697.45	\$780.73	\$83.28	11.9%	\$756.73	\$847.09	\$90.36	11.9%
Parent/Child(ren)	\$1,338.67	\$1,498.51	\$159.84	11.9%	\$1,452.46	\$1,625.88	\$173.43	11.9%
Couple	\$1,394.90	\$1,561.45	\$166.55	11.9%	\$1,513.46	\$1,694.17	\$180.71	11.9%
Family	\$2,178.74	\$2,438.89	\$260.15	11.9%	\$2,363.93	\$2,646.19	\$282.26	11.9%
County: Westchester								
Four-Tier A								
Single	\$697.45	\$780.73	\$83.28	11.9%	\$756.73	\$847.09	\$90.36	11.9%
Parent/Child(ren)	\$1,338.67	\$1,498.51	\$159.84	11.9%	\$1,452.46	\$1,625.88	\$173.43	11.9%
Couple	\$1,394.90	\$1,561.45	\$166.55	11.9%	\$1,513.46	\$1,694.17	\$180.71	11.9%
Family	\$2,178.74	\$2,438.89	\$260.15	11.9%	\$2,363.93	\$2,646.19	\$282.26	11.9%
County: Rockland								
Four-Tier A								
Single	\$697.45	\$780.73	\$83.28	11.9%	\$756.73	\$847.09	\$90.36	11.9%
Parent/Child(ren)	\$1,338.67	\$1,498.51	\$159.84	11.9%	\$1,452.46	\$1,625.88	\$173.43	11.9%
Couple	\$1,394.90	\$1,561.45	\$166.55	11.9%	\$1,513.46	\$1,694.17	\$180.71	11.9%
Family	\$2,178.74	\$2,438.89	\$260.15	11.9%	\$2,363.93	\$2,646.19	\$282.26	11.9%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$620.73	\$694.85	\$74.12	11.9%	\$673.49	\$753.91	\$80.42	11.9%
Parent/Child(ren)	\$1,191.42	\$1,333.67	\$142.26	11.9%	\$1,292.69	\$1,447.04	\$154.35	11.9%
Couple	\$1,241.46	\$1,389.69	\$148.23	11.9%	\$1,346.98	\$1,507.82	\$160.83	11.9%
Family	\$1,939.08	\$2,170.61	\$231.53	11.9%	\$2,103.90	\$2,355.11	\$251.21	11.9%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$620.73	\$694.85	\$74.12	11.9%	\$673.49	\$753.91	\$80.42	11.9%
Parent/Child(ren)	\$1,191.42	\$1,333.67	\$142.26	11.9%	\$1,292.69	\$1,447.04	\$154.35	11.9%
Couple	\$1,241.46	\$1,389.69	\$148.23	11.9%	\$1,346.98	\$1,507.82	\$160.83	11.9%
Family	\$1,939.08	\$2,170.61	\$231.53	11.9%	\$2,103.90	\$2,355.11	\$251.21	11.9%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates

\$20 OV, \$500 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
April to June 2013					April to June 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$775.70	\$871.02	\$95.32	12.3%	\$841.63	\$945.06	\$103.42	12.3%
Parent/Child(ren)	\$1,488.86	\$1,671.82	\$182.96	12.3%	\$1,615.42	\$1,813.92	\$198.51	12.3%
Couple	\$1,551.40	\$1,742.04	\$190.64	12.3%	\$1,683.27	\$1,890.11	\$206.84	12.3%
Family	\$2,423.19	\$2,720.95	\$297.77	12.3%	\$2,629.16	\$2,952.23	\$323.08	12.3%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$775.70	\$871.02	\$95.32	12.3%	\$841.63	\$945.06	\$103.42	12.3%
Parent/Child(ren)	\$1,488.86	\$1,671.82	\$182.96	12.3%	\$1,615.42	\$1,813.92	\$198.51	12.3%
Couple	\$1,551.40	\$1,742.04	\$190.64	12.3%	\$1,683.27	\$1,890.11	\$206.84	12.3%
Family	\$2,423.19	\$2,720.95	\$297.77	12.3%	\$2,629.16	\$2,952.23	\$323.08	12.3%
County: Bronx								
Four-Tier A								
Single	\$775.70	\$871.02	\$95.32	12.3%	\$841.63	\$945.06	\$103.42	12.3%
Parent/Child(ren)	\$1,488.86	\$1,671.82	\$182.96	12.3%	\$1,615.42	\$1,813.92	\$198.51	12.3%
Couple	\$1,551.40	\$1,742.04	\$190.64	12.3%	\$1,683.27	\$1,890.11	\$206.84	12.3%
Family	\$2,423.19	\$2,720.95	\$297.77	12.3%	\$2,629.16	\$2,952.23	\$323.08	12.3%
County: Nassau								
Four-Tier A								
Single	\$775.70	\$871.02	\$95.32	12.3%	\$841.63	\$945.06	\$103.42	12.3%
Parent/Child(ren)	\$1,488.86	\$1,671.82	\$182.96	12.3%	\$1,615.42	\$1,813.92	\$198.51	12.3%
Couple	\$1,551.40	\$1,742.04	\$190.64	12.3%	\$1,683.27	\$1,890.11	\$206.84	12.3%
Family	\$2,423.19	\$2,720.95	\$297.77	12.3%	\$2,629.16	\$2,952.23	\$323.08	12.3%
County: Suffolk								
Four-Tier A								
Single	\$775.70	\$871.02	\$95.32	12.3%	\$841.63	\$945.06	\$103.42	12.3%
Parent/Child(ren)	\$1,488.86	\$1,671.82	\$182.96	12.3%	\$1,615.42	\$1,813.92	\$198.51	12.3%
Couple	\$1,551.40	\$1,742.04	\$190.64	12.3%	\$1,683.27	\$1,890.11	\$206.84	12.3%
Family	\$2,423.19	\$2,720.95	\$297.77	12.3%	\$2,629.16	\$2,952.23	\$323.08	12.3%
County: Staten Island								
Four-Tier A								
Single	\$775.70	\$871.02	\$95.32	12.3%	\$841.63	\$945.06	\$103.42	12.3%
Parent/Child(ren)	\$1,488.86	\$1,671.82	\$182.96	12.3%	\$1,615.42	\$1,813.92	\$198.51	12.3%
Couple	\$1,551.40	\$1,742.04	\$190.64	12.3%	\$1,683.27	\$1,890.11	\$206.84	12.3%
Family	\$2,423.19	\$2,720.95	\$297.77	12.3%	\$2,629.16	\$2,952.23	\$323.08	12.3%
County: Westchester								
Four-Tier A								
Single	\$775.70	\$871.02	\$95.32	12.3%	\$841.63	\$945.06	\$103.42	12.3%
Parent/Child(ren)	\$1,488.86	\$1,671.82	\$182.96	12.3%	\$1,615.42	\$1,813.92	\$198.51	12.3%
Couple	\$1,551.40	\$1,742.04	\$190.64	12.3%	\$1,683.27	\$1,890.11	\$206.84	12.3%
Family	\$2,423.19	\$2,720.95	\$297.77	12.3%	\$2,629.16	\$2,952.23	\$323.08	12.3%
County: Rockland								
Four-Tier A								
Single	\$775.70	\$871.02	\$95.32	12.3%	\$841.63	\$945.06	\$103.42	12.3%
Parent/Child(ren)	\$1,488.86	\$1,671.82	\$182.96	12.3%	\$1,615.42	\$1,813.92	\$198.51	12.3%
Couple	\$1,551.40	\$1,742.04	\$190.64	12.3%	\$1,683.27	\$1,890.11	\$206.84	12.3%
Family	\$2,423.19	\$2,720.95	\$297.77	12.3%	\$2,629.16	\$2,952.23	\$323.08	12.3%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$690.37	\$775.21	\$84.83	12.3%	\$749.05	\$841.10	\$92.05	12.3%
Parent/Child(ren)	\$1,325.09	\$1,487.92	\$162.83	12.3%	\$1,437.72	\$1,614.39	\$176.67	12.3%
Couple	\$1,380.75	\$1,550.42	\$169.67	12.3%	\$1,498.11	\$1,682.20	\$184.09	12.3%
Family	\$2,156.64	\$2,421.65	\$265.01	12.3%	\$2,339.95	\$2,627.49	\$287.54	12.3%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$690.37	\$775.21	\$84.83	12.3%	\$749.05	\$841.10	\$92.05	12.3%
Parent/Child(ren)	\$1,325.09	\$1,487.92	\$162.83	12.3%	\$1,437.72	\$1,614.39	\$176.67	12.3%
Couple	\$1,380.75	\$1,550.42	\$169.67	12.3%	\$1,498.11	\$1,682.20	\$184.09	12.3%
Family	\$2,156.64	\$2,421.65	\$265.01	12.3%	\$2,339.95	\$2,627.49	\$287.54	12.3%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$500 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
April to June 2013					April to June 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$721.86	\$810.56	\$88.70	12.3%	\$783.22	\$879.46	\$96.24	12.3%
Parent/Child(ren)	\$1,385.53	\$1,555.77	\$170.24	12.3%	\$1,503.30	\$1,688.01	\$184.71	12.3%
Couple	\$1,443.72	\$1,621.12	\$177.39	12.3%	\$1,566.44	\$1,758.91	\$192.47	12.3%
Family	\$2,255.00	\$2,532.08	\$277.08	12.3%	\$2,446.68	\$2,747.31	\$300.63	12.3%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$721.86	\$810.56	\$88.70	12.3%	\$783.22	\$879.46	\$96.24	12.3%
Parent/Child(ren)	\$1,385.53	\$1,555.77	\$170.24	12.3%	\$1,503.30	\$1,688.01	\$184.71	12.3%
Couple	\$1,443.72	\$1,621.12	\$177.39	12.3%	\$1,566.44	\$1,758.91	\$192.47	12.3%
Family	\$2,255.00	\$2,532.08	\$277.08	12.3%	\$2,446.68	\$2,747.31	\$300.63	12.3%
County: Bronx								
Four-Tier A								
Single	\$721.86	\$810.56	\$88.70	12.3%	\$783.22	\$879.46	\$96.24	12.3%
Parent/Child(ren)	\$1,385.53	\$1,555.77	\$170.24	12.3%	\$1,503.30	\$1,688.01	\$184.71	12.3%
Couple	\$1,443.72	\$1,621.12	\$177.39	12.3%	\$1,566.44	\$1,758.91	\$192.47	12.3%
Family	\$2,255.00	\$2,532.08	\$277.08	12.3%	\$2,446.68	\$2,747.31	\$300.63	12.3%
County: Nassau								
Four-Tier A								
Single	\$721.86	\$810.56	\$88.70	12.3%	\$783.22	\$879.46	\$96.24	12.3%
Parent/Child(ren)	\$1,385.53	\$1,555.77	\$170.24	12.3%	\$1,503.30	\$1,688.01	\$184.71	12.3%
Couple	\$1,443.72	\$1,621.12	\$177.39	12.3%	\$1,566.44	\$1,758.91	\$192.47	12.3%
Family	\$2,255.00	\$2,532.08	\$277.08	12.3%	\$2,446.68	\$2,747.31	\$300.63	12.3%
County: Suffolk								
Four-Tier A								
Single	\$721.86	\$810.56	\$88.70	12.3%	\$783.22	\$879.46	\$96.24	12.3%
Parent/Child(ren)	\$1,385.53	\$1,555.77	\$170.24	12.3%	\$1,503.30	\$1,688.01	\$184.71	12.3%
Couple	\$1,443.72	\$1,621.12	\$177.39	12.3%	\$1,566.44	\$1,758.91	\$192.47	12.3%
Family	\$2,255.00	\$2,532.08	\$277.08	12.3%	\$2,446.68	\$2,747.31	\$300.63	12.3%
County: Staten Island								
Four-Tier A								
Single	\$721.86	\$810.56	\$88.70	12.3%	\$783.22	\$879.46	\$96.24	12.3%
Parent/Child(ren)	\$1,385.53	\$1,555.77	\$170.24	12.3%	\$1,503.30	\$1,688.01	\$184.71	12.3%
Couple	\$1,443.72	\$1,621.12	\$177.39	12.3%	\$1,566.44	\$1,758.91	\$192.47	12.3%
Family	\$2,255.00	\$2,532.08	\$277.08	12.3%	\$2,446.68	\$2,747.31	\$300.63	12.3%
County: Westchester								
Four-Tier A								
Single	\$721.86	\$810.56	\$88.70	12.3%	\$783.22	\$879.46	\$96.24	12.3%
Parent/Child(ren)	\$1,385.53	\$1,555.77	\$170.24	12.3%	\$1,503.30	\$1,688.01	\$184.71	12.3%
Couple	\$1,443.72	\$1,621.12	\$177.39	12.3%	\$1,566.44	\$1,758.91	\$192.47	12.3%
Family	\$2,255.00	\$2,532.08	\$277.08	12.3%	\$2,446.68	\$2,747.31	\$300.63	12.3%
County: Rockland								
Four-Tier A								
Single	\$721.86	\$810.56	\$88.70	12.3%	\$783.22	\$879.46	\$96.24	12.3%
Parent/Child(ren)	\$1,385.53	\$1,555.77	\$170.24	12.3%	\$1,503.30	\$1,688.01	\$184.71	12.3%
Couple	\$1,443.72	\$1,621.12	\$177.39	12.3%	\$1,566.44	\$1,758.91	\$192.47	12.3%
Family	\$2,255.00	\$2,532.08	\$277.08	12.3%	\$2,446.68	\$2,747.31	\$300.63	12.3%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$642.46	\$721.40	\$78.94	12.3%	\$697.07	\$782.72	\$85.65	12.3%
Parent/Child(ren)	\$1,233.12	\$1,384.64	\$151.52	12.3%	\$1,337.93	\$1,502.33	\$164.40	12.3%
Couple	\$1,284.91	\$1,442.79	\$157.88	12.3%	\$1,394.13	\$1,565.43	\$171.30	12.3%
Family	\$2,006.95	\$2,253.55	\$246.60	12.3%	\$2,177.54	\$2,445.10	\$267.56	12.3%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$642.46	\$721.40	\$78.94	12.3%	\$697.07	\$782.72	\$85.65	12.3%
Parent/Child(ren)	\$1,233.12	\$1,384.64	\$151.52	12.3%	\$1,337.93	\$1,502.33	\$164.40	12.3%
Couple	\$1,284.91	\$1,442.79	\$157.88	12.3%	\$1,394.13	\$1,565.43	\$171.30	12.3%
Family	\$2,006.95	\$2,253.55	\$246.60	12.3%	\$2,177.54	\$2,445.10	\$267.56	12.3%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$500 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

		FREEDOM NETWORK RATES							
		GATED				NON-GATED			
		July to September 2013				July to September 2013			
		2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan									
Four-Tier A									
Single		\$822.24	\$905.14	\$82.90	10.1%	\$892.13	\$982.08	\$89.95	10.1%
Parent/Child(ren)		\$1,578.19	\$1,737.31	\$159.12	10.1%	\$1,712.34	\$1,884.98	\$172.64	10.1%
Couple		\$1,644.48	\$1,810.28	\$165.80	10.1%	\$1,784.26	\$1,964.15	\$179.89	10.1%
Family		\$2,568.57	\$2,827.54	\$258.97	10.1%	\$2,786.90	\$3,067.88	\$280.98	10.1%
County: Brooklyn/Queens									
Four-Tier A									
Single		\$822.24	\$905.14	\$82.90	10.1%	\$892.13	\$982.08	\$89.95	10.1%
Parent/Child(ren)		\$1,578.19	\$1,737.31	\$159.12	10.1%	\$1,712.34	\$1,884.98	\$172.64	10.1%
Couple		\$1,644.48	\$1,810.28	\$165.80	10.1%	\$1,784.26	\$1,964.15	\$179.89	10.1%
Family		\$2,568.57	\$2,827.54	\$258.97	10.1%	\$2,786.90	\$3,067.88	\$280.98	10.1%
County: Bronx									
Four-Tier A									
Single		\$822.24	\$905.14	\$82.90	10.1%	\$892.13	\$982.08	\$89.95	10.1%
Parent/Child(ren)		\$1,578.19	\$1,737.31	\$159.12	10.1%	\$1,712.34	\$1,884.98	\$172.64	10.1%
Couple		\$1,644.48	\$1,810.28	\$165.80	10.1%	\$1,784.26	\$1,964.15	\$179.89	10.1%
Family		\$2,568.57	\$2,827.54	\$258.97	10.1%	\$2,786.90	\$3,067.88	\$280.98	10.1%
County: Nassau									
Four-Tier A									
Single		\$822.24	\$905.14	\$82.90	10.1%	\$892.13	\$982.08	\$89.95	10.1%
Parent/Child(ren)		\$1,578.19	\$1,737.31	\$159.12	10.1%	\$1,712.34	\$1,884.98	\$172.64	10.1%
Couple		\$1,644.48	\$1,810.28	\$165.80	10.1%	\$1,784.26	\$1,964.15	\$179.89	10.1%
Family		\$2,568.57	\$2,827.54	\$258.97	10.1%	\$2,786.90	\$3,067.88	\$280.98	10.1%
County: Suffolk									
Four-Tier A									
Single		\$822.24	\$905.14	\$82.90	10.1%	\$892.13	\$982.08	\$89.95	10.1%
Parent/Child(ren)		\$1,578.19	\$1,737.31	\$159.12	10.1%	\$1,712.34	\$1,884.98	\$172.64	10.1%
Couple		\$1,644.48	\$1,810.28	\$165.80	10.1%	\$1,784.26	\$1,964.15	\$179.89	10.1%
Family		\$2,568.57	\$2,827.54	\$258.97	10.1%	\$2,786.90	\$3,067.88	\$280.98	10.1%
County: Staten Island									
Four-Tier A									
Single		\$822.24	\$905.14	\$82.90	10.1%	\$892.13	\$982.08	\$89.95	10.1%
Parent/Child(ren)		\$1,578.19	\$1,737.31	\$159.12	10.1%	\$1,712.34	\$1,884.98	\$172.64	10.1%
Couple		\$1,644.48	\$1,810.28	\$165.80	10.1%	\$1,784.26	\$1,964.15	\$179.89	10.1%
Family		\$2,568.57	\$2,827.54	\$258.97	10.1%	\$2,786.90	\$3,067.88	\$280.98	10.1%
County: Westchester									
Four-Tier A									
Single		\$822.24	\$905.14	\$82.90	10.1%	\$892.13	\$982.08	\$89.95	10.1%
Parent/Child(ren)		\$1,578.19	\$1,737.31	\$159.12	10.1%	\$1,712.34	\$1,884.98	\$172.64	10.1%
Couple		\$1,644.48	\$1,810.28	\$165.80	10.1%	\$1,784.26	\$1,964.15	\$179.89	10.1%
Family		\$2,568.57	\$2,827.54	\$258.97	10.1%	\$2,786.90	\$3,067.88	\$280.98	10.1%
County: Rockland									
Four-Tier A									
Single		\$822.24	\$905.14	\$82.90	10.1%	\$892.13	\$982.08	\$89.95	10.1%
Parent/Child(ren)		\$1,578.19	\$1,737.31	\$159.12	10.1%	\$1,712.34	\$1,884.98	\$172.64	10.1%
Couple		\$1,644.48	\$1,810.28	\$165.80	10.1%	\$1,784.26	\$1,964.15	\$179.89	10.1%
Family		\$2,568.57	\$2,827.54	\$258.97	10.1%	\$2,786.90	\$3,067.88	\$280.98	10.1%
County: Putnam/Orange/Dutchess									
Four-Tier A									
Single		\$731.79	\$805.57	\$73.78	10.1%	\$794.00	\$874.05	\$80.05	10.1%
Parent/Child(ren)		\$1,404.59	\$1,546.20	\$141.61	10.1%	\$1,523.98	\$1,677.63	\$153.65	10.1%
Couple		\$1,463.59	\$1,611.15	\$147.56	10.1%	\$1,587.99	\$1,748.10	\$160.10	10.1%
Family		\$2,286.03	\$2,516.51	\$230.48	10.1%	\$2,480.34	\$2,730.41	\$250.07	10.1%
County: Sullivan/Ulster									
Four-Tier A									
Single		\$731.79	\$805.57	\$73.78	10.1%	\$794.00	\$874.05	\$80.05	10.1%
Parent/Child(ren)		\$1,404.59	\$1,546.20	\$141.61	10.1%	\$1,523.98	\$1,677.63	\$153.65	10.1%
Couple		\$1,463.59	\$1,611.15	\$147.56	10.1%	\$1,587.99	\$1,748.10	\$160.10	10.1%
Family		\$2,286.03	\$2,516.51	\$230.48	10.1%	\$2,480.34	\$2,730.41	\$250.07	10.1%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates

\$20 OV, \$500 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
July to September 2013					July to September 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$765.17	\$842.31	\$77.15	10.1%	\$830.21	\$913.91	\$83.70	10.1%
Parent/Child(ren)	\$1,468.65	\$1,616.72	\$148.07	10.1%	\$1,593.48	\$1,754.14	\$160.66	10.1%
Couple	\$1,530.34	\$1,684.63	\$154.29	10.1%	\$1,660.42	\$1,827.82	\$167.41	10.1%
Family	\$2,390.29	\$2,631.28	\$240.99	10.1%	\$2,593.46	\$2,854.94	\$261.48	10.1%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$765.17	\$842.31	\$77.15	10.1%	\$830.21	\$913.91	\$83.70	10.1%
Parent/Child(ren)	\$1,468.65	\$1,616.72	\$148.07	10.1%	\$1,593.48	\$1,754.14	\$160.66	10.1%
Couple	\$1,530.34	\$1,684.63	\$154.29	10.1%	\$1,660.42	\$1,827.82	\$167.41	10.1%
Family	\$2,390.29	\$2,631.28	\$240.99	10.1%	\$2,593.46	\$2,854.94	\$261.48	10.1%
County: Bronx								
Four-Tier A								
Single	\$765.17	\$842.31	\$77.15	10.1%	\$830.21	\$913.91	\$83.70	10.1%
Parent/Child(ren)	\$1,468.65	\$1,616.72	\$148.07	10.1%	\$1,593.48	\$1,754.14	\$160.66	10.1%
Couple	\$1,530.34	\$1,684.63	\$154.29	10.1%	\$1,660.42	\$1,827.82	\$167.41	10.1%
Family	\$2,390.29	\$2,631.28	\$240.99	10.1%	\$2,593.46	\$2,854.94	\$261.48	10.1%
County: Nassau								
Four-Tier A								
Single	\$765.17	\$842.31	\$77.15	10.1%	\$830.21	\$913.91	\$83.70	10.1%
Parent/Child(ren)	\$1,468.65	\$1,616.72	\$148.07	10.1%	\$1,593.48	\$1,754.14	\$160.66	10.1%
Couple	\$1,530.34	\$1,684.63	\$154.29	10.1%	\$1,660.42	\$1,827.82	\$167.41	10.1%
Family	\$2,390.29	\$2,631.28	\$240.99	10.1%	\$2,593.46	\$2,854.94	\$261.48	10.1%
County: Suffolk								
Four-Tier A								
Single	\$765.17	\$842.31	\$77.15	10.1%	\$830.21	\$913.91	\$83.70	10.1%
Parent/Child(ren)	\$1,468.65	\$1,616.72	\$148.07	10.1%	\$1,593.48	\$1,754.14	\$160.66	10.1%
Couple	\$1,530.34	\$1,684.63	\$154.29	10.1%	\$1,660.42	\$1,827.82	\$167.41	10.1%
Family	\$2,390.29	\$2,631.28	\$240.99	10.1%	\$2,593.46	\$2,854.94	\$261.48	10.1%
County: Staten Island								
Four-Tier A								
Single	\$765.17	\$842.31	\$77.15	10.1%	\$830.21	\$913.91	\$83.70	10.1%
Parent/Child(ren)	\$1,468.65	\$1,616.72	\$148.07	10.1%	\$1,593.48	\$1,754.14	\$160.66	10.1%
Couple	\$1,530.34	\$1,684.63	\$154.29	10.1%	\$1,660.42	\$1,827.82	\$167.41	10.1%
Family	\$2,390.29	\$2,631.28	\$240.99	10.1%	\$2,593.46	\$2,854.94	\$261.48	10.1%
County: Westchester								
Four-Tier A								
Single	\$765.17	\$842.31	\$77.15	10.1%	\$830.21	\$913.91	\$83.70	10.1%
Parent/Child(ren)	\$1,468.65	\$1,616.72	\$148.07	10.1%	\$1,593.48	\$1,754.14	\$160.66	10.1%
Couple	\$1,530.34	\$1,684.63	\$154.29	10.1%	\$1,660.42	\$1,827.82	\$167.41	10.1%
Family	\$2,390.29	\$2,631.28	\$240.99	10.1%	\$2,593.46	\$2,854.94	\$261.48	10.1%
County: Rockland								
Four-Tier A								
Single	\$765.17	\$842.31	\$77.15	10.1%	\$830.21	\$913.91	\$83.70	10.1%
Parent/Child(ren)	\$1,468.65	\$1,616.72	\$148.07	10.1%	\$1,593.48	\$1,754.14	\$160.66	10.1%
Couple	\$1,530.34	\$1,684.63	\$154.29	10.1%	\$1,660.42	\$1,827.82	\$167.41	10.1%
Family	\$2,390.29	\$2,631.28	\$240.99	10.1%	\$2,593.46	\$2,854.94	\$261.48	10.1%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$681.00	\$749.66	\$68.66	10.1%	\$738.89	\$813.38	\$74.50	10.1%
Parent/Child(ren)	\$1,307.10	\$1,438.88	\$131.78	10.1%	\$1,418.20	\$1,561.19	\$142.98	10.1%
Couple	\$1,362.00	\$1,499.32	\$137.32	10.1%	\$1,477.77	\$1,626.76	\$148.99	10.1%
Family	\$2,127.36	\$2,341.84	\$214.48	10.1%	\$2,308.18	\$2,540.89	\$232.71	10.1%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$681.00	\$749.66	\$68.66	10.1%	\$738.89	\$813.38	\$74.50	10.1%
Parent/Child(ren)	\$1,307.10	\$1,438.88	\$131.78	10.1%	\$1,418.20	\$1,561.19	\$142.98	10.1%
Couple	\$1,362.00	\$1,499.32	\$137.32	10.1%	\$1,477.77	\$1,626.76	\$148.99	10.1%
Family	\$2,127.36	\$2,341.84	\$214.48	10.1%	\$2,308.18	\$2,540.89	\$232.71	10.1%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$500 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

		FREEDOM NETWORK RATES							
		GATED				NON-GATED			
		October to December 2013				October to December 2013			
		2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan									
Four-Tier A									
Single		\$851.02	\$939.60	\$88.58	10.4%	\$923.36	\$1,019.47	\$96.11	10.4%
Parent/Child(ren)		\$1,633.43	\$1,803.45	\$170.02	10.4%	\$1,772.27	\$1,956.74	\$184.47	10.4%
Couple		\$1,702.04	\$1,879.20	\$177.16	10.4%	\$1,846.71	\$2,038.93	\$192.22	10.4%
Family		\$2,658.48	\$2,935.19	\$276.71	10.4%	\$2,884.45	\$3,184.68	\$300.23	10.4%
County: Brooklyn/Queens									
Four-Tier A									
Single		\$851.02	\$939.60	\$88.58	10.4%	\$923.36	\$1,019.47	\$96.11	10.4%
Parent/Child(ren)		\$1,633.43	\$1,803.45	\$170.02	10.4%	\$1,772.27	\$1,956.74	\$184.47	10.4%
Couple		\$1,702.04	\$1,879.20	\$177.16	10.4%	\$1,846.71	\$2,038.93	\$192.22	10.4%
Family		\$2,658.48	\$2,935.19	\$276.71	10.4%	\$2,884.45	\$3,184.68	\$300.23	10.4%
County: Bronx									
Four-Tier A									
Single		\$851.02	\$939.60	\$88.58	10.4%	\$923.36	\$1,019.47	\$96.11	10.4%
Parent/Child(ren)		\$1,633.43	\$1,803.45	\$170.02	10.4%	\$1,772.27	\$1,956.74	\$184.47	10.4%
Couple		\$1,702.04	\$1,879.20	\$177.16	10.4%	\$1,846.71	\$2,038.93	\$192.22	10.4%
Family		\$2,658.48	\$2,935.19	\$276.71	10.4%	\$2,884.45	\$3,184.68	\$300.23	10.4%
County: Nassau									
Four-Tier A									
Single		\$851.02	\$939.60	\$88.58	10.4%	\$923.36	\$1,019.47	\$96.11	10.4%
Parent/Child(ren)		\$1,633.43	\$1,803.45	\$170.02	10.4%	\$1,772.27	\$1,956.74	\$184.47	10.4%
Couple		\$1,702.04	\$1,879.20	\$177.16	10.4%	\$1,846.71	\$2,038.93	\$192.22	10.4%
Family		\$2,658.48	\$2,935.19	\$276.71	10.4%	\$2,884.45	\$3,184.68	\$300.23	10.4%
County: Suffolk									
Four-Tier A									
Single		\$851.02	\$939.60	\$88.58	10.4%	\$923.36	\$1,019.47	\$96.11	10.4%
Parent/Child(ren)		\$1,633.43	\$1,803.45	\$170.02	10.4%	\$1,772.27	\$1,956.74	\$184.47	10.4%
Couple		\$1,702.04	\$1,879.20	\$177.16	10.4%	\$1,846.71	\$2,038.93	\$192.22	10.4%
Family		\$2,658.48	\$2,935.19	\$276.71	10.4%	\$2,884.45	\$3,184.68	\$300.23	10.4%
County: Staten Island									
Four-Tier A									
Single		\$851.02	\$939.60	\$88.58	10.4%	\$923.36	\$1,019.47	\$96.11	10.4%
Parent/Child(ren)		\$1,633.43	\$1,803.45	\$170.02	10.4%	\$1,772.27	\$1,956.74	\$184.47	10.4%
Couple		\$1,702.04	\$1,879.20	\$177.16	10.4%	\$1,846.71	\$2,038.93	\$192.22	10.4%
Family		\$2,658.48	\$2,935.19	\$276.71	10.4%	\$2,884.45	\$3,184.68	\$300.23	10.4%
County: Westchester									
Four-Tier A									
Single		\$851.02	\$939.60	\$88.58	10.4%	\$923.36	\$1,019.47	\$96.11	10.4%
Parent/Child(ren)		\$1,633.43	\$1,803.45	\$170.02	10.4%	\$1,772.27	\$1,956.74	\$184.47	10.4%
Couple		\$1,702.04	\$1,879.20	\$177.16	10.4%	\$1,846.71	\$2,038.93	\$192.22	10.4%
Family		\$2,658.48	\$2,935.19	\$276.71	10.4%	\$2,884.45	\$3,184.68	\$300.23	10.4%
County: Rockland									
Four-Tier A									
Single		\$851.02	\$939.60	\$88.58	10.4%	\$923.36	\$1,019.47	\$96.11	10.4%
Parent/Child(ren)		\$1,633.43	\$1,803.45	\$170.02	10.4%	\$1,772.27	\$1,956.74	\$184.47	10.4%
Couple		\$1,702.04	\$1,879.20	\$177.16	10.4%	\$1,846.71	\$2,038.93	\$192.22	10.4%
Family		\$2,658.48	\$2,935.19	\$276.71	10.4%	\$2,884.45	\$3,184.68	\$300.23	10.4%
County: Putnam/Orange/Dutchess									
Four-Tier A									
Single		\$757.41	\$836.24	\$78.84	10.4%	\$821.79	\$907.32	\$85.54	10.4%
Parent/Child(ren)		\$1,453.75	\$1,605.07	\$151.32	10.4%	\$1,577.32	\$1,741.50	\$164.18	10.4%
Couple		\$1,514.82	\$1,672.49	\$157.67	10.4%	\$1,643.57	\$1,814.65	\$171.07	10.4%
Family		\$2,366.04	\$2,612.32	\$246.27	10.4%	\$2,567.16	\$2,834.36	\$267.21	10.4%
County: Sullivan/Ulster									
Four-Tier A									
Single		\$757.41	\$836.24	\$78.84	10.4%	\$821.79	\$907.32	\$85.54	10.4%
Parent/Child(ren)		\$1,453.75	\$1,605.07	\$151.32	10.4%	\$1,577.32	\$1,741.50	\$164.18	10.4%
Couple		\$1,514.82	\$1,672.49	\$157.67	10.4%	\$1,643.57	\$1,814.65	\$171.07	10.4%
Family		\$2,366.04	\$2,612.32	\$246.27	10.4%	\$2,567.16	\$2,834.36	\$267.21	10.4%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates

\$20 OV, \$500 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
October to December 2013					October to December 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$791.95	\$874.38	\$82.43	10.4%	\$859.26	\$948.70	\$89.44	10.4%
Parent/Child(ren)	\$1,520.05	\$1,678.27	\$158.22	10.4%	\$1,649.25	\$1,820.92	\$171.67	10.4%
Couple	\$1,583.90	\$1,748.76	\$164.86	10.4%	\$1,718.53	\$1,897.41	\$178.88	10.4%
Family	\$2,473.94	\$2,731.45	\$257.51	10.4%	\$2,684.23	\$2,963.62	\$279.39	10.4%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$791.95	\$874.38	\$82.43	10.4%	\$859.26	\$948.70	\$89.44	10.4%
Parent/Child(ren)	\$1,520.05	\$1,678.27	\$158.22	10.4%	\$1,649.25	\$1,820.92	\$171.67	10.4%
Couple	\$1,583.90	\$1,748.76	\$164.86	10.4%	\$1,718.53	\$1,897.41	\$178.88	10.4%
Family	\$2,473.94	\$2,731.45	\$257.51	10.4%	\$2,684.23	\$2,963.62	\$279.39	10.4%
County: Bronx								
Four-Tier A								
Single	\$791.95	\$874.38	\$82.43	10.4%	\$859.26	\$948.70	\$89.44	10.4%
Parent/Child(ren)	\$1,520.05	\$1,678.27	\$158.22	10.4%	\$1,649.25	\$1,820.92	\$171.67	10.4%
Couple	\$1,583.90	\$1,748.76	\$164.86	10.4%	\$1,718.53	\$1,897.41	\$178.88	10.4%
Family	\$2,473.94	\$2,731.45	\$257.51	10.4%	\$2,684.23	\$2,963.62	\$279.39	10.4%
County: Nassau								
Four-Tier A								
Single	\$791.95	\$874.38	\$82.43	10.4%	\$859.26	\$948.70	\$89.44	10.4%
Parent/Child(ren)	\$1,520.05	\$1,678.27	\$158.22	10.4%	\$1,649.25	\$1,820.92	\$171.67	10.4%
Couple	\$1,583.90	\$1,748.76	\$164.86	10.4%	\$1,718.53	\$1,897.41	\$178.88	10.4%
Family	\$2,473.94	\$2,731.45	\$257.51	10.4%	\$2,684.23	\$2,963.62	\$279.39	10.4%
County: Suffolk								
Four-Tier A								
Single	\$791.95	\$874.38	\$82.43	10.4%	\$859.26	\$948.70	\$89.44	10.4%
Parent/Child(ren)	\$1,520.05	\$1,678.27	\$158.22	10.4%	\$1,649.25	\$1,820.92	\$171.67	10.4%
Couple	\$1,583.90	\$1,748.76	\$164.86	10.4%	\$1,718.53	\$1,897.41	\$178.88	10.4%
Family	\$2,473.94	\$2,731.45	\$257.51	10.4%	\$2,684.23	\$2,963.62	\$279.39	10.4%
County: Staten Island								
Four-Tier A								
Single	\$791.95	\$874.38	\$82.43	10.4%	\$859.26	\$948.70	\$89.44	10.4%
Parent/Child(ren)	\$1,520.05	\$1,678.27	\$158.22	10.4%	\$1,649.25	\$1,820.92	\$171.67	10.4%
Couple	\$1,583.90	\$1,748.76	\$164.86	10.4%	\$1,718.53	\$1,897.41	\$178.88	10.4%
Family	\$2,473.94	\$2,731.45	\$257.51	10.4%	\$2,684.23	\$2,963.62	\$279.39	10.4%
County: Westchester								
Four-Tier A								
Single	\$791.95	\$874.38	\$82.43	10.4%	\$859.26	\$948.70	\$89.44	10.4%
Parent/Child(ren)	\$1,520.05	\$1,678.27	\$158.22	10.4%	\$1,649.25	\$1,820.92	\$171.67	10.4%
Couple	\$1,583.90	\$1,748.76	\$164.86	10.4%	\$1,718.53	\$1,897.41	\$178.88	10.4%
Family	\$2,473.94	\$2,731.45	\$257.51	10.4%	\$2,684.23	\$2,963.62	\$279.39	10.4%
County: Rockland								
Four-Tier A								
Single	\$791.95	\$874.38	\$82.43	10.4%	\$859.26	\$948.70	\$89.44	10.4%
Parent/Child(ren)	\$1,520.05	\$1,678.27	\$158.22	10.4%	\$1,649.25	\$1,820.92	\$171.67	10.4%
Couple	\$1,583.90	\$1,748.76	\$164.86	10.4%	\$1,718.53	\$1,897.41	\$178.88	10.4%
Family	\$2,473.94	\$2,731.45	\$257.51	10.4%	\$2,684.23	\$2,963.62	\$279.39	10.4%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$704.83	\$778.20	\$73.36	10.4%	\$764.75	\$844.35	\$79.60	10.4%
Parent/Child(ren)	\$1,352.84	\$1,493.66	\$140.81	10.4%	\$1,467.84	\$1,620.62	\$152.78	10.4%
Couple	\$1,409.67	\$1,556.40	\$146.73	10.4%	\$1,529.49	\$1,688.69	\$159.20	10.4%
Family	\$2,201.81	\$2,430.99	\$229.18	10.4%	\$2,388.96	\$2,637.63	\$248.66	10.4%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$704.83	\$778.20	\$73.36	10.4%	\$764.75	\$844.35	\$79.60	10.4%
Parent/Child(ren)	\$1,352.84	\$1,493.66	\$140.81	10.4%	\$1,467.84	\$1,620.62	\$152.78	10.4%
Couple	\$1,409.67	\$1,556.40	\$146.73	10.4%	\$1,529.49	\$1,688.69	\$159.20	10.4%
Family	\$2,201.81	\$2,430.99	\$229.18	10.4%	\$2,388.96	\$2,637.63	\$248.66	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$10 OV, \$500 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
January to March 2013					January to March 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$788.61	\$882.77	\$94.16	11.9%	\$855.64	\$957.81	\$102.16	11.9%
Parent/Child(ren)	\$1,513.64	\$1,694.37	\$180.73	11.9%	\$1,642.30	\$1,838.39	\$196.09	11.9%
Couple	\$1,577.22	\$1,765.54	\$188.32	11.9%	\$1,711.28	\$1,915.61	\$204.33	11.9%
Family	\$2,463.52	\$2,757.66	\$294.14	11.9%	\$2,672.91	\$2,992.06	\$319.15	11.9%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$788.61	\$882.77	\$94.16	11.9%	\$855.64	\$957.81	\$102.16	11.9%
Parent/Child(ren)	\$1,513.64	\$1,694.37	\$180.73	11.9%	\$1,642.30	\$1,838.39	\$196.09	11.9%
Couple	\$1,577.22	\$1,765.54	\$188.32	11.9%	\$1,711.28	\$1,915.61	\$204.33	11.9%
Family	\$2,463.52	\$2,757.66	\$294.14	11.9%	\$2,672.91	\$2,992.06	\$319.15	11.9%
County: Bronx								
Four-Tier A								
Single	\$788.61	\$882.77	\$94.16	11.9%	\$855.64	\$957.81	\$102.16	11.9%
Parent/Child(ren)	\$1,513.64	\$1,694.37	\$180.73	11.9%	\$1,642.30	\$1,838.39	\$196.09	11.9%
Couple	\$1,577.22	\$1,765.54	\$188.32	11.9%	\$1,711.28	\$1,915.61	\$204.33	11.9%
Family	\$2,463.52	\$2,757.66	\$294.14	11.9%	\$2,672.91	\$2,992.06	\$319.15	11.9%
County: Nassau								
Four-Tier A								
Single	\$788.61	\$882.77	\$94.16	11.9%	\$855.64	\$957.81	\$102.16	11.9%
Parent/Child(ren)	\$1,513.64	\$1,694.37	\$180.73	11.9%	\$1,642.30	\$1,838.39	\$196.09	11.9%
Couple	\$1,577.22	\$1,765.54	\$188.32	11.9%	\$1,711.28	\$1,915.61	\$204.33	11.9%
Family	\$2,463.52	\$2,757.66	\$294.14	11.9%	\$2,672.91	\$2,992.06	\$319.15	11.9%
County: Suffolk								
Four-Tier A								
Single	\$788.61	\$882.77	\$94.16	11.9%	\$855.64	\$957.81	\$102.16	11.9%
Parent/Child(ren)	\$1,513.64	\$1,694.37	\$180.73	11.9%	\$1,642.30	\$1,838.39	\$196.09	11.9%
Couple	\$1,577.22	\$1,765.54	\$188.32	11.9%	\$1,711.28	\$1,915.61	\$204.33	11.9%
Family	\$2,463.52	\$2,757.66	\$294.14	11.9%	\$2,672.91	\$2,992.06	\$319.15	11.9%
County: Staten Island								
Four-Tier A								
Single	\$788.61	\$882.77	\$94.16	11.9%	\$855.64	\$957.81	\$102.16	11.9%
Parent/Child(ren)	\$1,513.64	\$1,694.37	\$180.73	11.9%	\$1,642.30	\$1,838.39	\$196.09	11.9%
Couple	\$1,577.22	\$1,765.54	\$188.32	11.9%	\$1,711.28	\$1,915.61	\$204.33	11.9%
Family	\$2,463.52	\$2,757.66	\$294.14	11.9%	\$2,672.91	\$2,992.06	\$319.15	11.9%
County: Westchester								
Four-Tier A								
Single	\$788.61	\$882.77	\$94.16	11.9%	\$855.64	\$957.81	\$102.16	11.9%
Parent/Child(ren)	\$1,513.64	\$1,694.37	\$180.73	11.9%	\$1,642.30	\$1,838.39	\$196.09	11.9%
Couple	\$1,577.22	\$1,765.54	\$188.32	11.9%	\$1,711.28	\$1,915.61	\$204.33	11.9%
Family	\$2,463.52	\$2,757.66	\$294.14	11.9%	\$2,672.91	\$2,992.06	\$319.15	11.9%
County: Rockland								
Four-Tier A								
Single	\$788.61	\$882.77	\$94.16	11.9%	\$855.64	\$957.81	\$102.16	11.9%
Parent/Child(ren)	\$1,513.64	\$1,694.37	\$180.73	11.9%	\$1,642.30	\$1,838.39	\$196.09	11.9%
Couple	\$1,577.22	\$1,765.54	\$188.32	11.9%	\$1,711.28	\$1,915.61	\$204.33	11.9%
Family	\$2,463.52	\$2,757.66	\$294.14	11.9%	\$2,672.91	\$2,992.06	\$319.15	11.9%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$701.86	\$785.67	\$83.80	11.9%	\$761.52	\$852.45	\$90.93	11.9%
Parent/Child(ren)	\$1,347.14	\$1,507.99	\$160.85	11.9%	\$1,461.65	\$1,636.17	\$174.52	11.9%
Couple	\$1,403.73	\$1,571.33	\$167.60	11.9%	\$1,523.04	\$1,704.89	\$181.85	11.9%
Family	\$2,192.53	\$2,454.32	\$261.79	11.9%	\$2,378.89	\$2,662.93	\$284.04	11.9%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$701.86	\$785.67	\$83.80	11.9%	\$761.52	\$852.45	\$90.93	11.9%
Parent/Child(ren)	\$1,347.14	\$1,507.99	\$160.85	11.9%	\$1,461.65	\$1,636.17	\$174.52	11.9%
Couple	\$1,403.73	\$1,571.33	\$167.60	11.9%	\$1,523.04	\$1,704.89	\$181.85	11.9%
Family	\$2,192.53	\$2,454.32	\$261.79	11.9%	\$2,378.89	\$2,662.93	\$284.04	11.9%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$10 OV, \$500 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
January to March 2013					January to March 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$732.27	\$819.72	\$87.44	11.9%	\$794.52	\$889.39	\$94.88	11.9%
Parent/Child(ren)	\$1,405.51	\$1,573.35	\$167.84	11.9%	\$1,524.98	\$1,707.08	\$182.10	11.9%
Couple	\$1,464.55	\$1,639.43	\$174.89	11.9%	\$1,589.04	\$1,778.79	\$189.75	11.9%
Family	\$2,287.53	\$2,560.69	\$273.16	11.9%	\$2,481.97	\$2,778.35	\$296.38	11.9%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$732.27	\$819.72	\$87.44	11.9%	\$794.52	\$889.39	\$94.88	11.9%
Parent/Child(ren)	\$1,405.51	\$1,573.35	\$167.84	11.9%	\$1,524.98	\$1,707.08	\$182.10	11.9%
Couple	\$1,464.55	\$1,639.43	\$174.89	11.9%	\$1,589.04	\$1,778.79	\$189.75	11.9%
Family	\$2,287.53	\$2,560.69	\$273.16	11.9%	\$2,481.97	\$2,778.35	\$296.38	11.9%
County: Bronx								
Four-Tier A								
Single	\$732.27	\$819.72	\$87.44	11.9%	\$794.52	\$889.39	\$94.88	11.9%
Parent/Child(ren)	\$1,405.51	\$1,573.35	\$167.84	11.9%	\$1,524.98	\$1,707.08	\$182.10	11.9%
Couple	\$1,464.55	\$1,639.43	\$174.89	11.9%	\$1,589.04	\$1,778.79	\$189.75	11.9%
Family	\$2,287.53	\$2,560.69	\$273.16	11.9%	\$2,481.97	\$2,778.35	\$296.38	11.9%
County: Nassau								
Four-Tier A								
Single	\$732.27	\$819.72	\$87.44	11.9%	\$794.52	\$889.39	\$94.88	11.9%
Parent/Child(ren)	\$1,405.51	\$1,573.35	\$167.84	11.9%	\$1,524.98	\$1,707.08	\$182.10	11.9%
Couple	\$1,464.55	\$1,639.43	\$174.89	11.9%	\$1,589.04	\$1,778.79	\$189.75	11.9%
Family	\$2,287.53	\$2,560.69	\$273.16	11.9%	\$2,481.97	\$2,778.35	\$296.38	11.9%
County: Suffolk								
Four-Tier A								
Single	\$732.27	\$819.72	\$87.44	11.9%	\$794.52	\$889.39	\$94.88	11.9%
Parent/Child(ren)	\$1,405.51	\$1,573.35	\$167.84	11.9%	\$1,524.98	\$1,707.08	\$182.10	11.9%
Couple	\$1,464.55	\$1,639.43	\$174.89	11.9%	\$1,589.04	\$1,778.79	\$189.75	11.9%
Family	\$2,287.53	\$2,560.69	\$273.16	11.9%	\$2,481.97	\$2,778.35	\$296.38	11.9%
County: Staten Island								
Four-Tier A								
Single	\$732.27	\$819.72	\$87.44	11.9%	\$794.52	\$889.39	\$94.88	11.9%
Parent/Child(ren)	\$1,405.51	\$1,573.35	\$167.84	11.9%	\$1,524.98	\$1,707.08	\$182.10	11.9%
Couple	\$1,464.55	\$1,639.43	\$174.89	11.9%	\$1,589.04	\$1,778.79	\$189.75	11.9%
Family	\$2,287.53	\$2,560.69	\$273.16	11.9%	\$2,481.97	\$2,778.35	\$296.38	11.9%
County: Westchester								
Four-Tier A								
Single	\$732.27	\$819.72	\$87.44	11.9%	\$794.52	\$889.39	\$94.88	11.9%
Parent/Child(ren)	\$1,405.51	\$1,573.35	\$167.84	11.9%	\$1,524.98	\$1,707.08	\$182.10	11.9%
Couple	\$1,464.55	\$1,639.43	\$174.89	11.9%	\$1,589.04	\$1,778.79	\$189.75	11.9%
Family	\$2,287.53	\$2,560.69	\$273.16	11.9%	\$2,481.97	\$2,778.35	\$296.38	11.9%
County: Rockland								
Four-Tier A								
Single	\$732.27	\$819.72	\$87.44	11.9%	\$794.52	\$889.39	\$94.88	11.9%
Parent/Child(ren)	\$1,405.51	\$1,573.35	\$167.84	11.9%	\$1,524.98	\$1,707.08	\$182.10	11.9%
Couple	\$1,464.55	\$1,639.43	\$174.89	11.9%	\$1,589.04	\$1,778.79	\$189.75	11.9%
Family	\$2,287.53	\$2,560.69	\$273.16	11.9%	\$2,481.97	\$2,778.35	\$296.38	11.9%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$651.72	\$729.55	\$77.82	11.9%	\$707.12	\$791.56	\$84.44	11.9%
Parent/Child(ren)	\$1,250.91	\$1,400.28	\$149.37	11.9%	\$1,357.23	\$1,519.30	\$162.07	11.9%
Couple	\$1,303.45	\$1,459.10	\$155.65	11.9%	\$1,414.24	\$1,583.12	\$168.88	11.9%
Family	\$2,035.90	\$2,279.01	\$243.11	11.9%	\$2,208.95	\$2,472.73	\$263.78	11.9%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$651.72	\$729.55	\$77.82	11.9%	\$707.12	\$791.56	\$84.44	11.9%
Parent/Child(ren)	\$1,250.91	\$1,400.28	\$149.37	11.9%	\$1,357.23	\$1,519.30	\$162.07	11.9%
Couple	\$1,303.45	\$1,459.10	\$155.65	11.9%	\$1,414.24	\$1,583.12	\$168.88	11.9%
Family	\$2,035.90	\$2,279.01	\$243.11	11.9%	\$2,208.95	\$2,472.73	\$263.78	11.9%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$10 OV, \$500 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
April to June 2013					April to June 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$816.21	\$916.50	\$100.29	12.3%	\$885.59	\$994.40	\$108.81	12.3%
Parent/Child(ren)	\$1,566.62	\$1,759.11	\$192.49	12.3%	\$1,699.78	\$1,908.64	\$208.86	12.3%
Couple	\$1,632.42	\$1,833.00	\$200.58	12.3%	\$1,771.18	\$1,988.81	\$217.63	12.3%
Family	\$2,549.73	\$2,863.03	\$313.29	12.3%	\$2,766.46	\$3,106.38	\$339.92	12.3%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$816.21	\$916.50	\$100.29	12.3%	\$885.59	\$994.40	\$108.81	12.3%
Parent/Child(ren)	\$1,566.62	\$1,759.11	\$192.49	12.3%	\$1,699.78	\$1,908.64	\$208.86	12.3%
Couple	\$1,632.42	\$1,833.00	\$200.58	12.3%	\$1,771.18	\$1,988.81	\$217.63	12.3%
Family	\$2,549.73	\$2,863.03	\$313.29	12.3%	\$2,766.46	\$3,106.38	\$339.92	12.3%
County: Bronx								
Four-Tier A								
Single	\$816.21	\$916.50	\$100.29	12.3%	\$885.59	\$994.40	\$108.81	12.3%
Parent/Child(ren)	\$1,566.62	\$1,759.11	\$192.49	12.3%	\$1,699.78	\$1,908.64	\$208.86	12.3%
Couple	\$1,632.42	\$1,833.00	\$200.58	12.3%	\$1,771.18	\$1,988.81	\$217.63	12.3%
Family	\$2,549.73	\$2,863.03	\$313.29	12.3%	\$2,766.46	\$3,106.38	\$339.92	12.3%
County: Nassau								
Four-Tier A								
Single	\$816.21	\$916.50	\$100.29	12.3%	\$885.59	\$994.40	\$108.81	12.3%
Parent/Child(ren)	\$1,566.62	\$1,759.11	\$192.49	12.3%	\$1,699.78	\$1,908.64	\$208.86	12.3%
Couple	\$1,632.42	\$1,833.00	\$200.58	12.3%	\$1,771.18	\$1,988.81	\$217.63	12.3%
Family	\$2,549.73	\$2,863.03	\$313.29	12.3%	\$2,766.46	\$3,106.38	\$339.92	12.3%
County: Suffolk								
Four-Tier A								
Single	\$816.21	\$916.50	\$100.29	12.3%	\$885.59	\$994.40	\$108.81	12.3%
Parent/Child(ren)	\$1,566.62	\$1,759.11	\$192.49	12.3%	\$1,699.78	\$1,908.64	\$208.86	12.3%
Couple	\$1,632.42	\$1,833.00	\$200.58	12.3%	\$1,771.18	\$1,988.81	\$217.63	12.3%
Family	\$2,549.73	\$2,863.03	\$313.29	12.3%	\$2,766.46	\$3,106.38	\$339.92	12.3%
County: Staten Island								
Four-Tier A								
Single	\$816.21	\$916.50	\$100.29	12.3%	\$885.59	\$994.40	\$108.81	12.3%
Parent/Child(ren)	\$1,566.62	\$1,759.11	\$192.49	12.3%	\$1,699.78	\$1,908.64	\$208.86	12.3%
Couple	\$1,632.42	\$1,833.00	\$200.58	12.3%	\$1,771.18	\$1,988.81	\$217.63	12.3%
Family	\$2,549.73	\$2,863.03	\$313.29	12.3%	\$2,766.46	\$3,106.38	\$339.92	12.3%
County: Westchester								
Four-Tier A								
Single	\$816.21	\$916.50	\$100.29	12.3%	\$885.59	\$994.40	\$108.81	12.3%
Parent/Child(ren)	\$1,566.62	\$1,759.11	\$192.49	12.3%	\$1,699.78	\$1,908.64	\$208.86	12.3%
Couple	\$1,632.42	\$1,833.00	\$200.58	12.3%	\$1,771.18	\$1,988.81	\$217.63	12.3%
Family	\$2,549.73	\$2,863.03	\$313.29	12.3%	\$2,766.46	\$3,106.38	\$339.92	12.3%
County: Rockland								
Four-Tier A								
Single	\$816.21	\$916.50	\$100.29	12.3%	\$885.59	\$994.40	\$108.81	12.3%
Parent/Child(ren)	\$1,566.62	\$1,759.11	\$192.49	12.3%	\$1,699.78	\$1,908.64	\$208.86	12.3%
Couple	\$1,632.42	\$1,833.00	\$200.58	12.3%	\$1,771.18	\$1,988.81	\$217.63	12.3%
Family	\$2,549.73	\$2,863.03	\$313.29	12.3%	\$2,766.46	\$3,106.38	\$339.92	12.3%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$726.43	\$815.69	\$89.26	12.3%	\$788.17	\$885.02	\$96.85	12.3%
Parent/Child(ren)	\$1,394.29	\$1,565.61	\$171.32	12.3%	\$1,512.80	\$1,698.69	\$185.88	12.3%
Couple	\$1,452.85	\$1,631.37	\$178.52	12.3%	\$1,576.35	\$1,770.04	\$193.69	12.3%
Family	\$2,269.26	\$2,548.09	\$278.83	12.3%	\$2,462.15	\$2,764.68	\$302.53	12.3%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$726.43	\$815.69	\$89.26	12.3%	\$788.17	\$885.02	\$96.85	12.3%
Parent/Child(ren)	\$1,394.29	\$1,565.61	\$171.32	12.3%	\$1,512.80	\$1,698.69	\$185.88	12.3%
Couple	\$1,452.85	\$1,631.37	\$178.52	12.3%	\$1,576.35	\$1,770.04	\$193.69	12.3%
Family	\$2,269.26	\$2,548.09	\$278.83	12.3%	\$2,462.15	\$2,764.68	\$302.53	12.3%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$10 OV, \$500 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
April to June 2013					April to June 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$757.91	\$851.04	\$93.14	12.3%	\$822.33	\$923.38	\$101.06	12.3%
Parent/Child(ren)	\$1,454.71	\$1,633.48	\$178.77	12.3%	\$1,578.36	\$1,772.32	\$193.96	12.3%
Couple	\$1,515.81	\$1,702.09	\$186.28	12.3%	\$1,644.66	\$1,846.77	\$202.11	12.3%
Family	\$2,367.60	\$2,658.55	\$290.95	12.3%	\$2,568.85	\$2,884.53	\$315.68	12.3%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$757.91	\$851.04	\$93.14	12.3%	\$822.33	\$923.38	\$101.06	12.3%
Parent/Child(ren)	\$1,454.71	\$1,633.48	\$178.77	12.3%	\$1,578.36	\$1,772.32	\$193.96	12.3%
Couple	\$1,515.81	\$1,702.09	\$186.28	12.3%	\$1,644.66	\$1,846.77	\$202.11	12.3%
Family	\$2,367.60	\$2,658.55	\$290.95	12.3%	\$2,568.85	\$2,884.53	\$315.68	12.3%
County: Bronx								
Four-Tier A								
Single	\$757.91	\$851.04	\$93.14	12.3%	\$822.33	\$923.38	\$101.06	12.3%
Parent/Child(ren)	\$1,454.71	\$1,633.48	\$178.77	12.3%	\$1,578.36	\$1,772.32	\$193.96	12.3%
Couple	\$1,515.81	\$1,702.09	\$186.28	12.3%	\$1,644.66	\$1,846.77	\$202.11	12.3%
Family	\$2,367.60	\$2,658.55	\$290.95	12.3%	\$2,568.85	\$2,884.53	\$315.68	12.3%
County: Nassau								
Four-Tier A								
Single	\$757.91	\$851.04	\$93.14	12.3%	\$822.33	\$923.38	\$101.06	12.3%
Parent/Child(ren)	\$1,454.71	\$1,633.48	\$178.77	12.3%	\$1,578.36	\$1,772.32	\$193.96	12.3%
Couple	\$1,515.81	\$1,702.09	\$186.28	12.3%	\$1,644.66	\$1,846.77	\$202.11	12.3%
Family	\$2,367.60	\$2,658.55	\$290.95	12.3%	\$2,568.85	\$2,884.53	\$315.68	12.3%
County: Suffolk								
Four-Tier A								
Single	\$757.91	\$851.04	\$93.14	12.3%	\$822.33	\$923.38	\$101.06	12.3%
Parent/Child(ren)	\$1,454.71	\$1,633.48	\$178.77	12.3%	\$1,578.36	\$1,772.32	\$193.96	12.3%
Couple	\$1,515.81	\$1,702.09	\$186.28	12.3%	\$1,644.66	\$1,846.77	\$202.11	12.3%
Family	\$2,367.60	\$2,658.55	\$290.95	12.3%	\$2,568.85	\$2,884.53	\$315.68	12.3%
County: Staten Island								
Four-Tier A								
Single	\$757.91	\$851.04	\$93.14	12.3%	\$822.33	\$923.38	\$101.06	12.3%
Parent/Child(ren)	\$1,454.71	\$1,633.48	\$178.77	12.3%	\$1,578.36	\$1,772.32	\$193.96	12.3%
Couple	\$1,515.81	\$1,702.09	\$186.28	12.3%	\$1,644.66	\$1,846.77	\$202.11	12.3%
Family	\$2,367.60	\$2,658.55	\$290.95	12.3%	\$2,568.85	\$2,884.53	\$315.68	12.3%
County: Westchester								
Four-Tier A								
Single	\$757.91	\$851.04	\$93.14	12.3%	\$822.33	\$923.38	\$101.06	12.3%
Parent/Child(ren)	\$1,454.71	\$1,633.48	\$178.77	12.3%	\$1,578.36	\$1,772.32	\$193.96	12.3%
Couple	\$1,515.81	\$1,702.09	\$186.28	12.3%	\$1,644.66	\$1,846.77	\$202.11	12.3%
Family	\$2,367.60	\$2,658.55	\$290.95	12.3%	\$2,568.85	\$2,884.53	\$315.68	12.3%
County: Rockland								
Four-Tier A								
Single	\$757.91	\$851.04	\$93.14	12.3%	\$822.33	\$923.38	\$101.06	12.3%
Parent/Child(ren)	\$1,454.71	\$1,633.48	\$178.77	12.3%	\$1,578.36	\$1,772.32	\$193.96	12.3%
Couple	\$1,515.81	\$1,702.09	\$186.28	12.3%	\$1,644.66	\$1,846.77	\$202.11	12.3%
Family	\$2,367.60	\$2,658.55	\$290.95	12.3%	\$2,568.85	\$2,884.53	\$315.68	12.3%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$674.54	\$757.43	\$82.89	12.3%	\$731.87	\$821.81	\$89.94	12.3%
Parent/Child(ren)	\$1,294.69	\$1,453.80	\$159.10	12.3%	\$1,404.74	\$1,577.37	\$172.63	12.3%
Couple	\$1,349.07	\$1,514.86	\$165.79	12.3%	\$1,463.74	\$1,643.62	\$179.88	12.3%
Family	\$2,107.16	\$2,366.11	\$258.95	12.3%	\$2,286.27	\$2,567.23	\$280.96	12.3%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$674.54	\$757.43	\$82.89	12.3%	\$731.87	\$821.81	\$89.94	12.3%
Parent/Child(ren)	\$1,294.69	\$1,453.80	\$159.10	12.3%	\$1,404.74	\$1,577.37	\$172.63	12.3%
Couple	\$1,349.07	\$1,514.86	\$165.79	12.3%	\$1,463.74	\$1,643.62	\$179.88	12.3%
Family	\$2,107.16	\$2,366.11	\$258.95	12.3%	\$2,286.27	\$2,567.23	\$280.96	12.3%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$10 OV, \$500 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

		FREEDOM NETWORK RATES							
		GATED				NON-GATED			
		July to September 2013				July to September 2013			
County:		2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan									
Four-Tier A									
Single		\$865.18	\$952.40	\$87.22	10.1%	\$938.72	\$1,033.35	\$94.63	10.1%
Parent/Child(ren)		\$1,660.61	\$1,828.02	\$167.41	10.1%	\$1,801.76	\$1,983.40	\$181.64	10.1%
Couple		\$1,730.36	\$1,904.80	\$174.44	10.1%	\$1,877.44	\$2,066.71	\$189.27	10.1%
Family		\$2,702.71	\$2,975.17	\$272.46	10.1%	\$2,932.44	\$3,228.06	\$295.62	10.1%
County: Brooklyn/Queens									
Four-Tier A									
Single		\$865.18	\$952.40	\$87.22	10.1%	\$938.72	\$1,033.35	\$94.63	10.1%
Parent/Child(ren)		\$1,660.61	\$1,828.02	\$167.41	10.1%	\$1,801.76	\$1,983.40	\$181.64	10.1%
Couple		\$1,730.36	\$1,904.80	\$174.44	10.1%	\$1,877.44	\$2,066.71	\$189.27	10.1%
Family		\$2,702.71	\$2,975.17	\$272.46	10.1%	\$2,932.44	\$3,228.06	\$295.62	10.1%
County: Bronx									
Four-Tier A									
Single		\$865.18	\$952.40	\$87.22	10.1%	\$938.72	\$1,033.35	\$94.63	10.1%
Parent/Child(ren)		\$1,660.61	\$1,828.02	\$167.41	10.1%	\$1,801.76	\$1,983.40	\$181.64	10.1%
Couple		\$1,730.36	\$1,904.80	\$174.44	10.1%	\$1,877.44	\$2,066.71	\$189.27	10.1%
Family		\$2,702.71	\$2,975.17	\$272.46	10.1%	\$2,932.44	\$3,228.06	\$295.62	10.1%
County: Nassau									
Four-Tier A									
Single		\$865.18	\$952.40	\$87.22	10.1%	\$938.72	\$1,033.35	\$94.63	10.1%
Parent/Child(ren)		\$1,660.61	\$1,828.02	\$167.41	10.1%	\$1,801.76	\$1,983.40	\$181.64	10.1%
Couple		\$1,730.36	\$1,904.80	\$174.44	10.1%	\$1,877.44	\$2,066.71	\$189.27	10.1%
Family		\$2,702.71	\$2,975.17	\$272.46	10.1%	\$2,932.44	\$3,228.06	\$295.62	10.1%
County: Suffolk									
Four-Tier A									
Single		\$865.18	\$952.40	\$87.22	10.1%	\$938.72	\$1,033.35	\$94.63	10.1%
Parent/Child(ren)		\$1,660.61	\$1,828.02	\$167.41	10.1%	\$1,801.76	\$1,983.40	\$181.64	10.1%
Couple		\$1,730.36	\$1,904.80	\$174.44	10.1%	\$1,877.44	\$2,066.71	\$189.27	10.1%
Family		\$2,702.71	\$2,975.17	\$272.46	10.1%	\$2,932.44	\$3,228.06	\$295.62	10.1%
County: Staten Island									
Four-Tier A									
Single		\$865.18	\$952.40	\$87.22	10.1%	\$938.72	\$1,033.35	\$94.63	10.1%
Parent/Child(ren)		\$1,660.61	\$1,828.02	\$167.41	10.1%	\$1,801.76	\$1,983.40	\$181.64	10.1%
Couple		\$1,730.36	\$1,904.80	\$174.44	10.1%	\$1,877.44	\$2,066.71	\$189.27	10.1%
Family		\$2,702.71	\$2,975.17	\$272.46	10.1%	\$2,932.44	\$3,228.06	\$295.62	10.1%
County: Westchester									
Four-Tier A									
Single		\$865.18	\$952.40	\$87.22	10.1%	\$938.72	\$1,033.35	\$94.63	10.1%
Parent/Child(ren)		\$1,660.61	\$1,828.02	\$167.41	10.1%	\$1,801.76	\$1,983.40	\$181.64	10.1%
Couple		\$1,730.36	\$1,904.80	\$174.44	10.1%	\$1,877.44	\$2,066.71	\$189.27	10.1%
Family		\$2,702.71	\$2,975.17	\$272.46	10.1%	\$2,932.44	\$3,228.06	\$295.62	10.1%
County: Rockland									
Four-Tier A									
Single		\$865.18	\$952.40	\$87.22	10.1%	\$938.72	\$1,033.35	\$94.63	10.1%
Parent/Child(ren)		\$1,660.61	\$1,828.02	\$167.41	10.1%	\$1,801.76	\$1,983.40	\$181.64	10.1%
Couple		\$1,730.36	\$1,904.80	\$174.44	10.1%	\$1,877.44	\$2,066.71	\$189.27	10.1%
Family		\$2,702.71	\$2,975.17	\$272.46	10.1%	\$2,932.44	\$3,228.06	\$295.62	10.1%
County: Putnam/Orange/Dutchess									
Four-Tier A									
Single		\$770.01	\$847.64	\$77.63	10.1%	\$835.46	\$919.69	\$84.22	10.1%
Parent/Child(ren)		\$1,477.94	\$1,626.94	\$148.99	10.1%	\$1,603.57	\$1,765.23	\$161.66	10.1%
Couple		\$1,540.02	\$1,695.27	\$155.25	10.1%	\$1,670.92	\$1,839.37	\$168.45	10.1%
Family		\$2,405.41	\$2,647.90	\$242.49	10.1%	\$2,609.87	\$2,872.98	\$263.10	10.1%
County: Sullivan/Ulster									
Four-Tier A									
Single		\$770.01	\$847.64	\$77.63	10.1%	\$835.46	\$919.69	\$84.22	10.1%
Parent/Child(ren)		\$1,477.94	\$1,626.94	\$148.99	10.1%	\$1,603.57	\$1,765.23	\$161.66	10.1%
Couple		\$1,540.02	\$1,695.27	\$155.25	10.1%	\$1,670.92	\$1,839.37	\$168.45	10.1%
Family		\$2,405.41	\$2,647.90	\$242.49	10.1%	\$2,609.87	\$2,872.98	\$263.10	10.1%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates

\$10 OV, \$500 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
July to September 2013					July to September 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$803.39	\$884.38	\$80.99	10.1%	\$871.67	\$959.55	\$87.87	10.1%
Parent/Child(ren)	\$1,542.00	\$1,697.45	\$155.45	10.1%	\$1,673.07	\$1,841.74	\$168.66	10.1%
Couple	\$1,606.77	\$1,768.75	\$161.98	10.1%	\$1,743.35	\$1,919.09	\$175.75	10.1%
Family	\$2,509.67	\$2,762.67	\$253.00	10.1%	\$2,722.99	\$2,997.50	\$274.51	10.1%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$803.39	\$884.38	\$80.99	10.1%	\$871.67	\$959.55	\$87.87	10.1%
Parent/Child(ren)	\$1,542.00	\$1,697.45	\$155.45	10.1%	\$1,673.07	\$1,841.74	\$168.66	10.1%
Couple	\$1,606.77	\$1,768.75	\$161.98	10.1%	\$1,743.35	\$1,919.09	\$175.75	10.1%
Family	\$2,509.67	\$2,762.67	\$253.00	10.1%	\$2,722.99	\$2,997.50	\$274.51	10.1%
County: Bronx								
Four-Tier A								
Single	\$803.39	\$884.38	\$80.99	10.1%	\$871.67	\$959.55	\$87.87	10.1%
Parent/Child(ren)	\$1,542.00	\$1,697.45	\$155.45	10.1%	\$1,673.07	\$1,841.74	\$168.66	10.1%
Couple	\$1,606.77	\$1,768.75	\$161.98	10.1%	\$1,743.35	\$1,919.09	\$175.75	10.1%
Family	\$2,509.67	\$2,762.67	\$253.00	10.1%	\$2,722.99	\$2,997.50	\$274.51	10.1%
County: Nassau								
Four-Tier A								
Single	\$803.39	\$884.38	\$80.99	10.1%	\$871.67	\$959.55	\$87.87	10.1%
Parent/Child(ren)	\$1,542.00	\$1,697.45	\$155.45	10.1%	\$1,673.07	\$1,841.74	\$168.66	10.1%
Couple	\$1,606.77	\$1,768.75	\$161.98	10.1%	\$1,743.35	\$1,919.09	\$175.75	10.1%
Family	\$2,509.67	\$2,762.67	\$253.00	10.1%	\$2,722.99	\$2,997.50	\$274.51	10.1%
County: Suffolk								
Four-Tier A								
Single	\$803.39	\$884.38	\$80.99	10.1%	\$871.67	\$959.55	\$87.87	10.1%
Parent/Child(ren)	\$1,542.00	\$1,697.45	\$155.45	10.1%	\$1,673.07	\$1,841.74	\$168.66	10.1%
Couple	\$1,606.77	\$1,768.75	\$161.98	10.1%	\$1,743.35	\$1,919.09	\$175.75	10.1%
Family	\$2,509.67	\$2,762.67	\$253.00	10.1%	\$2,722.99	\$2,997.50	\$274.51	10.1%
County: Staten Island								
Four-Tier A								
Single	\$803.39	\$884.38	\$80.99	10.1%	\$871.67	\$959.55	\$87.87	10.1%
Parent/Child(ren)	\$1,542.00	\$1,697.45	\$155.45	10.1%	\$1,673.07	\$1,841.74	\$168.66	10.1%
Couple	\$1,606.77	\$1,768.75	\$161.98	10.1%	\$1,743.35	\$1,919.09	\$175.75	10.1%
Family	\$2,509.67	\$2,762.67	\$253.00	10.1%	\$2,722.99	\$2,997.50	\$274.51	10.1%
County: Westchester								
Four-Tier A								
Single	\$803.39	\$884.38	\$80.99	10.1%	\$871.67	\$959.55	\$87.87	10.1%
Parent/Child(ren)	\$1,542.00	\$1,697.45	\$155.45	10.1%	\$1,673.07	\$1,841.74	\$168.66	10.1%
Couple	\$1,606.77	\$1,768.75	\$161.98	10.1%	\$1,743.35	\$1,919.09	\$175.75	10.1%
Family	\$2,509.67	\$2,762.67	\$253.00	10.1%	\$2,722.99	\$2,997.50	\$274.51	10.1%
County: Rockland								
Four-Tier A								
Single	\$803.39	\$884.38	\$80.99	10.1%	\$871.67	\$959.55	\$87.87	10.1%
Parent/Child(ren)	\$1,542.00	\$1,697.45	\$155.45	10.1%	\$1,673.07	\$1,841.74	\$168.66	10.1%
Couple	\$1,606.77	\$1,768.75	\$161.98	10.1%	\$1,743.35	\$1,919.09	\$175.75	10.1%
Family	\$2,509.67	\$2,762.67	\$253.00	10.1%	\$2,722.99	\$2,997.50	\$274.51	10.1%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$715.01	\$787.09	\$72.08	10.1%	\$775.79	\$854.00	\$78.21	10.1%
Parent/Child(ren)	\$1,372.38	\$1,510.73	\$138.35	10.1%	\$1,489.03	\$1,639.14	\$150.11	10.1%
Couple	\$1,430.03	\$1,574.19	\$144.16	10.1%	\$1,551.58	\$1,707.99	\$156.42	10.1%
Family	\$2,233.61	\$2,458.78	\$225.17	10.1%	\$2,423.46	\$2,667.78	\$244.31	10.1%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$715.01	\$787.09	\$72.08	10.1%	\$775.79	\$854.00	\$78.21	10.1%
Parent/Child(ren)	\$1,372.38	\$1,510.73	\$138.35	10.1%	\$1,489.03	\$1,639.14	\$150.11	10.1%
Couple	\$1,430.03	\$1,574.19	\$144.16	10.1%	\$1,551.58	\$1,707.99	\$156.42	10.1%
Family	\$2,233.61	\$2,458.78	\$225.17	10.1%	\$2,423.46	\$2,667.78	\$244.31	10.1%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$10 OV, \$500 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
October to December 2013					October to December 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$895.46	\$988.67	\$93.21	10.4%	\$971.57	\$1,072.71	\$101.13	10.4%
Parent/Child(ren)	\$1,718.73	\$1,897.63	\$178.91	10.4%	\$1,864.82	\$2,058.93	\$194.11	10.4%
Couple	\$1,790.92	\$1,977.34	\$186.42	10.4%	\$1,943.15	\$2,145.41	\$202.27	10.4%
Family	\$2,797.30	\$3,088.48	\$291.18	10.4%	\$3,035.07	\$3,351.00	\$315.93	10.4%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$895.46	\$988.67	\$93.21	10.4%	\$971.57	\$1,072.71	\$101.13	10.4%
Parent/Child(ren)	\$1,718.73	\$1,897.63	\$178.91	10.4%	\$1,864.82	\$2,058.93	\$194.11	10.4%
Couple	\$1,790.92	\$1,977.34	\$186.42	10.4%	\$1,943.15	\$2,145.41	\$202.27	10.4%
Family	\$2,797.30	\$3,088.48	\$291.18	10.4%	\$3,035.07	\$3,351.00	\$315.93	10.4%
County: Bronx								
Four-Tier A								
Single	\$895.46	\$988.67	\$93.21	10.4%	\$971.57	\$1,072.71	\$101.13	10.4%
Parent/Child(ren)	\$1,718.73	\$1,897.63	\$178.91	10.4%	\$1,864.82	\$2,058.93	\$194.11	10.4%
Couple	\$1,790.92	\$1,977.34	\$186.42	10.4%	\$1,943.15	\$2,145.41	\$202.27	10.4%
Family	\$2,797.30	\$3,088.48	\$291.18	10.4%	\$3,035.07	\$3,351.00	\$315.93	10.4%
County: Nassau								
Four-Tier A								
Single	\$895.46	\$988.67	\$93.21	10.4%	\$971.57	\$1,072.71	\$101.13	10.4%
Parent/Child(ren)	\$1,718.73	\$1,897.63	\$178.91	10.4%	\$1,864.82	\$2,058.93	\$194.11	10.4%
Couple	\$1,790.92	\$1,977.34	\$186.42	10.4%	\$1,943.15	\$2,145.41	\$202.27	10.4%
Family	\$2,797.30	\$3,088.48	\$291.18	10.4%	\$3,035.07	\$3,351.00	\$315.93	10.4%
County: Suffolk								
Four-Tier A								
Single	\$895.46	\$988.67	\$93.21	10.4%	\$971.57	\$1,072.71	\$101.13	10.4%
Parent/Child(ren)	\$1,718.73	\$1,897.63	\$178.91	10.4%	\$1,864.82	\$2,058.93	\$194.11	10.4%
Couple	\$1,790.92	\$1,977.34	\$186.42	10.4%	\$1,943.15	\$2,145.41	\$202.27	10.4%
Family	\$2,797.30	\$3,088.48	\$291.18	10.4%	\$3,035.07	\$3,351.00	\$315.93	10.4%
County: Staten Island								
Four-Tier A								
Single	\$895.46	\$988.67	\$93.21	10.4%	\$971.57	\$1,072.71	\$101.13	10.4%
Parent/Child(ren)	\$1,718.73	\$1,897.63	\$178.91	10.4%	\$1,864.82	\$2,058.93	\$194.11	10.4%
Couple	\$1,790.92	\$1,977.34	\$186.42	10.4%	\$1,943.15	\$2,145.41	\$202.27	10.4%
Family	\$2,797.30	\$3,088.48	\$291.18	10.4%	\$3,035.07	\$3,351.00	\$315.93	10.4%
County: Westchester								
Four-Tier A								
Single	\$895.46	\$988.67	\$93.21	10.4%	\$971.57	\$1,072.71	\$101.13	10.4%
Parent/Child(ren)	\$1,718.73	\$1,897.63	\$178.91	10.4%	\$1,864.82	\$2,058.93	\$194.11	10.4%
Couple	\$1,790.92	\$1,977.34	\$186.42	10.4%	\$1,943.15	\$2,145.41	\$202.27	10.4%
Family	\$2,797.30	\$3,088.48	\$291.18	10.4%	\$3,035.07	\$3,351.00	\$315.93	10.4%
County: Rockland								
Four-Tier A								
Single	\$895.46	\$988.67	\$93.21	10.4%	\$971.57	\$1,072.71	\$101.13	10.4%
Parent/Child(ren)	\$1,718.73	\$1,897.63	\$178.91	10.4%	\$1,864.82	\$2,058.93	\$194.11	10.4%
Couple	\$1,790.92	\$1,977.34	\$186.42	10.4%	\$1,943.15	\$2,145.41	\$202.27	10.4%
Family	\$2,797.30	\$3,088.48	\$291.18	10.4%	\$3,035.07	\$3,351.00	\$315.93	10.4%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$796.96	\$879.92	\$82.96	10.4%	\$864.70	\$954.71	\$90.01	10.4%
Parent/Child(ren)	\$1,529.67	\$1,688.89	\$159.23	10.4%	\$1,659.69	\$1,832.45	\$172.76	10.4%
Couple	\$1,593.92	\$1,759.83	\$165.91	10.4%	\$1,729.40	\$1,909.42	\$180.02	10.4%
Family	\$2,489.60	\$2,748.74	\$259.15	10.4%	\$2,701.21	\$2,982.39	\$281.17	10.4%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$796.96	\$879.92	\$82.96	10.4%	\$864.70	\$954.71	\$90.01	10.4%
Parent/Child(ren)	\$1,529.67	\$1,688.89	\$159.23	10.4%	\$1,659.69	\$1,832.45	\$172.76	10.4%
Couple	\$1,593.92	\$1,759.83	\$165.91	10.4%	\$1,729.40	\$1,909.42	\$180.02	10.4%
Family	\$2,489.60	\$2,748.74	\$259.15	10.4%	\$2,701.21	\$2,982.39	\$281.17	10.4%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates

\$10 OV, \$500 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
October to December 2013					October to December 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$831.50	\$918.05	\$86.55	10.4%	\$902.18	\$996.09	\$93.91	10.4%
Parent/Child(ren)	\$1,595.97	\$1,762.09	\$166.13	10.4%	\$1,731.62	\$1,911.87	\$180.25	10.4%
Couple	\$1,663.00	\$1,836.11	\$173.11	10.4%	\$1,804.36	\$1,992.17	\$187.82	10.4%
Family	\$2,597.50	\$2,867.88	\$270.38	10.4%	\$2,818.29	\$3,111.65	\$293.36	10.4%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$831.50	\$918.05	\$86.55	10.4%	\$902.18	\$996.09	\$93.91	10.4%
Parent/Child(ren)	\$1,595.97	\$1,762.09	\$166.13	10.4%	\$1,731.62	\$1,911.87	\$180.25	10.4%
Couple	\$1,663.00	\$1,836.11	\$173.11	10.4%	\$1,804.36	\$1,992.17	\$187.82	10.4%
Family	\$2,597.50	\$2,867.88	\$270.38	10.4%	\$2,818.29	\$3,111.65	\$293.36	10.4%
County: Bronx								
Four-Tier A								
Single	\$831.50	\$918.05	\$86.55	10.4%	\$902.18	\$996.09	\$93.91	10.4%
Parent/Child(ren)	\$1,595.97	\$1,762.09	\$166.13	10.4%	\$1,731.62	\$1,911.87	\$180.25	10.4%
Couple	\$1,663.00	\$1,836.11	\$173.11	10.4%	\$1,804.36	\$1,992.17	\$187.82	10.4%
Family	\$2,597.50	\$2,867.88	\$270.38	10.4%	\$2,818.29	\$3,111.65	\$293.36	10.4%
County: Nassau								
Four-Tier A								
Single	\$831.50	\$918.05	\$86.55	10.4%	\$902.18	\$996.09	\$93.91	10.4%
Parent/Child(ren)	\$1,595.97	\$1,762.09	\$166.13	10.4%	\$1,731.62	\$1,911.87	\$180.25	10.4%
Couple	\$1,663.00	\$1,836.11	\$173.11	10.4%	\$1,804.36	\$1,992.17	\$187.82	10.4%
Family	\$2,597.50	\$2,867.88	\$270.38	10.4%	\$2,818.29	\$3,111.65	\$293.36	10.4%
County: Suffolk								
Four-Tier A								
Single	\$831.50	\$918.05	\$86.55	10.4%	\$902.18	\$996.09	\$93.91	10.4%
Parent/Child(ren)	\$1,595.97	\$1,762.09	\$166.13	10.4%	\$1,731.62	\$1,911.87	\$180.25	10.4%
Couple	\$1,663.00	\$1,836.11	\$173.11	10.4%	\$1,804.36	\$1,992.17	\$187.82	10.4%
Family	\$2,597.50	\$2,867.88	\$270.38	10.4%	\$2,818.29	\$3,111.65	\$293.36	10.4%
County: Staten Island								
Four-Tier A								
Single	\$831.50	\$918.05	\$86.55	10.4%	\$902.18	\$996.09	\$93.91	10.4%
Parent/Child(ren)	\$1,595.97	\$1,762.09	\$166.13	10.4%	\$1,731.62	\$1,911.87	\$180.25	10.4%
Couple	\$1,663.00	\$1,836.11	\$173.11	10.4%	\$1,804.36	\$1,992.17	\$187.82	10.4%
Family	\$2,597.50	\$2,867.88	\$270.38	10.4%	\$2,818.29	\$3,111.65	\$293.36	10.4%
County: Westchester								
Four-Tier A								
Single	\$831.50	\$918.05	\$86.55	10.4%	\$902.18	\$996.09	\$93.91	10.4%
Parent/Child(ren)	\$1,595.97	\$1,762.09	\$166.13	10.4%	\$1,731.62	\$1,911.87	\$180.25	10.4%
Couple	\$1,663.00	\$1,836.11	\$173.11	10.4%	\$1,804.36	\$1,992.17	\$187.82	10.4%
Family	\$2,597.50	\$2,867.88	\$270.38	10.4%	\$2,818.29	\$3,111.65	\$293.36	10.4%
County: Rockland								
Four-Tier A								
Single	\$831.50	\$918.05	\$86.55	10.4%	\$902.18	\$996.09	\$93.91	10.4%
Parent/Child(ren)	\$1,595.97	\$1,762.09	\$166.13	10.4%	\$1,731.62	\$1,911.87	\$180.25	10.4%
Couple	\$1,663.00	\$1,836.11	\$173.11	10.4%	\$1,804.36	\$1,992.17	\$187.82	10.4%
Family	\$2,597.50	\$2,867.88	\$270.38	10.4%	\$2,818.29	\$3,111.65	\$293.36	10.4%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$740.04	\$817.07	\$77.03	10.4%	\$802.94	\$886.52	\$83.58	10.4%
Parent/Child(ren)	\$1,420.41	\$1,568.26	\$147.85	10.4%	\$1,541.14	\$1,701.56	\$160.42	10.4%
Couple	\$1,480.07	\$1,634.13	\$154.06	10.4%	\$1,605.88	\$1,773.04	\$167.16	10.4%
Family	\$2,311.77	\$2,552.41	\$240.64	10.4%	\$2,508.27	\$2,769.37	\$261.09	10.4%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$740.04	\$817.07	\$77.03	10.4%	\$802.94	\$886.52	\$83.58	10.4%
Parent/Child(ren)	\$1,420.41	\$1,568.26	\$147.85	10.4%	\$1,541.14	\$1,701.56	\$160.42	10.4%
Couple	\$1,480.07	\$1,634.13	\$154.06	10.4%	\$1,605.88	\$1,773.04	\$167.16	10.4%
Family	\$2,311.77	\$2,552.41	\$240.64	10.4%	\$2,508.27	\$2,769.37	\$261.09	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$25 OV, \$2,000 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$500 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
January to March 2013					January to March 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$658.39	\$737.00	\$78.61	11.9%	\$714.35	\$799.65	\$85.29	11.9%
Parent/Child(ren)	\$1,263.70	\$1,414.58	\$150.88	11.9%	\$1,371.12	\$1,534.82	\$163.71	11.9%
Couple	\$1,316.78	\$1,474.00	\$157.22	11.9%	\$1,428.71	\$1,599.29	\$170.58	11.9%
Family	\$2,056.72	\$2,302.29	\$245.57	11.9%	\$2,231.55	\$2,497.99	\$266.44	11.9%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$658.39	\$737.00	\$78.61	11.9%	\$714.35	\$799.65	\$85.29	11.9%
Parent/Child(ren)	\$1,263.70	\$1,414.58	\$150.88	11.9%	\$1,371.12	\$1,534.82	\$163.71	11.9%
Couple	\$1,316.78	\$1,474.00	\$157.22	11.9%	\$1,428.71	\$1,599.29	\$170.58	11.9%
Family	\$2,056.72	\$2,302.29	\$245.57	11.9%	\$2,231.55	\$2,497.99	\$266.44	11.9%
County: Bronx								
Four-Tier A								
Single	\$658.39	\$737.00	\$78.61	11.9%	\$714.35	\$799.65	\$85.29	11.9%
Parent/Child(ren)	\$1,263.70	\$1,414.58	\$150.88	11.9%	\$1,371.12	\$1,534.82	\$163.71	11.9%
Couple	\$1,316.78	\$1,474.00	\$157.22	11.9%	\$1,428.71	\$1,599.29	\$170.58	11.9%
Family	\$2,056.72	\$2,302.29	\$245.57	11.9%	\$2,231.55	\$2,497.99	\$266.44	11.9%
County: Nassau								
Four-Tier A								
Single	\$658.39	\$737.00	\$78.61	11.9%	\$714.35	\$799.65	\$85.29	11.9%
Parent/Child(ren)	\$1,263.70	\$1,414.58	\$150.88	11.9%	\$1,371.12	\$1,534.82	\$163.71	11.9%
Couple	\$1,316.78	\$1,474.00	\$157.22	11.9%	\$1,428.71	\$1,599.29	\$170.58	11.9%
Family	\$2,056.72	\$2,302.29	\$245.57	11.9%	\$2,231.55	\$2,497.99	\$266.44	11.9%
County: Suffolk								
Four-Tier A								
Single	\$658.39	\$737.00	\$78.61	11.9%	\$714.35	\$799.65	\$85.29	11.9%
Parent/Child(ren)	\$1,263.70	\$1,414.58	\$150.88	11.9%	\$1,371.12	\$1,534.82	\$163.71	11.9%
Couple	\$1,316.78	\$1,474.00	\$157.22	11.9%	\$1,428.71	\$1,599.29	\$170.58	11.9%
Family	\$2,056.72	\$2,302.29	\$245.57	11.9%	\$2,231.55	\$2,497.99	\$266.44	11.9%
County: Staten Island								
Four-Tier A								
Single	\$658.39	\$737.00	\$78.61	11.9%	\$714.35	\$799.65	\$85.29	11.9%
Parent/Child(ren)	\$1,263.70	\$1,414.58	\$150.88	11.9%	\$1,371.12	\$1,534.82	\$163.71	11.9%
Couple	\$1,316.78	\$1,474.00	\$157.22	11.9%	\$1,428.71	\$1,599.29	\$170.58	11.9%
Family	\$2,056.72	\$2,302.29	\$245.57	11.9%	\$2,231.55	\$2,497.99	\$266.44	11.9%
County: Westchester								
Four-Tier A								
Single	\$658.39	\$737.00	\$78.61	11.9%	\$714.35	\$799.65	\$85.29	11.9%
Parent/Child(ren)	\$1,263.70	\$1,414.58	\$150.88	11.9%	\$1,371.12	\$1,534.82	\$163.71	11.9%
Couple	\$1,316.78	\$1,474.00	\$157.22	11.9%	\$1,428.71	\$1,599.29	\$170.58	11.9%
Family	\$2,056.72	\$2,302.29	\$245.57	11.9%	\$2,231.55	\$2,497.99	\$266.44	11.9%
County: Rockland								
Four-Tier A								
Single	\$658.39	\$737.00	\$78.61	11.9%	\$714.35	\$799.65	\$85.29	11.9%
Parent/Child(ren)	\$1,263.70	\$1,414.58	\$150.88	11.9%	\$1,371.12	\$1,534.82	\$163.71	11.9%
Couple	\$1,316.78	\$1,474.00	\$157.22	11.9%	\$1,428.71	\$1,599.29	\$170.58	11.9%
Family	\$2,056.72	\$2,302.29	\$245.57	11.9%	\$2,231.55	\$2,497.99	\$266.44	11.9%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$585.97	\$655.93	\$69.96	11.9%	\$635.77	\$711.68	\$75.91	11.9%
Parent/Child(ren)	\$1,124.69	\$1,258.98	\$134.29	11.9%	\$1,220.29	\$1,365.99	\$145.70	11.9%
Couple	\$1,171.93	\$1,311.86	\$139.93	11.9%	\$1,271.55	\$1,423.37	\$151.82	11.9%
Family	\$1,830.49	\$2,049.04	\$218.56	11.9%	\$1,986.08	\$2,223.21	\$237.13	11.9%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$585.97	\$655.93	\$69.96	11.9%	\$635.77	\$711.68	\$75.91	11.9%
Parent/Child(ren)	\$1,124.69	\$1,258.98	\$134.29	11.9%	\$1,220.29	\$1,365.99	\$145.70	11.9%
Couple	\$1,171.93	\$1,311.86	\$139.93	11.9%	\$1,271.55	\$1,423.37	\$151.82	11.9%
Family	\$1,830.49	\$2,049.04	\$218.56	11.9%	\$1,986.08	\$2,223.21	\$237.13	11.9%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$25 OV, \$2,000 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$500 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
January to March 2013					January to March 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$602.12	\$674.01	\$71.89	11.9%	\$653.30	\$731.31	\$78.01	11.9%
Parent/Child(ren)	\$1,155.70	\$1,293.69	\$137.99	11.9%	\$1,253.93	\$1,403.65	\$149.72	11.9%
Couple	\$1,204.24	\$1,348.03	\$143.79	11.9%	\$1,306.60	\$1,462.61	\$156.01	11.9%
Family	\$1,880.95	\$2,105.53	\$224.59	11.9%	\$2,040.83	\$2,284.51	\$243.68	11.9%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$602.12	\$674.01	\$71.89	11.9%	\$653.30	\$731.31	\$78.01	11.9%
Parent/Child(ren)	\$1,155.70	\$1,293.69	\$137.99	11.9%	\$1,253.93	\$1,403.65	\$149.72	11.9%
Couple	\$1,204.24	\$1,348.03	\$143.79	11.9%	\$1,306.60	\$1,462.61	\$156.01	11.9%
Family	\$1,880.95	\$2,105.53	\$224.59	11.9%	\$2,040.83	\$2,284.51	\$243.68	11.9%
County: Bronx								
Four-Tier A								
Single	\$602.12	\$674.01	\$71.89	11.9%	\$653.30	\$731.31	\$78.01	11.9%
Parent/Child(ren)	\$1,155.70	\$1,293.69	\$137.99	11.9%	\$1,253.93	\$1,403.65	\$149.72	11.9%
Couple	\$1,204.24	\$1,348.03	\$143.79	11.9%	\$1,306.60	\$1,462.61	\$156.01	11.9%
Family	\$1,880.95	\$2,105.53	\$224.59	11.9%	\$2,040.83	\$2,284.51	\$243.68	11.9%
County: Nassau								
Four-Tier A								
Single	\$602.12	\$674.01	\$71.89	11.9%	\$653.30	\$731.31	\$78.01	11.9%
Parent/Child(ren)	\$1,155.70	\$1,293.69	\$137.99	11.9%	\$1,253.93	\$1,403.65	\$149.72	11.9%
Couple	\$1,204.24	\$1,348.03	\$143.79	11.9%	\$1,306.60	\$1,462.61	\$156.01	11.9%
Family	\$1,880.95	\$2,105.53	\$224.59	11.9%	\$2,040.83	\$2,284.51	\$243.68	11.9%
County: Suffolk								
Four-Tier A								
Single	\$602.12	\$674.01	\$71.89	11.9%	\$653.30	\$731.31	\$78.01	11.9%
Parent/Child(ren)	\$1,155.70	\$1,293.69	\$137.99	11.9%	\$1,253.93	\$1,403.65	\$149.72	11.9%
Couple	\$1,204.24	\$1,348.03	\$143.79	11.9%	\$1,306.60	\$1,462.61	\$156.01	11.9%
Family	\$1,880.95	\$2,105.53	\$224.59	11.9%	\$2,040.83	\$2,284.51	\$243.68	11.9%
County: Staten Island								
Four-Tier A								
Single	\$602.12	\$674.01	\$71.89	11.9%	\$653.30	\$731.31	\$78.01	11.9%
Parent/Child(ren)	\$1,155.70	\$1,293.69	\$137.99	11.9%	\$1,253.93	\$1,403.65	\$149.72	11.9%
Couple	\$1,204.24	\$1,348.03	\$143.79	11.9%	\$1,306.60	\$1,462.61	\$156.01	11.9%
Family	\$1,880.95	\$2,105.53	\$224.59	11.9%	\$2,040.83	\$2,284.51	\$243.68	11.9%
County: Westchester								
Four-Tier A								
Single	\$602.12	\$674.01	\$71.89	11.9%	\$653.30	\$731.31	\$78.01	11.9%
Parent/Child(ren)	\$1,155.70	\$1,293.69	\$137.99	11.9%	\$1,253.93	\$1,403.65	\$149.72	11.9%
Couple	\$1,204.24	\$1,348.03	\$143.79	11.9%	\$1,306.60	\$1,462.61	\$156.01	11.9%
Family	\$1,880.95	\$2,105.53	\$224.59	11.9%	\$2,040.83	\$2,284.51	\$243.68	11.9%
County: Rockland								
Four-Tier A								
Single	\$602.12	\$674.01	\$71.89	11.9%	\$653.30	\$731.31	\$78.01	11.9%
Parent/Child(ren)	\$1,155.70	\$1,293.69	\$137.99	11.9%	\$1,253.93	\$1,403.65	\$149.72	11.9%
Couple	\$1,204.24	\$1,348.03	\$143.79	11.9%	\$1,306.60	\$1,462.61	\$156.01	11.9%
Family	\$1,880.95	\$2,105.53	\$224.59	11.9%	\$2,040.83	\$2,284.51	\$243.68	11.9%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$535.89	\$599.87	\$63.99	11.9%	\$581.44	\$650.86	\$69.42	11.9%
Parent/Child(ren)	\$1,028.57	\$1,151.38	\$122.81	11.9%	\$1,116.00	\$1,249.25	\$133.25	11.9%
Couple	\$1,071.77	\$1,199.75	\$127.97	11.9%	\$1,162.88	\$1,301.72	\$138.85	11.9%
Family	\$1,674.04	\$1,873.93	\$199.88	11.9%	\$1,816.34	\$2,033.21	\$216.87	11.9%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$535.89	\$599.87	\$63.99	11.9%	\$581.44	\$650.86	\$69.42	11.9%
Parent/Child(ren)	\$1,028.57	\$1,151.38	\$122.81	11.9%	\$1,116.00	\$1,249.25	\$133.25	11.9%
Couple	\$1,071.77	\$1,199.75	\$127.97	11.9%	\$1,162.88	\$1,301.72	\$138.85	11.9%
Family	\$1,674.04	\$1,873.93	\$199.88	11.9%	\$1,816.34	\$2,033.21	\$216.87	11.9%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$25 OV, \$2,000 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$500 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
April to June 2013					April to June 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$681.43	\$765.17	\$83.74	12.3%	\$739.35	\$830.21	\$90.86	12.3%
Parent/Child(ren)	\$1,307.92	\$1,468.65	\$160.73	12.3%	\$1,419.10	\$1,593.49	\$174.39	12.3%
Couple	\$1,362.86	\$1,530.34	\$167.48	12.3%	\$1,478.70	\$1,660.42	\$181.72	12.3%
Family	\$2,128.70	\$2,390.29	\$261.59	12.3%	\$2,309.64	\$2,593.47	\$283.83	12.3%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$681.43	\$765.17	\$83.74	12.3%	\$739.35	\$830.21	\$90.86	12.3%
Parent/Child(ren)	\$1,307.92	\$1,468.65	\$160.73	12.3%	\$1,419.10	\$1,593.49	\$174.39	12.3%
Couple	\$1,362.86	\$1,530.34	\$167.48	12.3%	\$1,478.70	\$1,660.42	\$181.72	12.3%
Family	\$2,128.70	\$2,390.29	\$261.59	12.3%	\$2,309.64	\$2,593.47	\$283.83	12.3%
County: Bronx								
Four-Tier A								
Single	\$681.43	\$765.17	\$83.74	12.3%	\$739.35	\$830.21	\$90.86	12.3%
Parent/Child(ren)	\$1,307.92	\$1,468.65	\$160.73	12.3%	\$1,419.10	\$1,593.49	\$174.39	12.3%
Couple	\$1,362.86	\$1,530.34	\$167.48	12.3%	\$1,478.70	\$1,660.42	\$181.72	12.3%
Family	\$2,128.70	\$2,390.29	\$261.59	12.3%	\$2,309.64	\$2,593.47	\$283.83	12.3%
County: Nassau								
Four-Tier A								
Single	\$681.43	\$765.17	\$83.74	12.3%	\$739.35	\$830.21	\$90.86	12.3%
Parent/Child(ren)	\$1,307.92	\$1,468.65	\$160.73	12.3%	\$1,419.10	\$1,593.49	\$174.39	12.3%
Couple	\$1,362.86	\$1,530.34	\$167.48	12.3%	\$1,478.70	\$1,660.42	\$181.72	12.3%
Family	\$2,128.70	\$2,390.29	\$261.59	12.3%	\$2,309.64	\$2,593.47	\$283.83	12.3%
County: Suffolk								
Four-Tier A								
Single	\$681.43	\$765.17	\$83.74	12.3%	\$739.35	\$830.21	\$90.86	12.3%
Parent/Child(ren)	\$1,307.92	\$1,468.65	\$160.73	12.3%	\$1,419.10	\$1,593.49	\$174.39	12.3%
Couple	\$1,362.86	\$1,530.34	\$167.48	12.3%	\$1,478.70	\$1,660.42	\$181.72	12.3%
Family	\$2,128.70	\$2,390.29	\$261.59	12.3%	\$2,309.64	\$2,593.47	\$283.83	12.3%
County: Staten Island								
Four-Tier A								
Single	\$681.43	\$765.17	\$83.74	12.3%	\$739.35	\$830.21	\$90.86	12.3%
Parent/Child(ren)	\$1,307.92	\$1,468.65	\$160.73	12.3%	\$1,419.10	\$1,593.49	\$174.39	12.3%
Couple	\$1,362.86	\$1,530.34	\$167.48	12.3%	\$1,478.70	\$1,660.42	\$181.72	12.3%
Family	\$2,128.70	\$2,390.29	\$261.59	12.3%	\$2,309.64	\$2,593.47	\$283.83	12.3%
County: Westchester								
Four-Tier A								
Single	\$681.43	\$765.17	\$83.74	12.3%	\$739.35	\$830.21	\$90.86	12.3%
Parent/Child(ren)	\$1,307.92	\$1,468.65	\$160.73	12.3%	\$1,419.10	\$1,593.49	\$174.39	12.3%
Couple	\$1,362.86	\$1,530.34	\$167.48	12.3%	\$1,478.70	\$1,660.42	\$181.72	12.3%
Family	\$2,128.70	\$2,390.29	\$261.59	12.3%	\$2,309.64	\$2,593.47	\$283.83	12.3%
County: Rockland								
Four-Tier A								
Single	\$681.43	\$765.17	\$83.74	12.3%	\$739.35	\$830.21	\$90.86	12.3%
Parent/Child(ren)	\$1,307.92	\$1,468.65	\$160.73	12.3%	\$1,419.10	\$1,593.49	\$174.39	12.3%
Couple	\$1,362.86	\$1,530.34	\$167.48	12.3%	\$1,478.70	\$1,660.42	\$181.72	12.3%
Family	\$2,128.70	\$2,390.29	\$261.59	12.3%	\$2,309.64	\$2,593.47	\$283.83	12.3%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$606.47	\$681.00	\$74.53	12.3%	\$658.02	\$738.89	\$80.86	12.3%
Parent/Child(ren)	\$1,164.05	\$1,307.10	\$143.05	12.3%	\$1,263.00	\$1,418.20	\$155.21	12.3%
Couple	\$1,212.95	\$1,362.00	\$149.06	12.3%	\$1,316.05	\$1,477.77	\$161.73	12.3%
Family	\$1,894.54	\$2,127.36	\$232.82	12.3%	\$2,055.58	\$2,308.19	\$252.61	12.3%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$606.47	\$681.00	\$74.53	12.3%	\$658.02	\$738.89	\$80.86	12.3%
Parent/Child(ren)	\$1,164.05	\$1,307.10	\$143.05	12.3%	\$1,263.00	\$1,418.20	\$155.21	12.3%
Couple	\$1,212.95	\$1,362.00	\$149.06	12.3%	\$1,316.05	\$1,477.77	\$161.73	12.3%
Family	\$1,894.54	\$2,127.36	\$232.82	12.3%	\$2,055.58	\$2,308.19	\$252.61	12.3%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$25 OV, \$2,000 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$500 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
April to June 2013					April to June 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$623.20	\$699.77	\$76.58	12.3%	\$676.17	\$759.25	\$83.08	12.3%
Parent/Child(ren)	\$1,196.15	\$1,343.13	\$146.98	12.3%	\$1,297.82	\$1,457.29	\$159.47	12.3%
Couple	\$1,246.39	\$1,399.54	\$153.15	12.3%	\$1,352.33	\$1,518.50	\$166.17	12.3%
Family	\$1,946.78	\$2,185.99	\$239.21	12.3%	\$2,112.26	\$2,371.80	\$259.55	12.3%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$623.20	\$699.77	\$76.58	12.3%	\$676.17	\$759.25	\$83.08	12.3%
Parent/Child(ren)	\$1,196.15	\$1,343.13	\$146.98	12.3%	\$1,297.82	\$1,457.29	\$159.47	12.3%
Couple	\$1,246.39	\$1,399.54	\$153.15	12.3%	\$1,352.33	\$1,518.50	\$166.17	12.3%
Family	\$1,946.78	\$2,185.99	\$239.21	12.3%	\$2,112.26	\$2,371.80	\$259.55	12.3%
County: Bronx								
Four-Tier A								
Single	\$623.20	\$699.77	\$76.58	12.3%	\$676.17	\$759.25	\$83.08	12.3%
Parent/Child(ren)	\$1,196.15	\$1,343.13	\$146.98	12.3%	\$1,297.82	\$1,457.29	\$159.47	12.3%
Couple	\$1,246.39	\$1,399.54	\$153.15	12.3%	\$1,352.33	\$1,518.50	\$166.17	12.3%
Family	\$1,946.78	\$2,185.99	\$239.21	12.3%	\$2,112.26	\$2,371.80	\$259.55	12.3%
County: Nassau								
Four-Tier A								
Single	\$623.20	\$699.77	\$76.58	12.3%	\$676.17	\$759.25	\$83.08	12.3%
Parent/Child(ren)	\$1,196.15	\$1,343.13	\$146.98	12.3%	\$1,297.82	\$1,457.29	\$159.47	12.3%
Couple	\$1,246.39	\$1,399.54	\$153.15	12.3%	\$1,352.33	\$1,518.50	\$166.17	12.3%
Family	\$1,946.78	\$2,185.99	\$239.21	12.3%	\$2,112.26	\$2,371.80	\$259.55	12.3%
County: Suffolk								
Four-Tier A								
Single	\$623.20	\$699.77	\$76.58	12.3%	\$676.17	\$759.25	\$83.08	12.3%
Parent/Child(ren)	\$1,196.15	\$1,343.13	\$146.98	12.3%	\$1,297.82	\$1,457.29	\$159.47	12.3%
Couple	\$1,246.39	\$1,399.54	\$153.15	12.3%	\$1,352.33	\$1,518.50	\$166.17	12.3%
Family	\$1,946.78	\$2,185.99	\$239.21	12.3%	\$2,112.26	\$2,371.80	\$259.55	12.3%
County: Staten Island								
Four-Tier A								
Single	\$623.20	\$699.77	\$76.58	12.3%	\$676.17	\$759.25	\$83.08	12.3%
Parent/Child(ren)	\$1,196.15	\$1,343.13	\$146.98	12.3%	\$1,297.82	\$1,457.29	\$159.47	12.3%
Couple	\$1,246.39	\$1,399.54	\$153.15	12.3%	\$1,352.33	\$1,518.50	\$166.17	12.3%
Family	\$1,946.78	\$2,185.99	\$239.21	12.3%	\$2,112.26	\$2,371.80	\$259.55	12.3%
County: Westchester								
Four-Tier A								
Single	\$623.20	\$699.77	\$76.58	12.3%	\$676.17	\$759.25	\$83.08	12.3%
Parent/Child(ren)	\$1,196.15	\$1,343.13	\$146.98	12.3%	\$1,297.82	\$1,457.29	\$159.47	12.3%
Couple	\$1,246.39	\$1,399.54	\$153.15	12.3%	\$1,352.33	\$1,518.50	\$166.17	12.3%
Family	\$1,946.78	\$2,185.99	\$239.21	12.3%	\$2,112.26	\$2,371.80	\$259.55	12.3%
County: Rockland								
Four-Tier A								
Single	\$623.20	\$699.77	\$76.58	12.3%	\$676.17	\$759.25	\$83.08	12.3%
Parent/Child(ren)	\$1,196.15	\$1,343.13	\$146.98	12.3%	\$1,297.82	\$1,457.29	\$159.47	12.3%
Couple	\$1,246.39	\$1,399.54	\$153.15	12.3%	\$1,352.33	\$1,518.50	\$166.17	12.3%
Family	\$1,946.78	\$2,185.99	\$239.21	12.3%	\$2,112.26	\$2,371.80	\$259.55	12.3%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$554.64	\$622.80	\$68.15	12.3%	\$601.79	\$675.73	\$73.95	12.3%
Parent/Child(ren)	\$1,064.57	\$1,195.38	\$130.81	12.3%	\$1,155.06	\$1,296.99	\$141.93	12.3%
Couple	\$1,109.29	\$1,245.59	\$136.30	12.3%	\$1,203.58	\$1,351.47	\$147.89	12.3%
Family	\$1,732.64	\$1,945.54	\$212.90	12.3%	\$1,879.91	\$2,110.91	\$231.00	12.3%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$554.64	\$622.80	\$68.15	12.3%	\$601.79	\$675.73	\$73.95	12.3%
Parent/Child(ren)	\$1,064.57	\$1,195.38	\$130.81	12.3%	\$1,155.06	\$1,296.99	\$141.93	12.3%
Couple	\$1,109.29	\$1,245.59	\$136.30	12.3%	\$1,203.58	\$1,351.47	\$147.89	12.3%
Family	\$1,732.64	\$1,945.54	\$212.90	12.3%	\$1,879.91	\$2,110.91	\$231.00	12.3%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates

\$25 OV, \$2,000 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$500 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
July to September 2013					July to September 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$722.32	\$795.14	\$72.82	10.1%	\$783.72	\$862.73	\$79.01	10.1%
Parent/Child(ren)	\$1,386.41	\$1,526.18	\$139.77	10.1%	\$1,504.25	\$1,655.90	\$151.65	10.1%
Couple	\$1,444.64	\$1,590.28	\$145.64	10.1%	\$1,567.43	\$1,725.45	\$158.02	10.1%
Family	\$2,256.43	\$2,483.91	\$227.48	10.1%	\$2,448.23	\$2,695.05	\$246.82	10.1%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$722.32	\$795.14	\$72.82	10.1%	\$783.72	\$862.73	\$79.01	10.1%
Parent/Child(ren)	\$1,386.41	\$1,526.18	\$139.77	10.1%	\$1,504.25	\$1,655.90	\$151.65	10.1%
Couple	\$1,444.64	\$1,590.28	\$145.64	10.1%	\$1,567.43	\$1,725.45	\$158.02	10.1%
Family	\$2,256.43	\$2,483.91	\$227.48	10.1%	\$2,448.23	\$2,695.05	\$246.82	10.1%
County: Bronx								
Four-Tier A								
Single	\$722.32	\$795.14	\$72.82	10.1%	\$783.72	\$862.73	\$79.01	10.1%
Parent/Child(ren)	\$1,386.41	\$1,526.18	\$139.77	10.1%	\$1,504.25	\$1,655.90	\$151.65	10.1%
Couple	\$1,444.64	\$1,590.28	\$145.64	10.1%	\$1,567.43	\$1,725.45	\$158.02	10.1%
Family	\$2,256.43	\$2,483.91	\$227.48	10.1%	\$2,448.23	\$2,695.05	\$246.82	10.1%
County: Nassau								
Four-Tier A								
Single	\$722.32	\$795.14	\$72.82	10.1%	\$783.72	\$862.73	\$79.01	10.1%
Parent/Child(ren)	\$1,386.41	\$1,526.18	\$139.77	10.1%	\$1,504.25	\$1,655.90	\$151.65	10.1%
Couple	\$1,444.64	\$1,590.28	\$145.64	10.1%	\$1,567.43	\$1,725.45	\$158.02	10.1%
Family	\$2,256.43	\$2,483.91	\$227.48	10.1%	\$2,448.23	\$2,695.05	\$246.82	10.1%
County: Suffolk								
Four-Tier A								
Single	\$722.32	\$795.14	\$72.82	10.1%	\$783.72	\$862.73	\$79.01	10.1%
Parent/Child(ren)	\$1,386.41	\$1,526.18	\$139.77	10.1%	\$1,504.25	\$1,655.90	\$151.65	10.1%
Couple	\$1,444.64	\$1,590.28	\$145.64	10.1%	\$1,567.43	\$1,725.45	\$158.02	10.1%
Family	\$2,256.43	\$2,483.91	\$227.48	10.1%	\$2,448.23	\$2,695.05	\$246.82	10.1%
County: Staten Island								
Four-Tier A								
Single	\$722.32	\$795.14	\$72.82	10.1%	\$783.72	\$862.73	\$79.01	10.1%
Parent/Child(ren)	\$1,386.41	\$1,526.18	\$139.77	10.1%	\$1,504.25	\$1,655.90	\$151.65	10.1%
Couple	\$1,444.64	\$1,590.28	\$145.64	10.1%	\$1,567.43	\$1,725.45	\$158.02	10.1%
Family	\$2,256.43	\$2,483.91	\$227.48	10.1%	\$2,448.23	\$2,695.05	\$246.82	10.1%
County: Westchester								
Four-Tier A								
Single	\$722.32	\$795.14	\$72.82	10.1%	\$783.72	\$862.73	\$79.01	10.1%
Parent/Child(ren)	\$1,386.41	\$1,526.18	\$139.77	10.1%	\$1,504.25	\$1,655.90	\$151.65	10.1%
Couple	\$1,444.64	\$1,590.28	\$145.64	10.1%	\$1,567.43	\$1,725.45	\$158.02	10.1%
Family	\$2,256.43	\$2,483.91	\$227.48	10.1%	\$2,448.23	\$2,695.05	\$246.82	10.1%
County: Rockland								
Four-Tier A								
Single	\$722.32	\$795.14	\$72.82	10.1%	\$783.72	\$862.73	\$79.01	10.1%
Parent/Child(ren)	\$1,386.41	\$1,526.18	\$139.77	10.1%	\$1,504.25	\$1,655.90	\$151.65	10.1%
Couple	\$1,444.64	\$1,590.28	\$145.64	10.1%	\$1,567.43	\$1,725.45	\$158.02	10.1%
Family	\$2,256.43	\$2,483.91	\$227.48	10.1%	\$2,448.23	\$2,695.05	\$246.82	10.1%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$642.86	\$707.67	\$64.81	10.1%	\$697.51	\$767.83	\$70.32	10.1%
Parent/Child(ren)	\$1,233.90	\$1,358.30	\$124.39	10.1%	\$1,338.78	\$1,473.75	\$134.97	10.1%
Couple	\$1,285.73	\$1,415.35	\$129.62	10.1%	\$1,395.02	\$1,535.65	\$140.64	10.1%
Family	\$2,008.23	\$2,210.68	\$202.46	10.1%	\$2,178.93	\$2,398.59	\$219.67	10.1%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$642.86	\$707.67	\$64.81	10.1%	\$697.51	\$767.83	\$70.32	10.1%
Parent/Child(ren)	\$1,233.90	\$1,358.30	\$124.39	10.1%	\$1,338.78	\$1,473.75	\$134.97	10.1%
Couple	\$1,285.73	\$1,415.35	\$129.62	10.1%	\$1,395.02	\$1,535.65	\$140.64	10.1%
Family	\$2,008.23	\$2,210.68	\$202.46	10.1%	\$2,178.93	\$2,398.59	\$219.67	10.1%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$25 OV, \$2,000 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$500 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
July to September 2013					July to September 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$660.58	\$727.18	\$66.60	10.1%	\$716.73	\$788.99	\$72.26	10.1%
Parent/Child(ren)	\$1,267.91	\$1,395.74	\$127.83	10.1%	\$1,375.69	\$1,514.38	\$138.69	10.1%
Couple	\$1,321.17	\$1,454.37	\$133.20	10.1%	\$1,433.47	\$1,577.99	\$144.52	10.1%
Family	\$2,063.58	\$2,271.63	\$208.05	10.1%	\$2,238.99	\$2,464.71	\$225.73	10.1%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$660.58	\$727.18	\$66.60	10.1%	\$716.73	\$788.99	\$72.26	10.1%
Parent/Child(ren)	\$1,267.91	\$1,395.74	\$127.83	10.1%	\$1,375.69	\$1,514.38	\$138.69	10.1%
Couple	\$1,321.17	\$1,454.37	\$133.20	10.1%	\$1,433.47	\$1,577.99	\$144.52	10.1%
Family	\$2,063.58	\$2,271.63	\$208.05	10.1%	\$2,238.99	\$2,464.71	\$225.73	10.1%
County: Bronx								
Four-Tier A								
Single	\$660.58	\$727.18	\$66.60	10.1%	\$716.73	\$788.99	\$72.26	10.1%
Parent/Child(ren)	\$1,267.91	\$1,395.74	\$127.83	10.1%	\$1,375.69	\$1,514.38	\$138.69	10.1%
Couple	\$1,321.17	\$1,454.37	\$133.20	10.1%	\$1,433.47	\$1,577.99	\$144.52	10.1%
Family	\$2,063.58	\$2,271.63	\$208.05	10.1%	\$2,238.99	\$2,464.71	\$225.73	10.1%
County: Nassau								
Four-Tier A								
Single	\$660.58	\$727.18	\$66.60	10.1%	\$716.73	\$788.99	\$72.26	10.1%
Parent/Child(ren)	\$1,267.91	\$1,395.74	\$127.83	10.1%	\$1,375.69	\$1,514.38	\$138.69	10.1%
Couple	\$1,321.17	\$1,454.37	\$133.20	10.1%	\$1,433.47	\$1,577.99	\$144.52	10.1%
Family	\$2,063.58	\$2,271.63	\$208.05	10.1%	\$2,238.99	\$2,464.71	\$225.73	10.1%
County: Suffolk								
Four-Tier A								
Single	\$660.58	\$727.18	\$66.60	10.1%	\$716.73	\$788.99	\$72.26	10.1%
Parent/Child(ren)	\$1,267.91	\$1,395.74	\$127.83	10.1%	\$1,375.69	\$1,514.38	\$138.69	10.1%
Couple	\$1,321.17	\$1,454.37	\$133.20	10.1%	\$1,433.47	\$1,577.99	\$144.52	10.1%
Family	\$2,063.58	\$2,271.63	\$208.05	10.1%	\$2,238.99	\$2,464.71	\$225.73	10.1%
County: Staten Island								
Four-Tier A								
Single	\$660.58	\$727.18	\$66.60	10.1%	\$716.73	\$788.99	\$72.26	10.1%
Parent/Child(ren)	\$1,267.91	\$1,395.74	\$127.83	10.1%	\$1,375.69	\$1,514.38	\$138.69	10.1%
Couple	\$1,321.17	\$1,454.37	\$133.20	10.1%	\$1,433.47	\$1,577.99	\$144.52	10.1%
Family	\$2,063.58	\$2,271.63	\$208.05	10.1%	\$2,238.99	\$2,464.71	\$225.73	10.1%
County: Westchester								
Four-Tier A								
Single	\$660.58	\$727.18	\$66.60	10.1%	\$716.73	\$788.99	\$72.26	10.1%
Parent/Child(ren)	\$1,267.91	\$1,395.74	\$127.83	10.1%	\$1,375.69	\$1,514.38	\$138.69	10.1%
Couple	\$1,321.17	\$1,454.37	\$133.20	10.1%	\$1,433.47	\$1,577.99	\$144.52	10.1%
Family	\$2,063.58	\$2,271.63	\$208.05	10.1%	\$2,238.99	\$2,464.71	\$225.73	10.1%
County: Rockland								
Four-Tier A								
Single	\$660.58	\$727.18	\$66.60	10.1%	\$716.73	\$788.99	\$72.26	10.1%
Parent/Child(ren)	\$1,267.91	\$1,395.74	\$127.83	10.1%	\$1,375.69	\$1,514.38	\$138.69	10.1%
Couple	\$1,321.17	\$1,454.37	\$133.20	10.1%	\$1,433.47	\$1,577.99	\$144.52	10.1%
Family	\$2,063.58	\$2,271.63	\$208.05	10.1%	\$2,238.99	\$2,464.71	\$225.73	10.1%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$587.92	\$647.19	\$59.27	10.1%	\$637.89	\$702.20	\$64.31	10.1%
Parent/Child(ren)	\$1,128.44	\$1,242.21	\$113.77	10.1%	\$1,224.36	\$1,347.80	\$123.44	10.1%
Couple	\$1,175.84	\$1,294.39	\$118.55	10.1%	\$1,275.79	\$1,404.41	\$128.62	10.1%
Family	\$1,836.59	\$2,021.75	\$185.16	10.1%	\$1,992.70	\$2,193.60	\$200.90	10.1%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$587.92	\$647.19	\$59.27	10.1%	\$637.89	\$702.20	\$64.31	10.1%
Parent/Child(ren)	\$1,128.44	\$1,242.21	\$113.77	10.1%	\$1,224.36	\$1,347.80	\$123.44	10.1%
Couple	\$1,175.84	\$1,294.39	\$118.55	10.1%	\$1,275.79	\$1,404.41	\$128.62	10.1%
Family	\$1,836.59	\$2,021.75	\$185.16	10.1%	\$1,992.70	\$2,193.60	\$200.90	10.1%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$25 OV, \$2,000 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$500 IP Copay

		FREEDOM NETWORK RATES							
		GATED				NON-GATED			
		October to December 2013				October to December 2013			
		2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan									
Four-Tier A									
Single		\$747.60	\$825.41	\$77.81	10.4%	\$811.15	\$895.57	\$84.42	10.4%
Parent/Child(ren)		\$1,434.93	\$1,584.28	\$149.35	10.4%	\$1,556.90	\$1,718.94	\$162.04	10.4%
Couple		\$1,495.20	\$1,650.82	\$155.62	10.4%	\$1,622.29	\$1,791.14	\$168.85	10.4%
Family		\$2,335.41	\$2,578.47	\$243.07	10.4%	\$2,533.91	\$2,797.64	\$263.73	10.4%
County: Brooklyn/Queens									
Four-Tier A									
Single		\$747.60	\$825.41	\$77.81	10.4%	\$811.15	\$895.57	\$84.42	10.4%
Parent/Child(ren)		\$1,434.93	\$1,584.28	\$149.35	10.4%	\$1,556.90	\$1,718.94	\$162.04	10.4%
Couple		\$1,495.20	\$1,650.82	\$155.62	10.4%	\$1,622.29	\$1,791.14	\$168.85	10.4%
Family		\$2,335.41	\$2,578.47	\$243.07	10.4%	\$2,533.91	\$2,797.64	\$263.73	10.4%
County: Bronx									
Four-Tier A									
Single		\$747.60	\$825.41	\$77.81	10.4%	\$811.15	\$895.57	\$84.42	10.4%
Parent/Child(ren)		\$1,434.93	\$1,584.28	\$149.35	10.4%	\$1,556.90	\$1,718.94	\$162.04	10.4%
Couple		\$1,495.20	\$1,650.82	\$155.62	10.4%	\$1,622.29	\$1,791.14	\$168.85	10.4%
Family		\$2,335.41	\$2,578.47	\$243.07	10.4%	\$2,533.91	\$2,797.64	\$263.73	10.4%
County: Nassau									
Four-Tier A									
Single		\$747.60	\$825.41	\$77.81	10.4%	\$811.15	\$895.57	\$84.42	10.4%
Parent/Child(ren)		\$1,434.93	\$1,584.28	\$149.35	10.4%	\$1,556.90	\$1,718.94	\$162.04	10.4%
Couple		\$1,495.20	\$1,650.82	\$155.62	10.4%	\$1,622.29	\$1,791.14	\$168.85	10.4%
Family		\$2,335.41	\$2,578.47	\$243.07	10.4%	\$2,533.91	\$2,797.64	\$263.73	10.4%
County: Suffolk									
Four-Tier A									
Single		\$747.60	\$825.41	\$77.81	10.4%	\$811.15	\$895.57	\$84.42	10.4%
Parent/Child(ren)		\$1,434.93	\$1,584.28	\$149.35	10.4%	\$1,556.90	\$1,718.94	\$162.04	10.4%
Couple		\$1,495.20	\$1,650.82	\$155.62	10.4%	\$1,622.29	\$1,791.14	\$168.85	10.4%
Family		\$2,335.41	\$2,578.47	\$243.07	10.4%	\$2,533.91	\$2,797.64	\$263.73	10.4%
County: Staten Island									
Four-Tier A									
Single		\$747.60	\$825.41	\$77.81	10.4%	\$811.15	\$895.57	\$84.42	10.4%
Parent/Child(ren)		\$1,434.93	\$1,584.28	\$149.35	10.4%	\$1,556.90	\$1,718.94	\$162.04	10.4%
Couple		\$1,495.20	\$1,650.82	\$155.62	10.4%	\$1,622.29	\$1,791.14	\$168.85	10.4%
Family		\$2,335.41	\$2,578.47	\$243.07	10.4%	\$2,533.91	\$2,797.64	\$263.73	10.4%
County: Westchester									
Four-Tier A									
Single		\$747.60	\$825.41	\$77.81	10.4%	\$811.15	\$895.57	\$84.42	10.4%
Parent/Child(ren)		\$1,434.93	\$1,584.28	\$149.35	10.4%	\$1,556.90	\$1,718.94	\$162.04	10.4%
Couple		\$1,495.20	\$1,650.82	\$155.62	10.4%	\$1,622.29	\$1,791.14	\$168.85	10.4%
Family		\$2,335.41	\$2,578.47	\$243.07	10.4%	\$2,533.91	\$2,797.64	\$263.73	10.4%
County: Rockland									
Four-Tier A									
Single		\$747.60	\$825.41	\$77.81	10.4%	\$811.15	\$895.57	\$84.42	10.4%
Parent/Child(ren)		\$1,434.93	\$1,584.28	\$149.35	10.4%	\$1,556.90	\$1,718.94	\$162.04	10.4%
Couple		\$1,495.20	\$1,650.82	\$155.62	10.4%	\$1,622.29	\$1,791.14	\$168.85	10.4%
Family		\$2,335.41	\$2,578.47	\$243.07	10.4%	\$2,533.91	\$2,797.64	\$263.73	10.4%
County: Putnam/Orange/Dutchess									
Four-Tier A									
Single		\$665.36	\$734.61	\$69.25	10.4%	\$721.92	\$797.06	\$75.14	10.4%
Parent/Child(ren)		\$1,277.09	\$1,410.01	\$132.92	10.4%	\$1,385.64	\$1,529.86	\$144.22	10.4%
Couple		\$1,330.73	\$1,469.23	\$138.50	10.4%	\$1,443.84	\$1,594.11	\$150.27	10.4%
Family		\$2,078.51	\$2,294.84	\$216.33	10.4%	\$2,255.18	\$2,489.90	\$234.72	10.4%
County: Sullivan/Ulster									
Four-Tier A									
Single		\$665.36	\$734.61	\$69.25	10.4%	\$721.92	\$797.06	\$75.14	10.4%
Parent/Child(ren)		\$1,277.09	\$1,410.01	\$132.92	10.4%	\$1,385.64	\$1,529.86	\$144.22	10.4%
Couple		\$1,330.73	\$1,469.23	\$138.50	10.4%	\$1,443.84	\$1,594.11	\$150.27	10.4%
Family		\$2,078.51	\$2,294.84	\$216.33	10.4%	\$2,255.18	\$2,489.90	\$234.72	10.4%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates

\$25 OV, \$2,000 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$500 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
October to December 2013					October to December 2013			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$683.71	\$754.87	\$71.16	10.4%	\$741.82	\$819.04	\$77.21	10.4%
Parent/Child(ren)	\$1,312.29	\$1,448.88	\$136.59	10.4%	\$1,423.84	\$1,572.04	\$148.20	10.4%
Couple	\$1,367.41	\$1,509.74	\$142.33	10.4%	\$1,483.64	\$1,638.07	\$154.43	10.4%
Family	\$2,135.81	\$2,358.12	\$222.31	10.4%	\$2,317.36	\$2,558.56	\$241.20	10.4%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$683.71	\$754.87	\$71.16	10.4%	\$741.82	\$819.04	\$77.21	10.4%
Parent/Child(ren)	\$1,312.29	\$1,448.88	\$136.59	10.4%	\$1,423.84	\$1,572.04	\$148.20	10.4%
Couple	\$1,367.41	\$1,509.74	\$142.33	10.4%	\$1,483.64	\$1,638.07	\$154.43	10.4%
Family	\$2,135.81	\$2,358.12	\$222.31	10.4%	\$2,317.36	\$2,558.56	\$241.20	10.4%
County: Bronx								
Four-Tier A								
Single	\$683.71	\$754.87	\$71.16	10.4%	\$741.82	\$819.04	\$77.21	10.4%
Parent/Child(ren)	\$1,312.29	\$1,448.88	\$136.59	10.4%	\$1,423.84	\$1,572.04	\$148.20	10.4%
Couple	\$1,367.41	\$1,509.74	\$142.33	10.4%	\$1,483.64	\$1,638.07	\$154.43	10.4%
Family	\$2,135.81	\$2,358.12	\$222.31	10.4%	\$2,317.36	\$2,558.56	\$241.20	10.4%
County: Nassau								
Four-Tier A								
Single	\$683.71	\$754.87	\$71.16	10.4%	\$741.82	\$819.04	\$77.21	10.4%
Parent/Child(ren)	\$1,312.29	\$1,448.88	\$136.59	10.4%	\$1,423.84	\$1,572.04	\$148.20	10.4%
Couple	\$1,367.41	\$1,509.74	\$142.33	10.4%	\$1,483.64	\$1,638.07	\$154.43	10.4%
Family	\$2,135.81	\$2,358.12	\$222.31	10.4%	\$2,317.36	\$2,558.56	\$241.20	10.4%
County: Suffolk								
Four-Tier A								
Single	\$683.71	\$754.87	\$71.16	10.4%	\$741.82	\$819.04	\$77.21	10.4%
Parent/Child(ren)	\$1,312.29	\$1,448.88	\$136.59	10.4%	\$1,423.84	\$1,572.04	\$148.20	10.4%
Couple	\$1,367.41	\$1,509.74	\$142.33	10.4%	\$1,483.64	\$1,638.07	\$154.43	10.4%
Family	\$2,135.81	\$2,358.12	\$222.31	10.4%	\$2,317.36	\$2,558.56	\$241.20	10.4%
County: Staten Island								
Four-Tier A								
Single	\$683.71	\$754.87	\$71.16	10.4%	\$741.82	\$819.04	\$77.21	10.4%
Parent/Child(ren)	\$1,312.29	\$1,448.88	\$136.59	10.4%	\$1,423.84	\$1,572.04	\$148.20	10.4%
Couple	\$1,367.41	\$1,509.74	\$142.33	10.4%	\$1,483.64	\$1,638.07	\$154.43	10.4%
Family	\$2,135.81	\$2,358.12	\$222.31	10.4%	\$2,317.36	\$2,558.56	\$241.20	10.4%
County: Westchester								
Four-Tier A								
Single	\$683.71	\$754.87	\$71.16	10.4%	\$741.82	\$819.04	\$77.21	10.4%
Parent/Child(ren)	\$1,312.29	\$1,448.88	\$136.59	10.4%	\$1,423.84	\$1,572.04	\$148.20	10.4%
Couple	\$1,367.41	\$1,509.74	\$142.33	10.4%	\$1,483.64	\$1,638.07	\$154.43	10.4%
Family	\$2,135.81	\$2,358.12	\$222.31	10.4%	\$2,317.36	\$2,558.56	\$241.20	10.4%
County: Rockland								
Four-Tier A								
Single	\$683.71	\$754.87	\$71.16	10.4%	\$741.82	\$819.04	\$77.21	10.4%
Parent/Child(ren)	\$1,312.29	\$1,448.88	\$136.59	10.4%	\$1,423.84	\$1,572.04	\$148.20	10.4%
Couple	\$1,367.41	\$1,509.74	\$142.33	10.4%	\$1,483.64	\$1,638.07	\$154.43	10.4%
Family	\$2,135.81	\$2,358.12	\$222.31	10.4%	\$2,317.36	\$2,558.56	\$241.20	10.4%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$608.50	\$671.84	\$63.34	10.4%	\$660.22	\$728.94	\$68.72	10.4%
Parent/Child(ren)	\$1,167.94	\$1,289.51	\$121.57	10.4%	\$1,267.22	\$1,399.12	\$131.90	10.4%
Couple	\$1,217.00	\$1,343.67	\$126.67	10.4%	\$1,320.44	\$1,457.88	\$137.44	10.4%
Family	\$1,900.87	\$2,098.73	\$197.85	10.4%	\$2,062.45	\$2,277.12	\$214.67	10.4%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$608.50	\$671.84	\$63.34	10.4%	\$660.22	\$728.94	\$68.72	10.4%
Parent/Child(ren)	\$1,167.94	\$1,289.51	\$121.57	10.4%	\$1,267.22	\$1,399.12	\$131.90	10.4%
Couple	\$1,217.00	\$1,343.67	\$126.67	10.4%	\$1,320.44	\$1,457.88	\$137.44	10.4%
Family	\$1,900.87	\$2,098.73	\$197.85	10.4%	\$2,062.45	\$2,277.12	\$214.67	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$5 OV, \$250 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
January to March 2013					January to March 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$840.09	\$940.40	\$100.31	11.9%	\$911.50	\$1,020.33	\$108.84	11.9%
Parent/Child(ren)	\$1,612.45	\$1,804.98	\$192.53	11.9%	\$1,749.51	\$1,958.41	\$208.90	11.9%
Couple	\$1,680.18	\$1,880.80	\$200.62	11.9%	\$1,823.00	\$2,040.67	\$217.67	11.9%
Family	\$2,624.33	\$2,937.69	\$313.36	11.9%	\$2,847.40	\$3,187.39	\$339.99	11.9%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$840.09	\$940.40	\$100.31	11.9%	\$911.50	\$1,020.33	\$108.84	11.9%
Parent/Child(ren)	\$1,612.45	\$1,804.98	\$192.53	11.9%	\$1,749.51	\$1,958.41	\$208.90	11.9%
Couple	\$1,680.18	\$1,880.80	\$200.62	11.9%	\$1,823.00	\$2,040.67	\$217.67	11.9%
Family	\$2,624.33	\$2,937.69	\$313.36	11.9%	\$2,847.40	\$3,187.39	\$339.99	11.9%
County: Bronx								
Four-Tier A								
Single	\$840.09	\$940.40	\$100.31	11.9%	\$911.50	\$1,020.33	\$108.84	11.9%
Parent/Child(ren)	\$1,612.45	\$1,804.98	\$192.53	11.9%	\$1,749.51	\$1,958.41	\$208.90	11.9%
Couple	\$1,680.18	\$1,880.80	\$200.62	11.9%	\$1,823.00	\$2,040.67	\$217.67	11.9%
Family	\$2,624.33	\$2,937.69	\$313.36	11.9%	\$2,847.40	\$3,187.39	\$339.99	11.9%
County: Nassau								
Four-Tier A								
Single	\$840.09	\$940.40	\$100.31	11.9%	\$911.50	\$1,020.33	\$108.84	11.9%
Parent/Child(ren)	\$1,612.45	\$1,804.98	\$192.53	11.9%	\$1,749.51	\$1,958.41	\$208.90	11.9%
Couple	\$1,680.18	\$1,880.80	\$200.62	11.9%	\$1,823.00	\$2,040.67	\$217.67	11.9%
Family	\$2,624.33	\$2,937.69	\$313.36	11.9%	\$2,847.40	\$3,187.39	\$339.99	11.9%
County: Suffolk								
Four-Tier A								
Single	\$840.09	\$940.40	\$100.31	11.9%	\$911.50	\$1,020.33	\$108.84	11.9%
Parent/Child(ren)	\$1,612.45	\$1,804.98	\$192.53	11.9%	\$1,749.51	\$1,958.41	\$208.90	11.9%
Couple	\$1,680.18	\$1,880.80	\$200.62	11.9%	\$1,823.00	\$2,040.67	\$217.67	11.9%
Family	\$2,624.33	\$2,937.69	\$313.36	11.9%	\$2,847.40	\$3,187.39	\$339.99	11.9%
County: Staten Island								
Four-Tier A								
Single	\$840.09	\$940.40	\$100.31	11.9%	\$911.50	\$1,020.33	\$108.84	11.9%
Parent/Child(ren)	\$1,612.45	\$1,804.98	\$192.53	11.9%	\$1,749.51	\$1,958.41	\$208.90	11.9%
Couple	\$1,680.18	\$1,880.80	\$200.62	11.9%	\$1,823.00	\$2,040.67	\$217.67	11.9%
Family	\$2,624.33	\$2,937.69	\$313.36	11.9%	\$2,847.40	\$3,187.39	\$339.99	11.9%
County: Westchester								
Four-Tier A								
Single	\$840.09	\$940.40	\$100.31	11.9%	\$911.50	\$1,020.33	\$108.84	11.9%
Parent/Child(ren)	\$1,612.45	\$1,804.98	\$192.53	11.9%	\$1,749.51	\$1,958.41	\$208.90	11.9%
Couple	\$1,680.18	\$1,880.80	\$200.62	11.9%	\$1,823.00	\$2,040.67	\$217.67	11.9%
Family	\$2,624.33	\$2,937.69	\$313.36	11.9%	\$2,847.40	\$3,187.39	\$339.99	11.9%
County: Rockland								
Four-Tier A								
Single	\$840.09	\$940.40	\$100.31	11.9%	\$911.50	\$1,020.33	\$108.84	11.9%
Parent/Child(ren)	\$1,612.45	\$1,804.98	\$192.53	11.9%	\$1,749.51	\$1,958.41	\$208.90	11.9%
Couple	\$1,680.18	\$1,880.80	\$200.62	11.9%	\$1,823.00	\$2,040.67	\$217.67	11.9%
Family	\$2,624.33	\$2,937.69	\$313.36	11.9%	\$2,847.40	\$3,187.39	\$339.99	11.9%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$747.68	\$836.96	\$89.28	11.9%	\$811.23	\$908.10	\$96.86	11.9%
Parent/Child(ren)	\$1,435.08	\$1,606.44	\$171.35	11.9%	\$1,557.06	\$1,742.98	\$185.92	11.9%
Couple	\$1,495.36	\$1,673.91	\$178.55	11.9%	\$1,622.47	\$1,816.19	\$193.73	11.9%
Family	\$2,335.66	\$2,614.54	\$278.89	11.9%	\$2,534.19	\$2,836.78	\$302.59	11.9%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$747.68	\$836.96	\$89.28	11.9%	\$811.23	\$908.10	\$96.86	11.9%
Parent/Child(ren)	\$1,435.08	\$1,606.44	\$171.35	11.9%	\$1,557.06	\$1,742.98	\$185.92	11.9%
Couple	\$1,495.36	\$1,673.91	\$178.55	11.9%	\$1,622.47	\$1,816.19	\$193.73	11.9%
Family	\$2,335.66	\$2,614.54	\$278.89	11.9%	\$2,534.19	\$2,836.78	\$302.59	11.9%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$5 OV, \$250 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
January to March 2013					January to March 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$788.07	\$882.17	\$94.10	11.9%	\$855.05	\$957.15	\$102.10	11.9%
Parent/Child(ren)	\$1,512.60	\$1,693.22	\$180.61	11.9%	\$1,641.17	\$1,837.14	\$195.97	11.9%
Couple	\$1,576.14	\$1,764.34	\$188.20	11.9%	\$1,710.11	\$1,914.30	\$204.20	11.9%
Family	\$2,461.82	\$2,755.78	\$293.96	11.9%	\$2,671.08	\$2,990.02	\$318.94	11.9%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$788.07	\$882.17	\$94.10	11.9%	\$855.05	\$957.15	\$102.10	11.9%
Parent/Child(ren)	\$1,512.60	\$1,693.22	\$180.61	11.9%	\$1,641.17	\$1,837.14	\$195.97	11.9%
Couple	\$1,576.14	\$1,764.34	\$188.20	11.9%	\$1,710.11	\$1,914.30	\$204.20	11.9%
Family	\$2,461.82	\$2,755.78	\$293.96	11.9%	\$2,671.08	\$2,990.02	\$318.94	11.9%
County: Bronx								
Four-Tier A								
Single	\$788.07	\$882.17	\$94.10	11.9%	\$855.05	\$957.15	\$102.10	11.9%
Parent/Child(ren)	\$1,512.60	\$1,693.22	\$180.61	11.9%	\$1,641.17	\$1,837.14	\$195.97	11.9%
Couple	\$1,576.14	\$1,764.34	\$188.20	11.9%	\$1,710.11	\$1,914.30	\$204.20	11.9%
Family	\$2,461.82	\$2,755.78	\$293.96	11.9%	\$2,671.08	\$2,990.02	\$318.94	11.9%
County: Nassau								
Four-Tier A								
Single	\$788.07	\$882.17	\$94.10	11.9%	\$855.05	\$957.15	\$102.10	11.9%
Parent/Child(ren)	\$1,512.60	\$1,693.22	\$180.61	11.9%	\$1,641.17	\$1,837.14	\$195.97	11.9%
Couple	\$1,576.14	\$1,764.34	\$188.20	11.9%	\$1,710.11	\$1,914.30	\$204.20	11.9%
Family	\$2,461.82	\$2,755.78	\$293.96	11.9%	\$2,671.08	\$2,990.02	\$318.94	11.9%
County: Suffolk								
Four-Tier A								
Single	\$788.07	\$882.17	\$94.10	11.9%	\$855.05	\$957.15	\$102.10	11.9%
Parent/Child(ren)	\$1,512.60	\$1,693.22	\$180.61	11.9%	\$1,641.17	\$1,837.14	\$195.97	11.9%
Couple	\$1,576.14	\$1,764.34	\$188.20	11.9%	\$1,710.11	\$1,914.30	\$204.20	11.9%
Family	\$2,461.82	\$2,755.78	\$293.96	11.9%	\$2,671.08	\$2,990.02	\$318.94	11.9%
County: Staten Island								
Four-Tier A								
Single	\$788.07	\$882.17	\$94.10	11.9%	\$855.05	\$957.15	\$102.10	11.9%
Parent/Child(ren)	\$1,512.60	\$1,693.22	\$180.61	11.9%	\$1,641.17	\$1,837.14	\$195.97	11.9%
Couple	\$1,576.14	\$1,764.34	\$188.20	11.9%	\$1,710.11	\$1,914.30	\$204.20	11.9%
Family	\$2,461.82	\$2,755.78	\$293.96	11.9%	\$2,671.08	\$2,990.02	\$318.94	11.9%
County: Westchester								
Four-Tier A								
Single	\$788.07	\$882.17	\$94.10	11.9%	\$855.05	\$957.15	\$102.10	11.9%
Parent/Child(ren)	\$1,512.60	\$1,693.22	\$180.61	11.9%	\$1,641.17	\$1,837.14	\$195.97	11.9%
Couple	\$1,576.14	\$1,764.34	\$188.20	11.9%	\$1,710.11	\$1,914.30	\$204.20	11.9%
Family	\$2,461.82	\$2,755.78	\$293.96	11.9%	\$2,671.08	\$2,990.02	\$318.94	11.9%
County: Rockland								
Four-Tier A								
Single	\$788.07	\$882.17	\$94.10	11.9%	\$855.05	\$957.15	\$102.10	11.9%
Parent/Child(ren)	\$1,512.60	\$1,693.22	\$180.61	11.9%	\$1,641.17	\$1,837.14	\$195.97	11.9%
Couple	\$1,576.14	\$1,764.34	\$188.20	11.9%	\$1,710.11	\$1,914.30	\$204.20	11.9%
Family	\$2,461.82	\$2,755.78	\$293.96	11.9%	\$2,671.08	\$2,990.02	\$318.94	11.9%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$701.38	\$785.13	\$83.75	11.9%	\$761.00	\$851.87	\$90.87	11.9%
Parent/Child(ren)	\$1,346.22	\$1,506.96	\$160.75	11.9%	\$1,460.64	\$1,635.05	\$174.41	11.9%
Couple	\$1,402.76	\$1,570.26	\$167.50	11.9%	\$1,522.00	\$1,703.73	\$181.73	11.9%
Family	\$2,191.02	\$2,452.64	\$261.62	11.9%	\$2,377.26	\$2,661.12	\$283.86	11.9%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$701.38	\$785.13	\$83.75	11.9%	\$761.00	\$851.87	\$90.87	11.9%
Parent/Child(ren)	\$1,346.22	\$1,506.96	\$160.75	11.9%	\$1,460.64	\$1,635.05	\$174.41	11.9%
Couple	\$1,402.76	\$1,570.26	\$167.50	11.9%	\$1,522.00	\$1,703.73	\$181.73	11.9%
Family	\$2,191.02	\$2,452.64	\$261.62	11.9%	\$2,377.26	\$2,661.12	\$283.86	11.9%

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OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$5 OV, \$250 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
April to June 2013					April to June 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$869.49	\$976.33	\$106.84	12.3%	\$943.40	\$1,059.32	\$115.92	12.3%
Parent/Child(ren)	\$1,668.88	\$1,873.95	\$205.07	12.3%	\$1,810.74	\$2,033.23	\$222.50	12.3%
Couple	\$1,738.98	\$1,952.66	\$213.68	12.3%	\$1,886.79	\$2,118.64	\$231.84	12.3%
Family	\$2,716.17	\$3,049.93	\$333.75	12.3%	\$2,947.05	\$3,309.17	\$362.12	12.3%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$869.49	\$976.33	\$106.84	12.3%	\$943.40	\$1,059.32	\$115.92	12.3%
Parent/Child(ren)	\$1,668.88	\$1,873.95	\$205.07	12.3%	\$1,810.74	\$2,033.23	\$222.50	12.3%
Couple	\$1,738.98	\$1,952.66	\$213.68	12.3%	\$1,886.79	\$2,118.64	\$231.84	12.3%
Family	\$2,716.17	\$3,049.93	\$333.75	12.3%	\$2,947.05	\$3,309.17	\$362.12	12.3%
County: Bronx								
Four-Tier A								
Single	\$869.49	\$976.33	\$106.84	12.3%	\$943.40	\$1,059.32	\$115.92	12.3%
Parent/Child(ren)	\$1,668.88	\$1,873.95	\$205.07	12.3%	\$1,810.74	\$2,033.23	\$222.50	12.3%
Couple	\$1,738.98	\$1,952.66	\$213.68	12.3%	\$1,886.79	\$2,118.64	\$231.84	12.3%
Family	\$2,716.17	\$3,049.93	\$333.75	12.3%	\$2,947.05	\$3,309.17	\$362.12	12.3%
County: Nassau								
Four-Tier A								
Single	\$869.49	\$976.33	\$106.84	12.3%	\$943.40	\$1,059.32	\$115.92	12.3%
Parent/Child(ren)	\$1,668.88	\$1,873.95	\$205.07	12.3%	\$1,810.74	\$2,033.23	\$222.50	12.3%
Couple	\$1,738.98	\$1,952.66	\$213.68	12.3%	\$1,886.79	\$2,118.64	\$231.84	12.3%
Family	\$2,716.17	\$3,049.93	\$333.75	12.3%	\$2,947.05	\$3,309.17	\$362.12	12.3%
County: Suffolk								
Four-Tier A								
Single	\$869.49	\$976.33	\$106.84	12.3%	\$943.40	\$1,059.32	\$115.92	12.3%
Parent/Child(ren)	\$1,668.88	\$1,873.95	\$205.07	12.3%	\$1,810.74	\$2,033.23	\$222.50	12.3%
Couple	\$1,738.98	\$1,952.66	\$213.68	12.3%	\$1,886.79	\$2,118.64	\$231.84	12.3%
Family	\$2,716.17	\$3,049.93	\$333.75	12.3%	\$2,947.05	\$3,309.17	\$362.12	12.3%
County: Staten Island								
Four-Tier A								
Single	\$869.49	\$976.33	\$106.84	12.3%	\$943.40	\$1,059.32	\$115.92	12.3%
Parent/Child(ren)	\$1,668.88	\$1,873.95	\$205.07	12.3%	\$1,810.74	\$2,033.23	\$222.50	12.3%
Couple	\$1,738.98	\$1,952.66	\$213.68	12.3%	\$1,886.79	\$2,118.64	\$231.84	12.3%
Family	\$2,716.17	\$3,049.93	\$333.75	12.3%	\$2,947.05	\$3,309.17	\$362.12	12.3%
County: Westchester								
Four-Tier A								
Single	\$869.49	\$976.33	\$106.84	12.3%	\$943.40	\$1,059.32	\$115.92	12.3%
Parent/Child(ren)	\$1,668.88	\$1,873.95	\$205.07	12.3%	\$1,810.74	\$2,033.23	\$222.50	12.3%
Couple	\$1,738.98	\$1,952.66	\$213.68	12.3%	\$1,886.79	\$2,118.64	\$231.84	12.3%
Family	\$2,716.17	\$3,049.93	\$333.75	12.3%	\$2,947.05	\$3,309.17	\$362.12	12.3%
County: Rockland								
Four-Tier A								
Single	\$869.49	\$976.33	\$106.84	12.3%	\$943.40	\$1,059.32	\$115.92	12.3%
Parent/Child(ren)	\$1,668.88	\$1,873.95	\$205.07	12.3%	\$1,810.74	\$2,033.23	\$222.50	12.3%
Couple	\$1,738.98	\$1,952.66	\$213.68	12.3%	\$1,886.79	\$2,118.64	\$231.84	12.3%
Family	\$2,716.17	\$3,049.93	\$333.75	12.3%	\$2,947.05	\$3,309.17	\$362.12	12.3%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$773.85	\$868.93	\$95.09	12.3%	\$839.62	\$942.79	\$103.17	12.3%
Parent/Child(ren)	\$1,485.30	\$1,667.81	\$182.51	12.3%	\$1,611.56	\$1,809.58	\$198.02	12.3%
Couple	\$1,547.69	\$1,737.87	\$190.18	12.3%	\$1,679.25	\$1,885.59	\$206.34	12.3%
Family	\$2,417.39	\$2,714.44	\$297.04	12.3%	\$2,622.87	\$2,945.16	\$322.29	12.3%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$773.85	\$868.93	\$95.09	12.3%	\$839.62	\$942.79	\$103.17	12.3%
Parent/Child(ren)	\$1,485.30	\$1,667.81	\$182.51	12.3%	\$1,611.56	\$1,809.58	\$198.02	12.3%
Couple	\$1,547.69	\$1,737.87	\$190.18	12.3%	\$1,679.25	\$1,885.59	\$206.34	12.3%
Family	\$2,417.39	\$2,714.44	\$297.04	12.3%	\$2,622.87	\$2,945.16	\$322.29	12.3%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$5 OV, \$250 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
April to June 2013					April to June 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$815.65	\$915.88	\$100.23	12.3%	\$884.98	\$993.73	\$108.75	12.3%
Parent/Child(ren)	\$1,565.54	\$1,757.92	\$192.38	12.3%	\$1,698.61	\$1,907.35	\$208.74	12.3%
Couple	\$1,631.30	\$1,831.76	\$200.46	12.3%	\$1,769.96	\$1,987.46	\$217.50	12.3%
Family	\$2,547.98	\$2,861.09	\$313.11	12.3%	\$2,764.56	\$3,104.29	\$339.73	12.3%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$815.65	\$915.88	\$100.23	12.3%	\$884.98	\$993.73	\$108.75	12.3%
Parent/Child(ren)	\$1,565.54	\$1,757.92	\$192.38	12.3%	\$1,698.61	\$1,907.35	\$208.74	12.3%
Couple	\$1,631.30	\$1,831.76	\$200.46	12.3%	\$1,769.96	\$1,987.46	\$217.50	12.3%
Family	\$2,547.98	\$2,861.09	\$313.11	12.3%	\$2,764.56	\$3,104.29	\$339.73	12.3%
County: Bronx								
Four-Tier A								
Single	\$815.65	\$915.88	\$100.23	12.3%	\$884.98	\$993.73	\$108.75	12.3%
Parent/Child(ren)	\$1,565.54	\$1,757.92	\$192.38	12.3%	\$1,698.61	\$1,907.35	\$208.74	12.3%
Couple	\$1,631.30	\$1,831.76	\$200.46	12.3%	\$1,769.96	\$1,987.46	\$217.50	12.3%
Family	\$2,547.98	\$2,861.09	\$313.11	12.3%	\$2,764.56	\$3,104.29	\$339.73	12.3%
County: Nassau								
Four-Tier A								
Single	\$815.65	\$915.88	\$100.23	12.3%	\$884.98	\$993.73	\$108.75	12.3%
Parent/Child(ren)	\$1,565.54	\$1,757.92	\$192.38	12.3%	\$1,698.61	\$1,907.35	\$208.74	12.3%
Couple	\$1,631.30	\$1,831.76	\$200.46	12.3%	\$1,769.96	\$1,987.46	\$217.50	12.3%
Family	\$2,547.98	\$2,861.09	\$313.11	12.3%	\$2,764.56	\$3,104.29	\$339.73	12.3%
County: Suffolk								
Four-Tier A								
Single	\$815.65	\$915.88	\$100.23	12.3%	\$884.98	\$993.73	\$108.75	12.3%
Parent/Child(ren)	\$1,565.54	\$1,757.92	\$192.38	12.3%	\$1,698.61	\$1,907.35	\$208.74	12.3%
Couple	\$1,631.30	\$1,831.76	\$200.46	12.3%	\$1,769.96	\$1,987.46	\$217.50	12.3%
Family	\$2,547.98	\$2,861.09	\$313.11	12.3%	\$2,764.56	\$3,104.29	\$339.73	12.3%
County: Staten Island								
Four-Tier A								
Single	\$815.65	\$915.88	\$100.23	12.3%	\$884.98	\$993.73	\$108.75	12.3%
Parent/Child(ren)	\$1,565.54	\$1,757.92	\$192.38	12.3%	\$1,698.61	\$1,907.35	\$208.74	12.3%
Couple	\$1,631.30	\$1,831.76	\$200.46	12.3%	\$1,769.96	\$1,987.46	\$217.50	12.3%
Family	\$2,547.98	\$2,861.09	\$313.11	12.3%	\$2,764.56	\$3,104.29	\$339.73	12.3%
County: Westchester								
Four-Tier A								
Single	\$815.65	\$915.88	\$100.23	12.3%	\$884.98	\$993.73	\$108.75	12.3%
Parent/Child(ren)	\$1,565.54	\$1,757.92	\$192.38	12.3%	\$1,698.61	\$1,907.35	\$208.74	12.3%
Couple	\$1,631.30	\$1,831.76	\$200.46	12.3%	\$1,769.96	\$1,987.46	\$217.50	12.3%
Family	\$2,547.98	\$2,861.09	\$313.11	12.3%	\$2,764.56	\$3,104.29	\$339.73	12.3%
County: Rockland								
Four-Tier A								
Single	\$815.65	\$915.88	\$100.23	12.3%	\$884.98	\$993.73	\$108.75	12.3%
Parent/Child(ren)	\$1,565.54	\$1,757.92	\$192.38	12.3%	\$1,698.61	\$1,907.35	\$208.74	12.3%
Couple	\$1,631.30	\$1,831.76	\$200.46	12.3%	\$1,769.96	\$1,987.46	\$217.50	12.3%
Family	\$2,547.98	\$2,861.09	\$313.11	12.3%	\$2,764.56	\$3,104.29	\$339.73	12.3%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$725.93	\$815.13	\$89.21	12.3%	\$787.63	\$884.42	\$96.79	12.3%
Parent/Child(ren)	\$1,393.33	\$1,564.55	\$171.22	12.3%	\$1,511.76	\$1,697.54	\$185.77	12.3%
Couple	\$1,451.86	\$1,630.27	\$178.41	12.3%	\$1,575.26	\$1,768.84	\$193.58	12.3%
Family	\$2,267.70	\$2,546.37	\$278.67	12.3%	\$2,460.46	\$2,762.82	\$302.36	12.3%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$725.93	\$815.13	\$89.21	12.3%	\$787.63	\$884.42	\$96.79	12.3%
Parent/Child(ren)	\$1,393.33	\$1,564.55	\$171.22	12.3%	\$1,511.76	\$1,697.54	\$185.77	12.3%
Couple	\$1,451.86	\$1,630.27	\$178.41	12.3%	\$1,575.26	\$1,768.84	\$193.58	12.3%
Family	\$2,267.70	\$2,546.37	\$278.67	12.3%	\$2,460.46	\$2,762.82	\$302.36	12.3%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$5 OV, \$250 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
July to September 2013					July to September 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$921.66	\$1,014.58	\$92.92	10.1%	\$1,000.00	\$1,100.82	\$100.82	10.1%
Parent/Child(ren)	\$1,769.02	\$1,947.36	\$178.35	10.1%	\$1,919.38	\$2,112.89	\$193.51	10.1%
Couple	\$1,843.32	\$2,029.16	\$185.84	10.1%	\$2,000.00	\$2,201.64	\$201.64	10.1%
Family	\$2,879.15	\$3,169.42	\$290.27	10.1%	\$3,123.87	\$3,438.82	\$314.94	10.1%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$921.66	\$1,014.58	\$92.92	10.1%	\$1,000.00	\$1,100.82	\$100.82	10.1%
Parent/Child(ren)	\$1,769.02	\$1,947.36	\$178.35	10.1%	\$1,919.38	\$2,112.89	\$193.51	10.1%
Couple	\$1,843.32	\$2,029.16	\$185.84	10.1%	\$2,000.00	\$2,201.64	\$201.64	10.1%
Family	\$2,879.15	\$3,169.42	\$290.27	10.1%	\$3,123.87	\$3,438.82	\$314.94	10.1%
County: Bronx								
Four-Tier A								
Single	\$921.66	\$1,014.58	\$92.92	10.1%	\$1,000.00	\$1,100.82	\$100.82	10.1%
Parent/Child(ren)	\$1,769.02	\$1,947.36	\$178.35	10.1%	\$1,919.38	\$2,112.89	\$193.51	10.1%
Couple	\$1,843.32	\$2,029.16	\$185.84	10.1%	\$2,000.00	\$2,201.64	\$201.64	10.1%
Family	\$2,879.15	\$3,169.42	\$290.27	10.1%	\$3,123.87	\$3,438.82	\$314.94	10.1%
County: Nassau								
Four-Tier A								
Single	\$921.66	\$1,014.58	\$92.92	10.1%	\$1,000.00	\$1,100.82	\$100.82	10.1%
Parent/Child(ren)	\$1,769.02	\$1,947.36	\$178.35	10.1%	\$1,919.38	\$2,112.89	\$193.51	10.1%
Couple	\$1,843.32	\$2,029.16	\$185.84	10.1%	\$2,000.00	\$2,201.64	\$201.64	10.1%
Family	\$2,879.15	\$3,169.42	\$290.27	10.1%	\$3,123.87	\$3,438.82	\$314.94	10.1%
County: Suffolk								
Four-Tier A								
Single	\$921.66	\$1,014.58	\$92.92	10.1%	\$1,000.00	\$1,100.82	\$100.82	10.1%
Parent/Child(ren)	\$1,769.02	\$1,947.36	\$178.35	10.1%	\$1,919.38	\$2,112.89	\$193.51	10.1%
Couple	\$1,843.32	\$2,029.16	\$185.84	10.1%	\$2,000.00	\$2,201.64	\$201.64	10.1%
Family	\$2,879.15	\$3,169.42	\$290.27	10.1%	\$3,123.87	\$3,438.82	\$314.94	10.1%
County: Staten Island								
Four-Tier A								
Single	\$921.66	\$1,014.58	\$92.92	10.1%	\$1,000.00	\$1,100.82	\$100.82	10.1%
Parent/Child(ren)	\$1,769.02	\$1,947.36	\$178.35	10.1%	\$1,919.38	\$2,112.89	\$193.51	10.1%
Couple	\$1,843.32	\$2,029.16	\$185.84	10.1%	\$2,000.00	\$2,201.64	\$201.64	10.1%
Family	\$2,879.15	\$3,169.42	\$290.27	10.1%	\$3,123.87	\$3,438.82	\$314.94	10.1%
County: Westchester								
Four-Tier A								
Single	\$921.66	\$1,014.58	\$92.92	10.1%	\$1,000.00	\$1,100.82	\$100.82	10.1%
Parent/Child(ren)	\$1,769.02	\$1,947.36	\$178.35	10.1%	\$1,919.38	\$2,112.89	\$193.51	10.1%
Couple	\$1,843.32	\$2,029.16	\$185.84	10.1%	\$2,000.00	\$2,201.64	\$201.64	10.1%
Family	\$2,879.15	\$3,169.42	\$290.27	10.1%	\$3,123.87	\$3,438.82	\$314.94	10.1%
County: Rockland								
Four-Tier A								
Single	\$921.66	\$1,014.58	\$92.92	10.1%	\$1,000.00	\$1,100.82	\$100.82	10.1%
Parent/Child(ren)	\$1,769.02	\$1,947.36	\$178.35	10.1%	\$1,919.38	\$2,112.89	\$193.51	10.1%
Couple	\$1,843.32	\$2,029.16	\$185.84	10.1%	\$2,000.00	\$2,201.64	\$201.64	10.1%
Family	\$2,879.15	\$3,169.42	\$290.27	10.1%	\$3,123.87	\$3,438.82	\$314.94	10.1%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$820.28	\$902.98	\$82.70	10.1%	\$890.00	\$979.73	\$89.73	10.1%
Parent/Child(ren)	\$1,574.42	\$1,733.15	\$158.73	10.1%	\$1,708.25	\$1,880.47	\$172.22	10.1%
Couple	\$1,640.55	\$1,805.95	\$165.40	10.1%	\$1,780.00	\$1,959.46	\$179.46	10.1%
Family	\$2,562.44	\$2,820.78	\$258.34	10.1%	\$2,780.25	\$3,060.55	\$280.30	10.1%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$820.28	\$902.98	\$82.70	10.1%	\$890.00	\$979.73	\$89.73	10.1%
Parent/Child(ren)	\$1,574.42	\$1,733.15	\$158.73	10.1%	\$1,708.25	\$1,880.47	\$172.22	10.1%
Couple	\$1,640.55	\$1,805.95	\$165.40	10.1%	\$1,780.00	\$1,959.46	\$179.46	10.1%
Family	\$2,562.44	\$2,820.78	\$258.34	10.1%	\$2,780.25	\$3,060.55	\$280.30	10.1%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$5 OV, \$250 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
July to September 2013					July to September 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$864.59	\$951.76	\$87.17	10.1%	\$938.08	\$1,032.66	\$94.58	10.1%
Parent/Child(ren)	\$1,659.48	\$1,826.78	\$167.31	10.1%	\$1,800.53	\$1,982.06	\$181.53	10.1%
Couple	\$1,729.18	\$1,903.51	\$174.33	10.1%	\$1,876.16	\$2,065.31	\$189.15	10.1%
Family	\$2,700.87	\$2,973.17	\$272.30	10.1%	\$2,930.44	\$3,225.88	\$295.44	10.1%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$864.59	\$951.76	\$87.17	10.1%	\$938.08	\$1,032.66	\$94.58	10.1%
Parent/Child(ren)	\$1,659.48	\$1,826.78	\$167.31	10.1%	\$1,800.53	\$1,982.06	\$181.53	10.1%
Couple	\$1,729.18	\$1,903.51	\$174.33	10.1%	\$1,876.16	\$2,065.31	\$189.15	10.1%
Family	\$2,700.87	\$2,973.17	\$272.30	10.1%	\$2,930.44	\$3,225.88	\$295.44	10.1%
County: Bronx								
Four-Tier A								
Single	\$864.59	\$951.76	\$87.17	10.1%	\$938.08	\$1,032.66	\$94.58	10.1%
Parent/Child(ren)	\$1,659.48	\$1,826.78	\$167.31	10.1%	\$1,800.53	\$1,982.06	\$181.53	10.1%
Couple	\$1,729.18	\$1,903.51	\$174.33	10.1%	\$1,876.16	\$2,065.31	\$189.15	10.1%
Family	\$2,700.87	\$2,973.17	\$272.30	10.1%	\$2,930.44	\$3,225.88	\$295.44	10.1%
County: Nassau								
Four-Tier A								
Single	\$864.59	\$951.76	\$87.17	10.1%	\$938.08	\$1,032.66	\$94.58	10.1%
Parent/Child(ren)	\$1,659.48	\$1,826.78	\$167.31	10.1%	\$1,800.53	\$1,982.06	\$181.53	10.1%
Couple	\$1,729.18	\$1,903.51	\$174.33	10.1%	\$1,876.16	\$2,065.31	\$189.15	10.1%
Family	\$2,700.87	\$2,973.17	\$272.30	10.1%	\$2,930.44	\$3,225.88	\$295.44	10.1%
County: Suffolk								
Four-Tier A								
Single	\$864.59	\$951.76	\$87.17	10.1%	\$938.08	\$1,032.66	\$94.58	10.1%
Parent/Child(ren)	\$1,659.48	\$1,826.78	\$167.31	10.1%	\$1,800.53	\$1,982.06	\$181.53	10.1%
Couple	\$1,729.18	\$1,903.51	\$174.33	10.1%	\$1,876.16	\$2,065.31	\$189.15	10.1%
Family	\$2,700.87	\$2,973.17	\$272.30	10.1%	\$2,930.44	\$3,225.88	\$295.44	10.1%
County: Staten Island								
Four-Tier A								
Single	\$864.59	\$951.76	\$87.17	10.1%	\$938.08	\$1,032.66	\$94.58	10.1%
Parent/Child(ren)	\$1,659.48	\$1,826.78	\$167.31	10.1%	\$1,800.53	\$1,982.06	\$181.53	10.1%
Couple	\$1,729.18	\$1,903.51	\$174.33	10.1%	\$1,876.16	\$2,065.31	\$189.15	10.1%
Family	\$2,700.87	\$2,973.17	\$272.30	10.1%	\$2,930.44	\$3,225.88	\$295.44	10.1%
County: Westchester								
Four-Tier A								
Single	\$864.59	\$951.76	\$87.17	10.1%	\$938.08	\$1,032.66	\$94.58	10.1%
Parent/Child(ren)	\$1,659.48	\$1,826.78	\$167.31	10.1%	\$1,800.53	\$1,982.06	\$181.53	10.1%
Couple	\$1,729.18	\$1,903.51	\$174.33	10.1%	\$1,876.16	\$2,065.31	\$189.15	10.1%
Family	\$2,700.87	\$2,973.17	\$272.30	10.1%	\$2,930.44	\$3,225.88	\$295.44	10.1%
County: Rockland								
Four-Tier A								
Single	\$864.59	\$951.76	\$87.17	10.1%	\$938.08	\$1,032.66	\$94.58	10.1%
Parent/Child(ren)	\$1,659.48	\$1,826.78	\$167.31	10.1%	\$1,800.53	\$1,982.06	\$181.53	10.1%
Couple	\$1,729.18	\$1,903.51	\$174.33	10.1%	\$1,876.16	\$2,065.31	\$189.15	10.1%
Family	\$2,700.87	\$2,973.17	\$272.30	10.1%	\$2,930.44	\$3,225.88	\$295.44	10.1%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$769.49	\$847.06	\$77.58	10.1%	\$834.89	\$919.06	\$84.17	10.1%
Parent/Child(ren)	\$1,476.94	\$1,625.84	\$148.90	10.1%	\$1,602.47	\$1,764.03	\$161.56	10.1%
Couple	\$1,538.97	\$1,694.13	\$155.16	10.1%	\$1,669.78	\$1,838.13	\$168.34	10.1%
Family	\$2,403.77	\$2,646.12	\$242.34	10.1%	\$2,608.09	\$2,871.04	\$262.94	10.1%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$769.49	\$847.06	\$77.58	10.1%	\$834.89	\$919.06	\$84.17	10.1%
Parent/Child(ren)	\$1,476.94	\$1,625.84	\$148.90	10.1%	\$1,602.47	\$1,764.03	\$161.56	10.1%
Couple	\$1,538.97	\$1,694.13	\$155.16	10.1%	\$1,669.78	\$1,838.13	\$168.34	10.1%
Family	\$2,403.77	\$2,646.12	\$242.34	10.1%	\$2,608.09	\$2,871.04	\$262.94	10.1%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$5 OV, \$250 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
October to December 2013					October to December 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$953.92	\$1,053.21	\$99.29	10.4%	\$1,035.00	\$1,142.73	\$107.73	10.4%
Parent/Child(ren)	\$1,830.93	\$2,021.51	\$190.58	10.4%	\$1,986.56	\$2,193.34	\$206.77	10.4%
Couple	\$1,907.84	\$2,106.42	\$198.58	10.4%	\$2,070.01	\$2,285.47	\$215.46	10.4%
Family	\$2,979.92	\$3,290.09	\$310.17	10.4%	\$3,233.22	\$3,569.75	\$336.53	10.4%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$953.92	\$1,053.21	\$99.29	10.4%	\$1,035.00	\$1,142.73	\$107.73	10.4%
Parent/Child(ren)	\$1,830.93	\$2,021.51	\$190.58	10.4%	\$1,986.56	\$2,193.34	\$206.77	10.4%
Couple	\$1,907.84	\$2,106.42	\$198.58	10.4%	\$2,070.01	\$2,285.47	\$215.46	10.4%
Family	\$2,979.92	\$3,290.09	\$310.17	10.4%	\$3,233.22	\$3,569.75	\$336.53	10.4%
County: Bronx								
Four-Tier A								
Single	\$953.92	\$1,053.21	\$99.29	10.4%	\$1,035.00	\$1,142.73	\$107.73	10.4%
Parent/Child(ren)	\$1,830.93	\$2,021.51	\$190.58	10.4%	\$1,986.56	\$2,193.34	\$206.77	10.4%
Couple	\$1,907.84	\$2,106.42	\$198.58	10.4%	\$2,070.01	\$2,285.47	\$215.46	10.4%
Family	\$2,979.92	\$3,290.09	\$310.17	10.4%	\$3,233.22	\$3,569.75	\$336.53	10.4%
County: Nassau								
Four-Tier A								
Single	\$953.92	\$1,053.21	\$99.29	10.4%	\$1,035.00	\$1,142.73	\$107.73	10.4%
Parent/Child(ren)	\$1,830.93	\$2,021.51	\$190.58	10.4%	\$1,986.56	\$2,193.34	\$206.77	10.4%
Couple	\$1,907.84	\$2,106.42	\$198.58	10.4%	\$2,070.01	\$2,285.47	\$215.46	10.4%
Family	\$2,979.92	\$3,290.09	\$310.17	10.4%	\$3,233.22	\$3,569.75	\$336.53	10.4%
County: Suffolk								
Four-Tier A								
Single	\$953.92	\$1,053.21	\$99.29	10.4%	\$1,035.00	\$1,142.73	\$107.73	10.4%
Parent/Child(ren)	\$1,830.93	\$2,021.51	\$190.58	10.4%	\$1,986.56	\$2,193.34	\$206.77	10.4%
Couple	\$1,907.84	\$2,106.42	\$198.58	10.4%	\$2,070.01	\$2,285.47	\$215.46	10.4%
Family	\$2,979.92	\$3,290.09	\$310.17	10.4%	\$3,233.22	\$3,569.75	\$336.53	10.4%
County: Staten Island								
Four-Tier A								
Single	\$953.92	\$1,053.21	\$99.29	10.4%	\$1,035.00	\$1,142.73	\$107.73	10.4%
Parent/Child(ren)	\$1,830.93	\$2,021.51	\$190.58	10.4%	\$1,986.56	\$2,193.34	\$206.77	10.4%
Couple	\$1,907.84	\$2,106.42	\$198.58	10.4%	\$2,070.01	\$2,285.47	\$215.46	10.4%
Family	\$2,979.92	\$3,290.09	\$310.17	10.4%	\$3,233.22	\$3,569.75	\$336.53	10.4%
County: Westchester								
Four-Tier A								
Single	\$953.92	\$1,053.21	\$99.29	10.4%	\$1,035.00	\$1,142.73	\$107.73	10.4%
Parent/Child(ren)	\$1,830.93	\$2,021.51	\$190.58	10.4%	\$1,986.56	\$2,193.34	\$206.77	10.4%
Couple	\$1,907.84	\$2,106.42	\$198.58	10.4%	\$2,070.01	\$2,285.47	\$215.46	10.4%
Family	\$2,979.92	\$3,290.09	\$310.17	10.4%	\$3,233.22	\$3,569.75	\$336.53	10.4%
County: Rockland								
Four-Tier A								
Single	\$953.92	\$1,053.21	\$99.29	10.4%	\$1,035.00	\$1,142.73	\$107.73	10.4%
Parent/Child(ren)	\$1,830.93	\$2,021.51	\$190.58	10.4%	\$1,986.56	\$2,193.34	\$206.77	10.4%
Couple	\$1,907.84	\$2,106.42	\$198.58	10.4%	\$2,070.01	\$2,285.47	\$215.46	10.4%
Family	\$2,979.92	\$3,290.09	\$310.17	10.4%	\$3,233.22	\$3,569.75	\$336.53	10.4%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$848.99	\$937.36	\$88.37	10.4%	\$921.15	\$1,017.03	\$95.88	10.4%
Parent/Child(ren)	\$1,629.53	\$1,799.14	\$169.61	10.4%	\$1,768.04	\$1,952.07	\$184.03	10.4%
Couple	\$1,697.98	\$1,874.71	\$176.74	10.4%	\$1,842.31	\$2,034.06	\$191.76	10.4%
Family	\$2,652.13	\$2,928.18	\$276.05	10.4%	\$2,877.56	\$3,177.08	\$299.51	10.4%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$848.99	\$937.36	\$88.37	10.4%	\$921.15	\$1,017.03	\$95.88	10.4%
Parent/Child(ren)	\$1,629.53	\$1,799.14	\$169.61	10.4%	\$1,768.04	\$1,952.07	\$184.03	10.4%
Couple	\$1,697.98	\$1,874.71	\$176.74	10.4%	\$1,842.31	\$2,034.06	\$191.76	10.4%
Family	\$2,652.13	\$2,928.18	\$276.05	10.4%	\$2,877.56	\$3,177.08	\$299.51	10.4%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates

\$5 OV, \$250 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
October to December 2013					October to December 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$894.85	\$988.00	\$93.15	10.4%	\$970.91	\$1,071.98	\$101.06	10.4%
Parent/Child(ren)	\$1,717.56	\$1,896.34	\$178.79	10.4%	\$1,863.55	\$2,057.53	\$193.98	10.4%
Couple	\$1,789.70	\$1,976.00	\$186.29	10.4%	\$1,941.83	\$2,143.96	\$202.13	10.4%
Family	\$2,795.40	\$3,086.38	\$290.98	10.4%	\$3,033.01	\$3,348.72	\$315.71	10.4%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$894.85	\$988.00	\$93.15	10.4%	\$970.91	\$1,071.98	\$101.06	10.4%
Parent/Child(ren)	\$1,717.56	\$1,896.34	\$178.79	10.4%	\$1,863.55	\$2,057.53	\$193.98	10.4%
Couple	\$1,789.70	\$1,976.00	\$186.29	10.4%	\$1,941.83	\$2,143.96	\$202.13	10.4%
Family	\$2,795.40	\$3,086.38	\$290.98	10.4%	\$3,033.01	\$3,348.72	\$315.71	10.4%
County: Bronx								
Four-Tier A								
Single	\$894.85	\$988.00	\$93.15	10.4%	\$970.91	\$1,071.98	\$101.06	10.4%
Parent/Child(ren)	\$1,717.56	\$1,896.34	\$178.79	10.4%	\$1,863.55	\$2,057.53	\$193.98	10.4%
Couple	\$1,789.70	\$1,976.00	\$186.29	10.4%	\$1,941.83	\$2,143.96	\$202.13	10.4%
Family	\$2,795.40	\$3,086.38	\$290.98	10.4%	\$3,033.01	\$3,348.72	\$315.71	10.4%
County: Nassau								
Four-Tier A								
Single	\$894.85	\$988.00	\$93.15	10.4%	\$970.91	\$1,071.98	\$101.06	10.4%
Parent/Child(ren)	\$1,717.56	\$1,896.34	\$178.79	10.4%	\$1,863.55	\$2,057.53	\$193.98	10.4%
Couple	\$1,789.70	\$1,976.00	\$186.29	10.4%	\$1,941.83	\$2,143.96	\$202.13	10.4%
Family	\$2,795.40	\$3,086.38	\$290.98	10.4%	\$3,033.01	\$3,348.72	\$315.71	10.4%
County: Suffolk								
Four-Tier A								
Single	\$894.85	\$988.00	\$93.15	10.4%	\$970.91	\$1,071.98	\$101.06	10.4%
Parent/Child(ren)	\$1,717.56	\$1,896.34	\$178.79	10.4%	\$1,863.55	\$2,057.53	\$193.98	10.4%
Couple	\$1,789.70	\$1,976.00	\$186.29	10.4%	\$1,941.83	\$2,143.96	\$202.13	10.4%
Family	\$2,795.40	\$3,086.38	\$290.98	10.4%	\$3,033.01	\$3,348.72	\$315.71	10.4%
County: Staten Island								
Four-Tier A								
Single	\$894.85	\$988.00	\$93.15	10.4%	\$970.91	\$1,071.98	\$101.06	10.4%
Parent/Child(ren)	\$1,717.56	\$1,896.34	\$178.79	10.4%	\$1,863.55	\$2,057.53	\$193.98	10.4%
Couple	\$1,789.70	\$1,976.00	\$186.29	10.4%	\$1,941.83	\$2,143.96	\$202.13	10.4%
Family	\$2,795.40	\$3,086.38	\$290.98	10.4%	\$3,033.01	\$3,348.72	\$315.71	10.4%
County: Westchester								
Four-Tier A								
Single	\$894.85	\$988.00	\$93.15	10.4%	\$970.91	\$1,071.98	\$101.06	10.4%
Parent/Child(ren)	\$1,717.56	\$1,896.34	\$178.79	10.4%	\$1,863.55	\$2,057.53	\$193.98	10.4%
Couple	\$1,789.70	\$1,976.00	\$186.29	10.4%	\$1,941.83	\$2,143.96	\$202.13	10.4%
Family	\$2,795.40	\$3,086.38	\$290.98	10.4%	\$3,033.01	\$3,348.72	\$315.71	10.4%
County: Rockland								
Four-Tier A								
Single	\$894.85	\$988.00	\$93.15	10.4%	\$970.91	\$1,071.98	\$101.06	10.4%
Parent/Child(ren)	\$1,717.56	\$1,896.34	\$178.79	10.4%	\$1,863.55	\$2,057.53	\$193.98	10.4%
Couple	\$1,789.70	\$1,976.00	\$186.29	10.4%	\$1,941.83	\$2,143.96	\$202.13	10.4%
Family	\$2,795.40	\$3,086.38	\$290.98	10.4%	\$3,033.01	\$3,348.72	\$315.71	10.4%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$796.42	\$879.32	\$82.90	10.4%	\$864.11	\$954.06	\$89.95	10.4%
Parent/Child(ren)	\$1,528.63	\$1,687.75	\$159.12	10.4%	\$1,658.56	\$1,831.20	\$172.64	10.4%
Couple	\$1,592.83	\$1,758.64	\$165.80	10.4%	\$1,728.22	\$1,908.12	\$179.90	10.4%
Family	\$2,487.90	\$2,746.88	\$258.97	10.4%	\$2,699.37	\$2,980.36	\$280.99	10.4%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$796.42	\$879.32	\$82.90	10.4%	\$864.11	\$954.06	\$89.95	10.4%
Parent/Child(ren)	\$1,528.63	\$1,687.75	\$159.12	10.4%	\$1,658.56	\$1,831.20	\$172.64	10.4%
Couple	\$1,592.83	\$1,758.64	\$165.80	10.4%	\$1,728.22	\$1,908.12	\$179.90	10.4%
Family	\$2,487.90	\$2,746.88	\$258.97	10.4%	\$2,699.37	\$2,980.36	\$280.99	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$500 Deductible/70% Coinsurance/\$10,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
January to March 2013					January to March 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$735.04	\$822.80	\$87.76	11.9%	\$797.52	\$892.74	\$95.22	11.9%
Parent/Child(ren)	\$1,410.82	\$1,579.27	\$168.44	11.9%	\$1,530.74	\$1,713.50	\$182.76	11.9%
Couple	\$1,470.08	\$1,645.60	\$175.52	11.9%	\$1,595.04	\$1,785.48	\$190.44	11.9%
Family	\$2,296.17	\$2,570.32	\$274.15	11.9%	\$2,491.34	\$2,788.80	\$297.45	11.9%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$735.04	\$822.80	\$87.76	11.9%	\$797.52	\$892.74	\$95.22	11.9%
Parent/Child(ren)	\$1,410.82	\$1,579.27	\$168.44	11.9%	\$1,530.74	\$1,713.50	\$182.76	11.9%
Couple	\$1,470.08	\$1,645.60	\$175.52	11.9%	\$1,595.04	\$1,785.48	\$190.44	11.9%
Family	\$2,296.17	\$2,570.32	\$274.15	11.9%	\$2,491.34	\$2,788.80	\$297.45	11.9%
County: Bronx								
Four-Tier A								
Single	\$735.04	\$822.80	\$87.76	11.9%	\$797.52	\$892.74	\$95.22	11.9%
Parent/Child(ren)	\$1,410.82	\$1,579.27	\$168.44	11.9%	\$1,530.74	\$1,713.50	\$182.76	11.9%
Couple	\$1,470.08	\$1,645.60	\$175.52	11.9%	\$1,595.04	\$1,785.48	\$190.44	11.9%
Family	\$2,296.17	\$2,570.32	\$274.15	11.9%	\$2,491.34	\$2,788.80	\$297.45	11.9%
County: Nassau								
Four-Tier A								
Single	\$735.04	\$822.80	\$87.76	11.9%	\$797.52	\$892.74	\$95.22	11.9%
Parent/Child(ren)	\$1,410.82	\$1,579.27	\$168.44	11.9%	\$1,530.74	\$1,713.50	\$182.76	11.9%
Couple	\$1,470.08	\$1,645.60	\$175.52	11.9%	\$1,595.04	\$1,785.48	\$190.44	11.9%
Family	\$2,296.17	\$2,570.32	\$274.15	11.9%	\$2,491.34	\$2,788.80	\$297.45	11.9%
County: Suffolk								
Four-Tier A								
Single	\$735.04	\$822.80	\$87.76	11.9%	\$797.52	\$892.74	\$95.22	11.9%
Parent/Child(ren)	\$1,410.82	\$1,579.27	\$168.44	11.9%	\$1,530.74	\$1,713.50	\$182.76	11.9%
Couple	\$1,470.08	\$1,645.60	\$175.52	11.9%	\$1,595.04	\$1,785.48	\$190.44	11.9%
Family	\$2,296.17	\$2,570.32	\$274.15	11.9%	\$2,491.34	\$2,788.80	\$297.45	11.9%
County: Staten Island								
Four-Tier A								
Single	\$735.04	\$822.80	\$87.76	11.9%	\$797.52	\$892.74	\$95.22	11.9%
Parent/Child(ren)	\$1,410.82	\$1,579.27	\$168.44	11.9%	\$1,530.74	\$1,713.50	\$182.76	11.9%
Couple	\$1,470.08	\$1,645.60	\$175.52	11.9%	\$1,595.04	\$1,785.48	\$190.44	11.9%
Family	\$2,296.17	\$2,570.32	\$274.15	11.9%	\$2,491.34	\$2,788.80	\$297.45	11.9%
County: Westchester								
Four-Tier A								
Single	\$735.04	\$822.80	\$87.76	11.9%	\$797.52	\$892.74	\$95.22	11.9%
Parent/Child(ren)	\$1,410.82	\$1,579.27	\$168.44	11.9%	\$1,530.74	\$1,713.50	\$182.76	11.9%
Couple	\$1,470.08	\$1,645.60	\$175.52	11.9%	\$1,595.04	\$1,785.48	\$190.44	11.9%
Family	\$2,296.17	\$2,570.32	\$274.15	11.9%	\$2,491.34	\$2,788.80	\$297.45	11.9%
County: Rockland								
Four-Tier A								
Single	\$735.04	\$822.80	\$87.76	11.9%	\$797.52	\$892.74	\$95.22	11.9%
Parent/Child(ren)	\$1,410.82	\$1,579.27	\$168.44	11.9%	\$1,530.74	\$1,713.50	\$182.76	11.9%
Couple	\$1,470.08	\$1,645.60	\$175.52	11.9%	\$1,595.04	\$1,785.48	\$190.44	11.9%
Family	\$2,296.17	\$2,570.32	\$274.15	11.9%	\$2,491.34	\$2,788.80	\$297.45	11.9%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$654.19	\$732.29	\$78.11	11.9%	\$709.79	\$794.54	\$84.75	11.9%
Parent/Child(ren)	\$1,255.63	\$1,405.55	\$149.92	11.9%	\$1,362.36	\$1,525.02	\$162.66	11.9%
Couple	\$1,308.37	\$1,464.58	\$156.21	11.9%	\$1,419.58	\$1,589.07	\$169.49	11.9%
Family	\$2,043.59	\$2,287.59	\$243.99	11.9%	\$2,217.30	\$2,482.03	\$264.73	11.9%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$654.19	\$732.29	\$78.11	11.9%	\$709.79	\$794.54	\$84.75	11.9%
Parent/Child(ren)	\$1,255.63	\$1,405.55	\$149.92	11.9%	\$1,362.36	\$1,525.02	\$162.66	11.9%
Couple	\$1,308.37	\$1,464.58	\$156.21	11.9%	\$1,419.58	\$1,589.07	\$169.49	11.9%
Family	\$2,043.59	\$2,287.59	\$243.99	11.9%	\$2,217.30	\$2,482.03	\$264.73	11.9%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$500 Deductible/70% Coinsurance/\$10,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
January to March 2013					January to March 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$680.09	\$761.30	\$81.20	11.9%	\$737.90	\$826.01	\$88.11	11.9%
Parent/Child(ren)	\$1,305.36	\$1,461.22	\$155.86	11.9%	\$1,416.31	\$1,585.42	\$169.11	11.9%
Couple	\$1,360.19	\$1,522.59	\$162.41	11.9%	\$1,475.80	\$1,652.01	\$176.21	11.9%
Family	\$2,124.52	\$2,378.19	\$253.67	11.9%	\$2,305.11	\$2,580.34	\$275.23	11.9%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$680.09	\$761.30	\$81.20	11.9%	\$737.90	\$826.01	\$88.11	11.9%
Parent/Child(ren)	\$1,305.36	\$1,461.22	\$155.86	11.9%	\$1,416.31	\$1,585.42	\$169.11	11.9%
Couple	\$1,360.19	\$1,522.59	\$162.41	11.9%	\$1,475.80	\$1,652.01	\$176.21	11.9%
Family	\$2,124.52	\$2,378.19	\$253.67	11.9%	\$2,305.11	\$2,580.34	\$275.23	11.9%
County: Bronx								
Four-Tier A								
Single	\$680.09	\$761.30	\$81.20	11.9%	\$737.90	\$826.01	\$88.11	11.9%
Parent/Child(ren)	\$1,305.36	\$1,461.22	\$155.86	11.9%	\$1,416.31	\$1,585.42	\$169.11	11.9%
Couple	\$1,360.19	\$1,522.59	\$162.41	11.9%	\$1,475.80	\$1,652.01	\$176.21	11.9%
Family	\$2,124.52	\$2,378.19	\$253.67	11.9%	\$2,305.11	\$2,580.34	\$275.23	11.9%
County: Nassau								
Four-Tier A								
Single	\$680.09	\$761.30	\$81.20	11.9%	\$737.90	\$826.01	\$88.11	11.9%
Parent/Child(ren)	\$1,305.36	\$1,461.22	\$155.86	11.9%	\$1,416.31	\$1,585.42	\$169.11	11.9%
Couple	\$1,360.19	\$1,522.59	\$162.41	11.9%	\$1,475.80	\$1,652.01	\$176.21	11.9%
Family	\$2,124.52	\$2,378.19	\$253.67	11.9%	\$2,305.11	\$2,580.34	\$275.23	11.9%
County: Suffolk								
Four-Tier A								
Single	\$680.09	\$761.30	\$81.20	11.9%	\$737.90	\$826.01	\$88.11	11.9%
Parent/Child(ren)	\$1,305.36	\$1,461.22	\$155.86	11.9%	\$1,416.31	\$1,585.42	\$169.11	11.9%
Couple	\$1,360.19	\$1,522.59	\$162.41	11.9%	\$1,475.80	\$1,652.01	\$176.21	11.9%
Family	\$2,124.52	\$2,378.19	\$253.67	11.9%	\$2,305.11	\$2,580.34	\$275.23	11.9%
County: Staten Island								
Four-Tier A								
Single	\$680.09	\$761.30	\$81.20	11.9%	\$737.90	\$826.01	\$88.11	11.9%
Parent/Child(ren)	\$1,305.36	\$1,461.22	\$155.86	11.9%	\$1,416.31	\$1,585.42	\$169.11	11.9%
Couple	\$1,360.19	\$1,522.59	\$162.41	11.9%	\$1,475.80	\$1,652.01	\$176.21	11.9%
Family	\$2,124.52	\$2,378.19	\$253.67	11.9%	\$2,305.11	\$2,580.34	\$275.23	11.9%
County: Westchester								
Four-Tier A								
Single	\$680.09	\$761.30	\$81.20	11.9%	\$737.90	\$826.01	\$88.11	11.9%
Parent/Child(ren)	\$1,305.36	\$1,461.22	\$155.86	11.9%	\$1,416.31	\$1,585.42	\$169.11	11.9%
Couple	\$1,360.19	\$1,522.59	\$162.41	11.9%	\$1,475.80	\$1,652.01	\$176.21	11.9%
Family	\$2,124.52	\$2,378.19	\$253.67	11.9%	\$2,305.11	\$2,580.34	\$275.23	11.9%
County: Rockland								
Four-Tier A								
Single	\$680.09	\$761.30	\$81.20	11.9%	\$737.90	\$826.01	\$88.11	11.9%
Parent/Child(ren)	\$1,305.36	\$1,461.22	\$155.86	11.9%	\$1,416.31	\$1,585.42	\$169.11	11.9%
Couple	\$1,360.19	\$1,522.59	\$162.41	11.9%	\$1,475.80	\$1,652.01	\$176.21	11.9%
Family	\$2,124.52	\$2,378.19	\$253.67	11.9%	\$2,305.11	\$2,580.34	\$275.23	11.9%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$605.28	\$677.55	\$72.27	11.9%	\$656.73	\$735.15	\$78.41	11.9%
Parent/Child(ren)	\$1,161.77	\$1,300.48	\$138.72	11.9%	\$1,260.52	\$1,411.03	\$150.51	11.9%
Couple	\$1,210.57	\$1,355.11	\$144.54	11.9%	\$1,313.46	\$1,470.29	\$156.83	11.9%
Family	\$1,890.83	\$2,116.59	\$225.77	11.9%	\$2,051.55	\$2,296.50	\$244.96	11.9%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$605.28	\$677.55	\$72.27	11.9%	\$656.73	\$735.15	\$78.41	11.9%
Parent/Child(ren)	\$1,161.77	\$1,300.48	\$138.72	11.9%	\$1,260.52	\$1,411.03	\$150.51	11.9%
Couple	\$1,210.57	\$1,355.11	\$144.54	11.9%	\$1,313.46	\$1,470.29	\$156.83	11.9%
Family	\$1,890.83	\$2,116.59	\$225.77	11.9%	\$2,051.55	\$2,296.50	\$244.96	11.9%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$500 Deductible/70% Coinsurance/\$10,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
April to June 2013					April to June 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$760.76	\$854.25	\$93.49	12.3%	\$825.42	\$926.86	\$101.44	12.3%
Parent/Child(ren)	\$1,460.19	\$1,639.63	\$179.44	12.3%	\$1,584.30	\$1,779.00	\$194.70	12.3%
Couple	\$1,521.52	\$1,708.50	\$186.98	12.3%	\$1,650.85	\$1,853.72	\$202.87	12.3%
Family	\$2,376.52	\$2,668.57	\$292.05	12.3%	\$2,578.52	\$2,895.39	\$316.87	12.3%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$760.76	\$854.25	\$93.49	12.3%	\$825.42	\$926.86	\$101.44	12.3%
Parent/Child(ren)	\$1,460.19	\$1,639.63	\$179.44	12.3%	\$1,584.30	\$1,779.00	\$194.70	12.3%
Couple	\$1,521.52	\$1,708.50	\$186.98	12.3%	\$1,650.85	\$1,853.72	\$202.87	12.3%
Family	\$2,376.52	\$2,668.57	\$292.05	12.3%	\$2,578.52	\$2,895.39	\$316.87	12.3%
County: Bronx								
Four-Tier A								
Single	\$760.76	\$854.25	\$93.49	12.3%	\$825.42	\$926.86	\$101.44	12.3%
Parent/Child(ren)	\$1,460.19	\$1,639.63	\$179.44	12.3%	\$1,584.30	\$1,779.00	\$194.70	12.3%
Couple	\$1,521.52	\$1,708.50	\$186.98	12.3%	\$1,650.85	\$1,853.72	\$202.87	12.3%
Family	\$2,376.52	\$2,668.57	\$292.05	12.3%	\$2,578.52	\$2,895.39	\$316.87	12.3%
County: Nassau								
Four-Tier A								
Single	\$760.76	\$854.25	\$93.49	12.3%	\$825.42	\$926.86	\$101.44	12.3%
Parent/Child(ren)	\$1,460.19	\$1,639.63	\$179.44	12.3%	\$1,584.30	\$1,779.00	\$194.70	12.3%
Couple	\$1,521.52	\$1,708.50	\$186.98	12.3%	\$1,650.85	\$1,853.72	\$202.87	12.3%
Family	\$2,376.52	\$2,668.57	\$292.05	12.3%	\$2,578.52	\$2,895.39	\$316.87	12.3%
County: Suffolk								
Four-Tier A								
Single	\$760.76	\$854.25	\$93.49	12.3%	\$825.42	\$926.86	\$101.44	12.3%
Parent/Child(ren)	\$1,460.19	\$1,639.63	\$179.44	12.3%	\$1,584.30	\$1,779.00	\$194.70	12.3%
Couple	\$1,521.52	\$1,708.50	\$186.98	12.3%	\$1,650.85	\$1,853.72	\$202.87	12.3%
Family	\$2,376.52	\$2,668.57	\$292.05	12.3%	\$2,578.52	\$2,895.39	\$316.87	12.3%
County: Staten Island								
Four-Tier A								
Single	\$760.76	\$854.25	\$93.49	12.3%	\$825.42	\$926.86	\$101.44	12.3%
Parent/Child(ren)	\$1,460.19	\$1,639.63	\$179.44	12.3%	\$1,584.30	\$1,779.00	\$194.70	12.3%
Couple	\$1,521.52	\$1,708.50	\$186.98	12.3%	\$1,650.85	\$1,853.72	\$202.87	12.3%
Family	\$2,376.52	\$2,668.57	\$292.05	12.3%	\$2,578.52	\$2,895.39	\$316.87	12.3%
County: Westchester								
Four-Tier A								
Single	\$760.76	\$854.25	\$93.49	12.3%	\$825.42	\$926.86	\$101.44	12.3%
Parent/Child(ren)	\$1,460.19	\$1,639.63	\$179.44	12.3%	\$1,584.30	\$1,779.00	\$194.70	12.3%
Couple	\$1,521.52	\$1,708.50	\$186.98	12.3%	\$1,650.85	\$1,853.72	\$202.87	12.3%
Family	\$2,376.52	\$2,668.57	\$292.05	12.3%	\$2,578.52	\$2,895.39	\$316.87	12.3%
County: Rockland								
Four-Tier A								
Single	\$760.76	\$854.25	\$93.49	12.3%	\$825.42	\$926.86	\$101.44	12.3%
Parent/Child(ren)	\$1,460.19	\$1,639.63	\$179.44	12.3%	\$1,584.30	\$1,779.00	\$194.70	12.3%
Couple	\$1,521.52	\$1,708.50	\$186.98	12.3%	\$1,650.85	\$1,853.72	\$202.87	12.3%
Family	\$2,376.52	\$2,668.57	\$292.05	12.3%	\$2,578.52	\$2,895.39	\$316.87	12.3%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$677.08	\$760.28	\$83.21	12.3%	\$734.63	\$824.91	\$90.28	12.3%
Parent/Child(ren)	\$1,299.57	\$1,459.27	\$159.70	12.3%	\$1,410.03	\$1,583.31	\$173.28	12.3%
Couple	\$1,354.15	\$1,520.57	\$166.41	12.3%	\$1,469.26	\$1,649.81	\$180.56	12.3%
Family	\$2,115.10	\$2,375.02	\$259.93	12.3%	\$2,294.88	\$2,576.90	\$282.02	12.3%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$677.08	\$760.28	\$83.21	12.3%	\$734.63	\$824.91	\$90.28	12.3%
Parent/Child(ren)	\$1,299.57	\$1,459.27	\$159.70	12.3%	\$1,410.03	\$1,583.31	\$173.28	12.3%
Couple	\$1,354.15	\$1,520.57	\$166.41	12.3%	\$1,469.26	\$1,649.81	\$180.56	12.3%
Family	\$2,115.10	\$2,375.02	\$259.93	12.3%	\$2,294.88	\$2,576.90	\$282.02	12.3%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$500 Deductible/70% Coinsurance/\$10,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
April to June 2013					April to June 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$703.89	\$790.39	\$86.50	12.3%	\$763.72	\$857.57	\$93.85	12.3%
Parent/Child(ren)	\$1,351.04	\$1,517.06	\$166.02	12.3%	\$1,465.87	\$1,646.01	\$180.14	12.3%
Couple	\$1,407.78	\$1,580.78	\$173.00	12.3%	\$1,527.45	\$1,715.15	\$187.70	12.3%
Family	\$2,198.87	\$2,469.08	\$270.21	12.3%	\$2,385.77	\$2,678.95	\$293.18	12.3%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$703.89	\$790.39	\$86.50	12.3%	\$763.72	\$857.57	\$93.85	12.3%
Parent/Child(ren)	\$1,351.04	\$1,517.06	\$166.02	12.3%	\$1,465.87	\$1,646.01	\$180.14	12.3%
Couple	\$1,407.78	\$1,580.78	\$173.00	12.3%	\$1,527.45	\$1,715.15	\$187.70	12.3%
Family	\$2,198.87	\$2,469.08	\$270.21	12.3%	\$2,385.77	\$2,678.95	\$293.18	12.3%
County: Bronx								
Four-Tier A								
Single	\$703.89	\$790.39	\$86.50	12.3%	\$763.72	\$857.57	\$93.85	12.3%
Parent/Child(ren)	\$1,351.04	\$1,517.06	\$166.02	12.3%	\$1,465.87	\$1,646.01	\$180.14	12.3%
Couple	\$1,407.78	\$1,580.78	\$173.00	12.3%	\$1,527.45	\$1,715.15	\$187.70	12.3%
Family	\$2,198.87	\$2,469.08	\$270.21	12.3%	\$2,385.77	\$2,678.95	\$293.18	12.3%
County: Nassau								
Four-Tier A								
Single	\$703.89	\$790.39	\$86.50	12.3%	\$763.72	\$857.57	\$93.85	12.3%
Parent/Child(ren)	\$1,351.04	\$1,517.06	\$166.02	12.3%	\$1,465.87	\$1,646.01	\$180.14	12.3%
Couple	\$1,407.78	\$1,580.78	\$173.00	12.3%	\$1,527.45	\$1,715.15	\$187.70	12.3%
Family	\$2,198.87	\$2,469.08	\$270.21	12.3%	\$2,385.77	\$2,678.95	\$293.18	12.3%
County: Suffolk								
Four-Tier A								
Single	\$703.89	\$790.39	\$86.50	12.3%	\$763.72	\$857.57	\$93.85	12.3%
Parent/Child(ren)	\$1,351.04	\$1,517.06	\$166.02	12.3%	\$1,465.87	\$1,646.01	\$180.14	12.3%
Couple	\$1,407.78	\$1,580.78	\$173.00	12.3%	\$1,527.45	\$1,715.15	\$187.70	12.3%
Family	\$2,198.87	\$2,469.08	\$270.21	12.3%	\$2,385.77	\$2,678.95	\$293.18	12.3%
County: Staten Island								
Four-Tier A								
Single	\$703.89	\$790.39	\$86.50	12.3%	\$763.72	\$857.57	\$93.85	12.3%
Parent/Child(ren)	\$1,351.04	\$1,517.06	\$166.02	12.3%	\$1,465.87	\$1,646.01	\$180.14	12.3%
Couple	\$1,407.78	\$1,580.78	\$173.00	12.3%	\$1,527.45	\$1,715.15	\$187.70	12.3%
Family	\$2,198.87	\$2,469.08	\$270.21	12.3%	\$2,385.77	\$2,678.95	\$293.18	12.3%
County: Westchester								
Four-Tier A								
Single	\$703.89	\$790.39	\$86.50	12.3%	\$763.72	\$857.57	\$93.85	12.3%
Parent/Child(ren)	\$1,351.04	\$1,517.06	\$166.02	12.3%	\$1,465.87	\$1,646.01	\$180.14	12.3%
Couple	\$1,407.78	\$1,580.78	\$173.00	12.3%	\$1,527.45	\$1,715.15	\$187.70	12.3%
Family	\$2,198.87	\$2,469.08	\$270.21	12.3%	\$2,385.77	\$2,678.95	\$293.18	12.3%
County: Rockland								
Four-Tier A								
Single	\$703.89	\$790.39	\$86.50	12.3%	\$763.72	\$857.57	\$93.85	12.3%
Parent/Child(ren)	\$1,351.04	\$1,517.06	\$166.02	12.3%	\$1,465.87	\$1,646.01	\$180.14	12.3%
Couple	\$1,407.78	\$1,580.78	\$173.00	12.3%	\$1,527.45	\$1,715.15	\$187.70	12.3%
Family	\$2,198.87	\$2,469.08	\$270.21	12.3%	\$2,385.77	\$2,678.95	\$293.18	12.3%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$626.46	\$703.45	\$76.98	12.3%	\$679.71	\$763.24	\$83.53	12.3%
Parent/Child(ren)	\$1,202.42	\$1,350.18	\$147.76	12.3%	\$1,304.63	\$1,464.95	\$160.32	12.3%
Couple	\$1,252.93	\$1,406.90	\$153.97	12.3%	\$1,359.43	\$1,526.48	\$167.06	12.3%
Family	\$1,956.99	\$2,197.48	\$240.49	12.3%	\$2,123.34	\$2,384.27	\$260.93	12.3%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$626.46	\$703.45	\$76.98	12.3%	\$679.71	\$763.24	\$83.53	12.3%
Parent/Child(ren)	\$1,202.42	\$1,350.18	\$147.76	12.3%	\$1,304.63	\$1,464.95	\$160.32	12.3%
Couple	\$1,252.93	\$1,406.90	\$153.97	12.3%	\$1,359.43	\$1,526.48	\$167.06	12.3%
Family	\$1,956.99	\$2,197.48	\$240.49	12.3%	\$2,123.34	\$2,384.27	\$260.93	12.3%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates

\$20 OV, \$500 Deductible/70% Coinsurance/\$10,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
July to September 2013					July to September 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$806.41	\$887.71	\$81.30	10.1%	\$874.95	\$963.17	\$88.21	10.1%
Parent/Child(ren)	\$1,547.81	\$1,703.85	\$156.05	10.1%	\$1,679.37	\$1,848.68	\$169.31	10.1%
Couple	\$1,612.82	\$1,775.42	\$162.60	10.1%	\$1,749.91	\$1,926.33	\$176.42	10.1%
Family	\$2,519.12	\$2,773.09	\$253.97	10.1%	\$2,733.25	\$3,008.80	\$275.56	10.1%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$806.41	\$887.71	\$81.30	10.1%	\$874.95	\$963.17	\$88.21	10.1%
Parent/Child(ren)	\$1,547.81	\$1,703.85	\$156.05	10.1%	\$1,679.37	\$1,848.68	\$169.31	10.1%
Couple	\$1,612.82	\$1,775.42	\$162.60	10.1%	\$1,749.91	\$1,926.33	\$176.42	10.1%
Family	\$2,519.12	\$2,773.09	\$253.97	10.1%	\$2,733.25	\$3,008.80	\$275.56	10.1%
County: Bronx								
Four-Tier A								
Single	\$806.41	\$887.71	\$81.30	10.1%	\$874.95	\$963.17	\$88.21	10.1%
Parent/Child(ren)	\$1,547.81	\$1,703.85	\$156.05	10.1%	\$1,679.37	\$1,848.68	\$169.31	10.1%
Couple	\$1,612.82	\$1,775.42	\$162.60	10.1%	\$1,749.91	\$1,926.33	\$176.42	10.1%
Family	\$2,519.12	\$2,773.09	\$253.97	10.1%	\$2,733.25	\$3,008.80	\$275.56	10.1%
County: Nassau								
Four-Tier A								
Single	\$806.41	\$887.71	\$81.30	10.1%	\$874.95	\$963.17	\$88.21	10.1%
Parent/Child(ren)	\$1,547.81	\$1,703.85	\$156.05	10.1%	\$1,679.37	\$1,848.68	\$169.31	10.1%
Couple	\$1,612.82	\$1,775.42	\$162.60	10.1%	\$1,749.91	\$1,926.33	\$176.42	10.1%
Family	\$2,519.12	\$2,773.09	\$253.97	10.1%	\$2,733.25	\$3,008.80	\$275.56	10.1%
County: Suffolk								
Four-Tier A								
Single	\$806.41	\$887.71	\$81.30	10.1%	\$874.95	\$963.17	\$88.21	10.1%
Parent/Child(ren)	\$1,547.81	\$1,703.85	\$156.05	10.1%	\$1,679.37	\$1,848.68	\$169.31	10.1%
Couple	\$1,612.82	\$1,775.42	\$162.60	10.1%	\$1,749.91	\$1,926.33	\$176.42	10.1%
Family	\$2,519.12	\$2,773.09	\$253.97	10.1%	\$2,733.25	\$3,008.80	\$275.56	10.1%
County: Staten Island								
Four-Tier A								
Single	\$806.41	\$887.71	\$81.30	10.1%	\$874.95	\$963.17	\$88.21	10.1%
Parent/Child(ren)	\$1,547.81	\$1,703.85	\$156.05	10.1%	\$1,679.37	\$1,848.68	\$169.31	10.1%
Couple	\$1,612.82	\$1,775.42	\$162.60	10.1%	\$1,749.91	\$1,926.33	\$176.42	10.1%
Family	\$2,519.12	\$2,773.09	\$253.97	10.1%	\$2,733.25	\$3,008.80	\$275.56	10.1%
County: Westchester								
Four-Tier A								
Single	\$806.41	\$887.71	\$81.30	10.1%	\$874.95	\$963.17	\$88.21	10.1%
Parent/Child(ren)	\$1,547.81	\$1,703.85	\$156.05	10.1%	\$1,679.37	\$1,848.68	\$169.31	10.1%
Couple	\$1,612.82	\$1,775.42	\$162.60	10.1%	\$1,749.91	\$1,926.33	\$176.42	10.1%
Family	\$2,519.12	\$2,773.09	\$253.97	10.1%	\$2,733.25	\$3,008.80	\$275.56	10.1%
County: Rockland								
Four-Tier A								
Single	\$806.41	\$887.71	\$81.30	10.1%	\$874.95	\$963.17	\$88.21	10.1%
Parent/Child(ren)	\$1,547.81	\$1,703.85	\$156.05	10.1%	\$1,679.37	\$1,848.68	\$169.31	10.1%
Couple	\$1,612.82	\$1,775.42	\$162.60	10.1%	\$1,749.91	\$1,926.33	\$176.42	10.1%
Family	\$2,519.12	\$2,773.09	\$253.97	10.1%	\$2,733.25	\$3,008.80	\$275.56	10.1%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$717.70	\$790.06	\$72.36	10.1%	\$778.71	\$857.22	\$78.51	10.1%
Parent/Child(ren)	\$1,377.55	\$1,516.43	\$138.88	10.1%	\$1,494.64	\$1,645.33	\$150.69	10.1%
Couple	\$1,435.41	\$1,580.12	\$144.71	10.1%	\$1,557.42	\$1,714.43	\$157.01	10.1%
Family	\$2,242.02	\$2,468.05	\$226.03	10.1%	\$2,432.59	\$2,677.83	\$245.25	10.1%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$717.70	\$790.06	\$72.36	10.1%	\$778.71	\$857.22	\$78.51	10.1%
Parent/Child(ren)	\$1,377.55	\$1,516.43	\$138.88	10.1%	\$1,494.64	\$1,645.33	\$150.69	10.1%
Couple	\$1,435.41	\$1,580.12	\$144.71	10.1%	\$1,557.42	\$1,714.43	\$157.01	10.1%
Family	\$2,242.02	\$2,468.05	\$226.03	10.1%	\$2,432.59	\$2,677.83	\$245.25	10.1%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$500 Deductible/70% Coinsurance/\$10,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
July to September 2013					July to September 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$746.13	\$821.35	\$75.22	10.1%	\$809.55	\$891.17	\$81.62	10.1%
Parent/Child(ren)	\$1,432.11	\$1,576.49	\$144.38	10.1%	\$1,553.84	\$1,710.49	\$156.65	10.1%
Couple	\$1,492.26	\$1,642.71	\$150.45	10.1%	\$1,619.11	\$1,782.34	\$163.23	10.1%
Family	\$2,330.82	\$2,565.80	\$234.99	10.1%	\$2,528.94	\$2,783.90	\$254.96	10.1%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$746.13	\$821.35	\$75.22	10.1%	\$809.55	\$891.17	\$81.62	10.1%
Parent/Child(ren)	\$1,432.11	\$1,576.49	\$144.38	10.1%	\$1,553.84	\$1,710.49	\$156.65	10.1%
Couple	\$1,492.26	\$1,642.71	\$150.45	10.1%	\$1,619.11	\$1,782.34	\$163.23	10.1%
Family	\$2,330.82	\$2,565.80	\$234.99	10.1%	\$2,528.94	\$2,783.90	\$254.96	10.1%
County: Bronx								
Four-Tier A								
Single	\$746.13	\$821.35	\$75.22	10.1%	\$809.55	\$891.17	\$81.62	10.1%
Parent/Child(ren)	\$1,432.11	\$1,576.49	\$144.38	10.1%	\$1,553.84	\$1,710.49	\$156.65	10.1%
Couple	\$1,492.26	\$1,642.71	\$150.45	10.1%	\$1,619.11	\$1,782.34	\$163.23	10.1%
Family	\$2,330.82	\$2,565.80	\$234.99	10.1%	\$2,528.94	\$2,783.90	\$254.96	10.1%
County: Nassau								
Four-Tier A								
Single	\$746.13	\$821.35	\$75.22	10.1%	\$809.55	\$891.17	\$81.62	10.1%
Parent/Child(ren)	\$1,432.11	\$1,576.49	\$144.38	10.1%	\$1,553.84	\$1,710.49	\$156.65	10.1%
Couple	\$1,492.26	\$1,642.71	\$150.45	10.1%	\$1,619.11	\$1,782.34	\$163.23	10.1%
Family	\$2,330.82	\$2,565.80	\$234.99	10.1%	\$2,528.94	\$2,783.90	\$254.96	10.1%
County: Suffolk								
Four-Tier A								
Single	\$746.13	\$821.35	\$75.22	10.1%	\$809.55	\$891.17	\$81.62	10.1%
Parent/Child(ren)	\$1,432.11	\$1,576.49	\$144.38	10.1%	\$1,553.84	\$1,710.49	\$156.65	10.1%
Couple	\$1,492.26	\$1,642.71	\$150.45	10.1%	\$1,619.11	\$1,782.34	\$163.23	10.1%
Family	\$2,330.82	\$2,565.80	\$234.99	10.1%	\$2,528.94	\$2,783.90	\$254.96	10.1%
County: Staten Island								
Four-Tier A								
Single	\$746.13	\$821.35	\$75.22	10.1%	\$809.55	\$891.17	\$81.62	10.1%
Parent/Child(ren)	\$1,432.11	\$1,576.49	\$144.38	10.1%	\$1,553.84	\$1,710.49	\$156.65	10.1%
Couple	\$1,492.26	\$1,642.71	\$150.45	10.1%	\$1,619.11	\$1,782.34	\$163.23	10.1%
Family	\$2,330.82	\$2,565.80	\$234.99	10.1%	\$2,528.94	\$2,783.90	\$254.96	10.1%
County: Westchester								
Four-Tier A								
Single	\$746.13	\$821.35	\$75.22	10.1%	\$809.55	\$891.17	\$81.62	10.1%
Parent/Child(ren)	\$1,432.11	\$1,576.49	\$144.38	10.1%	\$1,553.84	\$1,710.49	\$156.65	10.1%
Couple	\$1,492.26	\$1,642.71	\$150.45	10.1%	\$1,619.11	\$1,782.34	\$163.23	10.1%
Family	\$2,330.82	\$2,565.80	\$234.99	10.1%	\$2,528.94	\$2,783.90	\$254.96	10.1%
County: Rockland								
Four-Tier A								
Single	\$746.13	\$821.35	\$75.22	10.1%	\$809.55	\$891.17	\$81.62	10.1%
Parent/Child(ren)	\$1,432.11	\$1,576.49	\$144.38	10.1%	\$1,553.84	\$1,710.49	\$156.65	10.1%
Couple	\$1,492.26	\$1,642.71	\$150.45	10.1%	\$1,619.11	\$1,782.34	\$163.23	10.1%
Family	\$2,330.82	\$2,565.80	\$234.99	10.1%	\$2,528.94	\$2,783.90	\$254.96	10.1%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$664.06	\$731.01	\$66.95	10.1%	\$720.50	\$793.14	\$72.64	10.1%
Parent/Child(ren)	\$1,274.58	\$1,403.08	\$128.50	10.1%	\$1,382.92	\$1,522.34	\$139.42	10.1%
Couple	\$1,328.11	\$1,462.01	\$133.90	10.1%	\$1,441.00	\$1,586.28	\$145.28	10.1%
Family	\$2,074.43	\$2,283.57	\$209.14	10.1%	\$2,250.75	\$2,477.67	\$226.91	10.1%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$664.06	\$731.01	\$66.95	10.1%	\$720.50	\$793.14	\$72.64	10.1%
Parent/Child(ren)	\$1,274.58	\$1,403.08	\$128.50	10.1%	\$1,382.92	\$1,522.34	\$139.42	10.1%
Couple	\$1,328.11	\$1,462.01	\$133.90	10.1%	\$1,441.00	\$1,586.28	\$145.28	10.1%
Family	\$2,074.43	\$2,283.57	\$209.14	10.1%	\$2,250.75	\$2,477.67	\$226.91	10.1%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$500 Deductible/70% Coinsurance/\$10,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
October to December 2013					October to December 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$834.63	\$921.51	\$86.88	10.4%	\$905.57	\$999.84	\$94.26	10.4%
Parent/Child(ren)	\$1,601.97	\$1,768.73	\$166.76	10.4%	\$1,738.14	\$1,919.07	\$180.93	10.4%
Couple	\$1,669.26	\$1,843.02	\$173.76	10.4%	\$1,811.15	\$1,999.68	\$188.53	10.4%
Family	\$2,607.28	\$2,878.68	\$271.40	10.4%	\$2,828.89	\$3,123.37	\$294.47	10.4%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$834.63	\$921.51	\$86.88	10.4%	\$905.57	\$999.84	\$94.26	10.4%
Parent/Child(ren)	\$1,601.97	\$1,768.73	\$166.76	10.4%	\$1,738.14	\$1,919.07	\$180.93	10.4%
Couple	\$1,669.26	\$1,843.02	\$173.76	10.4%	\$1,811.15	\$1,999.68	\$188.53	10.4%
Family	\$2,607.28	\$2,878.68	\$271.40	10.4%	\$2,828.89	\$3,123.37	\$294.47	10.4%
County: Bronx								
Four-Tier A								
Single	\$834.63	\$921.51	\$86.88	10.4%	\$905.57	\$999.84	\$94.26	10.4%
Parent/Child(ren)	\$1,601.97	\$1,768.73	\$166.76	10.4%	\$1,738.14	\$1,919.07	\$180.93	10.4%
Couple	\$1,669.26	\$1,843.02	\$173.76	10.4%	\$1,811.15	\$1,999.68	\$188.53	10.4%
Family	\$2,607.28	\$2,878.68	\$271.40	10.4%	\$2,828.89	\$3,123.37	\$294.47	10.4%
County: Nassau								
Four-Tier A								
Single	\$834.63	\$921.51	\$86.88	10.4%	\$905.57	\$999.84	\$94.26	10.4%
Parent/Child(ren)	\$1,601.97	\$1,768.73	\$166.76	10.4%	\$1,738.14	\$1,919.07	\$180.93	10.4%
Couple	\$1,669.26	\$1,843.02	\$173.76	10.4%	\$1,811.15	\$1,999.68	\$188.53	10.4%
Family	\$2,607.28	\$2,878.68	\$271.40	10.4%	\$2,828.89	\$3,123.37	\$294.47	10.4%
County: Suffolk								
Four-Tier A								
Single	\$834.63	\$921.51	\$86.88	10.4%	\$905.57	\$999.84	\$94.26	10.4%
Parent/Child(ren)	\$1,601.97	\$1,768.73	\$166.76	10.4%	\$1,738.14	\$1,919.07	\$180.93	10.4%
Couple	\$1,669.26	\$1,843.02	\$173.76	10.4%	\$1,811.15	\$1,999.68	\$188.53	10.4%
Family	\$2,607.28	\$2,878.68	\$271.40	10.4%	\$2,828.89	\$3,123.37	\$294.47	10.4%
County: Staten Island								
Four-Tier A								
Single	\$834.63	\$921.51	\$86.88	10.4%	\$905.57	\$999.84	\$94.26	10.4%
Parent/Child(ren)	\$1,601.97	\$1,768.73	\$166.76	10.4%	\$1,738.14	\$1,919.07	\$180.93	10.4%
Couple	\$1,669.26	\$1,843.02	\$173.76	10.4%	\$1,811.15	\$1,999.68	\$188.53	10.4%
Family	\$2,607.28	\$2,878.68	\$271.40	10.4%	\$2,828.89	\$3,123.37	\$294.47	10.4%
County: Westchester								
Four-Tier A								
Single	\$834.63	\$921.51	\$86.88	10.4%	\$905.57	\$999.84	\$94.26	10.4%
Parent/Child(ren)	\$1,601.97	\$1,768.73	\$166.76	10.4%	\$1,738.14	\$1,919.07	\$180.93	10.4%
Couple	\$1,669.26	\$1,843.02	\$173.76	10.4%	\$1,811.15	\$1,999.68	\$188.53	10.4%
Family	\$2,607.28	\$2,878.68	\$271.40	10.4%	\$2,828.89	\$3,123.37	\$294.47	10.4%
County: Rockland								
Four-Tier A								
Single	\$834.63	\$921.51	\$86.88	10.4%	\$905.57	\$999.84	\$94.26	10.4%
Parent/Child(ren)	\$1,601.97	\$1,768.73	\$166.76	10.4%	\$1,738.14	\$1,919.07	\$180.93	10.4%
Couple	\$1,669.26	\$1,843.02	\$173.76	10.4%	\$1,811.15	\$1,999.68	\$188.53	10.4%
Family	\$2,607.28	\$2,878.68	\$271.40	10.4%	\$2,828.89	\$3,123.37	\$294.47	10.4%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$742.82	\$820.14	\$77.32	10.4%	\$805.96	\$889.86	\$83.90	10.4%
Parent/Child(ren)	\$1,425.76	\$1,574.17	\$148.41	10.4%	\$1,546.94	\$1,707.97	\$161.03	10.4%
Couple	\$1,485.64	\$1,640.29	\$154.65	10.4%	\$1,611.92	\$1,779.71	\$167.79	10.4%
Family	\$2,320.48	\$2,562.02	\$241.55	10.4%	\$2,517.72	\$2,779.79	\$262.08	10.4%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$742.82	\$820.14	\$77.32	10.4%	\$805.96	\$889.86	\$83.90	10.4%
Parent/Child(ren)	\$1,425.76	\$1,574.17	\$148.41	10.4%	\$1,546.94	\$1,707.97	\$161.03	10.4%
Couple	\$1,485.64	\$1,640.29	\$154.65	10.4%	\$1,611.92	\$1,779.71	\$167.79	10.4%
Family	\$2,320.48	\$2,562.02	\$241.55	10.4%	\$2,517.72	\$2,779.79	\$262.08	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$500 Deductible/70% Coinsurance/\$10,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
October to December 2013					October to December 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$772.24	\$852.63	\$80.38	10.4%	\$837.88	\$925.10	\$87.22	10.4%
Parent/Child(ren)	\$1,482.23	\$1,636.52	\$154.29	10.4%	\$1,608.22	\$1,775.62	\$167.40	10.4%
Couple	\$1,544.49	\$1,705.26	\$160.77	10.4%	\$1,675.77	\$1,850.20	\$174.44	10.4%
Family	\$2,412.39	\$2,663.50	\$251.11	10.4%	\$2,617.44	\$2,889.90	\$272.46	10.4%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$772.24	\$852.63	\$80.38	10.4%	\$837.88	\$925.10	\$87.22	10.4%
Parent/Child(ren)	\$1,482.23	\$1,636.52	\$154.29	10.4%	\$1,608.22	\$1,775.62	\$167.40	10.4%
Couple	\$1,544.49	\$1,705.26	\$160.77	10.4%	\$1,675.77	\$1,850.20	\$174.44	10.4%
Family	\$2,412.39	\$2,663.50	\$251.11	10.4%	\$2,617.44	\$2,889.90	\$272.46	10.4%
County: Bronx								
Four-Tier A								
Single	\$772.24	\$852.63	\$80.38	10.4%	\$837.88	\$925.10	\$87.22	10.4%
Parent/Child(ren)	\$1,482.23	\$1,636.52	\$154.29	10.4%	\$1,608.22	\$1,775.62	\$167.40	10.4%
Couple	\$1,544.49	\$1,705.26	\$160.77	10.4%	\$1,675.77	\$1,850.20	\$174.44	10.4%
Family	\$2,412.39	\$2,663.50	\$251.11	10.4%	\$2,617.44	\$2,889.90	\$272.46	10.4%
County: Nassau								
Four-Tier A								
Single	\$772.24	\$852.63	\$80.38	10.4%	\$837.88	\$925.10	\$87.22	10.4%
Parent/Child(ren)	\$1,482.23	\$1,636.52	\$154.29	10.4%	\$1,608.22	\$1,775.62	\$167.40	10.4%
Couple	\$1,544.49	\$1,705.26	\$160.77	10.4%	\$1,675.77	\$1,850.20	\$174.44	10.4%
Family	\$2,412.39	\$2,663.50	\$251.11	10.4%	\$2,617.44	\$2,889.90	\$272.46	10.4%
County: Suffolk								
Four-Tier A								
Single	\$772.24	\$852.63	\$80.38	10.4%	\$837.88	\$925.10	\$87.22	10.4%
Parent/Child(ren)	\$1,482.23	\$1,636.52	\$154.29	10.4%	\$1,608.22	\$1,775.62	\$167.40	10.4%
Couple	\$1,544.49	\$1,705.26	\$160.77	10.4%	\$1,675.77	\$1,850.20	\$174.44	10.4%
Family	\$2,412.39	\$2,663.50	\$251.11	10.4%	\$2,617.44	\$2,889.90	\$272.46	10.4%
County: Staten Island								
Four-Tier A								
Single	\$772.24	\$852.63	\$80.38	10.4%	\$837.88	\$925.10	\$87.22	10.4%
Parent/Child(ren)	\$1,482.23	\$1,636.52	\$154.29	10.4%	\$1,608.22	\$1,775.62	\$167.40	10.4%
Couple	\$1,544.49	\$1,705.26	\$160.77	10.4%	\$1,675.77	\$1,850.20	\$174.44	10.4%
Family	\$2,412.39	\$2,663.50	\$251.11	10.4%	\$2,617.44	\$2,889.90	\$272.46	10.4%
County: Westchester								
Four-Tier A								
Single	\$772.24	\$852.63	\$80.38	10.4%	\$837.88	\$925.10	\$87.22	10.4%
Parent/Child(ren)	\$1,482.23	\$1,636.52	\$154.29	10.4%	\$1,608.22	\$1,775.62	\$167.40	10.4%
Couple	\$1,544.49	\$1,705.26	\$160.77	10.4%	\$1,675.77	\$1,850.20	\$174.44	10.4%
Family	\$2,412.39	\$2,663.50	\$251.11	10.4%	\$2,617.44	\$2,889.90	\$272.46	10.4%
County: Rockland								
Four-Tier A								
Single	\$772.24	\$852.63	\$80.38	10.4%	\$837.88	\$925.10	\$87.22	10.4%
Parent/Child(ren)	\$1,482.23	\$1,636.52	\$154.29	10.4%	\$1,608.22	\$1,775.62	\$167.40	10.4%
Couple	\$1,544.49	\$1,705.26	\$160.77	10.4%	\$1,675.77	\$1,850.20	\$174.44	10.4%
Family	\$2,412.39	\$2,663.50	\$251.11	10.4%	\$2,617.44	\$2,889.90	\$272.46	10.4%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$687.30	\$758.84	\$71.54	10.4%	\$745.72	\$823.34	\$77.62	10.4%
Parent/Child(ren)	\$1,319.18	\$1,456.50	\$137.32	10.4%	\$1,431.32	\$1,580.30	\$148.99	10.4%
Couple	\$1,374.59	\$1,517.68	\$143.08	10.4%	\$1,491.44	\$1,646.68	\$155.25	10.4%
Family	\$2,147.03	\$2,370.52	\$223.49	10.4%	\$2,329.52	\$2,572.01	\$242.49	10.4%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$687.30	\$758.84	\$71.54	10.4%	\$745.72	\$823.34	\$77.62	10.4%
Parent/Child(ren)	\$1,319.18	\$1,456.50	\$137.32	10.4%	\$1,431.32	\$1,580.30	\$148.99	10.4%
Couple	\$1,374.59	\$1,517.68	\$143.08	10.4%	\$1,491.44	\$1,646.68	\$155.25	10.4%
Family	\$2,147.03	\$2,370.52	\$223.49	10.4%	\$2,329.52	\$2,572.01	\$242.49	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$15 OV, \$1,000 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
January to March 2013					January to March 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$747.77	\$837.05	\$89.28	11.9%	\$811.33	\$908.20	\$96.87	11.9%
Parent/Child(ren)	\$1,435.25	\$1,606.62	\$171.36	11.9%	\$1,557.25	\$1,743.18	\$185.93	11.9%
Couple	\$1,495.54	\$1,674.10	\$178.56	11.9%	\$1,622.66	\$1,816.40	\$193.74	11.9%
Family	\$2,335.94	\$2,614.84	\$278.90	11.9%	\$2,534.49	\$2,837.10	\$302.61	11.9%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$747.77	\$837.05	\$89.28	11.9%	\$811.33	\$908.20	\$96.87	11.9%
Parent/Child(ren)	\$1,435.25	\$1,606.62	\$171.36	11.9%	\$1,557.25	\$1,743.18	\$185.93	11.9%
Couple	\$1,495.54	\$1,674.10	\$178.56	11.9%	\$1,622.66	\$1,816.40	\$193.74	11.9%
Family	\$2,335.94	\$2,614.84	\$278.90	11.9%	\$2,534.49	\$2,837.10	\$302.61	11.9%
County: Bronx								
Four-Tier A								
Single	\$747.77	\$837.05	\$89.28	11.9%	\$811.33	\$908.20	\$96.87	11.9%
Parent/Child(ren)	\$1,435.25	\$1,606.62	\$171.36	11.9%	\$1,557.25	\$1,743.18	\$185.93	11.9%
Couple	\$1,495.54	\$1,674.10	\$178.56	11.9%	\$1,622.66	\$1,816.40	\$193.74	11.9%
Family	\$2,335.94	\$2,614.84	\$278.90	11.9%	\$2,534.49	\$2,837.10	\$302.61	11.9%
County: Nassau								
Four-Tier A								
Single	\$747.77	\$837.05	\$89.28	11.9%	\$811.33	\$908.20	\$96.87	11.9%
Parent/Child(ren)	\$1,435.25	\$1,606.62	\$171.36	11.9%	\$1,557.25	\$1,743.18	\$185.93	11.9%
Couple	\$1,495.54	\$1,674.10	\$178.56	11.9%	\$1,622.66	\$1,816.40	\$193.74	11.9%
Family	\$2,335.94	\$2,614.84	\$278.90	11.9%	\$2,534.49	\$2,837.10	\$302.61	11.9%
County: Suffolk								
Four-Tier A								
Single	\$747.77	\$837.05	\$89.28	11.9%	\$811.33	\$908.20	\$96.87	11.9%
Parent/Child(ren)	\$1,435.25	\$1,606.62	\$171.36	11.9%	\$1,557.25	\$1,743.18	\$185.93	11.9%
Couple	\$1,495.54	\$1,674.10	\$178.56	11.9%	\$1,622.66	\$1,816.40	\$193.74	11.9%
Family	\$2,335.94	\$2,614.84	\$278.90	11.9%	\$2,534.49	\$2,837.10	\$302.61	11.9%
County: Staten Island								
Four-Tier A								
Single	\$747.77	\$837.05	\$89.28	11.9%	\$811.33	\$908.20	\$96.87	11.9%
Parent/Child(ren)	\$1,435.25	\$1,606.62	\$171.36	11.9%	\$1,557.25	\$1,743.18	\$185.93	11.9%
Couple	\$1,495.54	\$1,674.10	\$178.56	11.9%	\$1,622.66	\$1,816.40	\$193.74	11.9%
Family	\$2,335.94	\$2,614.84	\$278.90	11.9%	\$2,534.49	\$2,837.10	\$302.61	11.9%
County: Westchester								
Four-Tier A								
Single	\$747.77	\$837.05	\$89.28	11.9%	\$811.33	\$908.20	\$96.87	11.9%
Parent/Child(ren)	\$1,435.25	\$1,606.62	\$171.36	11.9%	\$1,557.25	\$1,743.18	\$185.93	11.9%
Couple	\$1,495.54	\$1,674.10	\$178.56	11.9%	\$1,622.66	\$1,816.40	\$193.74	11.9%
Family	\$2,335.94	\$2,614.84	\$278.90	11.9%	\$2,534.49	\$2,837.10	\$302.61	11.9%
County: Rockland								
Four-Tier A								
Single	\$747.77	\$837.05	\$89.28	11.9%	\$811.33	\$908.20	\$96.87	11.9%
Parent/Child(ren)	\$1,435.25	\$1,606.62	\$171.36	11.9%	\$1,557.25	\$1,743.18	\$185.93	11.9%
Couple	\$1,495.54	\$1,674.10	\$178.56	11.9%	\$1,622.66	\$1,816.40	\$193.74	11.9%
Family	\$2,335.94	\$2,614.84	\$278.90	11.9%	\$2,534.49	\$2,837.10	\$302.61	11.9%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$665.52	\$744.97	\$79.46	11.9%	\$722.08	\$808.30	\$86.21	11.9%
Parent/Child(ren)	\$1,277.38	\$1,429.89	\$152.51	11.9%	\$1,385.95	\$1,551.43	\$165.48	11.9%
Couple	\$1,331.03	\$1,489.95	\$158.92	11.9%	\$1,444.17	\$1,616.59	\$172.43	11.9%
Family	\$2,078.98	\$2,327.20	\$248.22	11.9%	\$2,255.70	\$2,525.02	\$269.32	11.9%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$665.52	\$744.97	\$79.46	11.9%	\$722.08	\$808.30	\$86.21	11.9%
Parent/Child(ren)	\$1,277.38	\$1,429.89	\$152.51	11.9%	\$1,385.95	\$1,551.43	\$165.48	11.9%
Couple	\$1,331.03	\$1,489.95	\$158.92	11.9%	\$1,444.17	\$1,616.59	\$172.43	11.9%
Family	\$2,078.98	\$2,327.20	\$248.22	11.9%	\$2,255.70	\$2,525.02	\$269.32	11.9%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$15 OV, \$1,000 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
January to March 2013					January to March 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$689.29	\$771.59	\$82.30	11.9%	\$747.88	\$837.17	\$89.29	11.9%
Parent/Child(ren)	\$1,323.00	\$1,480.97	\$157.96	11.9%	\$1,435.46	\$1,606.85	\$171.39	11.9%
Couple	\$1,378.57	\$1,543.17	\$164.60	11.9%	\$1,495.75	\$1,674.34	\$178.59	11.9%
Family	\$2,153.24	\$2,410.33	\$257.09	11.9%	\$2,336.27	\$2,615.21	\$278.94	11.9%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$689.29	\$771.59	\$82.30	11.9%	\$747.88	\$837.17	\$89.29	11.9%
Parent/Child(ren)	\$1,323.00	\$1,480.97	\$157.96	11.9%	\$1,435.46	\$1,606.85	\$171.39	11.9%
Couple	\$1,378.57	\$1,543.17	\$164.60	11.9%	\$1,495.75	\$1,674.34	\$178.59	11.9%
Family	\$2,153.24	\$2,410.33	\$257.09	11.9%	\$2,336.27	\$2,615.21	\$278.94	11.9%
County: Bronx								
Four-Tier A								
Single	\$689.29	\$771.59	\$82.30	11.9%	\$747.88	\$837.17	\$89.29	11.9%
Parent/Child(ren)	\$1,323.00	\$1,480.97	\$157.96	11.9%	\$1,435.46	\$1,606.85	\$171.39	11.9%
Couple	\$1,378.57	\$1,543.17	\$164.60	11.9%	\$1,495.75	\$1,674.34	\$178.59	11.9%
Family	\$2,153.24	\$2,410.33	\$257.09	11.9%	\$2,336.27	\$2,615.21	\$278.94	11.9%
County: Nassau								
Four-Tier A								
Single	\$689.29	\$771.59	\$82.30	11.9%	\$747.88	\$837.17	\$89.29	11.9%
Parent/Child(ren)	\$1,323.00	\$1,480.97	\$157.96	11.9%	\$1,435.46	\$1,606.85	\$171.39	11.9%
Couple	\$1,378.57	\$1,543.17	\$164.60	11.9%	\$1,495.75	\$1,674.34	\$178.59	11.9%
Family	\$2,153.24	\$2,410.33	\$257.09	11.9%	\$2,336.27	\$2,615.21	\$278.94	11.9%
County: Suffolk								
Four-Tier A								
Single	\$689.29	\$771.59	\$82.30	11.9%	\$747.88	\$837.17	\$89.29	11.9%
Parent/Child(ren)	\$1,323.00	\$1,480.97	\$157.96	11.9%	\$1,435.46	\$1,606.85	\$171.39	11.9%
Couple	\$1,378.57	\$1,543.17	\$164.60	11.9%	\$1,495.75	\$1,674.34	\$178.59	11.9%
Family	\$2,153.24	\$2,410.33	\$257.09	11.9%	\$2,336.27	\$2,615.21	\$278.94	11.9%
County: Staten Island								
Four-Tier A								
Single	\$689.29	\$771.59	\$82.30	11.9%	\$747.88	\$837.17	\$89.29	11.9%
Parent/Child(ren)	\$1,323.00	\$1,480.97	\$157.96	11.9%	\$1,435.46	\$1,606.85	\$171.39	11.9%
Couple	\$1,378.57	\$1,543.17	\$164.60	11.9%	\$1,495.75	\$1,674.34	\$178.59	11.9%
Family	\$2,153.24	\$2,410.33	\$257.09	11.9%	\$2,336.27	\$2,615.21	\$278.94	11.9%
County: Westchester								
Four-Tier A								
Single	\$689.29	\$771.59	\$82.30	11.9%	\$747.88	\$837.17	\$89.29	11.9%
Parent/Child(ren)	\$1,323.00	\$1,480.97	\$157.96	11.9%	\$1,435.46	\$1,606.85	\$171.39	11.9%
Couple	\$1,378.57	\$1,543.17	\$164.60	11.9%	\$1,495.75	\$1,674.34	\$178.59	11.9%
Family	\$2,153.24	\$2,410.33	\$257.09	11.9%	\$2,336.27	\$2,615.21	\$278.94	11.9%
County: Rockland								
Four-Tier A								
Single	\$689.29	\$771.59	\$82.30	11.9%	\$747.88	\$837.17	\$89.29	11.9%
Parent/Child(ren)	\$1,323.00	\$1,480.97	\$157.96	11.9%	\$1,435.46	\$1,606.85	\$171.39	11.9%
Couple	\$1,378.57	\$1,543.17	\$164.60	11.9%	\$1,495.75	\$1,674.34	\$178.59	11.9%
Family	\$2,153.24	\$2,410.33	\$257.09	11.9%	\$2,336.27	\$2,615.21	\$278.94	11.9%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$613.47	\$686.71	\$73.25	11.9%	\$665.61	\$745.08	\$79.47	11.9%
Parent/Child(ren)	\$1,177.47	\$1,318.06	\$140.59	11.9%	\$1,277.56	\$1,430.09	\$152.54	11.9%
Couple	\$1,226.93	\$1,373.42	\$146.49	11.9%	\$1,331.22	\$1,490.16	\$158.94	11.9%
Family	\$1,916.39	\$2,145.20	\$228.81	11.9%	\$2,079.28	\$2,327.54	\$248.26	11.9%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$613.47	\$686.71	\$73.25	11.9%	\$665.61	\$745.08	\$79.47	11.9%
Parent/Child(ren)	\$1,177.47	\$1,318.06	\$140.59	11.9%	\$1,277.56	\$1,430.09	\$152.54	11.9%
Couple	\$1,226.93	\$1,373.42	\$146.49	11.9%	\$1,331.22	\$1,490.16	\$158.94	11.9%
Family	\$1,916.39	\$2,145.20	\$228.81	11.9%	\$2,079.28	\$2,327.54	\$248.26	11.9%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$15 OV, \$1,000 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
April to June 2013					April to June 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$773.94	\$869.04	\$95.10	12.3%	\$839.72	\$942.91	\$103.18	12.3%
Parent/Child(ren)	\$1,485.48	\$1,668.02	\$182.53	12.3%	\$1,611.75	\$1,809.80	\$198.05	12.3%
Couple	\$1,547.88	\$1,738.08	\$190.20	12.3%	\$1,679.45	\$1,885.82	\$206.37	12.3%
Family	\$2,417.69	\$2,714.77	\$297.08	12.3%	\$2,623.19	\$2,945.52	\$322.33	12.3%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$773.94	\$869.04	\$95.10	12.3%	\$839.72	\$942.91	\$103.18	12.3%
Parent/Child(ren)	\$1,485.48	\$1,668.02	\$182.53	12.3%	\$1,611.75	\$1,809.80	\$198.05	12.3%
Couple	\$1,547.88	\$1,738.08	\$190.20	12.3%	\$1,679.45	\$1,885.82	\$206.37	12.3%
Family	\$2,417.69	\$2,714.77	\$297.08	12.3%	\$2,623.19	\$2,945.52	\$322.33	12.3%
County: Bronx								
Four-Tier A								
Single	\$773.94	\$869.04	\$95.10	12.3%	\$839.72	\$942.91	\$103.18	12.3%
Parent/Child(ren)	\$1,485.48	\$1,668.02	\$182.53	12.3%	\$1,611.75	\$1,809.80	\$198.05	12.3%
Couple	\$1,547.88	\$1,738.08	\$190.20	12.3%	\$1,679.45	\$1,885.82	\$206.37	12.3%
Family	\$2,417.69	\$2,714.77	\$297.08	12.3%	\$2,623.19	\$2,945.52	\$322.33	12.3%
County: Nassau								
Four-Tier A								
Single	\$773.94	\$869.04	\$95.10	12.3%	\$839.72	\$942.91	\$103.18	12.3%
Parent/Child(ren)	\$1,485.48	\$1,668.02	\$182.53	12.3%	\$1,611.75	\$1,809.80	\$198.05	12.3%
Couple	\$1,547.88	\$1,738.08	\$190.20	12.3%	\$1,679.45	\$1,885.82	\$206.37	12.3%
Family	\$2,417.69	\$2,714.77	\$297.08	12.3%	\$2,623.19	\$2,945.52	\$322.33	12.3%
County: Suffolk								
Four-Tier A								
Single	\$773.94	\$869.04	\$95.10	12.3%	\$839.72	\$942.91	\$103.18	12.3%
Parent/Child(ren)	\$1,485.48	\$1,668.02	\$182.53	12.3%	\$1,611.75	\$1,809.80	\$198.05	12.3%
Couple	\$1,547.88	\$1,738.08	\$190.20	12.3%	\$1,679.45	\$1,885.82	\$206.37	12.3%
Family	\$2,417.69	\$2,714.77	\$297.08	12.3%	\$2,623.19	\$2,945.52	\$322.33	12.3%
County: Staten Island								
Four-Tier A								
Single	\$773.94	\$869.04	\$95.10	12.3%	\$839.72	\$942.91	\$103.18	12.3%
Parent/Child(ren)	\$1,485.48	\$1,668.02	\$182.53	12.3%	\$1,611.75	\$1,809.80	\$198.05	12.3%
Couple	\$1,547.88	\$1,738.08	\$190.20	12.3%	\$1,679.45	\$1,885.82	\$206.37	12.3%
Family	\$2,417.69	\$2,714.77	\$297.08	12.3%	\$2,623.19	\$2,945.52	\$322.33	12.3%
County: Westchester								
Four-Tier A								
Single	\$773.94	\$869.04	\$95.10	12.3%	\$839.72	\$942.91	\$103.18	12.3%
Parent/Child(ren)	\$1,485.48	\$1,668.02	\$182.53	12.3%	\$1,611.75	\$1,809.80	\$198.05	12.3%
Couple	\$1,547.88	\$1,738.08	\$190.20	12.3%	\$1,679.45	\$1,885.82	\$206.37	12.3%
Family	\$2,417.69	\$2,714.77	\$297.08	12.3%	\$2,623.19	\$2,945.52	\$322.33	12.3%
County: Rockland								
Four-Tier A								
Single	\$773.94	\$869.04	\$95.10	12.3%	\$839.72	\$942.91	\$103.18	12.3%
Parent/Child(ren)	\$1,485.48	\$1,668.02	\$182.53	12.3%	\$1,611.75	\$1,809.80	\$198.05	12.3%
Couple	\$1,547.88	\$1,738.08	\$190.20	12.3%	\$1,679.45	\$1,885.82	\$206.37	12.3%
Family	\$2,417.69	\$2,714.77	\$297.08	12.3%	\$2,623.19	\$2,945.52	\$322.33	12.3%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$688.81	\$773.45	\$84.64	12.3%	\$747.36	\$839.19	\$91.83	12.3%
Parent/Child(ren)	\$1,322.08	\$1,484.54	\$162.45	12.3%	\$1,434.46	\$1,610.72	\$176.26	12.3%
Couple	\$1,377.61	\$1,546.89	\$169.28	12.3%	\$1,494.71	\$1,678.38	\$183.67	12.3%
Family	\$2,151.74	\$2,416.14	\$264.40	12.3%	\$2,334.64	\$2,621.52	\$286.88	12.3%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$688.81	\$773.45	\$84.64	12.3%	\$747.36	\$839.19	\$91.83	12.3%
Parent/Child(ren)	\$1,322.08	\$1,484.54	\$162.45	12.3%	\$1,434.46	\$1,610.72	\$176.26	12.3%
Couple	\$1,377.61	\$1,546.89	\$169.28	12.3%	\$1,494.71	\$1,678.38	\$183.67	12.3%
Family	\$2,151.74	\$2,416.14	\$264.40	12.3%	\$2,334.64	\$2,621.52	\$286.88	12.3%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$15 OV, \$1,000 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
April to June 2013					April to June 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$713.41	\$801.07	\$87.67	12.3%	\$774.05	\$869.16	\$95.12	12.3%
Parent/Child(ren)	\$1,369.30	\$1,537.56	\$168.26	12.3%	\$1,485.69	\$1,668.25	\$182.56	12.3%
Couple	\$1,426.81	\$1,602.14	\$175.33	12.3%	\$1,548.09	\$1,738.32	\$190.23	12.3%
Family	\$2,228.59	\$2,502.44	\$273.85	12.3%	\$2,418.02	\$2,715.15	\$297.13	12.3%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$713.41	\$801.07	\$87.67	12.3%	\$774.05	\$869.16	\$95.12	12.3%
Parent/Child(ren)	\$1,369.30	\$1,537.56	\$168.26	12.3%	\$1,485.69	\$1,668.25	\$182.56	12.3%
Couple	\$1,426.81	\$1,602.14	\$175.33	12.3%	\$1,548.09	\$1,738.32	\$190.23	12.3%
Family	\$2,228.59	\$2,502.44	\$273.85	12.3%	\$2,418.02	\$2,715.15	\$297.13	12.3%
County: Bronx								
Four-Tier A								
Single	\$713.41	\$801.07	\$87.67	12.3%	\$774.05	\$869.16	\$95.12	12.3%
Parent/Child(ren)	\$1,369.30	\$1,537.56	\$168.26	12.3%	\$1,485.69	\$1,668.25	\$182.56	12.3%
Couple	\$1,426.81	\$1,602.14	\$175.33	12.3%	\$1,548.09	\$1,738.32	\$190.23	12.3%
Family	\$2,228.59	\$2,502.44	\$273.85	12.3%	\$2,418.02	\$2,715.15	\$297.13	12.3%
County: Nassau								
Four-Tier A								
Single	\$713.41	\$801.07	\$87.67	12.3%	\$774.05	\$869.16	\$95.12	12.3%
Parent/Child(ren)	\$1,369.30	\$1,537.56	\$168.26	12.3%	\$1,485.69	\$1,668.25	\$182.56	12.3%
Couple	\$1,426.81	\$1,602.14	\$175.33	12.3%	\$1,548.09	\$1,738.32	\$190.23	12.3%
Family	\$2,228.59	\$2,502.44	\$273.85	12.3%	\$2,418.02	\$2,715.15	\$297.13	12.3%
County: Suffolk								
Four-Tier A								
Single	\$713.41	\$801.07	\$87.67	12.3%	\$774.05	\$869.16	\$95.12	12.3%
Parent/Child(ren)	\$1,369.30	\$1,537.56	\$168.26	12.3%	\$1,485.69	\$1,668.25	\$182.56	12.3%
Couple	\$1,426.81	\$1,602.14	\$175.33	12.3%	\$1,548.09	\$1,738.32	\$190.23	12.3%
Family	\$2,228.59	\$2,502.44	\$273.85	12.3%	\$2,418.02	\$2,715.15	\$297.13	12.3%
County: Staten Island								
Four-Tier A								
Single	\$713.41	\$801.07	\$87.67	12.3%	\$774.05	\$869.16	\$95.12	12.3%
Parent/Child(ren)	\$1,369.30	\$1,537.56	\$168.26	12.3%	\$1,485.69	\$1,668.25	\$182.56	12.3%
Couple	\$1,426.81	\$1,602.14	\$175.33	12.3%	\$1,548.09	\$1,738.32	\$190.23	12.3%
Family	\$2,228.59	\$2,502.44	\$273.85	12.3%	\$2,418.02	\$2,715.15	\$297.13	12.3%
County: Westchester								
Four-Tier A								
Single	\$713.41	\$801.07	\$87.67	12.3%	\$774.05	\$869.16	\$95.12	12.3%
Parent/Child(ren)	\$1,369.30	\$1,537.56	\$168.26	12.3%	\$1,485.69	\$1,668.25	\$182.56	12.3%
Couple	\$1,426.81	\$1,602.14	\$175.33	12.3%	\$1,548.09	\$1,738.32	\$190.23	12.3%
Family	\$2,228.59	\$2,502.44	\$273.85	12.3%	\$2,418.02	\$2,715.15	\$297.13	12.3%
County: Rockland								
Four-Tier A								
Single	\$713.41	\$801.07	\$87.67	12.3%	\$774.05	\$869.16	\$95.12	12.3%
Parent/Child(ren)	\$1,369.30	\$1,537.56	\$168.26	12.3%	\$1,485.69	\$1,668.25	\$182.56	12.3%
Couple	\$1,426.81	\$1,602.14	\$175.33	12.3%	\$1,548.09	\$1,738.32	\$190.23	12.3%
Family	\$2,228.59	\$2,502.44	\$273.85	12.3%	\$2,418.02	\$2,715.15	\$297.13	12.3%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$634.93	\$712.95	\$78.02	12.3%	\$688.90	\$773.55	\$84.65	12.3%
Parent/Child(ren)	\$1,218.67	\$1,368.43	\$149.75	12.3%	\$1,322.26	\$1,484.74	\$162.48	12.3%
Couple	\$1,269.86	\$1,425.91	\$156.04	12.3%	\$1,377.80	\$1,547.11	\$169.31	12.3%
Family	\$1,983.44	\$2,227.17	\$243.73	12.3%	\$2,152.04	\$2,416.48	\$264.45	12.3%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$634.93	\$712.95	\$78.02	12.3%	\$688.90	\$773.55	\$84.65	12.3%
Parent/Child(ren)	\$1,218.67	\$1,368.43	\$149.75	12.3%	\$1,322.26	\$1,484.74	\$162.48	12.3%
Couple	\$1,269.86	\$1,425.91	\$156.04	12.3%	\$1,377.80	\$1,547.11	\$169.31	12.3%
Family	\$1,983.44	\$2,227.17	\$243.73	12.3%	\$2,152.04	\$2,416.48	\$264.45	12.3%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$15 OV, \$1,000 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
July to September 2013					July to September 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$820.38	\$903.08	\$82.70	10.1%	\$890.11	\$979.84	\$89.73	10.1%
Parent/Child(ren)	\$1,574.62	\$1,733.35	\$158.73	10.1%	\$1,708.46	\$1,880.69	\$172.23	10.1%
Couple	\$1,640.76	\$1,806.16	\$165.40	10.1%	\$1,780.22	\$1,959.68	\$179.46	10.1%
Family	\$2,562.76	\$2,821.10	\$258.34	10.1%	\$2,780.60	\$3,060.90	\$280.30	10.1%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$820.38	\$903.08	\$82.70	10.1%	\$890.11	\$979.84	\$89.73	10.1%
Parent/Child(ren)	\$1,574.62	\$1,733.35	\$158.73	10.1%	\$1,708.46	\$1,880.69	\$172.23	10.1%
Couple	\$1,640.76	\$1,806.16	\$165.40	10.1%	\$1,780.22	\$1,959.68	\$179.46	10.1%
Family	\$2,562.76	\$2,821.10	\$258.34	10.1%	\$2,780.60	\$3,060.90	\$280.30	10.1%
County: Bronx								
Four-Tier A								
Single	\$820.38	\$903.08	\$82.70	10.1%	\$890.11	\$979.84	\$89.73	10.1%
Parent/Child(ren)	\$1,574.62	\$1,733.35	\$158.73	10.1%	\$1,708.46	\$1,880.69	\$172.23	10.1%
Couple	\$1,640.76	\$1,806.16	\$165.40	10.1%	\$1,780.22	\$1,959.68	\$179.46	10.1%
Family	\$2,562.76	\$2,821.10	\$258.34	10.1%	\$2,780.60	\$3,060.90	\$280.30	10.1%
County: Nassau								
Four-Tier A								
Single	\$820.38	\$903.08	\$82.70	10.1%	\$890.11	\$979.84	\$89.73	10.1%
Parent/Child(ren)	\$1,574.62	\$1,733.35	\$158.73	10.1%	\$1,708.46	\$1,880.69	\$172.23	10.1%
Couple	\$1,640.76	\$1,806.16	\$165.40	10.1%	\$1,780.22	\$1,959.68	\$179.46	10.1%
Family	\$2,562.76	\$2,821.10	\$258.34	10.1%	\$2,780.60	\$3,060.90	\$280.30	10.1%
County: Suffolk								
Four-Tier A								
Single	\$820.38	\$903.08	\$82.70	10.1%	\$890.11	\$979.84	\$89.73	10.1%
Parent/Child(ren)	\$1,574.62	\$1,733.35	\$158.73	10.1%	\$1,708.46	\$1,880.69	\$172.23	10.1%
Couple	\$1,640.76	\$1,806.16	\$165.40	10.1%	\$1,780.22	\$1,959.68	\$179.46	10.1%
Family	\$2,562.76	\$2,821.10	\$258.34	10.1%	\$2,780.60	\$3,060.90	\$280.30	10.1%
County: Staten Island								
Four-Tier A								
Single	\$820.38	\$903.08	\$82.70	10.1%	\$890.11	\$979.84	\$89.73	10.1%
Parent/Child(ren)	\$1,574.62	\$1,733.35	\$158.73	10.1%	\$1,708.46	\$1,880.69	\$172.23	10.1%
Couple	\$1,640.76	\$1,806.16	\$165.40	10.1%	\$1,780.22	\$1,959.68	\$179.46	10.1%
Family	\$2,562.76	\$2,821.10	\$258.34	10.1%	\$2,780.60	\$3,060.90	\$280.30	10.1%
County: Westchester								
Four-Tier A								
Single	\$820.38	\$903.08	\$82.70	10.1%	\$890.11	\$979.84	\$89.73	10.1%
Parent/Child(ren)	\$1,574.62	\$1,733.35	\$158.73	10.1%	\$1,708.46	\$1,880.69	\$172.23	10.1%
Couple	\$1,640.76	\$1,806.16	\$165.40	10.1%	\$1,780.22	\$1,959.68	\$179.46	10.1%
Family	\$2,562.76	\$2,821.10	\$258.34	10.1%	\$2,780.60	\$3,060.90	\$280.30	10.1%
County: Rockland								
Four-Tier A								
Single	\$820.38	\$903.08	\$82.70	10.1%	\$890.11	\$979.84	\$89.73	10.1%
Parent/Child(ren)	\$1,574.62	\$1,733.35	\$158.73	10.1%	\$1,708.46	\$1,880.69	\$172.23	10.1%
Couple	\$1,640.76	\$1,806.16	\$165.40	10.1%	\$1,780.22	\$1,959.68	\$179.46	10.1%
Family	\$2,562.76	\$2,821.10	\$258.34	10.1%	\$2,780.60	\$3,060.90	\$280.30	10.1%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$730.14	\$803.74	\$73.60	10.1%	\$792.20	\$872.06	\$79.86	10.1%
Parent/Child(ren)	\$1,401.41	\$1,542.68	\$141.27	10.1%	\$1,520.53	\$1,673.81	\$153.28	10.1%
Couple	\$1,460.28	\$1,607.48	\$147.21	10.1%	\$1,584.40	\$1,744.12	\$159.72	10.1%
Family	\$2,280.86	\$2,510.78	\$229.93	10.1%	\$2,474.73	\$2,724.20	\$249.47	10.1%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$730.14	\$803.74	\$73.60	10.1%	\$792.20	\$872.06	\$79.86	10.1%
Parent/Child(ren)	\$1,401.41	\$1,542.68	\$141.27	10.1%	\$1,520.53	\$1,673.81	\$153.28	10.1%
Couple	\$1,460.28	\$1,607.48	\$147.21	10.1%	\$1,584.40	\$1,744.12	\$159.72	10.1%
Family	\$2,280.86	\$2,510.78	\$229.93	10.1%	\$2,474.73	\$2,724.20	\$249.47	10.1%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates

\$15 OV, \$1,000 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
July to September 2013					July to September 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$756.22	\$832.45	\$76.24	10.1%	\$820.49	\$903.21	\$82.72	10.1%
Parent/Child(ren)	\$1,451.46	\$1,597.79	\$146.33	10.1%	\$1,574.84	\$1,733.61	\$158.77	10.1%
Couple	\$1,512.43	\$1,664.91	\$152.47	10.1%	\$1,640.99	\$1,806.42	\$165.44	10.1%
Family	\$2,362.32	\$2,600.47	\$238.16	10.1%	\$2,563.12	\$2,821.51	\$258.40	10.1%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$756.22	\$832.45	\$76.24	10.1%	\$820.49	\$903.21	\$82.72	10.1%
Parent/Child(ren)	\$1,451.46	\$1,597.79	\$146.33	10.1%	\$1,574.84	\$1,733.61	\$158.77	10.1%
Couple	\$1,512.43	\$1,664.91	\$152.47	10.1%	\$1,640.99	\$1,806.42	\$165.44	10.1%
Family	\$2,362.32	\$2,600.47	\$238.16	10.1%	\$2,563.12	\$2,821.51	\$258.40	10.1%
County: Bronx								
Four-Tier A								
Single	\$756.22	\$832.45	\$76.24	10.1%	\$820.49	\$903.21	\$82.72	10.1%
Parent/Child(ren)	\$1,451.46	\$1,597.79	\$146.33	10.1%	\$1,574.84	\$1,733.61	\$158.77	10.1%
Couple	\$1,512.43	\$1,664.91	\$152.47	10.1%	\$1,640.99	\$1,806.42	\$165.44	10.1%
Family	\$2,362.32	\$2,600.47	\$238.16	10.1%	\$2,563.12	\$2,821.51	\$258.40	10.1%
County: Nassau								
Four-Tier A								
Single	\$756.22	\$832.45	\$76.24	10.1%	\$820.49	\$903.21	\$82.72	10.1%
Parent/Child(ren)	\$1,451.46	\$1,597.79	\$146.33	10.1%	\$1,574.84	\$1,733.61	\$158.77	10.1%
Couple	\$1,512.43	\$1,664.91	\$152.47	10.1%	\$1,640.99	\$1,806.42	\$165.44	10.1%
Family	\$2,362.32	\$2,600.47	\$238.16	10.1%	\$2,563.12	\$2,821.51	\$258.40	10.1%
County: Suffolk								
Four-Tier A								
Single	\$756.22	\$832.45	\$76.24	10.1%	\$820.49	\$903.21	\$82.72	10.1%
Parent/Child(ren)	\$1,451.46	\$1,597.79	\$146.33	10.1%	\$1,574.84	\$1,733.61	\$158.77	10.1%
Couple	\$1,512.43	\$1,664.91	\$152.47	10.1%	\$1,640.99	\$1,806.42	\$165.44	10.1%
Family	\$2,362.32	\$2,600.47	\$238.16	10.1%	\$2,563.12	\$2,821.51	\$258.40	10.1%
County: Staten Island								
Four-Tier A								
Single	\$756.22	\$832.45	\$76.24	10.1%	\$820.49	\$903.21	\$82.72	10.1%
Parent/Child(ren)	\$1,451.46	\$1,597.79	\$146.33	10.1%	\$1,574.84	\$1,733.61	\$158.77	10.1%
Couple	\$1,512.43	\$1,664.91	\$152.47	10.1%	\$1,640.99	\$1,806.42	\$165.44	10.1%
Family	\$2,362.32	\$2,600.47	\$238.16	10.1%	\$2,563.12	\$2,821.51	\$258.40	10.1%
County: Westchester								
Four-Tier A								
Single	\$756.22	\$832.45	\$76.24	10.1%	\$820.49	\$903.21	\$82.72	10.1%
Parent/Child(ren)	\$1,451.46	\$1,597.79	\$146.33	10.1%	\$1,574.84	\$1,733.61	\$158.77	10.1%
Couple	\$1,512.43	\$1,664.91	\$152.47	10.1%	\$1,640.99	\$1,806.42	\$165.44	10.1%
Family	\$2,362.32	\$2,600.47	\$238.16	10.1%	\$2,563.12	\$2,821.51	\$258.40	10.1%
County: Rockland								
Four-Tier A								
Single	\$756.22	\$832.45	\$76.24	10.1%	\$820.49	\$903.21	\$82.72	10.1%
Parent/Child(ren)	\$1,451.46	\$1,597.79	\$146.33	10.1%	\$1,574.84	\$1,733.61	\$158.77	10.1%
Couple	\$1,512.43	\$1,664.91	\$152.47	10.1%	\$1,640.99	\$1,806.42	\$165.44	10.1%
Family	\$2,362.32	\$2,600.47	\$238.16	10.1%	\$2,563.12	\$2,821.51	\$258.40	10.1%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$673.03	\$740.88	\$67.85	10.1%	\$730.24	\$803.86	\$73.62	10.1%
Parent/Child(ren)	\$1,291.80	\$1,422.04	\$130.23	10.1%	\$1,401.61	\$1,542.91	\$141.30	10.1%
Couple	\$1,346.06	\$1,481.77	\$135.70	10.1%	\$1,460.48	\$1,607.72	\$147.24	10.1%
Family	\$2,102.46	\$2,314.42	\$211.96	10.1%	\$2,281.17	\$2,511.15	\$229.98	10.1%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$673.03	\$740.88	\$67.85	10.1%	\$730.24	\$803.86	\$73.62	10.1%
Parent/Child(ren)	\$1,291.80	\$1,422.04	\$130.23	10.1%	\$1,401.61	\$1,542.91	\$141.30	10.1%
Couple	\$1,346.06	\$1,481.77	\$135.70	10.1%	\$1,460.48	\$1,607.72	\$147.24	10.1%
Family	\$2,102.46	\$2,314.42	\$211.96	10.1%	\$2,281.17	\$2,511.15	\$229.98	10.1%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$15 OV, \$1,000 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
October to December 2013					October to December 2013			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$849.09	\$937.47	\$88.38	10.4%	\$921.26	\$1,017.15	\$95.89	10.4%
Parent/Child(ren)	\$1,629.73	\$1,799.36	\$169.63	10.4%	\$1,768.25	\$1,952.31	\$184.05	10.4%
Couple	\$1,698.18	\$1,874.94	\$176.76	10.4%	\$1,842.53	\$2,034.31	\$191.78	10.4%
Family	\$2,652.45	\$2,928.53	\$276.09	10.4%	\$2,877.90	\$3,177.46	\$299.56	10.4%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$849.09	\$937.47	\$88.38	10.4%	\$921.26	\$1,017.15	\$95.89	10.4%
Parent/Child(ren)	\$1,629.73	\$1,799.36	\$169.63	10.4%	\$1,768.25	\$1,952.31	\$184.05	10.4%
Couple	\$1,698.18	\$1,874.94	\$176.76	10.4%	\$1,842.53	\$2,034.31	\$191.78	10.4%
Family	\$2,652.45	\$2,928.53	\$276.09	10.4%	\$2,877.90	\$3,177.46	\$299.56	10.4%
County: Bronx								
Four-Tier A								
Single	\$849.09	\$937.47	\$88.38	10.4%	\$921.26	\$1,017.15	\$95.89	10.4%
Parent/Child(ren)	\$1,629.73	\$1,799.36	\$169.63	10.4%	\$1,768.25	\$1,952.31	\$184.05	10.4%
Couple	\$1,698.18	\$1,874.94	\$176.76	10.4%	\$1,842.53	\$2,034.31	\$191.78	10.4%
Family	\$2,652.45	\$2,928.53	\$276.09	10.4%	\$2,877.90	\$3,177.46	\$299.56	10.4%
County: Nassau								
Four-Tier A								
Single	\$849.09	\$937.47	\$88.38	10.4%	\$921.26	\$1,017.15	\$95.89	10.4%
Parent/Child(ren)	\$1,629.73	\$1,799.36	\$169.63	10.4%	\$1,768.25	\$1,952.31	\$184.05	10.4%
Couple	\$1,698.18	\$1,874.94	\$176.76	10.4%	\$1,842.53	\$2,034.31	\$191.78	10.4%
Family	\$2,652.45	\$2,928.53	\$276.09	10.4%	\$2,877.90	\$3,177.46	\$299.56	10.4%
County: Suffolk								
Four-Tier A								
Single	\$849.09	\$937.47	\$88.38	10.4%	\$921.26	\$1,017.15	\$95.89	10.4%
Parent/Child(ren)	\$1,629.73	\$1,799.36	\$169.63	10.4%	\$1,768.25	\$1,952.31	\$184.05	10.4%
Couple	\$1,698.18	\$1,874.94	\$176.76	10.4%	\$1,842.53	\$2,034.31	\$191.78	10.4%
Family	\$2,652.45	\$2,928.53	\$276.09	10.4%	\$2,877.90	\$3,177.46	\$299.56	10.4%
County: Staten Island								
Four-Tier A								
Single	\$849.09	\$937.47	\$88.38	10.4%	\$921.26	\$1,017.15	\$95.89	10.4%
Parent/Child(ren)	\$1,629.73	\$1,799.36	\$169.63	10.4%	\$1,768.25	\$1,952.31	\$184.05	10.4%
Couple	\$1,698.18	\$1,874.94	\$176.76	10.4%	\$1,842.53	\$2,034.31	\$191.78	10.4%
Family	\$2,652.45	\$2,928.53	\$276.09	10.4%	\$2,877.90	\$3,177.46	\$299.56	10.4%
County: Westchester								
Four-Tier A								
Single	\$849.09	\$937.47	\$88.38	10.4%	\$921.26	\$1,017.15	\$95.89	10.4%
Parent/Child(ren)	\$1,629.73	\$1,799.36	\$169.63	10.4%	\$1,768.25	\$1,952.31	\$184.05	10.4%
Couple	\$1,698.18	\$1,874.94	\$176.76	10.4%	\$1,842.53	\$2,034.31	\$191.78	10.4%
Family	\$2,652.45	\$2,928.53	\$276.09	10.4%	\$2,877.90	\$3,177.46	\$299.56	10.4%
County: Rockland								
Four-Tier A								
Single	\$849.09	\$937.47	\$88.38	10.4%	\$921.26	\$1,017.15	\$95.89	10.4%
Parent/Child(ren)	\$1,629.73	\$1,799.36	\$169.63	10.4%	\$1,768.25	\$1,952.31	\$184.05	10.4%
Couple	\$1,698.18	\$1,874.94	\$176.76	10.4%	\$1,842.53	\$2,034.31	\$191.78	10.4%
Family	\$2,652.45	\$2,928.53	\$276.09	10.4%	\$2,877.90	\$3,177.46	\$299.56	10.4%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$755.69	\$834.35	\$78.66	10.4%	\$819.92	\$905.27	\$85.34	10.4%
Parent/Child(ren)	\$1,450.46	\$1,601.43	\$150.97	10.4%	\$1,573.75	\$1,737.55	\$163.81	10.4%
Couple	\$1,511.38	\$1,668.70	\$157.32	10.4%	\$1,639.85	\$1,810.54	\$170.69	10.4%
Family	\$2,360.68	\$2,606.40	\$245.72	10.4%	\$2,561.34	\$2,827.94	\$266.60	10.4%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$755.69	\$834.35	\$78.66	10.4%	\$819.92	\$905.27	\$85.34	10.4%
Parent/Child(ren)	\$1,450.46	\$1,601.43	\$150.97	10.4%	\$1,573.75	\$1,737.55	\$163.81	10.4%
Couple	\$1,511.38	\$1,668.70	\$157.32	10.4%	\$1,639.85	\$1,810.54	\$170.69	10.4%
Family	\$2,360.68	\$2,606.40	\$245.72	10.4%	\$2,561.34	\$2,827.94	\$266.60	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$15 OV, \$1,000 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
October to December 2013					October to December 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$782.68	\$864.15	\$81.46	10.4%	\$849.21	\$937.60	\$88.39	10.4%
Parent/Child(ren)	\$1,502.27	\$1,658.62	\$156.36	10.4%	\$1,629.96	\$1,799.61	\$169.65	10.4%
Couple	\$1,565.37	\$1,728.29	\$162.92	10.4%	\$1,698.42	\$1,875.20	\$176.77	10.4%
Family	\$2,445.00	\$2,699.48	\$254.48	10.4%	\$2,652.83	\$2,928.93	\$276.11	10.4%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$782.68	\$864.15	\$81.46	10.4%	\$849.21	\$937.60	\$88.39	10.4%
Parent/Child(ren)	\$1,502.27	\$1,658.62	\$156.36	10.4%	\$1,629.96	\$1,799.61	\$169.65	10.4%
Couple	\$1,565.37	\$1,728.29	\$162.92	10.4%	\$1,698.42	\$1,875.20	\$176.77	10.4%
Family	\$2,445.00	\$2,699.48	\$254.48	10.4%	\$2,652.83	\$2,928.93	\$276.11	10.4%
County: Bronx								
Four-Tier A								
Single	\$782.68	\$864.15	\$81.46	10.4%	\$849.21	\$937.60	\$88.39	10.4%
Parent/Child(ren)	\$1,502.27	\$1,658.62	\$156.36	10.4%	\$1,629.96	\$1,799.61	\$169.65	10.4%
Couple	\$1,565.37	\$1,728.29	\$162.92	10.4%	\$1,698.42	\$1,875.20	\$176.77	10.4%
Family	\$2,445.00	\$2,699.48	\$254.48	10.4%	\$2,652.83	\$2,928.93	\$276.11	10.4%
County: Nassau								
Four-Tier A								
Single	\$782.68	\$864.15	\$81.46	10.4%	\$849.21	\$937.60	\$88.39	10.4%
Parent/Child(ren)	\$1,502.27	\$1,658.62	\$156.36	10.4%	\$1,629.96	\$1,799.61	\$169.65	10.4%
Couple	\$1,565.37	\$1,728.29	\$162.92	10.4%	\$1,698.42	\$1,875.20	\$176.77	10.4%
Family	\$2,445.00	\$2,699.48	\$254.48	10.4%	\$2,652.83	\$2,928.93	\$276.11	10.4%
County: Suffolk								
Four-Tier A								
Single	\$782.68	\$864.15	\$81.46	10.4%	\$849.21	\$937.60	\$88.39	10.4%
Parent/Child(ren)	\$1,502.27	\$1,658.62	\$156.36	10.4%	\$1,629.96	\$1,799.61	\$169.65	10.4%
Couple	\$1,565.37	\$1,728.29	\$162.92	10.4%	\$1,698.42	\$1,875.20	\$176.77	10.4%
Family	\$2,445.00	\$2,699.48	\$254.48	10.4%	\$2,652.83	\$2,928.93	\$276.11	10.4%
County: Staten Island								
Four-Tier A								
Single	\$782.68	\$864.15	\$81.46	10.4%	\$849.21	\$937.60	\$88.39	10.4%
Parent/Child(ren)	\$1,502.27	\$1,658.62	\$156.36	10.4%	\$1,629.96	\$1,799.61	\$169.65	10.4%
Couple	\$1,565.37	\$1,728.29	\$162.92	10.4%	\$1,698.42	\$1,875.20	\$176.77	10.4%
Family	\$2,445.00	\$2,699.48	\$254.48	10.4%	\$2,652.83	\$2,928.93	\$276.11	10.4%
County: Westchester								
Four-Tier A								
Single	\$782.68	\$864.15	\$81.46	10.4%	\$849.21	\$937.60	\$88.39	10.4%
Parent/Child(ren)	\$1,502.27	\$1,658.62	\$156.36	10.4%	\$1,629.96	\$1,799.61	\$169.65	10.4%
Couple	\$1,565.37	\$1,728.29	\$162.92	10.4%	\$1,698.42	\$1,875.20	\$176.77	10.4%
Family	\$2,445.00	\$2,699.48	\$254.48	10.4%	\$2,652.83	\$2,928.93	\$276.11	10.4%
County: Rockland								
Four-Tier A								
Single	\$782.68	\$864.15	\$81.46	10.4%	\$849.21	\$937.60	\$88.39	10.4%
Parent/Child(ren)	\$1,502.27	\$1,658.62	\$156.36	10.4%	\$1,629.96	\$1,799.61	\$169.65	10.4%
Couple	\$1,565.37	\$1,728.29	\$162.92	10.4%	\$1,698.42	\$1,875.20	\$176.77	10.4%
Family	\$2,445.00	\$2,699.48	\$254.48	10.4%	\$2,652.83	\$2,928.93	\$276.11	10.4%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$696.59	\$769.09	\$72.50	10.4%	\$755.80	\$834.46	\$78.66	10.4%
Parent/Child(ren)	\$1,337.02	\$1,476.17	\$139.16	10.4%	\$1,450.66	\$1,601.65	\$150.99	10.4%
Couple	\$1,393.18	\$1,538.18	\$145.00	10.4%	\$1,511.60	\$1,668.92	\$157.33	10.4%
Family	\$2,176.05	\$2,402.54	\$226.48	10.4%	\$2,361.02	\$2,606.75	\$245.73	10.4%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$696.59	\$769.09	\$72.50	10.4%	\$755.80	\$834.46	\$78.66	10.4%
Parent/Child(ren)	\$1,337.02	\$1,476.17	\$139.16	10.4%	\$1,450.66	\$1,601.65	\$150.99	10.4%
Couple	\$1,393.18	\$1,538.18	\$145.00	10.4%	\$1,511.60	\$1,668.92	\$157.33	10.4%
Family	\$2,176.05	\$2,402.54	\$226.48	10.4%	\$2,361.02	\$2,606.75	\$245.73	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$15 OV, \$500 Deductible/70% Coinsurance/\$10,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

		FREEDOM NETWORK RATES							
		GATED				NON-GATED			
		January to March 2013				January to March 2013			
		2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan									
Four-Tier A									
Single		\$754.61	\$844.71	\$90.10	11.9%	\$818.75	\$916.51	\$97.76	11.9%
Parent/Child(ren)		\$1,448.38	\$1,621.32	\$172.94	11.9%	\$1,571.50	\$1,759.13	\$187.64	11.9%
Couple		\$1,509.22	\$1,689.42	\$180.20	11.9%	\$1,637.50	\$1,833.02	\$195.52	11.9%
Family		\$2,357.30	\$2,638.76	\$281.46	11.9%	\$2,557.67	\$2,863.06	\$305.38	11.9%
County: Brooklyn/Queens									
Four-Tier A									
Single		\$754.61	\$844.71	\$90.10	11.9%	\$818.75	\$916.51	\$97.76	11.9%
Parent/Child(ren)		\$1,448.38	\$1,621.32	\$172.94	11.9%	\$1,571.50	\$1,759.13	\$187.64	11.9%
Couple		\$1,509.22	\$1,689.42	\$180.20	11.9%	\$1,637.50	\$1,833.02	\$195.52	11.9%
Family		\$2,357.30	\$2,638.76	\$281.46	11.9%	\$2,557.67	\$2,863.06	\$305.38	11.9%
County: Bronx									
Four-Tier A									
Single		\$754.61	\$844.71	\$90.10	11.9%	\$818.75	\$916.51	\$97.76	11.9%
Parent/Child(ren)		\$1,448.38	\$1,621.32	\$172.94	11.9%	\$1,571.50	\$1,759.13	\$187.64	11.9%
Couple		\$1,509.22	\$1,689.42	\$180.20	11.9%	\$1,637.50	\$1,833.02	\$195.52	11.9%
Family		\$2,357.30	\$2,638.76	\$281.46	11.9%	\$2,557.67	\$2,863.06	\$305.38	11.9%
County: Nassau									
Four-Tier A									
Single		\$754.61	\$844.71	\$90.10	11.9%	\$818.75	\$916.51	\$97.76	11.9%
Parent/Child(ren)		\$1,448.38	\$1,621.32	\$172.94	11.9%	\$1,571.50	\$1,759.13	\$187.64	11.9%
Couple		\$1,509.22	\$1,689.42	\$180.20	11.9%	\$1,637.50	\$1,833.02	\$195.52	11.9%
Family		\$2,357.30	\$2,638.76	\$281.46	11.9%	\$2,557.67	\$2,863.06	\$305.38	11.9%
County: Suffolk									
Four-Tier A									
Single		\$754.61	\$844.71	\$90.10	11.9%	\$818.75	\$916.51	\$97.76	11.9%
Parent/Child(ren)		\$1,448.38	\$1,621.32	\$172.94	11.9%	\$1,571.50	\$1,759.13	\$187.64	11.9%
Couple		\$1,509.22	\$1,689.42	\$180.20	11.9%	\$1,637.50	\$1,833.02	\$195.52	11.9%
Family		\$2,357.30	\$2,638.76	\$281.46	11.9%	\$2,557.67	\$2,863.06	\$305.38	11.9%
County: Staten Island									
Four-Tier A									
Single		\$754.61	\$844.71	\$90.10	11.9%	\$818.75	\$916.51	\$97.76	11.9%
Parent/Child(ren)		\$1,448.38	\$1,621.32	\$172.94	11.9%	\$1,571.50	\$1,759.13	\$187.64	11.9%
Couple		\$1,509.22	\$1,689.42	\$180.20	11.9%	\$1,637.50	\$1,833.02	\$195.52	11.9%
Family		\$2,357.30	\$2,638.76	\$281.46	11.9%	\$2,557.67	\$2,863.06	\$305.38	11.9%
County: Westchester									
Four-Tier A									
Single		\$754.61	\$844.71	\$90.10	11.9%	\$818.75	\$916.51	\$97.76	11.9%
Parent/Child(ren)		\$1,448.38	\$1,621.32	\$172.94	11.9%	\$1,571.50	\$1,759.13	\$187.64	11.9%
Couple		\$1,509.22	\$1,689.42	\$180.20	11.9%	\$1,637.50	\$1,833.02	\$195.52	11.9%
Family		\$2,357.30	\$2,638.76	\$281.46	11.9%	\$2,557.67	\$2,863.06	\$305.38	11.9%
County: Rockland									
Four-Tier A									
Single		\$754.61	\$844.71	\$90.10	11.9%	\$818.75	\$916.51	\$97.76	11.9%
Parent/Child(ren)		\$1,448.38	\$1,621.32	\$172.94	11.9%	\$1,571.50	\$1,759.13	\$187.64	11.9%
Couple		\$1,509.22	\$1,689.42	\$180.20	11.9%	\$1,637.50	\$1,833.02	\$195.52	11.9%
Family		\$2,357.30	\$2,638.76	\$281.46	11.9%	\$2,557.67	\$2,863.06	\$305.38	11.9%
County: Putnam/Orange/Dutchess									
Four-Tier A									
Single		\$671.60	\$751.79	\$80.19	11.9%	\$728.69	\$815.69	\$87.01	11.9%
Parent/Child(ren)		\$1,289.06	\$1,442.97	\$153.91	11.9%	\$1,398.63	\$1,565.63	\$167.00	11.9%
Couple		\$1,343.21	\$1,503.58	\$160.38	11.9%	\$1,457.38	\$1,631.39	\$174.01	11.9%
Family		\$2,098.00	\$2,348.50	\$250.50	11.9%	\$2,276.33	\$2,548.12	\$271.79	11.9%
County: Sullivan/Ulster									
Four-Tier A									
Single		\$671.60	\$751.79	\$80.19	11.9%	\$728.69	\$815.69	\$87.01	11.9%
Parent/Child(ren)		\$1,289.06	\$1,442.97	\$153.91	11.9%	\$1,398.63	\$1,565.63	\$167.00	11.9%
Couple		\$1,343.21	\$1,503.58	\$160.38	11.9%	\$1,457.38	\$1,631.39	\$174.01	11.9%
Family		\$2,098.00	\$2,348.50	\$250.50	11.9%	\$2,276.33	\$2,548.12	\$271.79	11.9%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$15 OV, \$500 Deductible/70% Coinsurance/\$10,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
January to March 2013					January to March 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$697.51	\$780.80	\$83.29	11.9%	\$756.80	\$847.16	\$90.37	11.9%
Parent/Child(ren)	\$1,338.79	\$1,498.65	\$159.86	11.9%	\$1,452.59	\$1,626.03	\$173.45	11.9%
Couple	\$1,395.02	\$1,561.59	\$166.57	11.9%	\$1,513.60	\$1,694.33	\$180.73	11.9%
Family	\$2,178.93	\$2,439.11	\$260.18	11.9%	\$2,364.14	\$2,646.43	\$282.29	11.9%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$697.51	\$780.80	\$83.29	11.9%	\$756.80	\$847.16	\$90.37	11.9%
Parent/Child(ren)	\$1,338.79	\$1,498.65	\$159.86	11.9%	\$1,452.59	\$1,626.03	\$173.45	11.9%
Couple	\$1,395.02	\$1,561.59	\$166.57	11.9%	\$1,513.60	\$1,694.33	\$180.73	11.9%
Family	\$2,178.93	\$2,439.11	\$260.18	11.9%	\$2,364.14	\$2,646.43	\$282.29	11.9%
County: Bronx								
Four-Tier A								
Single	\$697.51	\$780.80	\$83.29	11.9%	\$756.80	\$847.16	\$90.37	11.9%
Parent/Child(ren)	\$1,338.79	\$1,498.65	\$159.86	11.9%	\$1,452.59	\$1,626.03	\$173.45	11.9%
Couple	\$1,395.02	\$1,561.59	\$166.57	11.9%	\$1,513.60	\$1,694.33	\$180.73	11.9%
Family	\$2,178.93	\$2,439.11	\$260.18	11.9%	\$2,364.14	\$2,646.43	\$282.29	11.9%
County: Nassau								
Four-Tier A								
Single	\$697.51	\$780.80	\$83.29	11.9%	\$756.80	\$847.16	\$90.37	11.9%
Parent/Child(ren)	\$1,338.79	\$1,498.65	\$159.86	11.9%	\$1,452.59	\$1,626.03	\$173.45	11.9%
Couple	\$1,395.02	\$1,561.59	\$166.57	11.9%	\$1,513.60	\$1,694.33	\$180.73	11.9%
Family	\$2,178.93	\$2,439.11	\$260.18	11.9%	\$2,364.14	\$2,646.43	\$282.29	11.9%
County: Suffolk								
Four-Tier A								
Single	\$697.51	\$780.80	\$83.29	11.9%	\$756.80	\$847.16	\$90.37	11.9%
Parent/Child(ren)	\$1,338.79	\$1,498.65	\$159.86	11.9%	\$1,452.59	\$1,626.03	\$173.45	11.9%
Couple	\$1,395.02	\$1,561.59	\$166.57	11.9%	\$1,513.60	\$1,694.33	\$180.73	11.9%
Family	\$2,178.93	\$2,439.11	\$260.18	11.9%	\$2,364.14	\$2,646.43	\$282.29	11.9%
County: Staten Island								
Four-Tier A								
Single	\$697.51	\$780.80	\$83.29	11.9%	\$756.80	\$847.16	\$90.37	11.9%
Parent/Child(ren)	\$1,338.79	\$1,498.65	\$159.86	11.9%	\$1,452.59	\$1,626.03	\$173.45	11.9%
Couple	\$1,395.02	\$1,561.59	\$166.57	11.9%	\$1,513.60	\$1,694.33	\$180.73	11.9%
Family	\$2,178.93	\$2,439.11	\$260.18	11.9%	\$2,364.14	\$2,646.43	\$282.29	11.9%
County: Westchester								
Four-Tier A								
Single	\$697.51	\$780.80	\$83.29	11.9%	\$756.80	\$847.16	\$90.37	11.9%
Parent/Child(ren)	\$1,338.79	\$1,498.65	\$159.86	11.9%	\$1,452.59	\$1,626.03	\$173.45	11.9%
Couple	\$1,395.02	\$1,561.59	\$166.57	11.9%	\$1,513.60	\$1,694.33	\$180.73	11.9%
Family	\$2,178.93	\$2,439.11	\$260.18	11.9%	\$2,364.14	\$2,646.43	\$282.29	11.9%
County: Rockland								
Four-Tier A								
Single	\$697.51	\$780.80	\$83.29	11.9%	\$756.80	\$847.16	\$90.37	11.9%
Parent/Child(ren)	\$1,338.79	\$1,498.65	\$159.86	11.9%	\$1,452.59	\$1,626.03	\$173.45	11.9%
Couple	\$1,395.02	\$1,561.59	\$166.57	11.9%	\$1,513.60	\$1,694.33	\$180.73	11.9%
Family	\$2,178.93	\$2,439.11	\$260.18	11.9%	\$2,364.14	\$2,646.43	\$282.29	11.9%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$620.78	\$694.91	\$74.12	11.9%	\$673.55	\$753.98	\$80.43	11.9%
Parent/Child(ren)	\$1,191.52	\$1,333.80	\$142.27	11.9%	\$1,292.80	\$1,447.17	\$154.37	11.9%
Couple	\$1,241.57	\$1,389.82	\$148.25	11.9%	\$1,347.10	\$1,507.95	\$160.85	11.9%
Family	\$1,939.25	\$2,170.81	\$231.56	11.9%	\$2,104.09	\$2,355.32	\$251.24	11.9%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$620.78	\$694.91	\$74.12	11.9%	\$673.55	\$753.98	\$80.43	11.9%
Parent/Child(ren)	\$1,191.52	\$1,333.80	\$142.27	11.9%	\$1,292.80	\$1,447.17	\$154.37	11.9%
Couple	\$1,241.57	\$1,389.82	\$148.25	11.9%	\$1,347.10	\$1,507.95	\$160.85	11.9%
Family	\$1,939.25	\$2,170.81	\$231.56	11.9%	\$2,104.09	\$2,355.32	\$251.24	11.9%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$15 OV, \$500 Deductible/70% Coinsurance/\$10,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
April to June 2013					April to June 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$781.02	\$876.99	\$95.97	12.3%	\$847.41	\$951.53	\$104.13	12.3%
Parent/Child(ren)	\$1,499.07	\$1,683.28	\$184.20	12.3%	\$1,626.50	\$1,826.36	\$199.86	12.3%
Couple	\$1,562.04	\$1,753.98	\$191.94	12.3%	\$1,694.81	\$1,903.07	\$208.25	12.3%
Family	\$2,439.80	\$2,739.60	\$299.80	12.3%	\$2,647.19	\$2,972.47	\$325.28	12.3%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$781.02	\$876.99	\$95.97	12.3%	\$847.41	\$951.53	\$104.13	12.3%
Parent/Child(ren)	\$1,499.07	\$1,683.28	\$184.20	12.3%	\$1,626.50	\$1,826.36	\$199.86	12.3%
Couple	\$1,562.04	\$1,753.98	\$191.94	12.3%	\$1,694.81	\$1,903.07	\$208.25	12.3%
Family	\$2,439.80	\$2,739.60	\$299.80	12.3%	\$2,647.19	\$2,972.47	\$325.28	12.3%
County: Bronx								
Four-Tier A								
Single	\$781.02	\$876.99	\$95.97	12.3%	\$847.41	\$951.53	\$104.13	12.3%
Parent/Child(ren)	\$1,499.07	\$1,683.28	\$184.20	12.3%	\$1,626.50	\$1,826.36	\$199.86	12.3%
Couple	\$1,562.04	\$1,753.98	\$191.94	12.3%	\$1,694.81	\$1,903.07	\$208.25	12.3%
Family	\$2,439.80	\$2,739.60	\$299.80	12.3%	\$2,647.19	\$2,972.47	\$325.28	12.3%
County: Nassau								
Four-Tier A								
Single	\$781.02	\$876.99	\$95.97	12.3%	\$847.41	\$951.53	\$104.13	12.3%
Parent/Child(ren)	\$1,499.07	\$1,683.28	\$184.20	12.3%	\$1,626.50	\$1,826.36	\$199.86	12.3%
Couple	\$1,562.04	\$1,753.98	\$191.94	12.3%	\$1,694.81	\$1,903.07	\$208.25	12.3%
Family	\$2,439.80	\$2,739.60	\$299.80	12.3%	\$2,647.19	\$2,972.47	\$325.28	12.3%
County: Suffolk								
Four-Tier A								
Single	\$781.02	\$876.99	\$95.97	12.3%	\$847.41	\$951.53	\$104.13	12.3%
Parent/Child(ren)	\$1,499.07	\$1,683.28	\$184.20	12.3%	\$1,626.50	\$1,826.36	\$199.86	12.3%
Couple	\$1,562.04	\$1,753.98	\$191.94	12.3%	\$1,694.81	\$1,903.07	\$208.25	12.3%
Family	\$2,439.80	\$2,739.60	\$299.80	12.3%	\$2,647.19	\$2,972.47	\$325.28	12.3%
County: Staten Island								
Four-Tier A								
Single	\$781.02	\$876.99	\$95.97	12.3%	\$847.41	\$951.53	\$104.13	12.3%
Parent/Child(ren)	\$1,499.07	\$1,683.28	\$184.20	12.3%	\$1,626.50	\$1,826.36	\$199.86	12.3%
Couple	\$1,562.04	\$1,753.98	\$191.94	12.3%	\$1,694.81	\$1,903.07	\$208.25	12.3%
Family	\$2,439.80	\$2,739.60	\$299.80	12.3%	\$2,647.19	\$2,972.47	\$325.28	12.3%
County: Westchester								
Four-Tier A								
Single	\$781.02	\$876.99	\$95.97	12.3%	\$847.41	\$951.53	\$104.13	12.3%
Parent/Child(ren)	\$1,499.07	\$1,683.28	\$184.20	12.3%	\$1,626.50	\$1,826.36	\$199.86	12.3%
Couple	\$1,562.04	\$1,753.98	\$191.94	12.3%	\$1,694.81	\$1,903.07	\$208.25	12.3%
Family	\$2,439.80	\$2,739.60	\$299.80	12.3%	\$2,647.19	\$2,972.47	\$325.28	12.3%
County: Rockland								
Four-Tier A								
Single	\$781.02	\$876.99	\$95.97	12.3%	\$847.41	\$951.53	\$104.13	12.3%
Parent/Child(ren)	\$1,499.07	\$1,683.28	\$184.20	12.3%	\$1,626.50	\$1,826.36	\$199.86	12.3%
Couple	\$1,562.04	\$1,753.98	\$191.94	12.3%	\$1,694.81	\$1,903.07	\$208.25	12.3%
Family	\$2,439.80	\$2,739.60	\$299.80	12.3%	\$2,647.19	\$2,972.47	\$325.28	12.3%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$695.11	\$780.52	\$85.41	12.3%	\$754.19	\$846.87	\$92.67	12.3%
Parent/Child(ren)	\$1,334.18	\$1,498.12	\$163.94	12.3%	\$1,447.58	\$1,625.46	\$177.88	12.3%
Couple	\$1,390.22	\$1,561.04	\$170.83	12.3%	\$1,508.38	\$1,693.73	\$185.35	12.3%
Family	\$2,171.43	\$2,438.25	\$266.82	12.3%	\$2,356.00	\$2,645.50	\$289.50	12.3%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$695.11	\$780.52	\$85.41	12.3%	\$754.19	\$846.87	\$92.67	12.3%
Parent/Child(ren)	\$1,334.18	\$1,498.12	\$163.94	12.3%	\$1,447.58	\$1,625.46	\$177.88	12.3%
Couple	\$1,390.22	\$1,561.04	\$170.83	12.3%	\$1,508.38	\$1,693.73	\$185.35	12.3%
Family	\$2,171.43	\$2,438.25	\$266.82	12.3%	\$2,356.00	\$2,645.50	\$289.50	12.3%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$15 OV, \$500 Deductible/70% Coinsurance/\$10,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
April to June 2013					April to June 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$721.92	\$810.63	\$88.71	12.3%	\$783.29	\$879.53	\$96.25	12.3%
Parent/Child(ren)	\$1,385.65	\$1,555.91	\$170.26	12.3%	\$1,503.43	\$1,688.16	\$184.73	12.3%
Couple	\$1,443.85	\$1,621.26	\$177.41	12.3%	\$1,566.57	\$1,759.07	\$192.49	12.3%
Family	\$2,255.20	\$2,532.30	\$277.11	12.3%	\$2,446.89	\$2,747.55	\$300.66	12.3%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$721.92	\$810.63	\$88.71	12.3%	\$783.29	\$879.53	\$96.25	12.3%
Parent/Child(ren)	\$1,385.65	\$1,555.91	\$170.26	12.3%	\$1,503.43	\$1,688.16	\$184.73	12.3%
Couple	\$1,443.85	\$1,621.26	\$177.41	12.3%	\$1,566.57	\$1,759.07	\$192.49	12.3%
Family	\$2,255.20	\$2,532.30	\$277.11	12.3%	\$2,446.89	\$2,747.55	\$300.66	12.3%
County: Bronx								
Four-Tier A								
Single	\$721.92	\$810.63	\$88.71	12.3%	\$783.29	\$879.53	\$96.25	12.3%
Parent/Child(ren)	\$1,385.65	\$1,555.91	\$170.26	12.3%	\$1,503.43	\$1,688.16	\$184.73	12.3%
Couple	\$1,443.85	\$1,621.26	\$177.41	12.3%	\$1,566.57	\$1,759.07	\$192.49	12.3%
Family	\$2,255.20	\$2,532.30	\$277.11	12.3%	\$2,446.89	\$2,747.55	\$300.66	12.3%
County: Nassau								
Four-Tier A								
Single	\$721.92	\$810.63	\$88.71	12.3%	\$783.29	\$879.53	\$96.25	12.3%
Parent/Child(ren)	\$1,385.65	\$1,555.91	\$170.26	12.3%	\$1,503.43	\$1,688.16	\$184.73	12.3%
Couple	\$1,443.85	\$1,621.26	\$177.41	12.3%	\$1,566.57	\$1,759.07	\$192.49	12.3%
Family	\$2,255.20	\$2,532.30	\$277.11	12.3%	\$2,446.89	\$2,747.55	\$300.66	12.3%
County: Suffolk								
Four-Tier A								
Single	\$721.92	\$810.63	\$88.71	12.3%	\$783.29	\$879.53	\$96.25	12.3%
Parent/Child(ren)	\$1,385.65	\$1,555.91	\$170.26	12.3%	\$1,503.43	\$1,688.16	\$184.73	12.3%
Couple	\$1,443.85	\$1,621.26	\$177.41	12.3%	\$1,566.57	\$1,759.07	\$192.49	12.3%
Family	\$2,255.20	\$2,532.30	\$277.11	12.3%	\$2,446.89	\$2,747.55	\$300.66	12.3%
County: Staten Island								
Four-Tier A								
Single	\$721.92	\$810.63	\$88.71	12.3%	\$783.29	\$879.53	\$96.25	12.3%
Parent/Child(ren)	\$1,385.65	\$1,555.91	\$170.26	12.3%	\$1,503.43	\$1,688.16	\$184.73	12.3%
Couple	\$1,443.85	\$1,621.26	\$177.41	12.3%	\$1,566.57	\$1,759.07	\$192.49	12.3%
Family	\$2,255.20	\$2,532.30	\$277.11	12.3%	\$2,446.89	\$2,747.55	\$300.66	12.3%
County: Westchester								
Four-Tier A								
Single	\$721.92	\$810.63	\$88.71	12.3%	\$783.29	\$879.53	\$96.25	12.3%
Parent/Child(ren)	\$1,385.65	\$1,555.91	\$170.26	12.3%	\$1,503.43	\$1,688.16	\$184.73	12.3%
Couple	\$1,443.85	\$1,621.26	\$177.41	12.3%	\$1,566.57	\$1,759.07	\$192.49	12.3%
Family	\$2,255.20	\$2,532.30	\$277.11	12.3%	\$2,446.89	\$2,747.55	\$300.66	12.3%
County: Rockland								
Four-Tier A								
Single	\$721.92	\$810.63	\$88.71	12.3%	\$783.29	\$879.53	\$96.25	12.3%
Parent/Child(ren)	\$1,385.65	\$1,555.91	\$170.26	12.3%	\$1,503.43	\$1,688.16	\$184.73	12.3%
Couple	\$1,443.85	\$1,621.26	\$177.41	12.3%	\$1,566.57	\$1,759.07	\$192.49	12.3%
Family	\$2,255.20	\$2,532.30	\$277.11	12.3%	\$2,446.89	\$2,747.55	\$300.66	12.3%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$642.51	\$721.46	\$78.95	12.3%	\$697.13	\$782.78	\$85.66	12.3%
Parent/Child(ren)	\$1,233.22	\$1,384.76	\$151.53	12.3%	\$1,338.05	\$1,502.46	\$164.41	12.3%
Couple	\$1,285.02	\$1,442.92	\$157.90	12.3%	\$1,394.25	\$1,565.57	\$171.32	12.3%
Family	\$2,007.12	\$2,253.75	\$246.63	12.3%	\$2,177.73	\$2,445.32	\$267.59	12.3%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$642.51	\$721.46	\$78.95	12.3%	\$697.13	\$782.78	\$85.66	12.3%
Parent/Child(ren)	\$1,233.22	\$1,384.76	\$151.53	12.3%	\$1,338.05	\$1,502.46	\$164.41	12.3%
Couple	\$1,285.02	\$1,442.92	\$157.90	12.3%	\$1,394.25	\$1,565.57	\$171.32	12.3%
Family	\$2,007.12	\$2,253.75	\$246.63	12.3%	\$2,177.73	\$2,445.32	\$267.59	12.3%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$15 OV, \$500 Deductible/70% Coinsurance/\$10,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

		FREEDOM NETWORK RATES							
		GATED				NON-GATED			
		July to September 2013				July to September 2013			
		2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan									
Four-Tier A									
Single		\$827.88	\$911.34	\$83.46	10.1%	\$898.25	\$988.80	\$90.55	10.1%
Parent/Child(ren)		\$1,589.02	\$1,749.21	\$160.19	10.1%	\$1,724.08	\$1,897.89	\$173.81	10.1%
Couple		\$1,655.76	\$1,822.68	\$166.92	10.1%	\$1,796.50	\$1,977.61	\$181.11	10.1%
Family		\$2,586.19	\$2,846.91	\$260.72	10.1%	\$2,806.02	\$3,088.89	\$282.88	10.1%
County: Brooklyn/Queens									
Four-Tier A									
Single		\$827.88	\$911.34	\$83.46	10.1%	\$898.25	\$988.80	\$90.55	10.1%
Parent/Child(ren)		\$1,589.02	\$1,749.21	\$160.19	10.1%	\$1,724.08	\$1,897.89	\$173.81	10.1%
Couple		\$1,655.76	\$1,822.68	\$166.92	10.1%	\$1,796.50	\$1,977.61	\$181.11	10.1%
Family		\$2,586.19	\$2,846.91	\$260.72	10.1%	\$2,806.02	\$3,088.89	\$282.88	10.1%
County: Bronx									
Four-Tier A									
Single		\$827.88	\$911.34	\$83.46	10.1%	\$898.25	\$988.80	\$90.55	10.1%
Parent/Child(ren)		\$1,589.02	\$1,749.21	\$160.19	10.1%	\$1,724.08	\$1,897.89	\$173.81	10.1%
Couple		\$1,655.76	\$1,822.68	\$166.92	10.1%	\$1,796.50	\$1,977.61	\$181.11	10.1%
Family		\$2,586.19	\$2,846.91	\$260.72	10.1%	\$2,806.02	\$3,088.89	\$282.88	10.1%
County: Nassau									
Four-Tier A									
Single		\$827.88	\$911.34	\$83.46	10.1%	\$898.25	\$988.80	\$90.55	10.1%
Parent/Child(ren)		\$1,589.02	\$1,749.21	\$160.19	10.1%	\$1,724.08	\$1,897.89	\$173.81	10.1%
Couple		\$1,655.76	\$1,822.68	\$166.92	10.1%	\$1,796.50	\$1,977.61	\$181.11	10.1%
Family		\$2,586.19	\$2,846.91	\$260.72	10.1%	\$2,806.02	\$3,088.89	\$282.88	10.1%
County: Suffolk									
Four-Tier A									
Single		\$827.88	\$911.34	\$83.46	10.1%	\$898.25	\$988.80	\$90.55	10.1%
Parent/Child(ren)		\$1,589.02	\$1,749.21	\$160.19	10.1%	\$1,724.08	\$1,897.89	\$173.81	10.1%
Couple		\$1,655.76	\$1,822.68	\$166.92	10.1%	\$1,796.50	\$1,977.61	\$181.11	10.1%
Family		\$2,586.19	\$2,846.91	\$260.72	10.1%	\$2,806.02	\$3,088.89	\$282.88	10.1%
County: Staten Island									
Four-Tier A									
Single		\$827.88	\$911.34	\$83.46	10.1%	\$898.25	\$988.80	\$90.55	10.1%
Parent/Child(ren)		\$1,589.02	\$1,749.21	\$160.19	10.1%	\$1,724.08	\$1,897.89	\$173.81	10.1%
Couple		\$1,655.76	\$1,822.68	\$166.92	10.1%	\$1,796.50	\$1,977.61	\$181.11	10.1%
Family		\$2,586.19	\$2,846.91	\$260.72	10.1%	\$2,806.02	\$3,088.89	\$282.88	10.1%
County: Westchester									
Four-Tier A									
Single		\$827.88	\$911.34	\$83.46	10.1%	\$898.25	\$988.80	\$90.55	10.1%
Parent/Child(ren)		\$1,589.02	\$1,749.21	\$160.19	10.1%	\$1,724.08	\$1,897.89	\$173.81	10.1%
Couple		\$1,655.76	\$1,822.68	\$166.92	10.1%	\$1,796.50	\$1,977.61	\$181.11	10.1%
Family		\$2,586.19	\$2,846.91	\$260.72	10.1%	\$2,806.02	\$3,088.89	\$282.88	10.1%
County: Rockland									
Four-Tier A									
Single		\$827.88	\$911.34	\$83.46	10.1%	\$898.25	\$988.80	\$90.55	10.1%
Parent/Child(ren)		\$1,589.02	\$1,749.21	\$160.19	10.1%	\$1,724.08	\$1,897.89	\$173.81	10.1%
Couple		\$1,655.76	\$1,822.68	\$166.92	10.1%	\$1,796.50	\$1,977.61	\$181.11	10.1%
Family		\$2,586.19	\$2,846.91	\$260.72	10.1%	\$2,806.02	\$3,088.89	\$282.88	10.1%
County: Putnam/Orange/Dutchess									
Four-Tier A									
Single		\$736.81	\$811.09	\$74.28	10.1%	\$799.44	\$880.04	\$80.59	10.1%
Parent/Child(ren)		\$1,414.22	\$1,556.79	\$142.57	10.1%	\$1,534.43	\$1,689.12	\$154.69	10.1%
Couple		\$1,473.63	\$1,622.19	\$148.56	10.1%	\$1,598.88	\$1,760.07	\$161.19	10.1%
Family		\$2,301.71	\$2,533.75	\$232.04	10.1%	\$2,497.35	\$2,749.12	\$251.76	10.1%
County: Sullivan/Ulster									
Four-Tier A									
Single		\$736.81	\$811.09	\$74.28	10.1%	\$799.44	\$880.04	\$80.59	10.1%
Parent/Child(ren)		\$1,414.22	\$1,556.79	\$142.57	10.1%	\$1,534.43	\$1,689.12	\$154.69	10.1%
Couple		\$1,473.63	\$1,622.19	\$148.56	10.1%	\$1,598.88	\$1,760.07	\$161.19	10.1%
Family		\$2,301.71	\$2,533.75	\$232.04	10.1%	\$2,497.35	\$2,749.12	\$251.76	10.1%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates

\$15 OV, \$500 Deductible/70% Coinsurance/\$10,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
July to September 2013					July to September 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$765.24	\$842.39	\$77.15	10.1%	\$830.29	\$913.99	\$83.70	10.1%
Parent/Child(ren)	\$1,468.79	\$1,616.86	\$148.07	10.1%	\$1,593.63	\$1,754.29	\$160.66	10.1%
Couple	\$1,530.48	\$1,684.77	\$154.29	10.1%	\$1,660.57	\$1,827.98	\$167.41	10.1%
Family	\$2,390.51	\$2,631.50	\$240.99	10.1%	\$2,593.70	\$2,855.18	\$261.48	10.1%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$765.24	\$842.39	\$77.15	10.1%	\$830.29	\$913.99	\$83.70	10.1%
Parent/Child(ren)	\$1,468.79	\$1,616.86	\$148.07	10.1%	\$1,593.63	\$1,754.29	\$160.66	10.1%
Couple	\$1,530.48	\$1,684.77	\$154.29	10.1%	\$1,660.57	\$1,827.98	\$167.41	10.1%
Family	\$2,390.51	\$2,631.50	\$240.99	10.1%	\$2,593.70	\$2,855.18	\$261.48	10.1%
County: Bronx								
Four-Tier A								
Single	\$765.24	\$842.39	\$77.15	10.1%	\$830.29	\$913.99	\$83.70	10.1%
Parent/Child(ren)	\$1,468.79	\$1,616.86	\$148.07	10.1%	\$1,593.63	\$1,754.29	\$160.66	10.1%
Couple	\$1,530.48	\$1,684.77	\$154.29	10.1%	\$1,660.57	\$1,827.98	\$167.41	10.1%
Family	\$2,390.51	\$2,631.50	\$240.99	10.1%	\$2,593.70	\$2,855.18	\$261.48	10.1%
County: Nassau								
Four-Tier A								
Single	\$765.24	\$842.39	\$77.15	10.1%	\$830.29	\$913.99	\$83.70	10.1%
Parent/Child(ren)	\$1,468.79	\$1,616.86	\$148.07	10.1%	\$1,593.63	\$1,754.29	\$160.66	10.1%
Couple	\$1,530.48	\$1,684.77	\$154.29	10.1%	\$1,660.57	\$1,827.98	\$167.41	10.1%
Family	\$2,390.51	\$2,631.50	\$240.99	10.1%	\$2,593.70	\$2,855.18	\$261.48	10.1%
County: Suffolk								
Four-Tier A								
Single	\$765.24	\$842.39	\$77.15	10.1%	\$830.29	\$913.99	\$83.70	10.1%
Parent/Child(ren)	\$1,468.79	\$1,616.86	\$148.07	10.1%	\$1,593.63	\$1,754.29	\$160.66	10.1%
Couple	\$1,530.48	\$1,684.77	\$154.29	10.1%	\$1,660.57	\$1,827.98	\$167.41	10.1%
Family	\$2,390.51	\$2,631.50	\$240.99	10.1%	\$2,593.70	\$2,855.18	\$261.48	10.1%
County: Staten Island								
Four-Tier A								
Single	\$765.24	\$842.39	\$77.15	10.1%	\$830.29	\$913.99	\$83.70	10.1%
Parent/Child(ren)	\$1,468.79	\$1,616.86	\$148.07	10.1%	\$1,593.63	\$1,754.29	\$160.66	10.1%
Couple	\$1,530.48	\$1,684.77	\$154.29	10.1%	\$1,660.57	\$1,827.98	\$167.41	10.1%
Family	\$2,390.51	\$2,631.50	\$240.99	10.1%	\$2,593.70	\$2,855.18	\$261.48	10.1%
County: Westchester								
Four-Tier A								
Single	\$765.24	\$842.39	\$77.15	10.1%	\$830.29	\$913.99	\$83.70	10.1%
Parent/Child(ren)	\$1,468.79	\$1,616.86	\$148.07	10.1%	\$1,593.63	\$1,754.29	\$160.66	10.1%
Couple	\$1,530.48	\$1,684.77	\$154.29	10.1%	\$1,660.57	\$1,827.98	\$167.41	10.1%
Family	\$2,390.51	\$2,631.50	\$240.99	10.1%	\$2,593.70	\$2,855.18	\$261.48	10.1%
County: Rockland								
Four-Tier A								
Single	\$765.24	\$842.39	\$77.15	10.1%	\$830.29	\$913.99	\$83.70	10.1%
Parent/Child(ren)	\$1,468.79	\$1,616.86	\$148.07	10.1%	\$1,593.63	\$1,754.29	\$160.66	10.1%
Couple	\$1,530.48	\$1,684.77	\$154.29	10.1%	\$1,660.57	\$1,827.98	\$167.41	10.1%
Family	\$2,390.51	\$2,631.50	\$240.99	10.1%	\$2,593.70	\$2,855.18	\$261.48	10.1%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$681.06	\$749.72	\$68.66	10.1%	\$738.95	\$813.45	\$74.50	10.1%
Parent/Child(ren)	\$1,307.22	\$1,439.00	\$131.78	10.1%	\$1,418.33	\$1,561.32	\$142.98	10.1%
Couple	\$1,362.13	\$1,499.45	\$137.32	10.1%	\$1,477.91	\$1,626.90	\$148.99	10.1%
Family	\$2,127.55	\$2,342.04	\$214.48	10.1%	\$2,308.40	\$2,541.11	\$232.71	10.1%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$681.06	\$749.72	\$68.66	10.1%	\$738.95	\$813.45	\$74.50	10.1%
Parent/Child(ren)	\$1,307.22	\$1,439.00	\$131.78	10.1%	\$1,418.33	\$1,561.32	\$142.98	10.1%
Couple	\$1,362.13	\$1,499.45	\$137.32	10.1%	\$1,477.91	\$1,626.90	\$148.99	10.1%
Family	\$2,127.55	\$2,342.04	\$214.48	10.1%	\$2,308.40	\$2,541.11	\$232.71	10.1%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates

\$15 OV, \$500 Deductible/70% Coinsurance/\$10,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
October to December 2013					October to December 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$856.85	\$946.04	\$89.19	10.4%	\$929.68	\$1,026.45	\$96.77	10.4%
Parent/Child(ren)	\$1,644.62	\$1,815.81	\$171.19	10.4%	\$1,784.41	\$1,970.15	\$185.74	10.4%
Couple	\$1,713.70	\$1,892.08	\$178.38	10.4%	\$1,859.36	\$2,052.91	\$193.54	10.4%
Family	\$2,676.69	\$2,955.31	\$278.62	10.4%	\$2,904.21	\$3,206.51	\$302.30	10.4%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$856.85	\$946.04	\$89.19	10.4%	\$929.68	\$1,026.45	\$96.77	10.4%
Parent/Child(ren)	\$1,644.62	\$1,815.81	\$171.19	10.4%	\$1,784.41	\$1,970.15	\$185.74	10.4%
Couple	\$1,713.70	\$1,892.08	\$178.38	10.4%	\$1,859.36	\$2,052.91	\$193.54	10.4%
Family	\$2,676.69	\$2,955.31	\$278.62	10.4%	\$2,904.21	\$3,206.51	\$302.30	10.4%
County: Bronx								
Four-Tier A								
Single	\$856.85	\$946.04	\$89.19	10.4%	\$929.68	\$1,026.45	\$96.77	10.4%
Parent/Child(ren)	\$1,644.62	\$1,815.81	\$171.19	10.4%	\$1,784.41	\$1,970.15	\$185.74	10.4%
Couple	\$1,713.70	\$1,892.08	\$178.38	10.4%	\$1,859.36	\$2,052.91	\$193.54	10.4%
Family	\$2,676.69	\$2,955.31	\$278.62	10.4%	\$2,904.21	\$3,206.51	\$302.30	10.4%
County: Nassau								
Four-Tier A								
Single	\$856.85	\$946.04	\$89.19	10.4%	\$929.68	\$1,026.45	\$96.77	10.4%
Parent/Child(ren)	\$1,644.62	\$1,815.81	\$171.19	10.4%	\$1,784.41	\$1,970.15	\$185.74	10.4%
Couple	\$1,713.70	\$1,892.08	\$178.38	10.4%	\$1,859.36	\$2,052.91	\$193.54	10.4%
Family	\$2,676.69	\$2,955.31	\$278.62	10.4%	\$2,904.21	\$3,206.51	\$302.30	10.4%
County: Suffolk								
Four-Tier A								
Single	\$856.85	\$946.04	\$89.19	10.4%	\$929.68	\$1,026.45	\$96.77	10.4%
Parent/Child(ren)	\$1,644.62	\$1,815.81	\$171.19	10.4%	\$1,784.41	\$1,970.15	\$185.74	10.4%
Couple	\$1,713.70	\$1,892.08	\$178.38	10.4%	\$1,859.36	\$2,052.91	\$193.54	10.4%
Family	\$2,676.69	\$2,955.31	\$278.62	10.4%	\$2,904.21	\$3,206.51	\$302.30	10.4%
County: Staten Island								
Four-Tier A								
Single	\$856.85	\$946.04	\$89.19	10.4%	\$929.68	\$1,026.45	\$96.77	10.4%
Parent/Child(ren)	\$1,644.62	\$1,815.81	\$171.19	10.4%	\$1,784.41	\$1,970.15	\$185.74	10.4%
Couple	\$1,713.70	\$1,892.08	\$178.38	10.4%	\$1,859.36	\$2,052.91	\$193.54	10.4%
Family	\$2,676.69	\$2,955.31	\$278.62	10.4%	\$2,904.21	\$3,206.51	\$302.30	10.4%
County: Westchester								
Four-Tier A								
Single	\$856.85	\$946.04	\$89.19	10.4%	\$929.68	\$1,026.45	\$96.77	10.4%
Parent/Child(ren)	\$1,644.62	\$1,815.81	\$171.19	10.4%	\$1,784.41	\$1,970.15	\$185.74	10.4%
Couple	\$1,713.70	\$1,892.08	\$178.38	10.4%	\$1,859.36	\$2,052.91	\$193.54	10.4%
Family	\$2,676.69	\$2,955.31	\$278.62	10.4%	\$2,904.21	\$3,206.51	\$302.30	10.4%
County: Rockland								
Four-Tier A								
Single	\$856.85	\$946.04	\$89.19	10.4%	\$929.68	\$1,026.45	\$96.77	10.4%
Parent/Child(ren)	\$1,644.62	\$1,815.81	\$171.19	10.4%	\$1,784.41	\$1,970.15	\$185.74	10.4%
Couple	\$1,713.70	\$1,892.08	\$178.38	10.4%	\$1,859.36	\$2,052.91	\$193.54	10.4%
Family	\$2,676.69	\$2,955.31	\$278.62	10.4%	\$2,904.21	\$3,206.51	\$302.30	10.4%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$762.60	\$841.98	\$79.38	10.4%	\$827.42	\$913.54	\$86.13	10.4%
Parent/Child(ren)	\$1,463.71	\$1,616.07	\$152.36	10.4%	\$1,588.13	\$1,753.44	\$165.31	10.4%
Couple	\$1,525.19	\$1,683.95	\$158.76	10.4%	\$1,654.83	\$1,827.09	\$172.25	10.4%
Family	\$2,382.25	\$2,630.22	\$247.97	10.4%	\$2,584.74	\$2,853.79	\$269.05	10.4%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$762.60	\$841.98	\$79.38	10.4%	\$827.42	\$913.54	\$86.13	10.4%
Parent/Child(ren)	\$1,463.71	\$1,616.07	\$152.36	10.4%	\$1,588.13	\$1,753.44	\$165.31	10.4%
Couple	\$1,525.19	\$1,683.95	\$158.76	10.4%	\$1,654.83	\$1,827.09	\$172.25	10.4%
Family	\$2,382.25	\$2,630.22	\$247.97	10.4%	\$2,584.74	\$2,853.79	\$269.05	10.4%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates

\$15 OV, \$500 Deductible/70% Coinsurance/\$10,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
October to December 2013					October to December 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$792.02	\$874.46	\$82.44	10.4%	\$859.34	\$948.79	\$89.45	10.4%
Parent/Child(ren)	\$1,520.19	\$1,678.42	\$158.24	10.4%	\$1,649.40	\$1,821.09	\$171.69	10.4%
Couple	\$1,584.04	\$1,748.92	\$164.88	10.4%	\$1,718.68	\$1,897.58	\$178.90	10.4%
Family	\$2,474.17	\$2,731.70	\$257.53	10.4%	\$2,684.47	\$2,963.90	\$279.42	10.4%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$792.02	\$874.46	\$82.44	10.4%	\$859.34	\$948.79	\$89.45	10.4%
Parent/Child(ren)	\$1,520.19	\$1,678.42	\$158.24	10.4%	\$1,649.40	\$1,821.09	\$171.69	10.4%
Couple	\$1,584.04	\$1,748.92	\$164.88	10.4%	\$1,718.68	\$1,897.58	\$178.90	10.4%
Family	\$2,474.17	\$2,731.70	\$257.53	10.4%	\$2,684.47	\$2,963.90	\$279.42	10.4%
County: Bronx								
Four-Tier A								
Single	\$792.02	\$874.46	\$82.44	10.4%	\$859.34	\$948.79	\$89.45	10.4%
Parent/Child(ren)	\$1,520.19	\$1,678.42	\$158.24	10.4%	\$1,649.40	\$1,821.09	\$171.69	10.4%
Couple	\$1,584.04	\$1,748.92	\$164.88	10.4%	\$1,718.68	\$1,897.58	\$178.90	10.4%
Family	\$2,474.17	\$2,731.70	\$257.53	10.4%	\$2,684.47	\$2,963.90	\$279.42	10.4%
County: Nassau								
Four-Tier A								
Single	\$792.02	\$874.46	\$82.44	10.4%	\$859.34	\$948.79	\$89.45	10.4%
Parent/Child(ren)	\$1,520.19	\$1,678.42	\$158.24	10.4%	\$1,649.40	\$1,821.09	\$171.69	10.4%
Couple	\$1,584.04	\$1,748.92	\$164.88	10.4%	\$1,718.68	\$1,897.58	\$178.90	10.4%
Family	\$2,474.17	\$2,731.70	\$257.53	10.4%	\$2,684.47	\$2,963.90	\$279.42	10.4%
County: Suffolk								
Four-Tier A								
Single	\$792.02	\$874.46	\$82.44	10.4%	\$859.34	\$948.79	\$89.45	10.4%
Parent/Child(ren)	\$1,520.19	\$1,678.42	\$158.24	10.4%	\$1,649.40	\$1,821.09	\$171.69	10.4%
Couple	\$1,584.04	\$1,748.92	\$164.88	10.4%	\$1,718.68	\$1,897.58	\$178.90	10.4%
Family	\$2,474.17	\$2,731.70	\$257.53	10.4%	\$2,684.47	\$2,963.90	\$279.42	10.4%
County: Staten Island								
Four-Tier A								
Single	\$792.02	\$874.46	\$82.44	10.4%	\$859.34	\$948.79	\$89.45	10.4%
Parent/Child(ren)	\$1,520.19	\$1,678.42	\$158.24	10.4%	\$1,649.40	\$1,821.09	\$171.69	10.4%
Couple	\$1,584.04	\$1,748.92	\$164.88	10.4%	\$1,718.68	\$1,897.58	\$178.90	10.4%
Family	\$2,474.17	\$2,731.70	\$257.53	10.4%	\$2,684.47	\$2,963.90	\$279.42	10.4%
County: Westchester								
Four-Tier A								
Single	\$792.02	\$874.46	\$82.44	10.4%	\$859.34	\$948.79	\$89.45	10.4%
Parent/Child(ren)	\$1,520.19	\$1,678.42	\$158.24	10.4%	\$1,649.40	\$1,821.09	\$171.69	10.4%
Couple	\$1,584.04	\$1,748.92	\$164.88	10.4%	\$1,718.68	\$1,897.58	\$178.90	10.4%
Family	\$2,474.17	\$2,731.70	\$257.53	10.4%	\$2,684.47	\$2,963.90	\$279.42	10.4%
County: Rockland								
Four-Tier A								
Single	\$792.02	\$874.46	\$82.44	10.4%	\$859.34	\$948.79	\$89.45	10.4%
Parent/Child(ren)	\$1,520.19	\$1,678.42	\$158.24	10.4%	\$1,649.40	\$1,821.09	\$171.69	10.4%
Couple	\$1,584.04	\$1,748.92	\$164.88	10.4%	\$1,718.68	\$1,897.58	\$178.90	10.4%
Family	\$2,474.17	\$2,731.70	\$257.53	10.4%	\$2,684.47	\$2,963.90	\$279.42	10.4%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$704.90	\$778.27	\$73.37	10.4%	\$764.81	\$844.42	\$79.61	10.4%
Parent/Child(ren)	\$1,352.97	\$1,493.80	\$140.83	10.4%	\$1,467.97	\$1,620.77	\$152.80	10.4%
Couple	\$1,409.80	\$1,556.54	\$146.74	10.4%	\$1,529.63	\$1,688.85	\$159.22	10.4%
Family	\$2,202.01	\$2,431.21	\$229.21	10.4%	\$2,389.18	\$2,637.87	\$248.69	10.4%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$704.90	\$778.27	\$73.37	10.4%	\$764.81	\$844.42	\$79.61	10.4%
Parent/Child(ren)	\$1,352.97	\$1,493.80	\$140.83	10.4%	\$1,467.97	\$1,620.77	\$152.80	10.4%
Couple	\$1,409.80	\$1,556.54	\$146.74	10.4%	\$1,529.63	\$1,688.85	\$159.22	10.4%
Family	\$2,202.01	\$2,431.21	\$229.21	10.4%	\$2,389.18	\$2,637.87	\$248.69	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$15 OV, \$500 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
January to March 2013					January to March 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$769.04	\$860.86	\$91.82	11.9%	\$834.41	\$934.03	\$99.62	11.9%
Parent/Child(ren)	\$1,476.08	\$1,652.32	\$176.24	11.9%	\$1,601.55	\$1,792.76	\$191.22	11.9%
Couple	\$1,538.08	\$1,721.72	\$183.64	11.9%	\$1,668.82	\$1,868.07	\$199.25	11.9%
Family	\$2,402.38	\$2,689.21	\$286.83	11.9%	\$2,606.58	\$2,917.80	\$311.21	11.9%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$769.04	\$860.86	\$91.82	11.9%	\$834.41	\$934.03	\$99.62	11.9%
Parent/Child(ren)	\$1,476.08	\$1,652.32	\$176.24	11.9%	\$1,601.55	\$1,792.76	\$191.22	11.9%
Couple	\$1,538.08	\$1,721.72	\$183.64	11.9%	\$1,668.82	\$1,868.07	\$199.25	11.9%
Family	\$2,402.38	\$2,689.21	\$286.83	11.9%	\$2,606.58	\$2,917.80	\$311.21	11.9%
County: Bronx								
Four-Tier A								
Single	\$769.04	\$860.86	\$91.82	11.9%	\$834.41	\$934.03	\$99.62	11.9%
Parent/Child(ren)	\$1,476.08	\$1,652.32	\$176.24	11.9%	\$1,601.55	\$1,792.76	\$191.22	11.9%
Couple	\$1,538.08	\$1,721.72	\$183.64	11.9%	\$1,668.82	\$1,868.07	\$199.25	11.9%
Family	\$2,402.38	\$2,689.21	\$286.83	11.9%	\$2,606.58	\$2,917.80	\$311.21	11.9%
County: Nassau								
Four-Tier A								
Single	\$769.04	\$860.86	\$91.82	11.9%	\$834.41	\$934.03	\$99.62	11.9%
Parent/Child(ren)	\$1,476.08	\$1,652.32	\$176.24	11.9%	\$1,601.55	\$1,792.76	\$191.22	11.9%
Couple	\$1,538.08	\$1,721.72	\$183.64	11.9%	\$1,668.82	\$1,868.07	\$199.25	11.9%
Family	\$2,402.38	\$2,689.21	\$286.83	11.9%	\$2,606.58	\$2,917.80	\$311.21	11.9%
County: Suffolk								
Four-Tier A								
Single	\$769.04	\$860.86	\$91.82	11.9%	\$834.41	\$934.03	\$99.62	11.9%
Parent/Child(ren)	\$1,476.08	\$1,652.32	\$176.24	11.9%	\$1,601.55	\$1,792.76	\$191.22	11.9%
Couple	\$1,538.08	\$1,721.72	\$183.64	11.9%	\$1,668.82	\$1,868.07	\$199.25	11.9%
Family	\$2,402.38	\$2,689.21	\$286.83	11.9%	\$2,606.58	\$2,917.80	\$311.21	11.9%
County: Staten Island								
Four-Tier A								
Single	\$769.04	\$860.86	\$91.82	11.9%	\$834.41	\$934.03	\$99.62	11.9%
Parent/Child(ren)	\$1,476.08	\$1,652.32	\$176.24	11.9%	\$1,601.55	\$1,792.76	\$191.22	11.9%
Couple	\$1,538.08	\$1,721.72	\$183.64	11.9%	\$1,668.82	\$1,868.07	\$199.25	11.9%
Family	\$2,402.38	\$2,689.21	\$286.83	11.9%	\$2,606.58	\$2,917.80	\$311.21	11.9%
County: Westchester								
Four-Tier A								
Single	\$769.04	\$860.86	\$91.82	11.9%	\$834.41	\$934.03	\$99.62	11.9%
Parent/Child(ren)	\$1,476.08	\$1,652.32	\$176.24	11.9%	\$1,601.55	\$1,792.76	\$191.22	11.9%
Couple	\$1,538.08	\$1,721.72	\$183.64	11.9%	\$1,668.82	\$1,868.07	\$199.25	11.9%
Family	\$2,402.38	\$2,689.21	\$286.83	11.9%	\$2,606.58	\$2,917.80	\$311.21	11.9%
County: Rockland								
Four-Tier A								
Single	\$769.04	\$860.86	\$91.82	11.9%	\$834.41	\$934.03	\$99.62	11.9%
Parent/Child(ren)	\$1,476.08	\$1,652.32	\$176.24	11.9%	\$1,601.55	\$1,792.76	\$191.22	11.9%
Couple	\$1,538.08	\$1,721.72	\$183.64	11.9%	\$1,668.82	\$1,868.07	\$199.25	11.9%
Family	\$2,402.38	\$2,689.21	\$286.83	11.9%	\$2,606.58	\$2,917.80	\$311.21	11.9%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$684.45	\$766.17	\$81.72	11.9%	\$742.62	\$831.29	\$88.67	11.9%
Parent/Child(ren)	\$1,313.71	\$1,470.56	\$156.85	11.9%	\$1,425.38	\$1,595.56	\$170.18	11.9%
Couple	\$1,368.89	\$1,532.33	\$163.44	11.9%	\$1,485.25	\$1,662.58	\$177.33	11.9%
Family	\$2,138.12	\$2,393.40	\$255.28	11.9%	\$2,319.86	\$2,596.84	\$276.98	11.9%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$684.45	\$766.17	\$81.72	11.9%	\$742.62	\$831.29	\$88.67	11.9%
Parent/Child(ren)	\$1,313.71	\$1,470.56	\$156.85	11.9%	\$1,425.38	\$1,595.56	\$170.18	11.9%
Couple	\$1,368.89	\$1,532.33	\$163.44	11.9%	\$1,485.25	\$1,662.58	\$177.33	11.9%
Family	\$2,138.12	\$2,393.40	\$255.28	11.9%	\$2,319.86	\$2,596.84	\$276.98	11.9%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$15 OV, \$500 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
January to March 2013					January to March 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$714.87	\$800.22	\$85.35	11.9%	\$775.63	\$868.24	\$92.61	11.9%
Parent/Child(ren)	\$1,372.10	\$1,535.92	\$163.82	11.9%	\$1,488.73	\$1,666.47	\$177.75	11.9%
Couple	\$1,429.73	\$1,600.43	\$170.70	11.9%	\$1,551.26	\$1,736.47	\$185.21	11.9%
Family	\$2,233.15	\$2,499.77	\$266.63	11.9%	\$2,422.97	\$2,712.25	\$289.29	11.9%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$714.87	\$800.22	\$85.35	11.9%	\$775.63	\$868.24	\$92.61	11.9%
Parent/Child(ren)	\$1,372.10	\$1,535.92	\$163.82	11.9%	\$1,488.73	\$1,666.47	\$177.75	11.9%
Couple	\$1,429.73	\$1,600.43	\$170.70	11.9%	\$1,551.26	\$1,736.47	\$185.21	11.9%
Family	\$2,233.15	\$2,499.77	\$266.63	11.9%	\$2,422.97	\$2,712.25	\$289.29	11.9%
County: Bronx								
Four-Tier A								
Single	\$714.87	\$800.22	\$85.35	11.9%	\$775.63	\$868.24	\$92.61	11.9%
Parent/Child(ren)	\$1,372.10	\$1,535.92	\$163.82	11.9%	\$1,488.73	\$1,666.47	\$177.75	11.9%
Couple	\$1,429.73	\$1,600.43	\$170.70	11.9%	\$1,551.26	\$1,736.47	\$185.21	11.9%
Family	\$2,233.15	\$2,499.77	\$266.63	11.9%	\$2,422.97	\$2,712.25	\$289.29	11.9%
County: Nassau								
Four-Tier A								
Single	\$714.87	\$800.22	\$85.35	11.9%	\$775.63	\$868.24	\$92.61	11.9%
Parent/Child(ren)	\$1,372.10	\$1,535.92	\$163.82	11.9%	\$1,488.73	\$1,666.47	\$177.75	11.9%
Couple	\$1,429.73	\$1,600.43	\$170.70	11.9%	\$1,551.26	\$1,736.47	\$185.21	11.9%
Family	\$2,233.15	\$2,499.77	\$266.63	11.9%	\$2,422.97	\$2,712.25	\$289.29	11.9%
County: Suffolk								
Four-Tier A								
Single	\$714.87	\$800.22	\$85.35	11.9%	\$775.63	\$868.24	\$92.61	11.9%
Parent/Child(ren)	\$1,372.10	\$1,535.92	\$163.82	11.9%	\$1,488.73	\$1,666.47	\$177.75	11.9%
Couple	\$1,429.73	\$1,600.43	\$170.70	11.9%	\$1,551.26	\$1,736.47	\$185.21	11.9%
Family	\$2,233.15	\$2,499.77	\$266.63	11.9%	\$2,422.97	\$2,712.25	\$289.29	11.9%
County: Staten Island								
Four-Tier A								
Single	\$714.87	\$800.22	\$85.35	11.9%	\$775.63	\$868.24	\$92.61	11.9%
Parent/Child(ren)	\$1,372.10	\$1,535.92	\$163.82	11.9%	\$1,488.73	\$1,666.47	\$177.75	11.9%
Couple	\$1,429.73	\$1,600.43	\$170.70	11.9%	\$1,551.26	\$1,736.47	\$185.21	11.9%
Family	\$2,233.15	\$2,499.77	\$266.63	11.9%	\$2,422.97	\$2,712.25	\$289.29	11.9%
County: Westchester								
Four-Tier A								
Single	\$714.87	\$800.22	\$85.35	11.9%	\$775.63	\$868.24	\$92.61	11.9%
Parent/Child(ren)	\$1,372.10	\$1,535.92	\$163.82	11.9%	\$1,488.73	\$1,666.47	\$177.75	11.9%
Couple	\$1,429.73	\$1,600.43	\$170.70	11.9%	\$1,551.26	\$1,736.47	\$185.21	11.9%
Family	\$2,233.15	\$2,499.77	\$266.63	11.9%	\$2,422.97	\$2,712.25	\$289.29	11.9%
County: Rockland								
Four-Tier A								
Single	\$714.87	\$800.22	\$85.35	11.9%	\$775.63	\$868.24	\$92.61	11.9%
Parent/Child(ren)	\$1,372.10	\$1,535.92	\$163.82	11.9%	\$1,488.73	\$1,666.47	\$177.75	11.9%
Couple	\$1,429.73	\$1,600.43	\$170.70	11.9%	\$1,551.26	\$1,736.47	\$185.21	11.9%
Family	\$2,233.15	\$2,499.77	\$266.63	11.9%	\$2,422.97	\$2,712.25	\$289.29	11.9%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$636.23	\$712.19	\$75.96	11.9%	\$690.31	\$772.73	\$82.42	11.9%
Parent/Child(ren)	\$1,221.17	\$1,366.97	\$145.80	11.9%	\$1,324.97	\$1,483.16	\$158.19	11.9%
Couple	\$1,272.46	\$1,424.39	\$151.92	11.9%	\$1,380.62	\$1,545.46	\$164.84	11.9%
Family	\$1,987.50	\$2,224.80	\$237.30	11.9%	\$2,156.44	\$2,413.91	\$257.47	11.9%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$636.23	\$712.19	\$75.96	11.9%	\$690.31	\$772.73	\$82.42	11.9%
Parent/Child(ren)	\$1,221.17	\$1,366.97	\$145.80	11.9%	\$1,324.97	\$1,483.16	\$158.19	11.9%
Couple	\$1,272.46	\$1,424.39	\$151.92	11.9%	\$1,380.62	\$1,545.46	\$164.84	11.9%
Family	\$1,987.50	\$2,224.80	\$237.30	11.9%	\$2,156.44	\$2,413.91	\$257.47	11.9%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$15 OV, \$500 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
April to June 2013					April to June 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$795.95	\$893.76	\$97.81	12.3%	\$863.61	\$969.73	\$106.12	12.3%
Parent/Child(ren)	\$1,527.73	\$1,715.47	\$187.73	12.3%	\$1,657.59	\$1,861.28	\$203.69	12.3%
Couple	\$1,591.90	\$1,787.52	\$195.62	12.3%	\$1,727.21	\$1,939.46	\$212.25	12.3%
Family	\$2,486.44	\$2,791.99	\$305.55	12.3%	\$2,697.79	\$3,029.31	\$331.52	12.3%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$795.95	\$893.76	\$97.81	12.3%	\$863.61	\$969.73	\$106.12	12.3%
Parent/Child(ren)	\$1,527.73	\$1,715.47	\$187.73	12.3%	\$1,657.59	\$1,861.28	\$203.69	12.3%
Couple	\$1,591.90	\$1,787.52	\$195.62	12.3%	\$1,727.21	\$1,939.46	\$212.25	12.3%
Family	\$2,486.44	\$2,791.99	\$305.55	12.3%	\$2,697.79	\$3,029.31	\$331.52	12.3%
County: Bronx								
Four-Tier A								
Single	\$795.95	\$893.76	\$97.81	12.3%	\$863.61	\$969.73	\$106.12	12.3%
Parent/Child(ren)	\$1,527.73	\$1,715.47	\$187.73	12.3%	\$1,657.59	\$1,861.28	\$203.69	12.3%
Couple	\$1,591.90	\$1,787.52	\$195.62	12.3%	\$1,727.21	\$1,939.46	\$212.25	12.3%
Family	\$2,486.44	\$2,791.99	\$305.55	12.3%	\$2,697.79	\$3,029.31	\$331.52	12.3%
County: Nassau								
Four-Tier A								
Single	\$795.95	\$893.76	\$97.81	12.3%	\$863.61	\$969.73	\$106.12	12.3%
Parent/Child(ren)	\$1,527.73	\$1,715.47	\$187.73	12.3%	\$1,657.59	\$1,861.28	\$203.69	12.3%
Couple	\$1,591.90	\$1,787.52	\$195.62	12.3%	\$1,727.21	\$1,939.46	\$212.25	12.3%
Family	\$2,486.44	\$2,791.99	\$305.55	12.3%	\$2,697.79	\$3,029.31	\$331.52	12.3%
County: Suffolk								
Four-Tier A								
Single	\$795.95	\$893.76	\$97.81	12.3%	\$863.61	\$969.73	\$106.12	12.3%
Parent/Child(ren)	\$1,527.73	\$1,715.47	\$187.73	12.3%	\$1,657.59	\$1,861.28	\$203.69	12.3%
Couple	\$1,591.90	\$1,787.52	\$195.62	12.3%	\$1,727.21	\$1,939.46	\$212.25	12.3%
Family	\$2,486.44	\$2,791.99	\$305.55	12.3%	\$2,697.79	\$3,029.31	\$331.52	12.3%
County: Staten Island								
Four-Tier A								
Single	\$795.95	\$893.76	\$97.81	12.3%	\$863.61	\$969.73	\$106.12	12.3%
Parent/Child(ren)	\$1,527.73	\$1,715.47	\$187.73	12.3%	\$1,657.59	\$1,861.28	\$203.69	12.3%
Couple	\$1,591.90	\$1,787.52	\$195.62	12.3%	\$1,727.21	\$1,939.46	\$212.25	12.3%
Family	\$2,486.44	\$2,791.99	\$305.55	12.3%	\$2,697.79	\$3,029.31	\$331.52	12.3%
County: Westchester								
Four-Tier A								
Single	\$795.95	\$893.76	\$97.81	12.3%	\$863.61	\$969.73	\$106.12	12.3%
Parent/Child(ren)	\$1,527.73	\$1,715.47	\$187.73	12.3%	\$1,657.59	\$1,861.28	\$203.69	12.3%
Couple	\$1,591.90	\$1,787.52	\$195.62	12.3%	\$1,727.21	\$1,939.46	\$212.25	12.3%
Family	\$2,486.44	\$2,791.99	\$305.55	12.3%	\$2,697.79	\$3,029.31	\$331.52	12.3%
County: Rockland								
Four-Tier A								
Single	\$795.95	\$893.76	\$97.81	12.3%	\$863.61	\$969.73	\$106.12	12.3%
Parent/Child(ren)	\$1,527.73	\$1,715.47	\$187.73	12.3%	\$1,657.59	\$1,861.28	\$203.69	12.3%
Couple	\$1,591.90	\$1,787.52	\$195.62	12.3%	\$1,727.21	\$1,939.46	\$212.25	12.3%
Family	\$2,486.44	\$2,791.99	\$305.55	12.3%	\$2,697.79	\$3,029.31	\$331.52	12.3%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$708.40	\$795.45	\$87.05	12.3%	\$768.61	\$863.06	\$94.45	12.3%
Parent/Child(ren)	\$1,359.68	\$1,526.76	\$167.08	12.3%	\$1,475.25	\$1,656.54	\$181.29	12.3%
Couple	\$1,416.79	\$1,590.89	\$174.10	12.3%	\$1,537.22	\$1,726.12	\$188.90	12.3%
Family	\$2,212.94	\$2,484.87	\$271.94	12.3%	\$2,401.03	\$2,696.09	\$295.05	12.3%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$708.40	\$795.45	\$87.05	12.3%	\$768.61	\$863.06	\$94.45	12.3%
Parent/Child(ren)	\$1,359.68	\$1,526.76	\$167.08	12.3%	\$1,475.25	\$1,656.54	\$181.29	12.3%
Couple	\$1,416.79	\$1,590.89	\$174.10	12.3%	\$1,537.22	\$1,726.12	\$188.90	12.3%
Family	\$2,212.94	\$2,484.87	\$271.94	12.3%	\$2,401.03	\$2,696.09	\$295.05	12.3%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates

\$15 OV, \$500 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
April to June 2013					April to June 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$739.88	\$830.80	\$90.91	12.3%	\$802.77	\$901.41	\$98.64	12.3%
Parent/Child(ren)	\$1,420.12	\$1,594.62	\$174.50	12.3%	\$1,540.83	\$1,730.16	\$189.33	12.3%
Couple	\$1,479.77	\$1,661.59	\$181.83	12.3%	\$1,605.55	\$1,802.83	\$197.28	12.3%
Family	\$2,311.30	\$2,595.30	\$284.00	12.3%	\$2,507.76	\$2,815.90	\$308.14	12.3%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$739.88	\$830.80	\$90.91	12.3%	\$802.77	\$901.41	\$98.64	12.3%
Parent/Child(ren)	\$1,420.12	\$1,594.62	\$174.50	12.3%	\$1,540.83	\$1,730.16	\$189.33	12.3%
Couple	\$1,479.77	\$1,661.59	\$181.83	12.3%	\$1,605.55	\$1,802.83	\$197.28	12.3%
Family	\$2,311.30	\$2,595.30	\$284.00	12.3%	\$2,507.76	\$2,815.90	\$308.14	12.3%
County: Bronx								
Four-Tier A								
Single	\$739.88	\$830.80	\$90.91	12.3%	\$802.77	\$901.41	\$98.64	12.3%
Parent/Child(ren)	\$1,420.12	\$1,594.62	\$174.50	12.3%	\$1,540.83	\$1,730.16	\$189.33	12.3%
Couple	\$1,479.77	\$1,661.59	\$181.83	12.3%	\$1,605.55	\$1,802.83	\$197.28	12.3%
Family	\$2,311.30	\$2,595.30	\$284.00	12.3%	\$2,507.76	\$2,815.90	\$308.14	12.3%
County: Nassau								
Four-Tier A								
Single	\$739.88	\$830.80	\$90.91	12.3%	\$802.77	\$901.41	\$98.64	12.3%
Parent/Child(ren)	\$1,420.12	\$1,594.62	\$174.50	12.3%	\$1,540.83	\$1,730.16	\$189.33	12.3%
Couple	\$1,479.77	\$1,661.59	\$181.83	12.3%	\$1,605.55	\$1,802.83	\$197.28	12.3%
Family	\$2,311.30	\$2,595.30	\$284.00	12.3%	\$2,507.76	\$2,815.90	\$308.14	12.3%
County: Suffolk								
Four-Tier A								
Single	\$739.88	\$830.80	\$90.91	12.3%	\$802.77	\$901.41	\$98.64	12.3%
Parent/Child(ren)	\$1,420.12	\$1,594.62	\$174.50	12.3%	\$1,540.83	\$1,730.16	\$189.33	12.3%
Couple	\$1,479.77	\$1,661.59	\$181.83	12.3%	\$1,605.55	\$1,802.83	\$197.28	12.3%
Family	\$2,311.30	\$2,595.30	\$284.00	12.3%	\$2,507.76	\$2,815.90	\$308.14	12.3%
County: Staten Island								
Four-Tier A								
Single	\$739.88	\$830.80	\$90.91	12.3%	\$802.77	\$901.41	\$98.64	12.3%
Parent/Child(ren)	\$1,420.12	\$1,594.62	\$174.50	12.3%	\$1,540.83	\$1,730.16	\$189.33	12.3%
Couple	\$1,479.77	\$1,661.59	\$181.83	12.3%	\$1,605.55	\$1,802.83	\$197.28	12.3%
Family	\$2,311.30	\$2,595.30	\$284.00	12.3%	\$2,507.76	\$2,815.90	\$308.14	12.3%
County: Westchester								
Four-Tier A								
Single	\$739.88	\$830.80	\$90.91	12.3%	\$802.77	\$901.41	\$98.64	12.3%
Parent/Child(ren)	\$1,420.12	\$1,594.62	\$174.50	12.3%	\$1,540.83	\$1,730.16	\$189.33	12.3%
Couple	\$1,479.77	\$1,661.59	\$181.83	12.3%	\$1,605.55	\$1,802.83	\$197.28	12.3%
Family	\$2,311.30	\$2,595.30	\$284.00	12.3%	\$2,507.76	\$2,815.90	\$308.14	12.3%
County: Rockland								
Four-Tier A								
Single	\$739.88	\$830.80	\$90.91	12.3%	\$802.77	\$901.41	\$98.64	12.3%
Parent/Child(ren)	\$1,420.12	\$1,594.62	\$174.50	12.3%	\$1,540.83	\$1,730.16	\$189.33	12.3%
Couple	\$1,479.77	\$1,661.59	\$181.83	12.3%	\$1,605.55	\$1,802.83	\$197.28	12.3%
Family	\$2,311.30	\$2,595.30	\$284.00	12.3%	\$2,507.76	\$2,815.90	\$308.14	12.3%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$658.50	\$739.41	\$80.91	12.3%	\$714.47	\$802.26	\$87.79	12.3%
Parent/Child(ren)	\$1,263.90	\$1,419.21	\$155.30	12.3%	\$1,371.34	\$1,539.84	\$168.50	12.3%
Couple	\$1,316.99	\$1,478.82	\$161.83	12.3%	\$1,428.94	\$1,604.52	\$175.58	12.3%
Family	\$2,057.06	\$2,309.82	\$252.76	12.3%	\$2,231.91	\$2,506.15	\$274.25	12.3%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$658.50	\$739.41	\$80.91	12.3%	\$714.47	\$802.26	\$87.79	12.3%
Parent/Child(ren)	\$1,263.90	\$1,419.21	\$155.30	12.3%	\$1,371.34	\$1,539.84	\$168.50	12.3%
Couple	\$1,316.99	\$1,478.82	\$161.83	12.3%	\$1,428.94	\$1,604.52	\$175.58	12.3%
Family	\$2,057.06	\$2,309.82	\$252.76	12.3%	\$2,231.91	\$2,506.15	\$274.25	12.3%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$15 OV, \$500 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

		FREEDOM NETWORK RATES							
		GATED				NON-GATED			
		July to September 2013				July to September 2013			
		2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan									
Four-Tier A									
Single		\$843.71	\$928.77	\$85.06	10.1%	\$915.43	\$1,007.72	\$92.29	10.1%
Parent/Child(ren)		\$1,619.40	\$1,782.66	\$163.26	10.1%	\$1,757.05	\$1,934.19	\$177.14	10.1%
Couple		\$1,687.42	\$1,857.54	\$170.12	10.1%	\$1,830.85	\$2,015.43	\$184.58	10.1%
Family		\$2,635.64	\$2,901.36	\$265.72	10.1%	\$2,859.67	\$3,147.97	\$288.30	10.1%
County: Brooklyn/Queens									
Four-Tier A									
Single		\$843.71	\$928.77	\$85.06	10.1%	\$915.43	\$1,007.72	\$92.29	10.1%
Parent/Child(ren)		\$1,619.40	\$1,782.66	\$163.26	10.1%	\$1,757.05	\$1,934.19	\$177.14	10.1%
Couple		\$1,687.42	\$1,857.54	\$170.12	10.1%	\$1,830.85	\$2,015.43	\$184.58	10.1%
Family		\$2,635.64	\$2,901.36	\$265.72	10.1%	\$2,859.67	\$3,147.97	\$288.30	10.1%
County: Bronx									
Four-Tier A									
Single		\$843.71	\$928.77	\$85.06	10.1%	\$915.43	\$1,007.72	\$92.29	10.1%
Parent/Child(ren)		\$1,619.40	\$1,782.66	\$163.26	10.1%	\$1,757.05	\$1,934.19	\$177.14	10.1%
Couple		\$1,687.42	\$1,857.54	\$170.12	10.1%	\$1,830.85	\$2,015.43	\$184.58	10.1%
Family		\$2,635.64	\$2,901.36	\$265.72	10.1%	\$2,859.67	\$3,147.97	\$288.30	10.1%
County: Nassau									
Four-Tier A									
Single		\$843.71	\$928.77	\$85.06	10.1%	\$915.43	\$1,007.72	\$92.29	10.1%
Parent/Child(ren)		\$1,619.40	\$1,782.66	\$163.26	10.1%	\$1,757.05	\$1,934.19	\$177.14	10.1%
Couple		\$1,687.42	\$1,857.54	\$170.12	10.1%	\$1,830.85	\$2,015.43	\$184.58	10.1%
Family		\$2,635.64	\$2,901.36	\$265.72	10.1%	\$2,859.67	\$3,147.97	\$288.30	10.1%
County: Suffolk									
Four-Tier A									
Single		\$843.71	\$928.77	\$85.06	10.1%	\$915.43	\$1,007.72	\$92.29	10.1%
Parent/Child(ren)		\$1,619.40	\$1,782.66	\$163.26	10.1%	\$1,757.05	\$1,934.19	\$177.14	10.1%
Couple		\$1,687.42	\$1,857.54	\$170.12	10.1%	\$1,830.85	\$2,015.43	\$184.58	10.1%
Family		\$2,635.64	\$2,901.36	\$265.72	10.1%	\$2,859.67	\$3,147.97	\$288.30	10.1%
County: Staten Island									
Four-Tier A									
Single		\$843.71	\$928.77	\$85.06	10.1%	\$915.43	\$1,007.72	\$92.29	10.1%
Parent/Child(ren)		\$1,619.40	\$1,782.66	\$163.26	10.1%	\$1,757.05	\$1,934.19	\$177.14	10.1%
Couple		\$1,687.42	\$1,857.54	\$170.12	10.1%	\$1,830.85	\$2,015.43	\$184.58	10.1%
Family		\$2,635.64	\$2,901.36	\$265.72	10.1%	\$2,859.67	\$3,147.97	\$288.30	10.1%
County: Westchester									
Four-Tier A									
Single		\$843.71	\$928.77	\$85.06	10.1%	\$915.43	\$1,007.72	\$92.29	10.1%
Parent/Child(ren)		\$1,619.40	\$1,782.66	\$163.26	10.1%	\$1,757.05	\$1,934.19	\$177.14	10.1%
Couple		\$1,687.42	\$1,857.54	\$170.12	10.1%	\$1,830.85	\$2,015.43	\$184.58	10.1%
Family		\$2,635.64	\$2,901.36	\$265.72	10.1%	\$2,859.67	\$3,147.97	\$288.30	10.1%
County: Rockland									
Four-Tier A									
Single		\$843.71	\$928.77	\$85.06	10.1%	\$915.43	\$1,007.72	\$92.29	10.1%
Parent/Child(ren)		\$1,619.40	\$1,782.66	\$163.26	10.1%	\$1,757.05	\$1,934.19	\$177.14	10.1%
Couple		\$1,687.42	\$1,857.54	\$170.12	10.1%	\$1,830.85	\$2,015.43	\$184.58	10.1%
Family		\$2,635.64	\$2,901.36	\$265.72	10.1%	\$2,859.67	\$3,147.97	\$288.30	10.1%
County: Putnam/Orange/Dutchess									
Four-Tier A									
Single		\$750.90	\$826.61	\$75.70	10.1%	\$814.73	\$896.87	\$82.14	10.1%
Parent/Child(ren)		\$1,441.27	\$1,586.57	\$145.30	10.1%	\$1,563.77	\$1,721.43	\$157.65	10.1%
Couple		\$1,501.80	\$1,653.21	\$151.41	10.1%	\$1,629.46	\$1,793.73	\$164.28	10.1%
Family		\$2,345.72	\$2,582.21	\$236.49	10.1%	\$2,545.11	\$2,801.70	\$256.59	10.1%
County: Sullivan/Ulster									
Four-Tier A									
Single		\$750.90	\$826.61	\$75.70	10.1%	\$814.73	\$896.87	\$82.14	10.1%
Parent/Child(ren)		\$1,441.27	\$1,586.57	\$145.30	10.1%	\$1,563.77	\$1,721.43	\$157.65	10.1%
Couple		\$1,501.80	\$1,653.21	\$151.41	10.1%	\$1,629.46	\$1,793.73	\$164.28	10.1%
Family		\$2,345.72	\$2,582.21	\$236.49	10.1%	\$2,545.11	\$2,801.70	\$256.59	10.1%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$15 OV, \$500 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
July to September 2013					July to September 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$784.28	\$863.34	\$79.07	10.1%	\$850.94	\$936.73	\$85.79	10.1%
Parent/Child(ren)	\$1,505.33	\$1,657.09	\$151.76	10.1%	\$1,633.28	\$1,797.94	\$164.66	10.1%
Couple	\$1,568.55	\$1,726.69	\$158.14	10.1%	\$1,701.88	\$1,873.46	\$171.58	10.1%
Family	\$2,449.98	\$2,696.98	\$247.00	10.1%	\$2,658.23	\$2,926.22	\$267.99	10.1%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$784.28	\$863.34	\$79.07	10.1%	\$850.94	\$936.73	\$85.79	10.1%
Parent/Child(ren)	\$1,505.33	\$1,657.09	\$151.76	10.1%	\$1,633.28	\$1,797.94	\$164.66	10.1%
Couple	\$1,568.55	\$1,726.69	\$158.14	10.1%	\$1,701.88	\$1,873.46	\$171.58	10.1%
Family	\$2,449.98	\$2,696.98	\$247.00	10.1%	\$2,658.23	\$2,926.22	\$267.99	10.1%
County: Bronx								
Four-Tier A								
Single	\$784.28	\$863.34	\$79.07	10.1%	\$850.94	\$936.73	\$85.79	10.1%
Parent/Child(ren)	\$1,505.33	\$1,657.09	\$151.76	10.1%	\$1,633.28	\$1,797.94	\$164.66	10.1%
Couple	\$1,568.55	\$1,726.69	\$158.14	10.1%	\$1,701.88	\$1,873.46	\$171.58	10.1%
Family	\$2,449.98	\$2,696.98	\$247.00	10.1%	\$2,658.23	\$2,926.22	\$267.99	10.1%
County: Nassau								
Four-Tier A								
Single	\$784.28	\$863.34	\$79.07	10.1%	\$850.94	\$936.73	\$85.79	10.1%
Parent/Child(ren)	\$1,505.33	\$1,657.09	\$151.76	10.1%	\$1,633.28	\$1,797.94	\$164.66	10.1%
Couple	\$1,568.55	\$1,726.69	\$158.14	10.1%	\$1,701.88	\$1,873.46	\$171.58	10.1%
Family	\$2,449.98	\$2,696.98	\$247.00	10.1%	\$2,658.23	\$2,926.22	\$267.99	10.1%
County: Suffolk								
Four-Tier A								
Single	\$784.28	\$863.34	\$79.07	10.1%	\$850.94	\$936.73	\$85.79	10.1%
Parent/Child(ren)	\$1,505.33	\$1,657.09	\$151.76	10.1%	\$1,633.28	\$1,797.94	\$164.66	10.1%
Couple	\$1,568.55	\$1,726.69	\$158.14	10.1%	\$1,701.88	\$1,873.46	\$171.58	10.1%
Family	\$2,449.98	\$2,696.98	\$247.00	10.1%	\$2,658.23	\$2,926.22	\$267.99	10.1%
County: Staten Island								
Four-Tier A								
Single	\$784.28	\$863.34	\$79.07	10.1%	\$850.94	\$936.73	\$85.79	10.1%
Parent/Child(ren)	\$1,505.33	\$1,657.09	\$151.76	10.1%	\$1,633.28	\$1,797.94	\$164.66	10.1%
Couple	\$1,568.55	\$1,726.69	\$158.14	10.1%	\$1,701.88	\$1,873.46	\$171.58	10.1%
Family	\$2,449.98	\$2,696.98	\$247.00	10.1%	\$2,658.23	\$2,926.22	\$267.99	10.1%
County: Westchester								
Four-Tier A								
Single	\$784.28	\$863.34	\$79.07	10.1%	\$850.94	\$936.73	\$85.79	10.1%
Parent/Child(ren)	\$1,505.33	\$1,657.09	\$151.76	10.1%	\$1,633.28	\$1,797.94	\$164.66	10.1%
Couple	\$1,568.55	\$1,726.69	\$158.14	10.1%	\$1,701.88	\$1,873.46	\$171.58	10.1%
Family	\$2,449.98	\$2,696.98	\$247.00	10.1%	\$2,658.23	\$2,926.22	\$267.99	10.1%
County: Rockland								
Four-Tier A								
Single	\$784.28	\$863.34	\$79.07	10.1%	\$850.94	\$936.73	\$85.79	10.1%
Parent/Child(ren)	\$1,505.33	\$1,657.09	\$151.76	10.1%	\$1,633.28	\$1,797.94	\$164.66	10.1%
Couple	\$1,568.55	\$1,726.69	\$158.14	10.1%	\$1,701.88	\$1,873.46	\$171.58	10.1%
Family	\$2,449.98	\$2,696.98	\$247.00	10.1%	\$2,658.23	\$2,926.22	\$267.99	10.1%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$698.01	\$768.38	\$70.37	10.1%	\$757.34	\$833.69	\$76.35	10.1%
Parent/Child(ren)	\$1,339.74	\$1,474.81	\$135.07	10.1%	\$1,453.62	\$1,600.17	\$146.55	10.1%
Couple	\$1,396.01	\$1,536.75	\$140.74	10.1%	\$1,514.67	\$1,667.38	\$152.70	10.1%
Family	\$2,180.48	\$2,400.31	\$219.83	10.1%	\$2,365.82	\$2,604.33	\$238.51	10.1%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$698.01	\$768.38	\$70.37	10.1%	\$757.34	\$833.69	\$76.35	10.1%
Parent/Child(ren)	\$1,339.74	\$1,474.81	\$135.07	10.1%	\$1,453.62	\$1,600.17	\$146.55	10.1%
Couple	\$1,396.01	\$1,536.75	\$140.74	10.1%	\$1,514.67	\$1,667.38	\$152.70	10.1%
Family	\$2,180.48	\$2,400.31	\$219.83	10.1%	\$2,365.82	\$2,604.33	\$238.51	10.1%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates

\$15 OV, \$500 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

		FREEDOM NETWORK RATES							
		GATED				NON-GATED			
		October to December 2013				October to December 2013			
		2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan									
Four-Tier A									
Single		\$873.24	\$964.14	\$90.90	10.4%	\$947.47	\$1,046.09	\$98.63	10.4%
Parent/Child(ren)		\$1,676.08	\$1,850.55	\$174.47	10.4%	\$1,818.55	\$2,007.85	\$189.30	10.4%
Couple		\$1,746.48	\$1,928.28	\$181.80	10.4%	\$1,894.93	\$2,092.18	\$197.25	10.4%
Family		\$2,727.89	\$3,011.85	\$283.96	10.4%	\$2,959.76	\$3,267.86	\$308.10	10.4%
County: Brooklyn/Queens									
Four-Tier A									
Single		\$873.24	\$964.14	\$90.90	10.4%	\$947.47	\$1,046.09	\$98.63	10.4%
Parent/Child(ren)		\$1,676.08	\$1,850.55	\$174.47	10.4%	\$1,818.55	\$2,007.85	\$189.30	10.4%
Couple		\$1,746.48	\$1,928.28	\$181.80	10.4%	\$1,894.93	\$2,092.18	\$197.25	10.4%
Family		\$2,727.89	\$3,011.85	\$283.96	10.4%	\$2,959.76	\$3,267.86	\$308.10	10.4%
County: Bronx									
Four-Tier A									
Single		\$873.24	\$964.14	\$90.90	10.4%	\$947.47	\$1,046.09	\$98.63	10.4%
Parent/Child(ren)		\$1,676.08	\$1,850.55	\$174.47	10.4%	\$1,818.55	\$2,007.85	\$189.30	10.4%
Couple		\$1,746.48	\$1,928.28	\$181.80	10.4%	\$1,894.93	\$2,092.18	\$197.25	10.4%
Family		\$2,727.89	\$3,011.85	\$283.96	10.4%	\$2,959.76	\$3,267.86	\$308.10	10.4%
County: Nassau									
Four-Tier A									
Single		\$873.24	\$964.14	\$90.90	10.4%	\$947.47	\$1,046.09	\$98.63	10.4%
Parent/Child(ren)		\$1,676.08	\$1,850.55	\$174.47	10.4%	\$1,818.55	\$2,007.85	\$189.30	10.4%
Couple		\$1,746.48	\$1,928.28	\$181.80	10.4%	\$1,894.93	\$2,092.18	\$197.25	10.4%
Family		\$2,727.89	\$3,011.85	\$283.96	10.4%	\$2,959.76	\$3,267.86	\$308.10	10.4%
County: Suffolk									
Four-Tier A									
Single		\$873.24	\$964.14	\$90.90	10.4%	\$947.47	\$1,046.09	\$98.63	10.4%
Parent/Child(ren)		\$1,676.08	\$1,850.55	\$174.47	10.4%	\$1,818.55	\$2,007.85	\$189.30	10.4%
Couple		\$1,746.48	\$1,928.28	\$181.80	10.4%	\$1,894.93	\$2,092.18	\$197.25	10.4%
Family		\$2,727.89	\$3,011.85	\$283.96	10.4%	\$2,959.76	\$3,267.86	\$308.10	10.4%
County: Staten Island									
Four-Tier A									
Single		\$873.24	\$964.14	\$90.90	10.4%	\$947.47	\$1,046.09	\$98.63	10.4%
Parent/Child(ren)		\$1,676.08	\$1,850.55	\$174.47	10.4%	\$1,818.55	\$2,007.85	\$189.30	10.4%
Couple		\$1,746.48	\$1,928.28	\$181.80	10.4%	\$1,894.93	\$2,092.18	\$197.25	10.4%
Family		\$2,727.89	\$3,011.85	\$283.96	10.4%	\$2,959.76	\$3,267.86	\$308.10	10.4%
County: Westchester									
Four-Tier A									
Single		\$873.24	\$964.14	\$90.90	10.4%	\$947.47	\$1,046.09	\$98.63	10.4%
Parent/Child(ren)		\$1,676.08	\$1,850.55	\$174.47	10.4%	\$1,818.55	\$2,007.85	\$189.30	10.4%
Couple		\$1,746.48	\$1,928.28	\$181.80	10.4%	\$1,894.93	\$2,092.18	\$197.25	10.4%
Family		\$2,727.89	\$3,011.85	\$283.96	10.4%	\$2,959.76	\$3,267.86	\$308.10	10.4%
County: Rockland									
Four-Tier A									
Single		\$873.24	\$964.14	\$90.90	10.4%	\$947.47	\$1,046.09	\$98.63	10.4%
Parent/Child(ren)		\$1,676.08	\$1,850.55	\$174.47	10.4%	\$1,818.55	\$2,007.85	\$189.30	10.4%
Couple		\$1,746.48	\$1,928.28	\$181.80	10.4%	\$1,894.93	\$2,092.18	\$197.25	10.4%
Family		\$2,727.89	\$3,011.85	\$283.96	10.4%	\$2,959.76	\$3,267.86	\$308.10	10.4%
County: Putnam/Orange/Dutchess									
Four-Tier A									
Single		\$777.18	\$858.08	\$80.90	10.4%	\$843.24	\$931.02	\$87.78	10.4%
Parent/Child(ren)		\$1,491.71	\$1,646.99	\$155.28	10.4%	\$1,618.51	\$1,786.98	\$168.48	10.4%
Couple		\$1,554.37	\$1,716.17	\$161.80	10.4%	\$1,686.49	\$1,862.04	\$175.56	10.4%
Family		\$2,427.82	\$2,680.54	\$252.72	10.4%	\$2,634.19	\$2,908.39	\$274.21	10.4%
County: Sullivan/Ulster									
Four-Tier A									
Single		\$777.18	\$858.08	\$80.90	10.4%	\$843.24	\$931.02	\$87.78	10.4%
Parent/Child(ren)		\$1,491.71	\$1,646.99	\$155.28	10.4%	\$1,618.51	\$1,786.98	\$168.48	10.4%
Couple		\$1,554.37	\$1,716.17	\$161.80	10.4%	\$1,686.49	\$1,862.04	\$175.56	10.4%
Family		\$2,427.82	\$2,680.54	\$252.72	10.4%	\$2,634.19	\$2,908.39	\$274.21	10.4%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates

\$15 OV, \$500 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
October to December 2013					October to December 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$811.72	\$896.22	\$84.50	10.4%	\$880.72	\$972.40	\$91.68	10.4%
Parent/Child(ren)	\$1,558.01	\$1,720.19	\$162.18	10.4%	\$1,690.44	\$1,866.40	\$175.97	10.4%
Couple	\$1,623.45	\$1,792.44	\$168.99	10.4%	\$1,761.44	\$1,944.80	\$183.36	10.4%
Family	\$2,535.72	\$2,799.68	\$263.96	10.4%	\$2,751.26	\$3,037.65	\$286.39	10.4%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$811.72	\$896.22	\$84.50	10.4%	\$880.72	\$972.40	\$91.68	10.4%
Parent/Child(ren)	\$1,558.01	\$1,720.19	\$162.18	10.4%	\$1,690.44	\$1,866.40	\$175.97	10.4%
Couple	\$1,623.45	\$1,792.44	\$168.99	10.4%	\$1,761.44	\$1,944.80	\$183.36	10.4%
Family	\$2,535.72	\$2,799.68	\$263.96	10.4%	\$2,751.26	\$3,037.65	\$286.39	10.4%
County: Bronx								
Four-Tier A								
Single	\$811.72	\$896.22	\$84.50	10.4%	\$880.72	\$972.40	\$91.68	10.4%
Parent/Child(ren)	\$1,558.01	\$1,720.19	\$162.18	10.4%	\$1,690.44	\$1,866.40	\$175.97	10.4%
Couple	\$1,623.45	\$1,792.44	\$168.99	10.4%	\$1,761.44	\$1,944.80	\$183.36	10.4%
Family	\$2,535.72	\$2,799.68	\$263.96	10.4%	\$2,751.26	\$3,037.65	\$286.39	10.4%
County: Nassau								
Four-Tier A								
Single	\$811.72	\$896.22	\$84.50	10.4%	\$880.72	\$972.40	\$91.68	10.4%
Parent/Child(ren)	\$1,558.01	\$1,720.19	\$162.18	10.4%	\$1,690.44	\$1,866.40	\$175.97	10.4%
Couple	\$1,623.45	\$1,792.44	\$168.99	10.4%	\$1,761.44	\$1,944.80	\$183.36	10.4%
Family	\$2,535.72	\$2,799.68	\$263.96	10.4%	\$2,751.26	\$3,037.65	\$286.39	10.4%
County: Suffolk								
Four-Tier A								
Single	\$811.72	\$896.22	\$84.50	10.4%	\$880.72	\$972.40	\$91.68	10.4%
Parent/Child(ren)	\$1,558.01	\$1,720.19	\$162.18	10.4%	\$1,690.44	\$1,866.40	\$175.97	10.4%
Couple	\$1,623.45	\$1,792.44	\$168.99	10.4%	\$1,761.44	\$1,944.80	\$183.36	10.4%
Family	\$2,535.72	\$2,799.68	\$263.96	10.4%	\$2,751.26	\$3,037.65	\$286.39	10.4%
County: Staten Island								
Four-Tier A								
Single	\$811.72	\$896.22	\$84.50	10.4%	\$880.72	\$972.40	\$91.68	10.4%
Parent/Child(ren)	\$1,558.01	\$1,720.19	\$162.18	10.4%	\$1,690.44	\$1,866.40	\$175.97	10.4%
Couple	\$1,623.45	\$1,792.44	\$168.99	10.4%	\$1,761.44	\$1,944.80	\$183.36	10.4%
Family	\$2,535.72	\$2,799.68	\$263.96	10.4%	\$2,751.26	\$3,037.65	\$286.39	10.4%
County: Westchester								
Four-Tier A								
Single	\$811.72	\$896.22	\$84.50	10.4%	\$880.72	\$972.40	\$91.68	10.4%
Parent/Child(ren)	\$1,558.01	\$1,720.19	\$162.18	10.4%	\$1,690.44	\$1,866.40	\$175.97	10.4%
Couple	\$1,623.45	\$1,792.44	\$168.99	10.4%	\$1,761.44	\$1,944.80	\$183.36	10.4%
Family	\$2,535.72	\$2,799.68	\$263.96	10.4%	\$2,751.26	\$3,037.65	\$286.39	10.4%
County: Rockland								
Four-Tier A								
Single	\$811.72	\$896.22	\$84.50	10.4%	\$880.72	\$972.40	\$91.68	10.4%
Parent/Child(ren)	\$1,558.01	\$1,720.19	\$162.18	10.4%	\$1,690.44	\$1,866.40	\$175.97	10.4%
Couple	\$1,623.45	\$1,792.44	\$168.99	10.4%	\$1,761.44	\$1,944.80	\$183.36	10.4%
Family	\$2,535.72	\$2,799.68	\$263.96	10.4%	\$2,751.26	\$3,037.65	\$286.39	10.4%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$722.43	\$797.64	\$75.20	10.4%	\$783.84	\$865.44	\$81.59	10.4%
Parent/Child(ren)	\$1,386.63	\$1,530.97	\$144.34	10.4%	\$1,504.49	\$1,661.10	\$156.61	10.4%
Couple	\$1,444.87	\$1,595.27	\$150.40	10.4%	\$1,567.68	\$1,730.87	\$163.19	10.4%
Family	\$2,256.79	\$2,491.71	\$234.92	10.4%	\$2,448.62	\$2,703.51	\$254.89	10.4%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$722.43	\$797.64	\$75.20	10.4%	\$783.84	\$865.44	\$81.59	10.4%
Parent/Child(ren)	\$1,386.63	\$1,530.97	\$144.34	10.4%	\$1,504.49	\$1,661.10	\$156.61	10.4%
Couple	\$1,444.87	\$1,595.27	\$150.40	10.4%	\$1,567.68	\$1,730.87	\$163.19	10.4%
Family	\$2,256.79	\$2,491.71	\$234.92	10.4%	\$2,448.62	\$2,703.51	\$254.89	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$750 Deductible/70% Coinsurance/\$10,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
January to March 2013					January to March 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$725.16	\$811.75	\$86.59	11.9%	\$786.80	\$880.75	\$93.95	11.9%
Parent/Child(ren)	\$1,391.86	\$1,558.06	\$166.20	11.9%	\$1,510.17	\$1,690.49	\$180.33	11.9%
Couple	\$1,450.32	\$1,623.50	\$173.18	11.9%	\$1,573.60	\$1,761.50	\$187.90	11.9%
Family	\$2,265.31	\$2,535.80	\$270.50	11.9%	\$2,457.86	\$2,751.34	\$293.49	11.9%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$725.16	\$811.75	\$86.59	11.9%	\$786.80	\$880.75	\$93.95	11.9%
Parent/Child(ren)	\$1,391.86	\$1,558.06	\$166.20	11.9%	\$1,510.17	\$1,690.49	\$180.33	11.9%
Couple	\$1,450.32	\$1,623.50	\$173.18	11.9%	\$1,573.60	\$1,761.50	\$187.90	11.9%
Family	\$2,265.31	\$2,535.80	\$270.50	11.9%	\$2,457.86	\$2,751.34	\$293.49	11.9%
County: Bronx								
Four-Tier A								
Single	\$725.16	\$811.75	\$86.59	11.9%	\$786.80	\$880.75	\$93.95	11.9%
Parent/Child(ren)	\$1,391.86	\$1,558.06	\$166.20	11.9%	\$1,510.17	\$1,690.49	\$180.33	11.9%
Couple	\$1,450.32	\$1,623.50	\$173.18	11.9%	\$1,573.60	\$1,761.50	\$187.90	11.9%
Family	\$2,265.31	\$2,535.80	\$270.50	11.9%	\$2,457.86	\$2,751.34	\$293.49	11.9%
County: Nassau								
Four-Tier A								
Single	\$725.16	\$811.75	\$86.59	11.9%	\$786.80	\$880.75	\$93.95	11.9%
Parent/Child(ren)	\$1,391.86	\$1,558.06	\$166.20	11.9%	\$1,510.17	\$1,690.49	\$180.33	11.9%
Couple	\$1,450.32	\$1,623.50	\$173.18	11.9%	\$1,573.60	\$1,761.50	\$187.90	11.9%
Family	\$2,265.31	\$2,535.80	\$270.50	11.9%	\$2,457.86	\$2,751.34	\$293.49	11.9%
County: Suffolk								
Four-Tier A								
Single	\$725.16	\$811.75	\$86.59	11.9%	\$786.80	\$880.75	\$93.95	11.9%
Parent/Child(ren)	\$1,391.86	\$1,558.06	\$166.20	11.9%	\$1,510.17	\$1,690.49	\$180.33	11.9%
Couple	\$1,450.32	\$1,623.50	\$173.18	11.9%	\$1,573.60	\$1,761.50	\$187.90	11.9%
Family	\$2,265.31	\$2,535.80	\$270.50	11.9%	\$2,457.86	\$2,751.34	\$293.49	11.9%
County: Staten Island								
Four-Tier A								
Single	\$725.16	\$811.75	\$86.59	11.9%	\$786.80	\$880.75	\$93.95	11.9%
Parent/Child(ren)	\$1,391.86	\$1,558.06	\$166.20	11.9%	\$1,510.17	\$1,690.49	\$180.33	11.9%
Couple	\$1,450.32	\$1,623.50	\$173.18	11.9%	\$1,573.60	\$1,761.50	\$187.90	11.9%
Family	\$2,265.31	\$2,535.80	\$270.50	11.9%	\$2,457.86	\$2,751.34	\$293.49	11.9%
County: Westchester								
Four-Tier A								
Single	\$725.16	\$811.75	\$86.59	11.9%	\$786.80	\$880.75	\$93.95	11.9%
Parent/Child(ren)	\$1,391.86	\$1,558.06	\$166.20	11.9%	\$1,510.17	\$1,690.49	\$180.33	11.9%
Couple	\$1,450.32	\$1,623.50	\$173.18	11.9%	\$1,573.60	\$1,761.50	\$187.90	11.9%
Family	\$2,265.31	\$2,535.80	\$270.50	11.9%	\$2,457.86	\$2,751.34	\$293.49	11.9%
County: Rockland								
Four-Tier A								
Single	\$725.16	\$811.75	\$86.59	11.9%	\$786.80	\$880.75	\$93.95	11.9%
Parent/Child(ren)	\$1,391.86	\$1,558.06	\$166.20	11.9%	\$1,510.17	\$1,690.49	\$180.33	11.9%
Couple	\$1,450.32	\$1,623.50	\$173.18	11.9%	\$1,573.60	\$1,761.50	\$187.90	11.9%
Family	\$2,265.31	\$2,535.80	\$270.50	11.9%	\$2,457.86	\$2,751.34	\$293.49	11.9%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$645.39	\$722.46	\$77.07	11.9%	\$700.25	\$783.87	\$83.62	11.9%
Parent/Child(ren)	\$1,238.75	\$1,386.67	\$147.92	11.9%	\$1,344.05	\$1,504.54	\$160.49	11.9%
Couple	\$1,290.78	\$1,444.92	\$154.13	11.9%	\$1,400.50	\$1,567.73	\$167.23	11.9%
Family	\$2,016.12	\$2,256.86	\$240.74	11.9%	\$2,187.49	\$2,448.70	\$261.20	11.9%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$645.39	\$722.46	\$77.07	11.9%	\$700.25	\$783.87	\$83.62	11.9%
Parent/Child(ren)	\$1,238.75	\$1,386.67	\$147.92	11.9%	\$1,344.05	\$1,504.54	\$160.49	11.9%
Couple	\$1,290.78	\$1,444.92	\$154.13	11.9%	\$1,400.50	\$1,567.73	\$167.23	11.9%
Family	\$2,016.12	\$2,256.86	\$240.74	11.9%	\$2,187.49	\$2,448.70	\$261.20	11.9%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates

\$20 OV, \$750 Deductible/70% Coinsurance/\$10,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
January to March 2013					January to March 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$668.21	\$748.00	\$79.79	11.9%	\$725.01	\$811.58	\$86.57	11.9%
Parent/Child(ren)	\$1,282.55	\$1,435.70	\$153.14	11.9%	\$1,391.57	\$1,557.73	\$166.16	11.9%
Couple	\$1,336.42	\$1,496.00	\$159.58	11.9%	\$1,450.02	\$1,623.16	\$173.14	11.9%
Family	\$2,087.41	\$2,336.66	\$249.25	11.9%	\$2,264.84	\$2,535.27	\$270.44	11.9%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$668.21	\$748.00	\$79.79	11.9%	\$725.01	\$811.58	\$86.57	11.9%
Parent/Child(ren)	\$1,282.55	\$1,435.70	\$153.14	11.9%	\$1,391.57	\$1,557.73	\$166.16	11.9%
Couple	\$1,336.42	\$1,496.00	\$159.58	11.9%	\$1,450.02	\$1,623.16	\$173.14	11.9%
Family	\$2,087.41	\$2,336.66	\$249.25	11.9%	\$2,264.84	\$2,535.27	\$270.44	11.9%
County: Bronx								
Four-Tier A								
Single	\$668.21	\$748.00	\$79.79	11.9%	\$725.01	\$811.58	\$86.57	11.9%
Parent/Child(ren)	\$1,282.55	\$1,435.70	\$153.14	11.9%	\$1,391.57	\$1,557.73	\$166.16	11.9%
Couple	\$1,336.42	\$1,496.00	\$159.58	11.9%	\$1,450.02	\$1,623.16	\$173.14	11.9%
Family	\$2,087.41	\$2,336.66	\$249.25	11.9%	\$2,264.84	\$2,535.27	\$270.44	11.9%
County: Nassau								
Four-Tier A								
Single	\$668.21	\$748.00	\$79.79	11.9%	\$725.01	\$811.58	\$86.57	11.9%
Parent/Child(ren)	\$1,282.55	\$1,435.70	\$153.14	11.9%	\$1,391.57	\$1,557.73	\$166.16	11.9%
Couple	\$1,336.42	\$1,496.00	\$159.58	11.9%	\$1,450.02	\$1,623.16	\$173.14	11.9%
Family	\$2,087.41	\$2,336.66	\$249.25	11.9%	\$2,264.84	\$2,535.27	\$270.44	11.9%
County: Suffolk								
Four-Tier A								
Single	\$668.21	\$748.00	\$79.79	11.9%	\$725.01	\$811.58	\$86.57	11.9%
Parent/Child(ren)	\$1,282.55	\$1,435.70	\$153.14	11.9%	\$1,391.57	\$1,557.73	\$166.16	11.9%
Couple	\$1,336.42	\$1,496.00	\$159.58	11.9%	\$1,450.02	\$1,623.16	\$173.14	11.9%
Family	\$2,087.41	\$2,336.66	\$249.25	11.9%	\$2,264.84	\$2,535.27	\$270.44	11.9%
County: Staten Island								
Four-Tier A								
Single	\$668.21	\$748.00	\$79.79	11.9%	\$725.01	\$811.58	\$86.57	11.9%
Parent/Child(ren)	\$1,282.55	\$1,435.70	\$153.14	11.9%	\$1,391.57	\$1,557.73	\$166.16	11.9%
Couple	\$1,336.42	\$1,496.00	\$159.58	11.9%	\$1,450.02	\$1,623.16	\$173.14	11.9%
Family	\$2,087.41	\$2,336.66	\$249.25	11.9%	\$2,264.84	\$2,535.27	\$270.44	11.9%
County: Westchester								
Four-Tier A								
Single	\$668.21	\$748.00	\$79.79	11.9%	\$725.01	\$811.58	\$86.57	11.9%
Parent/Child(ren)	\$1,282.55	\$1,435.70	\$153.14	11.9%	\$1,391.57	\$1,557.73	\$166.16	11.9%
Couple	\$1,336.42	\$1,496.00	\$159.58	11.9%	\$1,450.02	\$1,623.16	\$173.14	11.9%
Family	\$2,087.41	\$2,336.66	\$249.25	11.9%	\$2,264.84	\$2,535.27	\$270.44	11.9%
County: Rockland								
Four-Tier A								
Single	\$668.21	\$748.00	\$79.79	11.9%	\$725.01	\$811.58	\$86.57	11.9%
Parent/Child(ren)	\$1,282.55	\$1,435.70	\$153.14	11.9%	\$1,391.57	\$1,557.73	\$166.16	11.9%
Couple	\$1,336.42	\$1,496.00	\$159.58	11.9%	\$1,450.02	\$1,623.16	\$173.14	11.9%
Family	\$2,087.41	\$2,336.66	\$249.25	11.9%	\$2,264.84	\$2,535.27	\$270.44	11.9%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$594.71	\$665.72	\$71.01	11.9%	\$645.26	\$722.31	\$77.05	11.9%
Parent/Child(ren)	\$1,141.47	\$1,277.77	\$136.30	11.9%	\$1,238.50	\$1,386.38	\$147.88	11.9%
Couple	\$1,189.42	\$1,331.44	\$142.02	11.9%	\$1,290.52	\$1,444.61	\$154.10	11.9%
Family	\$1,857.79	\$2,079.62	\$221.83	11.9%	\$2,015.70	\$2,256.39	\$240.69	11.9%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$594.71	\$665.72	\$71.01	11.9%	\$645.26	\$722.31	\$77.05	11.9%
Parent/Child(ren)	\$1,141.47	\$1,277.77	\$136.30	11.9%	\$1,238.50	\$1,386.38	\$147.88	11.9%
Couple	\$1,189.42	\$1,331.44	\$142.02	11.9%	\$1,290.52	\$1,444.61	\$154.10	11.9%
Family	\$1,857.79	\$2,079.62	\$221.83	11.9%	\$2,015.70	\$2,256.39	\$240.69	11.9%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$750 Deductible/70% Coinsurance/\$10,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
April to June 2013					April to June 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$750.55	\$842.77	\$92.22	12.3%	\$814.35	\$914.41	\$100.06	12.3%
Parent/Child(ren)	\$1,440.59	\$1,617.60	\$177.01	12.3%	\$1,563.04	\$1,755.09	\$192.05	12.3%
Couple	\$1,501.10	\$1,685.54	\$184.44	12.3%	\$1,628.69	\$1,828.81	\$200.12	12.3%
Family	\$2,344.62	\$2,632.70	\$288.08	12.3%	\$2,543.91	\$2,856.48	\$312.57	12.3%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$750.55	\$842.77	\$92.22	12.3%	\$814.35	\$914.41	\$100.06	12.3%
Parent/Child(ren)	\$1,440.59	\$1,617.60	\$177.01	12.3%	\$1,563.04	\$1,755.09	\$192.05	12.3%
Couple	\$1,501.10	\$1,685.54	\$184.44	12.3%	\$1,628.69	\$1,828.81	\$200.12	12.3%
Family	\$2,344.62	\$2,632.70	\$288.08	12.3%	\$2,543.91	\$2,856.48	\$312.57	12.3%
County: Bronx								
Four-Tier A								
Single	\$750.55	\$842.77	\$92.22	12.3%	\$814.35	\$914.41	\$100.06	12.3%
Parent/Child(ren)	\$1,440.59	\$1,617.60	\$177.01	12.3%	\$1,563.04	\$1,755.09	\$192.05	12.3%
Couple	\$1,501.10	\$1,685.54	\$184.44	12.3%	\$1,628.69	\$1,828.81	\$200.12	12.3%
Family	\$2,344.62	\$2,632.70	\$288.08	12.3%	\$2,543.91	\$2,856.48	\$312.57	12.3%
County: Nassau								
Four-Tier A								
Single	\$750.55	\$842.77	\$92.22	12.3%	\$814.35	\$914.41	\$100.06	12.3%
Parent/Child(ren)	\$1,440.59	\$1,617.60	\$177.01	12.3%	\$1,563.04	\$1,755.09	\$192.05	12.3%
Couple	\$1,501.10	\$1,685.54	\$184.44	12.3%	\$1,628.69	\$1,828.81	\$200.12	12.3%
Family	\$2,344.62	\$2,632.70	\$288.08	12.3%	\$2,543.91	\$2,856.48	\$312.57	12.3%
County: Suffolk								
Four-Tier A								
Single	\$750.55	\$842.77	\$92.22	12.3%	\$814.35	\$914.41	\$100.06	12.3%
Parent/Child(ren)	\$1,440.59	\$1,617.60	\$177.01	12.3%	\$1,563.04	\$1,755.09	\$192.05	12.3%
Couple	\$1,501.10	\$1,685.54	\$184.44	12.3%	\$1,628.69	\$1,828.81	\$200.12	12.3%
Family	\$2,344.62	\$2,632.70	\$288.08	12.3%	\$2,543.91	\$2,856.48	\$312.57	12.3%
County: Staten Island								
Four-Tier A								
Single	\$750.55	\$842.77	\$92.22	12.3%	\$814.35	\$914.41	\$100.06	12.3%
Parent/Child(ren)	\$1,440.59	\$1,617.60	\$177.01	12.3%	\$1,563.04	\$1,755.09	\$192.05	12.3%
Couple	\$1,501.10	\$1,685.54	\$184.44	12.3%	\$1,628.69	\$1,828.81	\$200.12	12.3%
Family	\$2,344.62	\$2,632.70	\$288.08	12.3%	\$2,543.91	\$2,856.48	\$312.57	12.3%
County: Westchester								
Four-Tier A								
Single	\$750.55	\$842.77	\$92.22	12.3%	\$814.35	\$914.41	\$100.06	12.3%
Parent/Child(ren)	\$1,440.59	\$1,617.60	\$177.01	12.3%	\$1,563.04	\$1,755.09	\$192.05	12.3%
Couple	\$1,501.10	\$1,685.54	\$184.44	12.3%	\$1,628.69	\$1,828.81	\$200.12	12.3%
Family	\$2,344.62	\$2,632.70	\$288.08	12.3%	\$2,543.91	\$2,856.48	\$312.57	12.3%
County: Rockland								
Four-Tier A								
Single	\$750.55	\$842.77	\$92.22	12.3%	\$814.35	\$914.41	\$100.06	12.3%
Parent/Child(ren)	\$1,440.59	\$1,617.60	\$177.01	12.3%	\$1,563.04	\$1,755.09	\$192.05	12.3%
Couple	\$1,501.10	\$1,685.54	\$184.44	12.3%	\$1,628.69	\$1,828.81	\$200.12	12.3%
Family	\$2,344.62	\$2,632.70	\$288.08	12.3%	\$2,543.91	\$2,856.48	\$312.57	12.3%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$667.99	\$750.07	\$82.08	12.3%	\$724.77	\$813.82	\$89.05	12.3%
Parent/Child(ren)	\$1,282.13	\$1,439.66	\$157.53	12.3%	\$1,391.11	\$1,562.03	\$170.93	12.3%
Couple	\$1,335.98	\$1,500.13	\$164.15	12.3%	\$1,449.54	\$1,627.64	\$178.10	12.3%
Family	\$2,086.71	\$2,343.11	\$256.39	12.3%	\$2,264.08	\$2,542.27	\$278.19	12.3%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$667.99	\$750.07	\$82.08	12.3%	\$724.77	\$813.82	\$89.05	12.3%
Parent/Child(ren)	\$1,282.13	\$1,439.66	\$157.53	12.3%	\$1,391.11	\$1,562.03	\$170.93	12.3%
Couple	\$1,335.98	\$1,500.13	\$164.15	12.3%	\$1,449.54	\$1,627.64	\$178.10	12.3%
Family	\$2,086.71	\$2,343.11	\$256.39	12.3%	\$2,264.08	\$2,542.27	\$278.19	12.3%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$750 Deductible/70% Coinsurance/\$10,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
April to June 2013					April to June 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$691.60	\$776.59	\$84.99	12.3%	\$750.39	\$842.60	\$92.21	12.3%
Parent/Child(ren)	\$1,327.45	\$1,490.57	\$163.12	12.3%	\$1,440.28	\$1,617.26	\$176.99	12.3%
Couple	\$1,383.20	\$1,553.17	\$169.97	12.3%	\$1,500.77	\$1,685.19	\$184.42	12.3%
Family	\$2,160.47	\$2,425.96	\$265.49	12.3%	\$2,344.11	\$2,632.16	\$288.05	12.3%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$691.60	\$776.59	\$84.99	12.3%	\$750.39	\$842.60	\$92.21	12.3%
Parent/Child(ren)	\$1,327.45	\$1,490.57	\$163.12	12.3%	\$1,440.28	\$1,617.26	\$176.99	12.3%
Couple	\$1,383.20	\$1,553.17	\$169.97	12.3%	\$1,500.77	\$1,685.19	\$184.42	12.3%
Family	\$2,160.47	\$2,425.96	\$265.49	12.3%	\$2,344.11	\$2,632.16	\$288.05	12.3%
County: Bronx								
Four-Tier A								
Single	\$691.60	\$776.59	\$84.99	12.3%	\$750.39	\$842.60	\$92.21	12.3%
Parent/Child(ren)	\$1,327.45	\$1,490.57	\$163.12	12.3%	\$1,440.28	\$1,617.26	\$176.99	12.3%
Couple	\$1,383.20	\$1,553.17	\$169.97	12.3%	\$1,500.77	\$1,685.19	\$184.42	12.3%
Family	\$2,160.47	\$2,425.96	\$265.49	12.3%	\$2,344.11	\$2,632.16	\$288.05	12.3%
County: Nassau								
Four-Tier A								
Single	\$691.60	\$776.59	\$84.99	12.3%	\$750.39	\$842.60	\$92.21	12.3%
Parent/Child(ren)	\$1,327.45	\$1,490.57	\$163.12	12.3%	\$1,440.28	\$1,617.26	\$176.99	12.3%
Couple	\$1,383.20	\$1,553.17	\$169.97	12.3%	\$1,500.77	\$1,685.19	\$184.42	12.3%
Family	\$2,160.47	\$2,425.96	\$265.49	12.3%	\$2,344.11	\$2,632.16	\$288.05	12.3%
County: Suffolk								
Four-Tier A								
Single	\$691.60	\$776.59	\$84.99	12.3%	\$750.39	\$842.60	\$92.21	12.3%
Parent/Child(ren)	\$1,327.45	\$1,490.57	\$163.12	12.3%	\$1,440.28	\$1,617.26	\$176.99	12.3%
Couple	\$1,383.20	\$1,553.17	\$169.97	12.3%	\$1,500.77	\$1,685.19	\$184.42	12.3%
Family	\$2,160.47	\$2,425.96	\$265.49	12.3%	\$2,344.11	\$2,632.16	\$288.05	12.3%
County: Staten Island								
Four-Tier A								
Single	\$691.60	\$776.59	\$84.99	12.3%	\$750.39	\$842.60	\$92.21	12.3%
Parent/Child(ren)	\$1,327.45	\$1,490.57	\$163.12	12.3%	\$1,440.28	\$1,617.26	\$176.99	12.3%
Couple	\$1,383.20	\$1,553.17	\$169.97	12.3%	\$1,500.77	\$1,685.19	\$184.42	12.3%
Family	\$2,160.47	\$2,425.96	\$265.49	12.3%	\$2,344.11	\$2,632.16	\$288.05	12.3%
County: Westchester								
Four-Tier A								
Single	\$691.60	\$776.59	\$84.99	12.3%	\$750.39	\$842.60	\$92.21	12.3%
Parent/Child(ren)	\$1,327.45	\$1,490.57	\$163.12	12.3%	\$1,440.28	\$1,617.26	\$176.99	12.3%
Couple	\$1,383.20	\$1,553.17	\$169.97	12.3%	\$1,500.77	\$1,685.19	\$184.42	12.3%
Family	\$2,160.47	\$2,425.96	\$265.49	12.3%	\$2,344.11	\$2,632.16	\$288.05	12.3%
County: Rockland								
Four-Tier A								
Single	\$691.60	\$776.59	\$84.99	12.3%	\$750.39	\$842.60	\$92.21	12.3%
Parent/Child(ren)	\$1,327.45	\$1,490.57	\$163.12	12.3%	\$1,440.28	\$1,617.26	\$176.99	12.3%
Couple	\$1,383.20	\$1,553.17	\$169.97	12.3%	\$1,500.77	\$1,685.19	\$184.42	12.3%
Family	\$2,160.47	\$2,425.96	\$265.49	12.3%	\$2,344.11	\$2,632.16	\$288.05	12.3%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$615.53	\$691.16	\$75.64	12.3%	\$667.84	\$749.91	\$82.07	12.3%
Parent/Child(ren)	\$1,181.43	\$1,326.60	\$145.18	12.3%	\$1,281.85	\$1,439.37	\$157.52	12.3%
Couple	\$1,231.05	\$1,382.33	\$151.28	12.3%	\$1,335.69	\$1,499.82	\$164.13	12.3%
Family	\$1,922.82	\$2,159.10	\$236.28	12.3%	\$2,086.26	\$2,342.63	\$256.37	12.3%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$615.53	\$691.16	\$75.64	12.3%	\$667.84	\$749.91	\$82.07	12.3%
Parent/Child(ren)	\$1,181.43	\$1,326.60	\$145.18	12.3%	\$1,281.85	\$1,439.37	\$157.52	12.3%
Couple	\$1,231.05	\$1,382.33	\$151.28	12.3%	\$1,335.69	\$1,499.82	\$164.13	12.3%
Family	\$1,922.82	\$2,159.10	\$236.28	12.3%	\$2,086.26	\$2,342.63	\$256.37	12.3%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$750 Deductible/70% Coinsurance/\$10,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
July to September 2013					July to September 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$795.58	\$875.78	\$80.20	10.1%	\$863.20	\$950.22	\$87.02	10.1%
Parent/Child(ren)	\$1,527.02	\$1,680.95	\$153.93	10.1%	\$1,656.82	\$1,823.84	\$167.02	10.1%
Couple	\$1,591.16	\$1,751.56	\$160.40	10.1%	\$1,726.41	\$1,900.44	\$174.03	10.1%
Family	\$2,485.29	\$2,735.82	\$250.53	10.1%	\$2,696.54	\$2,968.37	\$271.83	10.1%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$795.58	\$875.78	\$80.20	10.1%	\$863.20	\$950.22	\$87.02	10.1%
Parent/Child(ren)	\$1,527.02	\$1,680.95	\$153.93	10.1%	\$1,656.82	\$1,823.84	\$167.02	10.1%
Couple	\$1,591.16	\$1,751.56	\$160.40	10.1%	\$1,726.41	\$1,900.44	\$174.03	10.1%
Family	\$2,485.29	\$2,735.82	\$250.53	10.1%	\$2,696.54	\$2,968.37	\$271.83	10.1%
County: Bronx								
Four-Tier A								
Single	\$795.58	\$875.78	\$80.20	10.1%	\$863.20	\$950.22	\$87.02	10.1%
Parent/Child(ren)	\$1,527.02	\$1,680.95	\$153.93	10.1%	\$1,656.82	\$1,823.84	\$167.02	10.1%
Couple	\$1,591.16	\$1,751.56	\$160.40	10.1%	\$1,726.41	\$1,900.44	\$174.03	10.1%
Family	\$2,485.29	\$2,735.82	\$250.53	10.1%	\$2,696.54	\$2,968.37	\$271.83	10.1%
County: Nassau								
Four-Tier A								
Single	\$795.58	\$875.78	\$80.20	10.1%	\$863.20	\$950.22	\$87.02	10.1%
Parent/Child(ren)	\$1,527.02	\$1,680.95	\$153.93	10.1%	\$1,656.82	\$1,823.84	\$167.02	10.1%
Couple	\$1,591.16	\$1,751.56	\$160.40	10.1%	\$1,726.41	\$1,900.44	\$174.03	10.1%
Family	\$2,485.29	\$2,735.82	\$250.53	10.1%	\$2,696.54	\$2,968.37	\$271.83	10.1%
County: Suffolk								
Four-Tier A								
Single	\$795.58	\$875.78	\$80.20	10.1%	\$863.20	\$950.22	\$87.02	10.1%
Parent/Child(ren)	\$1,527.02	\$1,680.95	\$153.93	10.1%	\$1,656.82	\$1,823.84	\$167.02	10.1%
Couple	\$1,591.16	\$1,751.56	\$160.40	10.1%	\$1,726.41	\$1,900.44	\$174.03	10.1%
Family	\$2,485.29	\$2,735.82	\$250.53	10.1%	\$2,696.54	\$2,968.37	\$271.83	10.1%
County: Staten Island								
Four-Tier A								
Single	\$795.58	\$875.78	\$80.20	10.1%	\$863.20	\$950.22	\$87.02	10.1%
Parent/Child(ren)	\$1,527.02	\$1,680.95	\$153.93	10.1%	\$1,656.82	\$1,823.84	\$167.02	10.1%
Couple	\$1,591.16	\$1,751.56	\$160.40	10.1%	\$1,726.41	\$1,900.44	\$174.03	10.1%
Family	\$2,485.29	\$2,735.82	\$250.53	10.1%	\$2,696.54	\$2,968.37	\$271.83	10.1%
County: Westchester								
Four-Tier A								
Single	\$795.58	\$875.78	\$80.20	10.1%	\$863.20	\$950.22	\$87.02	10.1%
Parent/Child(ren)	\$1,527.02	\$1,680.95	\$153.93	10.1%	\$1,656.82	\$1,823.84	\$167.02	10.1%
Couple	\$1,591.16	\$1,751.56	\$160.40	10.1%	\$1,726.41	\$1,900.44	\$174.03	10.1%
Family	\$2,485.29	\$2,735.82	\$250.53	10.1%	\$2,696.54	\$2,968.37	\$271.83	10.1%
County: Rockland								
Four-Tier A								
Single	\$795.58	\$875.78	\$80.20	10.1%	\$863.20	\$950.22	\$87.02	10.1%
Parent/Child(ren)	\$1,527.02	\$1,680.95	\$153.93	10.1%	\$1,656.82	\$1,823.84	\$167.02	10.1%
Couple	\$1,591.16	\$1,751.56	\$160.40	10.1%	\$1,726.41	\$1,900.44	\$174.03	10.1%
Family	\$2,485.29	\$2,735.82	\$250.53	10.1%	\$2,696.54	\$2,968.37	\$271.83	10.1%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$708.07	\$779.44	\$71.38	10.1%	\$768.25	\$845.70	\$77.45	10.1%
Parent/Child(ren)	\$1,359.05	\$1,496.05	\$137.00	10.1%	\$1,474.57	\$1,623.21	\$148.65	10.1%
Couple	\$1,416.13	\$1,558.89	\$142.76	10.1%	\$1,536.50	\$1,691.39	\$154.89	10.1%
Family	\$2,211.91	\$2,434.88	\$222.98	10.1%	\$2,399.92	\$2,641.85	\$241.93	10.1%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$708.07	\$779.44	\$71.38	10.1%	\$768.25	\$845.70	\$77.45	10.1%
Parent/Child(ren)	\$1,359.05	\$1,496.05	\$137.00	10.1%	\$1,474.57	\$1,623.21	\$148.65	10.1%
Couple	\$1,416.13	\$1,558.89	\$142.76	10.1%	\$1,536.50	\$1,691.39	\$154.89	10.1%
Family	\$2,211.91	\$2,434.88	\$222.98	10.1%	\$2,399.92	\$2,641.85	\$241.93	10.1%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates

\$20 OV, \$750 Deductible/70% Coinsurance/\$10,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
July to September 2013					July to September 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$733.09	\$807.01	\$73.91	10.1%	\$795.41	\$875.60	\$80.20	10.1%
Parent/Child(ren)	\$1,407.08	\$1,548.95	\$141.87	10.1%	\$1,526.69	\$1,680.62	\$153.93	10.1%
Couple	\$1,466.19	\$1,614.02	\$147.83	10.1%	\$1,590.81	\$1,751.21	\$160.39	10.1%
Family	\$2,290.09	\$2,520.99	\$230.90	10.1%	\$2,484.74	\$2,735.27	\$250.53	10.1%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$733.09	\$807.01	\$73.91	10.1%	\$795.41	\$875.60	\$80.20	10.1%
Parent/Child(ren)	\$1,407.08	\$1,548.95	\$141.87	10.1%	\$1,526.69	\$1,680.62	\$153.93	10.1%
Couple	\$1,466.19	\$1,614.02	\$147.83	10.1%	\$1,590.81	\$1,751.21	\$160.39	10.1%
Family	\$2,290.09	\$2,520.99	\$230.90	10.1%	\$2,484.74	\$2,735.27	\$250.53	10.1%
County: Bronx								
Four-Tier A								
Single	\$733.09	\$807.01	\$73.91	10.1%	\$795.41	\$875.60	\$80.20	10.1%
Parent/Child(ren)	\$1,407.08	\$1,548.95	\$141.87	10.1%	\$1,526.69	\$1,680.62	\$153.93	10.1%
Couple	\$1,466.19	\$1,614.02	\$147.83	10.1%	\$1,590.81	\$1,751.21	\$160.39	10.1%
Family	\$2,290.09	\$2,520.99	\$230.90	10.1%	\$2,484.74	\$2,735.27	\$250.53	10.1%
County: Nassau								
Four-Tier A								
Single	\$733.09	\$807.01	\$73.91	10.1%	\$795.41	\$875.60	\$80.20	10.1%
Parent/Child(ren)	\$1,407.08	\$1,548.95	\$141.87	10.1%	\$1,526.69	\$1,680.62	\$153.93	10.1%
Couple	\$1,466.19	\$1,614.02	\$147.83	10.1%	\$1,590.81	\$1,751.21	\$160.39	10.1%
Family	\$2,290.09	\$2,520.99	\$230.90	10.1%	\$2,484.74	\$2,735.27	\$250.53	10.1%
County: Suffolk								
Four-Tier A								
Single	\$733.09	\$807.01	\$73.91	10.1%	\$795.41	\$875.60	\$80.20	10.1%
Parent/Child(ren)	\$1,407.08	\$1,548.95	\$141.87	10.1%	\$1,526.69	\$1,680.62	\$153.93	10.1%
Couple	\$1,466.19	\$1,614.02	\$147.83	10.1%	\$1,590.81	\$1,751.21	\$160.39	10.1%
Family	\$2,290.09	\$2,520.99	\$230.90	10.1%	\$2,484.74	\$2,735.27	\$250.53	10.1%
County: Staten Island								
Four-Tier A								
Single	\$733.09	\$807.01	\$73.91	10.1%	\$795.41	\$875.60	\$80.20	10.1%
Parent/Child(ren)	\$1,407.08	\$1,548.95	\$141.87	10.1%	\$1,526.69	\$1,680.62	\$153.93	10.1%
Couple	\$1,466.19	\$1,614.02	\$147.83	10.1%	\$1,590.81	\$1,751.21	\$160.39	10.1%
Family	\$2,290.09	\$2,520.99	\$230.90	10.1%	\$2,484.74	\$2,735.27	\$250.53	10.1%
County: Westchester								
Four-Tier A								
Single	\$733.09	\$807.01	\$73.91	10.1%	\$795.41	\$875.60	\$80.20	10.1%
Parent/Child(ren)	\$1,407.08	\$1,548.95	\$141.87	10.1%	\$1,526.69	\$1,680.62	\$153.93	10.1%
Couple	\$1,466.19	\$1,614.02	\$147.83	10.1%	\$1,590.81	\$1,751.21	\$160.39	10.1%
Family	\$2,290.09	\$2,520.99	\$230.90	10.1%	\$2,484.74	\$2,735.27	\$250.53	10.1%
County: Rockland								
Four-Tier A								
Single	\$733.09	\$807.01	\$73.91	10.1%	\$795.41	\$875.60	\$80.20	10.1%
Parent/Child(ren)	\$1,407.08	\$1,548.95	\$141.87	10.1%	\$1,526.69	\$1,680.62	\$153.93	10.1%
Couple	\$1,466.19	\$1,614.02	\$147.83	10.1%	\$1,590.81	\$1,751.21	\$160.39	10.1%
Family	\$2,290.09	\$2,520.99	\$230.90	10.1%	\$2,484.74	\$2,735.27	\$250.53	10.1%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$652.45	\$718.24	\$65.78	10.1%	\$707.91	\$779.29	\$71.38	10.1%
Parent/Child(ren)	\$1,252.30	\$1,378.57	\$126.26	10.1%	\$1,358.75	\$1,495.75	\$137.00	10.1%
Couple	\$1,304.91	\$1,436.47	\$131.57	10.1%	\$1,415.82	\$1,558.57	\$142.75	10.1%
Family	\$2,038.18	\$2,243.68	\$205.50	10.1%	\$2,211.42	\$2,434.39	\$222.97	10.1%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$652.45	\$718.24	\$65.78	10.1%	\$707.91	\$779.29	\$71.38	10.1%
Parent/Child(ren)	\$1,252.30	\$1,378.57	\$126.26	10.1%	\$1,358.75	\$1,495.75	\$137.00	10.1%
Couple	\$1,304.91	\$1,436.47	\$131.57	10.1%	\$1,415.82	\$1,558.57	\$142.75	10.1%
Family	\$2,038.18	\$2,243.68	\$205.50	10.1%	\$2,211.42	\$2,434.39	\$222.97	10.1%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$750 Deductible/70% Coinsurance/\$10,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

		FREEDOM NETWORK RATES							
		GATED				NON-GATED			
		October to December 2013				October to December 2013			
County:		2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan									
Four-Tier A									
Single		\$823.42	\$909.13	\$85.71	10.4%	\$893.41	\$986.41	\$93.00	10.4%
Parent/Child(ren)		\$1,580.46	\$1,744.97	\$164.51	10.4%	\$1,714.79	\$1,893.29	\$178.49	10.4%
Couple		\$1,646.84	\$1,818.26	\$171.42	10.4%	\$1,786.82	\$1,972.81	\$185.99	10.4%
Family		\$2,572.26	\$2,840.00	\$267.75	10.4%	\$2,790.90	\$3,081.40	\$290.51	10.4%
County: Brooklyn/Queens									
Four-Tier A									
Single		\$823.42	\$909.13	\$85.71	10.4%	\$893.41	\$986.41	\$93.00	10.4%
Parent/Child(ren)		\$1,580.46	\$1,744.97	\$164.51	10.4%	\$1,714.79	\$1,893.29	\$178.49	10.4%
Couple		\$1,646.84	\$1,818.26	\$171.42	10.4%	\$1,786.82	\$1,972.81	\$185.99	10.4%
Family		\$2,572.26	\$2,840.00	\$267.75	10.4%	\$2,790.90	\$3,081.40	\$290.51	10.4%
County: Bronx									
Four-Tier A									
Single		\$823.42	\$909.13	\$85.71	10.4%	\$893.41	\$986.41	\$93.00	10.4%
Parent/Child(ren)		\$1,580.46	\$1,744.97	\$164.51	10.4%	\$1,714.79	\$1,893.29	\$178.49	10.4%
Couple		\$1,646.84	\$1,818.26	\$171.42	10.4%	\$1,786.82	\$1,972.81	\$185.99	10.4%
Family		\$2,572.26	\$2,840.00	\$267.75	10.4%	\$2,790.90	\$3,081.40	\$290.51	10.4%
County: Nassau									
Four-Tier A									
Single		\$823.42	\$909.13	\$85.71	10.4%	\$893.41	\$986.41	\$93.00	10.4%
Parent/Child(ren)		\$1,580.46	\$1,744.97	\$164.51	10.4%	\$1,714.79	\$1,893.29	\$178.49	10.4%
Couple		\$1,646.84	\$1,818.26	\$171.42	10.4%	\$1,786.82	\$1,972.81	\$185.99	10.4%
Family		\$2,572.26	\$2,840.00	\$267.75	10.4%	\$2,790.90	\$3,081.40	\$290.51	10.4%
County: Suffolk									
Four-Tier A									
Single		\$823.42	\$909.13	\$85.71	10.4%	\$893.41	\$986.41	\$93.00	10.4%
Parent/Child(ren)		\$1,580.46	\$1,744.97	\$164.51	10.4%	\$1,714.79	\$1,893.29	\$178.49	10.4%
Couple		\$1,646.84	\$1,818.26	\$171.42	10.4%	\$1,786.82	\$1,972.81	\$185.99	10.4%
Family		\$2,572.26	\$2,840.00	\$267.75	10.4%	\$2,790.90	\$3,081.40	\$290.51	10.4%
County: Staten Island									
Four-Tier A									
Single		\$823.42	\$909.13	\$85.71	10.4%	\$893.41	\$986.41	\$93.00	10.4%
Parent/Child(ren)		\$1,580.46	\$1,744.97	\$164.51	10.4%	\$1,714.79	\$1,893.29	\$178.49	10.4%
Couple		\$1,646.84	\$1,818.26	\$171.42	10.4%	\$1,786.82	\$1,972.81	\$185.99	10.4%
Family		\$2,572.26	\$2,840.00	\$267.75	10.4%	\$2,790.90	\$3,081.40	\$290.51	10.4%
County: Westchester									
Four-Tier A									
Single		\$823.42	\$909.13	\$85.71	10.4%	\$893.41	\$986.41	\$93.00	10.4%
Parent/Child(ren)		\$1,580.46	\$1,744.97	\$164.51	10.4%	\$1,714.79	\$1,893.29	\$178.49	10.4%
Couple		\$1,646.84	\$1,818.26	\$171.42	10.4%	\$1,786.82	\$1,972.81	\$185.99	10.4%
Family		\$2,572.26	\$2,840.00	\$267.75	10.4%	\$2,790.90	\$3,081.40	\$290.51	10.4%
County: Rockland									
Four-Tier A									
Single		\$823.42	\$909.13	\$85.71	10.4%	\$893.41	\$986.41	\$93.00	10.4%
Parent/Child(ren)		\$1,580.46	\$1,744.97	\$164.51	10.4%	\$1,714.79	\$1,893.29	\$178.49	10.4%
Couple		\$1,646.84	\$1,818.26	\$171.42	10.4%	\$1,786.82	\$1,972.81	\$185.99	10.4%
Family		\$2,572.26	\$2,840.00	\$267.75	10.4%	\$2,790.90	\$3,081.40	\$290.51	10.4%
County: Putnam/Orange/Dutchess									
Four-Tier A									
Single		\$732.84	\$809.13	\$76.28	10.4%	\$795.14	\$877.90	\$82.77	10.4%
Parent/Child(ren)		\$1,406.61	\$1,553.02	\$146.41	10.4%	\$1,526.17	\$1,685.03	\$158.86	10.4%
Couple		\$1,465.69	\$1,618.25	\$152.56	10.4%	\$1,590.27	\$1,755.80	\$165.53	10.4%
Family		\$2,289.31	\$2,527.60	\$238.29	10.4%	\$2,483.90	\$2,742.45	\$258.55	10.4%
County: Sullivan/Ulster									
Four-Tier A									
Single		\$732.84	\$809.13	\$76.28	10.4%	\$795.14	\$877.90	\$82.77	10.4%
Parent/Child(ren)		\$1,406.61	\$1,553.02	\$146.41	10.4%	\$1,526.17	\$1,685.03	\$158.86	10.4%
Couple		\$1,465.69	\$1,618.25	\$152.56	10.4%	\$1,590.27	\$1,755.80	\$165.53	10.4%
Family		\$2,289.31	\$2,527.60	\$238.29	10.4%	\$2,483.90	\$2,742.45	\$258.55	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$750 Deductible/70% Coinsurance/\$10,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
October to December 2013					October to December 2013			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$758.75	\$837.73	\$78.98	10.4%	\$823.25	\$908.94	\$85.69	10.4%
Parent/Child(ren)	\$1,456.33	\$1,607.92	\$151.59	10.4%	\$1,580.12	\$1,744.60	\$164.48	10.4%
Couple	\$1,517.50	\$1,675.46	\$157.96	10.4%	\$1,646.49	\$1,817.87	\$171.38	10.4%
Family	\$2,370.24	\$2,616.96	\$246.72	10.4%	\$2,571.71	\$2,839.40	\$267.69	10.4%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$758.75	\$837.73	\$78.98	10.4%	\$823.25	\$908.94	\$85.69	10.4%
Parent/Child(ren)	\$1,456.33	\$1,607.92	\$151.59	10.4%	\$1,580.12	\$1,744.60	\$164.48	10.4%
Couple	\$1,517.50	\$1,675.46	\$157.96	10.4%	\$1,646.49	\$1,817.87	\$171.38	10.4%
Family	\$2,370.24	\$2,616.96	\$246.72	10.4%	\$2,571.71	\$2,839.40	\$267.69	10.4%
County: Bronx								
Four-Tier A								
Single	\$758.75	\$837.73	\$78.98	10.4%	\$823.25	\$908.94	\$85.69	10.4%
Parent/Child(ren)	\$1,456.33	\$1,607.92	\$151.59	10.4%	\$1,580.12	\$1,744.60	\$164.48	10.4%
Couple	\$1,517.50	\$1,675.46	\$157.96	10.4%	\$1,646.49	\$1,817.87	\$171.38	10.4%
Family	\$2,370.24	\$2,616.96	\$246.72	10.4%	\$2,571.71	\$2,839.40	\$267.69	10.4%
County: Nassau								
Four-Tier A								
Single	\$758.75	\$837.73	\$78.98	10.4%	\$823.25	\$908.94	\$85.69	10.4%
Parent/Child(ren)	\$1,456.33	\$1,607.92	\$151.59	10.4%	\$1,580.12	\$1,744.60	\$164.48	10.4%
Couple	\$1,517.50	\$1,675.46	\$157.96	10.4%	\$1,646.49	\$1,817.87	\$171.38	10.4%
Family	\$2,370.24	\$2,616.96	\$246.72	10.4%	\$2,571.71	\$2,839.40	\$267.69	10.4%
County: Suffolk								
Four-Tier A								
Single	\$758.75	\$837.73	\$78.98	10.4%	\$823.25	\$908.94	\$85.69	10.4%
Parent/Child(ren)	\$1,456.33	\$1,607.92	\$151.59	10.4%	\$1,580.12	\$1,744.60	\$164.48	10.4%
Couple	\$1,517.50	\$1,675.46	\$157.96	10.4%	\$1,646.49	\$1,817.87	\$171.38	10.4%
Family	\$2,370.24	\$2,616.96	\$246.72	10.4%	\$2,571.71	\$2,839.40	\$267.69	10.4%
County: Staten Island								
Four-Tier A								
Single	\$758.75	\$837.73	\$78.98	10.4%	\$823.25	\$908.94	\$85.69	10.4%
Parent/Child(ren)	\$1,456.33	\$1,607.92	\$151.59	10.4%	\$1,580.12	\$1,744.60	\$164.48	10.4%
Couple	\$1,517.50	\$1,675.46	\$157.96	10.4%	\$1,646.49	\$1,817.87	\$171.38	10.4%
Family	\$2,370.24	\$2,616.96	\$246.72	10.4%	\$2,571.71	\$2,839.40	\$267.69	10.4%
County: Westchester								
Four-Tier A								
Single	\$758.75	\$837.73	\$78.98	10.4%	\$823.25	\$908.94	\$85.69	10.4%
Parent/Child(ren)	\$1,456.33	\$1,607.92	\$151.59	10.4%	\$1,580.12	\$1,744.60	\$164.48	10.4%
Couple	\$1,517.50	\$1,675.46	\$157.96	10.4%	\$1,646.49	\$1,817.87	\$171.38	10.4%
Family	\$2,370.24	\$2,616.96	\$246.72	10.4%	\$2,571.71	\$2,839.40	\$267.69	10.4%
County: Rockland								
Four-Tier A								
Single	\$758.75	\$837.73	\$78.98	10.4%	\$823.25	\$908.94	\$85.69	10.4%
Parent/Child(ren)	\$1,456.33	\$1,607.92	\$151.59	10.4%	\$1,580.12	\$1,744.60	\$164.48	10.4%
Couple	\$1,517.50	\$1,675.46	\$157.96	10.4%	\$1,646.49	\$1,817.87	\$171.38	10.4%
Family	\$2,370.24	\$2,616.96	\$246.72	10.4%	\$2,571.71	\$2,839.40	\$267.69	10.4%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$675.29	\$745.58	\$70.29	10.4%	\$732.69	\$808.95	\$76.27	10.4%
Parent/Child(ren)	\$1,296.14	\$1,431.05	\$134.92	10.4%	\$1,406.31	\$1,552.69	\$146.38	10.4%
Couple	\$1,350.58	\$1,491.16	\$140.58	10.4%	\$1,465.38	\$1,617.91	\$152.53	10.4%
Family	\$2,109.52	\$2,329.09	\$219.58	10.4%	\$2,288.82	\$2,527.07	\$238.24	10.4%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$675.29	\$745.58	\$70.29	10.4%	\$732.69	\$808.95	\$76.27	10.4%
Parent/Child(ren)	\$1,296.14	\$1,431.05	\$134.92	10.4%	\$1,406.31	\$1,552.69	\$146.38	10.4%
Couple	\$1,350.58	\$1,491.16	\$140.58	10.4%	\$1,465.38	\$1,617.91	\$152.53	10.4%
Family	\$2,109.52	\$2,329.09	\$219.58	10.4%	\$2,288.82	\$2,527.07	\$238.24	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$300 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
January to March 2013					January to March 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$777.58	\$870.42	\$92.84	11.9%	\$843.67	\$944.41	\$100.73	11.9%
Parent/Child(ren)	\$1,492.47	\$1,670.67	\$178.20	11.9%	\$1,619.33	\$1,812.67	\$193.34	11.9%
Couple	\$1,555.16	\$1,740.84	\$185.68	11.9%	\$1,687.35	\$1,888.81	\$201.46	11.9%
Family	\$2,429.06	\$2,719.08	\$290.02	11.9%	\$2,635.53	\$2,950.20	\$314.67	11.9%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$777.58	\$870.42	\$92.84	11.9%	\$843.67	\$944.41	\$100.73	11.9%
Parent/Child(ren)	\$1,492.47	\$1,670.67	\$178.20	11.9%	\$1,619.33	\$1,812.67	\$193.34	11.9%
Couple	\$1,555.16	\$1,740.84	\$185.68	11.9%	\$1,687.35	\$1,888.81	\$201.46	11.9%
Family	\$2,429.06	\$2,719.08	\$290.02	11.9%	\$2,635.53	\$2,950.20	\$314.67	11.9%
County: Bronx								
Four-Tier A								
Single	\$777.58	\$870.42	\$92.84	11.9%	\$843.67	\$944.41	\$100.73	11.9%
Parent/Child(ren)	\$1,492.47	\$1,670.67	\$178.20	11.9%	\$1,619.33	\$1,812.67	\$193.34	11.9%
Couple	\$1,555.16	\$1,740.84	\$185.68	11.9%	\$1,687.35	\$1,888.81	\$201.46	11.9%
Family	\$2,429.06	\$2,719.08	\$290.02	11.9%	\$2,635.53	\$2,950.20	\$314.67	11.9%
County: Nassau								
Four-Tier A								
Single	\$777.58	\$870.42	\$92.84	11.9%	\$843.67	\$944.41	\$100.73	11.9%
Parent/Child(ren)	\$1,492.47	\$1,670.67	\$178.20	11.9%	\$1,619.33	\$1,812.67	\$193.34	11.9%
Couple	\$1,555.16	\$1,740.84	\$185.68	11.9%	\$1,687.35	\$1,888.81	\$201.46	11.9%
Family	\$2,429.06	\$2,719.08	\$290.02	11.9%	\$2,635.53	\$2,950.20	\$314.67	11.9%
County: Suffolk								
Four-Tier A								
Single	\$777.58	\$870.42	\$92.84	11.9%	\$843.67	\$944.41	\$100.73	11.9%
Parent/Child(ren)	\$1,492.47	\$1,670.67	\$178.20	11.9%	\$1,619.33	\$1,812.67	\$193.34	11.9%
Couple	\$1,555.16	\$1,740.84	\$185.68	11.9%	\$1,687.35	\$1,888.81	\$201.46	11.9%
Family	\$2,429.06	\$2,719.08	\$290.02	11.9%	\$2,635.53	\$2,950.20	\$314.67	11.9%
County: Staten Island								
Four-Tier A								
Single	\$777.58	\$870.42	\$92.84	11.9%	\$843.67	\$944.41	\$100.73	11.9%
Parent/Child(ren)	\$1,492.47	\$1,670.67	\$178.20	11.9%	\$1,619.33	\$1,812.67	\$193.34	11.9%
Couple	\$1,555.16	\$1,740.84	\$185.68	11.9%	\$1,687.35	\$1,888.81	\$201.46	11.9%
Family	\$2,429.06	\$2,719.08	\$290.02	11.9%	\$2,635.53	\$2,950.20	\$314.67	11.9%
County: Westchester								
Four-Tier A								
Single	\$777.58	\$870.42	\$92.84	11.9%	\$843.67	\$944.41	\$100.73	11.9%
Parent/Child(ren)	\$1,492.47	\$1,670.67	\$178.20	11.9%	\$1,619.33	\$1,812.67	\$193.34	11.9%
Couple	\$1,555.16	\$1,740.84	\$185.68	11.9%	\$1,687.35	\$1,888.81	\$201.46	11.9%
Family	\$2,429.06	\$2,719.08	\$290.02	11.9%	\$2,635.53	\$2,950.20	\$314.67	11.9%
County: Rockland								
Four-Tier A								
Single	\$777.58	\$870.42	\$92.84	11.9%	\$843.67	\$944.41	\$100.73	11.9%
Parent/Child(ren)	\$1,492.47	\$1,670.67	\$178.20	11.9%	\$1,619.33	\$1,812.67	\$193.34	11.9%
Couple	\$1,555.16	\$1,740.84	\$185.68	11.9%	\$1,687.35	\$1,888.81	\$201.46	11.9%
Family	\$2,429.06	\$2,719.08	\$290.02	11.9%	\$2,635.53	\$2,950.20	\$314.67	11.9%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$692.05	\$774.67	\$82.63	11.9%	\$750.87	\$840.52	\$89.65	11.9%
Parent/Child(ren)	\$1,328.30	\$1,486.89	\$158.59	11.9%	\$1,441.21	\$1,613.28	\$172.07	11.9%
Couple	\$1,384.09	\$1,549.35	\$165.26	11.9%	\$1,501.74	\$1,681.04	\$179.30	11.9%
Family	\$2,161.86	\$2,419.98	\$258.12	11.9%	\$2,345.62	\$2,625.68	\$280.06	11.9%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$692.05	\$774.67	\$82.63	11.9%	\$750.87	\$840.52	\$89.65	11.9%
Parent/Child(ren)	\$1,328.30	\$1,486.89	\$158.59	11.9%	\$1,441.21	\$1,613.28	\$172.07	11.9%
Couple	\$1,384.09	\$1,549.35	\$165.26	11.9%	\$1,501.74	\$1,681.04	\$179.30	11.9%
Family	\$2,161.86	\$2,419.98	\$258.12	11.9%	\$2,345.62	\$2,625.68	\$280.06	11.9%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$300 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
January to March 2013					January to March 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$731.26	\$818.58	\$87.32	11.9%	\$793.42	\$888.16	\$94.74	11.9%
Parent/Child(ren)	\$1,403.57	\$1,571.16	\$167.60	11.9%	\$1,522.87	\$1,704.71	\$181.84	11.9%
Couple	\$1,462.52	\$1,637.16	\$174.64	11.9%	\$1,586.83	\$1,776.31	\$189.48	11.9%
Family	\$2,284.36	\$2,557.13	\$272.77	11.9%	\$2,478.53	\$2,774.49	\$295.96	11.9%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$731.26	\$818.58	\$87.32	11.9%	\$793.42	\$888.16	\$94.74	11.9%
Parent/Child(ren)	\$1,403.57	\$1,571.16	\$167.60	11.9%	\$1,522.87	\$1,704.71	\$181.84	11.9%
Couple	\$1,462.52	\$1,637.16	\$174.64	11.9%	\$1,586.83	\$1,776.31	\$189.48	11.9%
Family	\$2,284.36	\$2,557.13	\$272.77	11.9%	\$2,478.53	\$2,774.49	\$295.96	11.9%
County: Bronx								
Four-Tier A								
Single	\$731.26	\$818.58	\$87.32	11.9%	\$793.42	\$888.16	\$94.74	11.9%
Parent/Child(ren)	\$1,403.57	\$1,571.16	\$167.60	11.9%	\$1,522.87	\$1,704.71	\$181.84	11.9%
Couple	\$1,462.52	\$1,637.16	\$174.64	11.9%	\$1,586.83	\$1,776.31	\$189.48	11.9%
Family	\$2,284.36	\$2,557.13	\$272.77	11.9%	\$2,478.53	\$2,774.49	\$295.96	11.9%
County: Nassau								
Four-Tier A								
Single	\$731.26	\$818.58	\$87.32	11.9%	\$793.42	\$888.16	\$94.74	11.9%
Parent/Child(ren)	\$1,403.57	\$1,571.16	\$167.60	11.9%	\$1,522.87	\$1,704.71	\$181.84	11.9%
Couple	\$1,462.52	\$1,637.16	\$174.64	11.9%	\$1,586.83	\$1,776.31	\$189.48	11.9%
Family	\$2,284.36	\$2,557.13	\$272.77	11.9%	\$2,478.53	\$2,774.49	\$295.96	11.9%
County: Suffolk								
Four-Tier A								
Single	\$731.26	\$818.58	\$87.32	11.9%	\$793.42	\$888.16	\$94.74	11.9%
Parent/Child(ren)	\$1,403.57	\$1,571.16	\$167.60	11.9%	\$1,522.87	\$1,704.71	\$181.84	11.9%
Couple	\$1,462.52	\$1,637.16	\$174.64	11.9%	\$1,586.83	\$1,776.31	\$189.48	11.9%
Family	\$2,284.36	\$2,557.13	\$272.77	11.9%	\$2,478.53	\$2,774.49	\$295.96	11.9%
County: Staten Island								
Four-Tier A								
Single	\$731.26	\$818.58	\$87.32	11.9%	\$793.42	\$888.16	\$94.74	11.9%
Parent/Child(ren)	\$1,403.57	\$1,571.16	\$167.60	11.9%	\$1,522.87	\$1,704.71	\$181.84	11.9%
Couple	\$1,462.52	\$1,637.16	\$174.64	11.9%	\$1,586.83	\$1,776.31	\$189.48	11.9%
Family	\$2,284.36	\$2,557.13	\$272.77	11.9%	\$2,478.53	\$2,774.49	\$295.96	11.9%
County: Westchester								
Four-Tier A								
Single	\$731.26	\$818.58	\$87.32	11.9%	\$793.42	\$888.16	\$94.74	11.9%
Parent/Child(ren)	\$1,403.57	\$1,571.16	\$167.60	11.9%	\$1,522.87	\$1,704.71	\$181.84	11.9%
Couple	\$1,462.52	\$1,637.16	\$174.64	11.9%	\$1,586.83	\$1,776.31	\$189.48	11.9%
Family	\$2,284.36	\$2,557.13	\$272.77	11.9%	\$2,478.53	\$2,774.49	\$295.96	11.9%
County: Rockland								
Four-Tier A								
Single	\$731.26	\$818.58	\$87.32	11.9%	\$793.42	\$888.16	\$94.74	11.9%
Parent/Child(ren)	\$1,403.57	\$1,571.16	\$167.60	11.9%	\$1,522.87	\$1,704.71	\$181.84	11.9%
Couple	\$1,462.52	\$1,637.16	\$174.64	11.9%	\$1,586.83	\$1,776.31	\$189.48	11.9%
Family	\$2,284.36	\$2,557.13	\$272.77	11.9%	\$2,478.53	\$2,774.49	\$295.96	11.9%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$650.82	\$728.53	\$77.71	11.9%	\$706.14	\$790.46	\$84.32	11.9%
Parent/Child(ren)	\$1,249.17	\$1,398.33	\$149.16	11.9%	\$1,355.35	\$1,517.19	\$161.84	11.9%
Couple	\$1,301.64	\$1,457.07	\$155.43	11.9%	\$1,412.28	\$1,580.92	\$168.64	11.9%
Family	\$2,033.08	\$2,275.85	\$242.77	11.9%	\$2,205.89	\$2,469.29	\$263.40	11.9%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$650.82	\$728.53	\$77.71	11.9%	\$706.14	\$790.46	\$84.32	11.9%
Parent/Child(ren)	\$1,249.17	\$1,398.33	\$149.16	11.9%	\$1,355.35	\$1,517.19	\$161.84	11.9%
Couple	\$1,301.64	\$1,457.07	\$155.43	11.9%	\$1,412.28	\$1,580.92	\$168.64	11.9%
Family	\$2,033.08	\$2,275.85	\$242.77	11.9%	\$2,205.89	\$2,469.29	\$263.40	11.9%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$300 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
April to June 2013					April to June 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$804.79	\$903.69	\$98.90	12.3%	\$873.20	\$980.50	\$107.31	12.3%
Parent/Child(ren)	\$1,544.70	\$1,734.52	\$189.83	12.3%	\$1,676.00	\$1,881.96	\$205.96	12.3%
Couple	\$1,609.58	\$1,807.38	\$197.80	12.3%	\$1,746.39	\$1,961.01	\$214.61	12.3%
Family	\$2,514.06	\$2,823.01	\$308.95	12.3%	\$2,727.75	\$3,062.97	\$335.21	12.3%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$804.79	\$903.69	\$98.90	12.3%	\$873.20	\$980.50	\$107.31	12.3%
Parent/Child(ren)	\$1,544.70	\$1,734.52	\$189.83	12.3%	\$1,676.00	\$1,881.96	\$205.96	12.3%
Couple	\$1,609.58	\$1,807.38	\$197.80	12.3%	\$1,746.39	\$1,961.01	\$214.61	12.3%
Family	\$2,514.06	\$2,823.01	\$308.95	12.3%	\$2,727.75	\$3,062.97	\$335.21	12.3%
County: Bronx								
Four-Tier A								
Single	\$804.79	\$903.69	\$98.90	12.3%	\$873.20	\$980.50	\$107.31	12.3%
Parent/Child(ren)	\$1,544.70	\$1,734.52	\$189.83	12.3%	\$1,676.00	\$1,881.96	\$205.96	12.3%
Couple	\$1,609.58	\$1,807.38	\$197.80	12.3%	\$1,746.39	\$1,961.01	\$214.61	12.3%
Family	\$2,514.06	\$2,823.01	\$308.95	12.3%	\$2,727.75	\$3,062.97	\$335.21	12.3%
County: Nassau								
Four-Tier A								
Single	\$804.79	\$903.69	\$98.90	12.3%	\$873.20	\$980.50	\$107.31	12.3%
Parent/Child(ren)	\$1,544.70	\$1,734.52	\$189.83	12.3%	\$1,676.00	\$1,881.96	\$205.96	12.3%
Couple	\$1,609.58	\$1,807.38	\$197.80	12.3%	\$1,746.39	\$1,961.01	\$214.61	12.3%
Family	\$2,514.06	\$2,823.01	\$308.95	12.3%	\$2,727.75	\$3,062.97	\$335.21	12.3%
County: Suffolk								
Four-Tier A								
Single	\$804.79	\$903.69	\$98.90	12.3%	\$873.20	\$980.50	\$107.31	12.3%
Parent/Child(ren)	\$1,544.70	\$1,734.52	\$189.83	12.3%	\$1,676.00	\$1,881.96	\$205.96	12.3%
Couple	\$1,609.58	\$1,807.38	\$197.80	12.3%	\$1,746.39	\$1,961.01	\$214.61	12.3%
Family	\$2,514.06	\$2,823.01	\$308.95	12.3%	\$2,727.75	\$3,062.97	\$335.21	12.3%
County: Staten Island								
Four-Tier A								
Single	\$804.79	\$903.69	\$98.90	12.3%	\$873.20	\$980.50	\$107.31	12.3%
Parent/Child(ren)	\$1,544.70	\$1,734.52	\$189.83	12.3%	\$1,676.00	\$1,881.96	\$205.96	12.3%
Couple	\$1,609.58	\$1,807.38	\$197.80	12.3%	\$1,746.39	\$1,961.01	\$214.61	12.3%
Family	\$2,514.06	\$2,823.01	\$308.95	12.3%	\$2,727.75	\$3,062.97	\$335.21	12.3%
County: Westchester								
Four-Tier A								
Single	\$804.79	\$903.69	\$98.90	12.3%	\$873.20	\$980.50	\$107.31	12.3%
Parent/Child(ren)	\$1,544.70	\$1,734.52	\$189.83	12.3%	\$1,676.00	\$1,881.96	\$205.96	12.3%
Couple	\$1,609.58	\$1,807.38	\$197.80	12.3%	\$1,746.39	\$1,961.01	\$214.61	12.3%
Family	\$2,514.06	\$2,823.01	\$308.95	12.3%	\$2,727.75	\$3,062.97	\$335.21	12.3%
County: Rockland								
Four-Tier A								
Single	\$804.79	\$903.69	\$98.90	12.3%	\$873.20	\$980.50	\$107.31	12.3%
Parent/Child(ren)	\$1,544.70	\$1,734.52	\$189.83	12.3%	\$1,676.00	\$1,881.96	\$205.96	12.3%
Couple	\$1,609.58	\$1,807.38	\$197.80	12.3%	\$1,746.39	\$1,961.01	\$214.61	12.3%
Family	\$2,514.06	\$2,823.01	\$308.95	12.3%	\$2,727.75	\$3,062.97	\$335.21	12.3%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$716.26	\$804.28	\$88.02	12.3%	\$777.15	\$872.65	\$95.50	12.3%
Parent/Child(ren)	\$1,374.78	\$1,543.73	\$168.95	12.3%	\$1,491.64	\$1,674.94	\$183.31	12.3%
Couple	\$1,432.53	\$1,608.57	\$176.04	12.3%	\$1,554.29	\$1,745.30	\$191.01	12.3%
Family	\$2,237.51	\$2,512.48	\$274.97	12.3%	\$2,427.70	\$2,726.04	\$298.34	12.3%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$716.26	\$804.28	\$88.02	12.3%	\$777.15	\$872.65	\$95.50	12.3%
Parent/Child(ren)	\$1,374.78	\$1,543.73	\$168.95	12.3%	\$1,491.64	\$1,674.94	\$183.31	12.3%
Couple	\$1,432.53	\$1,608.57	\$176.04	12.3%	\$1,554.29	\$1,745.30	\$191.01	12.3%
Family	\$2,237.51	\$2,512.48	\$274.97	12.3%	\$2,427.70	\$2,726.04	\$298.34	12.3%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$300 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
April to June 2013					April to June 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$756.86	\$849.86	\$93.01	12.3%	\$821.19	\$922.10	\$100.91	12.3%
Parent/Child(ren)	\$1,452.69	\$1,631.21	\$178.51	12.3%	\$1,576.17	\$1,769.86	\$193.69	12.3%
Couple	\$1,513.71	\$1,699.72	\$186.01	12.3%	\$1,642.38	\$1,844.20	\$201.82	12.3%
Family	\$2,364.32	\$2,654.86	\$290.54	12.3%	\$2,565.29	\$2,880.52	\$315.23	12.3%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$756.86	\$849.86	\$93.01	12.3%	\$821.19	\$922.10	\$100.91	12.3%
Parent/Child(ren)	\$1,452.69	\$1,631.21	\$178.51	12.3%	\$1,576.17	\$1,769.86	\$193.69	12.3%
Couple	\$1,513.71	\$1,699.72	\$186.01	12.3%	\$1,642.38	\$1,844.20	\$201.82	12.3%
Family	\$2,364.32	\$2,654.86	\$290.54	12.3%	\$2,565.29	\$2,880.52	\$315.23	12.3%
County: Bronx								
Four-Tier A								
Single	\$756.86	\$849.86	\$93.01	12.3%	\$821.19	\$922.10	\$100.91	12.3%
Parent/Child(ren)	\$1,452.69	\$1,631.21	\$178.51	12.3%	\$1,576.17	\$1,769.86	\$193.69	12.3%
Couple	\$1,513.71	\$1,699.72	\$186.01	12.3%	\$1,642.38	\$1,844.20	\$201.82	12.3%
Family	\$2,364.32	\$2,654.86	\$290.54	12.3%	\$2,565.29	\$2,880.52	\$315.23	12.3%
County: Nassau								
Four-Tier A								
Single	\$756.86	\$849.86	\$93.01	12.3%	\$821.19	\$922.10	\$100.91	12.3%
Parent/Child(ren)	\$1,452.69	\$1,631.21	\$178.51	12.3%	\$1,576.17	\$1,769.86	\$193.69	12.3%
Couple	\$1,513.71	\$1,699.72	\$186.01	12.3%	\$1,642.38	\$1,844.20	\$201.82	12.3%
Family	\$2,364.32	\$2,654.86	\$290.54	12.3%	\$2,565.29	\$2,880.52	\$315.23	12.3%
County: Suffolk								
Four-Tier A								
Single	\$756.86	\$849.86	\$93.01	12.3%	\$821.19	\$922.10	\$100.91	12.3%
Parent/Child(ren)	\$1,452.69	\$1,631.21	\$178.51	12.3%	\$1,576.17	\$1,769.86	\$193.69	12.3%
Couple	\$1,513.71	\$1,699.72	\$186.01	12.3%	\$1,642.38	\$1,844.20	\$201.82	12.3%
Family	\$2,364.32	\$2,654.86	\$290.54	12.3%	\$2,565.29	\$2,880.52	\$315.23	12.3%
County: Staten Island								
Four-Tier A								
Single	\$756.86	\$849.86	\$93.01	12.3%	\$821.19	\$922.10	\$100.91	12.3%
Parent/Child(ren)	\$1,452.69	\$1,631.21	\$178.51	12.3%	\$1,576.17	\$1,769.86	\$193.69	12.3%
Couple	\$1,513.71	\$1,699.72	\$186.01	12.3%	\$1,642.38	\$1,844.20	\$201.82	12.3%
Family	\$2,364.32	\$2,654.86	\$290.54	12.3%	\$2,565.29	\$2,880.52	\$315.23	12.3%
County: Westchester								
Four-Tier A								
Single	\$756.86	\$849.86	\$93.01	12.3%	\$821.19	\$922.10	\$100.91	12.3%
Parent/Child(ren)	\$1,452.69	\$1,631.21	\$178.51	12.3%	\$1,576.17	\$1,769.86	\$193.69	12.3%
Couple	\$1,513.71	\$1,699.72	\$186.01	12.3%	\$1,642.38	\$1,844.20	\$201.82	12.3%
Family	\$2,364.32	\$2,654.86	\$290.54	12.3%	\$2,565.29	\$2,880.52	\$315.23	12.3%
County: Rockland								
Four-Tier A								
Single	\$756.86	\$849.86	\$93.01	12.3%	\$821.19	\$922.10	\$100.91	12.3%
Parent/Child(ren)	\$1,452.69	\$1,631.21	\$178.51	12.3%	\$1,576.17	\$1,769.86	\$193.69	12.3%
Couple	\$1,513.71	\$1,699.72	\$186.01	12.3%	\$1,642.38	\$1,844.20	\$201.82	12.3%
Family	\$2,364.32	\$2,654.86	\$290.54	12.3%	\$2,565.29	\$2,880.52	\$315.23	12.3%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$673.60	\$756.38	\$82.77	12.3%	\$730.86	\$820.67	\$89.81	12.3%
Parent/Child(ren)	\$1,292.90	\$1,451.77	\$158.88	12.3%	\$1,402.79	\$1,575.17	\$172.38	12.3%
Couple	\$1,347.20	\$1,512.75	\$165.55	12.3%	\$1,461.72	\$1,641.34	\$179.62	12.3%
Family	\$2,104.24	\$2,362.82	\$258.58	12.3%	\$2,283.11	\$2,563.66	\$280.56	12.3%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$673.60	\$756.38	\$82.77	12.3%	\$730.86	\$820.67	\$89.81	12.3%
Parent/Child(ren)	\$1,292.90	\$1,451.77	\$158.88	12.3%	\$1,402.79	\$1,575.17	\$172.38	12.3%
Couple	\$1,347.20	\$1,512.75	\$165.55	12.3%	\$1,461.72	\$1,641.34	\$179.62	12.3%
Family	\$2,104.24	\$2,362.82	\$258.58	12.3%	\$2,283.11	\$2,563.66	\$280.56	12.3%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$300 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

		FREEDOM NETWORK RATES							
		GATED				NON-GATED			
		July to September 2013				July to September 2013			
		2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan									
Four-Tier A									
Single		\$853.08	\$939.09	\$86.01	10.1%	\$925.59	\$1,018.91	\$93.32	10.1%
Parent/Child(ren)		\$1,637.38	\$1,802.47	\$165.09	10.1%	\$1,776.56	\$1,955.68	\$179.12	10.1%
Couple		\$1,706.16	\$1,878.18	\$172.02	10.1%	\$1,851.18	\$2,037.83	\$186.64	10.1%
Family		\$2,664.91	\$2,933.60	\$268.68	10.1%	\$2,891.43	\$3,182.95	\$291.52	10.1%
County: Brooklyn/Queens									
Four-Tier A									
Single		\$853.08	\$939.09	\$86.01	10.1%	\$925.59	\$1,018.91	\$93.32	10.1%
Parent/Child(ren)		\$1,637.38	\$1,802.47	\$165.09	10.1%	\$1,776.56	\$1,955.68	\$179.12	10.1%
Couple		\$1,706.16	\$1,878.18	\$172.02	10.1%	\$1,851.18	\$2,037.83	\$186.64	10.1%
Family		\$2,664.91	\$2,933.60	\$268.68	10.1%	\$2,891.43	\$3,182.95	\$291.52	10.1%
County: Bronx									
Four-Tier A									
Single		\$853.08	\$939.09	\$86.01	10.1%	\$925.59	\$1,018.91	\$93.32	10.1%
Parent/Child(ren)		\$1,637.38	\$1,802.47	\$165.09	10.1%	\$1,776.56	\$1,955.68	\$179.12	10.1%
Couple		\$1,706.16	\$1,878.18	\$172.02	10.1%	\$1,851.18	\$2,037.83	\$186.64	10.1%
Family		\$2,664.91	\$2,933.60	\$268.68	10.1%	\$2,891.43	\$3,182.95	\$291.52	10.1%
County: Nassau									
Four-Tier A									
Single		\$853.08	\$939.09	\$86.01	10.1%	\$925.59	\$1,018.91	\$93.32	10.1%
Parent/Child(ren)		\$1,637.38	\$1,802.47	\$165.09	10.1%	\$1,776.56	\$1,955.68	\$179.12	10.1%
Couple		\$1,706.16	\$1,878.18	\$172.02	10.1%	\$1,851.18	\$2,037.83	\$186.64	10.1%
Family		\$2,664.91	\$2,933.60	\$268.68	10.1%	\$2,891.43	\$3,182.95	\$291.52	10.1%
County: Suffolk									
Four-Tier A									
Single		\$853.08	\$939.09	\$86.01	10.1%	\$925.59	\$1,018.91	\$93.32	10.1%
Parent/Child(ren)		\$1,637.38	\$1,802.47	\$165.09	10.1%	\$1,776.56	\$1,955.68	\$179.12	10.1%
Couple		\$1,706.16	\$1,878.18	\$172.02	10.1%	\$1,851.18	\$2,037.83	\$186.64	10.1%
Family		\$2,664.91	\$2,933.60	\$268.68	10.1%	\$2,891.43	\$3,182.95	\$291.52	10.1%
County: Staten Island									
Four-Tier A									
Single		\$853.08	\$939.09	\$86.01	10.1%	\$925.59	\$1,018.91	\$93.32	10.1%
Parent/Child(ren)		\$1,637.38	\$1,802.47	\$165.09	10.1%	\$1,776.56	\$1,955.68	\$179.12	10.1%
Couple		\$1,706.16	\$1,878.18	\$172.02	10.1%	\$1,851.18	\$2,037.83	\$186.64	10.1%
Family		\$2,664.91	\$2,933.60	\$268.68	10.1%	\$2,891.43	\$3,182.95	\$291.52	10.1%
County: Westchester									
Four-Tier A									
Single		\$853.08	\$939.09	\$86.01	10.1%	\$925.59	\$1,018.91	\$93.32	10.1%
Parent/Child(ren)		\$1,637.38	\$1,802.47	\$165.09	10.1%	\$1,776.56	\$1,955.68	\$179.12	10.1%
Couple		\$1,706.16	\$1,878.18	\$172.02	10.1%	\$1,851.18	\$2,037.83	\$186.64	10.1%
Family		\$2,664.91	\$2,933.60	\$268.68	10.1%	\$2,891.43	\$3,182.95	\$291.52	10.1%
County: Rockland									
Four-Tier A									
Single		\$853.08	\$939.09	\$86.01	10.1%	\$925.59	\$1,018.91	\$93.32	10.1%
Parent/Child(ren)		\$1,637.38	\$1,802.47	\$165.09	10.1%	\$1,776.56	\$1,955.68	\$179.12	10.1%
Couple		\$1,706.16	\$1,878.18	\$172.02	10.1%	\$1,851.18	\$2,037.83	\$186.64	10.1%
Family		\$2,664.91	\$2,933.60	\$268.68	10.1%	\$2,891.43	\$3,182.95	\$291.52	10.1%
County: Putnam/Orange/Dutchess									
Four-Tier A									
Single		\$759.24	\$835.79	\$76.55	10.1%	\$823.78	\$906.83	\$83.06	10.1%
Parent/Child(ren)		\$1,457.27	\$1,604.20	\$146.93	10.1%	\$1,581.14	\$1,740.56	\$159.42	10.1%
Couple		\$1,518.48	\$1,671.58	\$153.10	10.1%	\$1,647.55	\$1,813.66	\$166.11	10.1%
Family		\$2,371.77	\$2,610.90	\$239.13	10.1%	\$2,573.37	\$2,832.83	\$259.45	10.1%
County: Sullivan/Ulster									
Four-Tier A									
Single		\$759.24	\$835.79	\$76.55	10.1%	\$823.78	\$906.83	\$83.06	10.1%
Parent/Child(ren)		\$1,457.27	\$1,604.20	\$146.93	10.1%	\$1,581.14	\$1,740.56	\$159.42	10.1%
Couple		\$1,518.48	\$1,671.58	\$153.10	10.1%	\$1,647.55	\$1,813.66	\$166.11	10.1%
Family		\$2,371.77	\$2,610.90	\$239.13	10.1%	\$2,573.37	\$2,832.83	\$259.45	10.1%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$300 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
July to September 2013					July to September 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$802.27	\$883.15	\$80.87	10.1%	\$870.47	\$958.21	\$87.75	10.1%
Parent/Child(ren)	\$1,539.87	\$1,695.09	\$155.23	10.1%	\$1,670.75	\$1,839.18	\$168.42	10.1%
Couple	\$1,604.55	\$1,766.29	\$161.75	10.1%	\$1,740.93	\$1,916.43	\$175.50	10.1%
Family	\$2,506.20	\$2,758.84	\$252.64	10.1%	\$2,719.22	\$2,993.34	\$274.12	10.1%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$802.27	\$883.15	\$80.87	10.1%	\$870.47	\$958.21	\$87.75	10.1%
Parent/Child(ren)	\$1,539.87	\$1,695.09	\$155.23	10.1%	\$1,670.75	\$1,839.18	\$168.42	10.1%
Couple	\$1,604.55	\$1,766.29	\$161.75	10.1%	\$1,740.93	\$1,916.43	\$175.50	10.1%
Family	\$2,506.20	\$2,758.84	\$252.64	10.1%	\$2,719.22	\$2,993.34	\$274.12	10.1%
County: Bronx								
Four-Tier A								
Single	\$802.27	\$883.15	\$80.87	10.1%	\$870.47	\$958.21	\$87.75	10.1%
Parent/Child(ren)	\$1,539.87	\$1,695.09	\$155.23	10.1%	\$1,670.75	\$1,839.18	\$168.42	10.1%
Couple	\$1,604.55	\$1,766.29	\$161.75	10.1%	\$1,740.93	\$1,916.43	\$175.50	10.1%
Family	\$2,506.20	\$2,758.84	\$252.64	10.1%	\$2,719.22	\$2,993.34	\$274.12	10.1%
County: Nassau								
Four-Tier A								
Single	\$802.27	\$883.15	\$80.87	10.1%	\$870.47	\$958.21	\$87.75	10.1%
Parent/Child(ren)	\$1,539.87	\$1,695.09	\$155.23	10.1%	\$1,670.75	\$1,839.18	\$168.42	10.1%
Couple	\$1,604.55	\$1,766.29	\$161.75	10.1%	\$1,740.93	\$1,916.43	\$175.50	10.1%
Family	\$2,506.20	\$2,758.84	\$252.64	10.1%	\$2,719.22	\$2,993.34	\$274.12	10.1%
County: Suffolk								
Four-Tier A								
Single	\$802.27	\$883.15	\$80.87	10.1%	\$870.47	\$958.21	\$87.75	10.1%
Parent/Child(ren)	\$1,539.87	\$1,695.09	\$155.23	10.1%	\$1,670.75	\$1,839.18	\$168.42	10.1%
Couple	\$1,604.55	\$1,766.29	\$161.75	10.1%	\$1,740.93	\$1,916.43	\$175.50	10.1%
Family	\$2,506.20	\$2,758.84	\$252.64	10.1%	\$2,719.22	\$2,993.34	\$274.12	10.1%
County: Staten Island								
Four-Tier A								
Single	\$802.27	\$883.15	\$80.87	10.1%	\$870.47	\$958.21	\$87.75	10.1%
Parent/Child(ren)	\$1,539.87	\$1,695.09	\$155.23	10.1%	\$1,670.75	\$1,839.18	\$168.42	10.1%
Couple	\$1,604.55	\$1,766.29	\$161.75	10.1%	\$1,740.93	\$1,916.43	\$175.50	10.1%
Family	\$2,506.20	\$2,758.84	\$252.64	10.1%	\$2,719.22	\$2,993.34	\$274.12	10.1%
County: Westchester								
Four-Tier A								
Single	\$802.27	\$883.15	\$80.87	10.1%	\$870.47	\$958.21	\$87.75	10.1%
Parent/Child(ren)	\$1,539.87	\$1,695.09	\$155.23	10.1%	\$1,670.75	\$1,839.18	\$168.42	10.1%
Couple	\$1,604.55	\$1,766.29	\$161.75	10.1%	\$1,740.93	\$1,916.43	\$175.50	10.1%
Family	\$2,506.20	\$2,758.84	\$252.64	10.1%	\$2,719.22	\$2,993.34	\$274.12	10.1%
County: Rockland								
Four-Tier A								
Single	\$802.27	\$883.15	\$80.87	10.1%	\$870.47	\$958.21	\$87.75	10.1%
Parent/Child(ren)	\$1,539.87	\$1,695.09	\$155.23	10.1%	\$1,670.75	\$1,839.18	\$168.42	10.1%
Couple	\$1,604.55	\$1,766.29	\$161.75	10.1%	\$1,740.93	\$1,916.43	\$175.50	10.1%
Family	\$2,506.20	\$2,758.84	\$252.64	10.1%	\$2,719.22	\$2,993.34	\$274.12	10.1%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$714.02	\$786.00	\$71.98	10.1%	\$774.71	\$852.81	\$78.10	10.1%
Parent/Child(ren)	\$1,370.48	\$1,508.63	\$138.15	10.1%	\$1,486.97	\$1,636.87	\$149.90	10.1%
Couple	\$1,428.05	\$1,572.00	\$143.96	10.1%	\$1,549.43	\$1,705.62	\$156.19	10.1%
Family	\$2,230.51	\$2,455.36	\$224.85	10.1%	\$2,420.11	\$2,664.07	\$243.96	10.1%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$714.02	\$786.00	\$71.98	10.1%	\$774.71	\$852.81	\$78.10	10.1%
Parent/Child(ren)	\$1,370.48	\$1,508.63	\$138.15	10.1%	\$1,486.97	\$1,636.87	\$149.90	10.1%
Couple	\$1,428.05	\$1,572.00	\$143.96	10.1%	\$1,549.43	\$1,705.62	\$156.19	10.1%
Family	\$2,230.51	\$2,455.36	\$224.85	10.1%	\$2,420.11	\$2,664.07	\$243.96	10.1%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$300 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
October to December 2013					October to December 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$882.94	\$974.84	\$91.90	10.4%	\$957.99	\$1,057.70	\$99.71	10.4%
Parent/Child(ren)	\$1,694.70	\$1,871.09	\$176.39	10.4%	\$1,838.75	\$2,030.13	\$191.38	10.4%
Couple	\$1,765.88	\$1,949.68	\$183.80	10.4%	\$1,915.98	\$2,115.40	\$199.42	10.4%
Family	\$2,758.19	\$3,045.27	\$287.08	10.4%	\$2,992.64	\$3,304.12	\$311.49	10.4%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$882.94	\$974.84	\$91.90	10.4%	\$957.99	\$1,057.70	\$99.71	10.4%
Parent/Child(ren)	\$1,694.70	\$1,871.09	\$176.39	10.4%	\$1,838.75	\$2,030.13	\$191.38	10.4%
Couple	\$1,765.88	\$1,949.68	\$183.80	10.4%	\$1,915.98	\$2,115.40	\$199.42	10.4%
Family	\$2,758.19	\$3,045.27	\$287.08	10.4%	\$2,992.64	\$3,304.12	\$311.49	10.4%
County: Bronx								
Four-Tier A								
Single	\$882.94	\$974.84	\$91.90	10.4%	\$957.99	\$1,057.70	\$99.71	10.4%
Parent/Child(ren)	\$1,694.70	\$1,871.09	\$176.39	10.4%	\$1,838.75	\$2,030.13	\$191.38	10.4%
Couple	\$1,765.88	\$1,949.68	\$183.80	10.4%	\$1,915.98	\$2,115.40	\$199.42	10.4%
Family	\$2,758.19	\$3,045.27	\$287.08	10.4%	\$2,992.64	\$3,304.12	\$311.49	10.4%
County: Nassau								
Four-Tier A								
Single	\$882.94	\$974.84	\$91.90	10.4%	\$957.99	\$1,057.70	\$99.71	10.4%
Parent/Child(ren)	\$1,694.70	\$1,871.09	\$176.39	10.4%	\$1,838.75	\$2,030.13	\$191.38	10.4%
Couple	\$1,765.88	\$1,949.68	\$183.80	10.4%	\$1,915.98	\$2,115.40	\$199.42	10.4%
Family	\$2,758.19	\$3,045.27	\$287.08	10.4%	\$2,992.64	\$3,304.12	\$311.49	10.4%
County: Suffolk								
Four-Tier A								
Single	\$882.94	\$974.84	\$91.90	10.4%	\$957.99	\$1,057.70	\$99.71	10.4%
Parent/Child(ren)	\$1,694.70	\$1,871.09	\$176.39	10.4%	\$1,838.75	\$2,030.13	\$191.38	10.4%
Couple	\$1,765.88	\$1,949.68	\$183.80	10.4%	\$1,915.98	\$2,115.40	\$199.42	10.4%
Family	\$2,758.19	\$3,045.27	\$287.08	10.4%	\$2,992.64	\$3,304.12	\$311.49	10.4%
County: Staten Island								
Four-Tier A								
Single	\$882.94	\$974.84	\$91.90	10.4%	\$957.99	\$1,057.70	\$99.71	10.4%
Parent/Child(ren)	\$1,694.70	\$1,871.09	\$176.39	10.4%	\$1,838.75	\$2,030.13	\$191.38	10.4%
Couple	\$1,765.88	\$1,949.68	\$183.80	10.4%	\$1,915.98	\$2,115.40	\$199.42	10.4%
Family	\$2,758.19	\$3,045.27	\$287.08	10.4%	\$2,992.64	\$3,304.12	\$311.49	10.4%
County: Westchester								
Four-Tier A								
Single	\$882.94	\$974.84	\$91.90	10.4%	\$957.99	\$1,057.70	\$99.71	10.4%
Parent/Child(ren)	\$1,694.70	\$1,871.09	\$176.39	10.4%	\$1,838.75	\$2,030.13	\$191.38	10.4%
Couple	\$1,765.88	\$1,949.68	\$183.80	10.4%	\$1,915.98	\$2,115.40	\$199.42	10.4%
Family	\$2,758.19	\$3,045.27	\$287.08	10.4%	\$2,992.64	\$3,304.12	\$311.49	10.4%
County: Rockland								
Four-Tier A								
Single	\$882.94	\$974.84	\$91.90	10.4%	\$957.99	\$1,057.70	\$99.71	10.4%
Parent/Child(ren)	\$1,694.70	\$1,871.09	\$176.39	10.4%	\$1,838.75	\$2,030.13	\$191.38	10.4%
Couple	\$1,765.88	\$1,949.68	\$183.80	10.4%	\$1,915.98	\$2,115.40	\$199.42	10.4%
Family	\$2,758.19	\$3,045.27	\$287.08	10.4%	\$2,992.64	\$3,304.12	\$311.49	10.4%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$785.82	\$867.61	\$81.79	10.4%	\$852.61	\$941.35	\$88.74	10.4%
Parent/Child(ren)	\$1,508.28	\$1,665.27	\$156.99	10.4%	\$1,636.48	\$1,806.82	\$170.33	10.4%
Couple	\$1,571.63	\$1,735.22	\$163.58	10.4%	\$1,705.22	\$1,882.71	\$177.49	10.4%
Family	\$2,454.79	\$2,710.29	\$255.50	10.4%	\$2,663.45	\$2,940.67	\$277.22	10.4%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$785.82	\$867.61	\$81.79	10.4%	\$852.61	\$941.35	\$88.74	10.4%
Parent/Child(ren)	\$1,508.28	\$1,665.27	\$156.99	10.4%	\$1,636.48	\$1,806.82	\$170.33	10.4%
Couple	\$1,571.63	\$1,735.22	\$163.58	10.4%	\$1,705.22	\$1,882.71	\$177.49	10.4%
Family	\$2,454.79	\$2,710.29	\$255.50	10.4%	\$2,663.45	\$2,940.67	\$277.22	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$300 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
October to December 2013					October to December 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$830.35	\$916.78	\$86.43	10.4%	\$900.93	\$994.71	\$93.77	10.4%
Parent/Child(ren)	\$1,593.76	\$1,759.65	\$165.89	10.4%	\$1,729.23	\$1,909.22	\$179.99	10.4%
Couple	\$1,660.70	\$1,833.56	\$172.86	10.4%	\$1,801.86	\$1,989.41	\$187.55	10.4%
Family	\$2,593.91	\$2,863.90	\$269.99	10.4%	\$2,814.39	\$3,107.33	\$292.94	10.4%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$830.35	\$916.78	\$86.43	10.4%	\$900.93	\$994.71	\$93.77	10.4%
Parent/Child(ren)	\$1,593.76	\$1,759.65	\$165.89	10.4%	\$1,729.23	\$1,909.22	\$179.99	10.4%
Couple	\$1,660.70	\$1,833.56	\$172.86	10.4%	\$1,801.86	\$1,989.41	\$187.55	10.4%
Family	\$2,593.91	\$2,863.90	\$269.99	10.4%	\$2,814.39	\$3,107.33	\$292.94	10.4%
County: Bronx								
Four-Tier A								
Single	\$830.35	\$916.78	\$86.43	10.4%	\$900.93	\$994.71	\$93.77	10.4%
Parent/Child(ren)	\$1,593.76	\$1,759.65	\$165.89	10.4%	\$1,729.23	\$1,909.22	\$179.99	10.4%
Couple	\$1,660.70	\$1,833.56	\$172.86	10.4%	\$1,801.86	\$1,989.41	\$187.55	10.4%
Family	\$2,593.91	\$2,863.90	\$269.99	10.4%	\$2,814.39	\$3,107.33	\$292.94	10.4%
County: Nassau								
Four-Tier A								
Single	\$830.35	\$916.78	\$86.43	10.4%	\$900.93	\$994.71	\$93.77	10.4%
Parent/Child(ren)	\$1,593.76	\$1,759.65	\$165.89	10.4%	\$1,729.23	\$1,909.22	\$179.99	10.4%
Couple	\$1,660.70	\$1,833.56	\$172.86	10.4%	\$1,801.86	\$1,989.41	\$187.55	10.4%
Family	\$2,593.91	\$2,863.90	\$269.99	10.4%	\$2,814.39	\$3,107.33	\$292.94	10.4%
County: Suffolk								
Four-Tier A								
Single	\$830.35	\$916.78	\$86.43	10.4%	\$900.93	\$994.71	\$93.77	10.4%
Parent/Child(ren)	\$1,593.76	\$1,759.65	\$165.89	10.4%	\$1,729.23	\$1,909.22	\$179.99	10.4%
Couple	\$1,660.70	\$1,833.56	\$172.86	10.4%	\$1,801.86	\$1,989.41	\$187.55	10.4%
Family	\$2,593.91	\$2,863.90	\$269.99	10.4%	\$2,814.39	\$3,107.33	\$292.94	10.4%
County: Staten Island								
Four-Tier A								
Single	\$830.35	\$916.78	\$86.43	10.4%	\$900.93	\$994.71	\$93.77	10.4%
Parent/Child(ren)	\$1,593.76	\$1,759.65	\$165.89	10.4%	\$1,729.23	\$1,909.22	\$179.99	10.4%
Couple	\$1,660.70	\$1,833.56	\$172.86	10.4%	\$1,801.86	\$1,989.41	\$187.55	10.4%
Family	\$2,593.91	\$2,863.90	\$269.99	10.4%	\$2,814.39	\$3,107.33	\$292.94	10.4%
County: Westchester								
Four-Tier A								
Single	\$830.35	\$916.78	\$86.43	10.4%	\$900.93	\$994.71	\$93.77	10.4%
Parent/Child(ren)	\$1,593.76	\$1,759.65	\$165.89	10.4%	\$1,729.23	\$1,909.22	\$179.99	10.4%
Couple	\$1,660.70	\$1,833.56	\$172.86	10.4%	\$1,801.86	\$1,989.41	\$187.55	10.4%
Family	\$2,593.91	\$2,863.90	\$269.99	10.4%	\$2,814.39	\$3,107.33	\$292.94	10.4%
County: Rockland								
Four-Tier A								
Single	\$830.35	\$916.78	\$86.43	10.4%	\$900.93	\$994.71	\$93.77	10.4%
Parent/Child(ren)	\$1,593.76	\$1,759.65	\$165.89	10.4%	\$1,729.23	\$1,909.22	\$179.99	10.4%
Couple	\$1,660.70	\$1,833.56	\$172.86	10.4%	\$1,801.86	\$1,989.41	\$187.55	10.4%
Family	\$2,593.91	\$2,863.90	\$269.99	10.4%	\$2,814.39	\$3,107.33	\$292.94	10.4%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$739.01	\$815.93	\$76.92	10.4%	\$801.83	\$885.29	\$83.46	10.4%
Parent/Child(ren)	\$1,418.45	\$1,566.09	\$147.64	10.4%	\$1,539.02	\$1,699.21	\$160.19	10.4%
Couple	\$1,478.03	\$1,631.87	\$153.84	10.4%	\$1,603.66	\$1,770.58	\$166.92	10.4%
Family	\$2,308.58	\$2,548.87	\$240.29	10.4%	\$2,504.81	\$2,765.53	\$260.72	10.4%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$739.01	\$815.93	\$76.92	10.4%	\$801.83	\$885.29	\$83.46	10.4%
Parent/Child(ren)	\$1,418.45	\$1,566.09	\$147.64	10.4%	\$1,539.02	\$1,699.21	\$160.19	10.4%
Couple	\$1,478.03	\$1,631.87	\$153.84	10.4%	\$1,603.66	\$1,770.58	\$166.92	10.4%
Family	\$2,308.58	\$2,548.87	\$240.29	10.4%	\$2,504.81	\$2,765.53	\$260.72	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$10 OV, \$250 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
January to March 2013					January to March 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$820.52	\$918.49	\$97.97	11.9%	\$890.26	\$996.56	\$106.30	11.9%
Parent/Child(ren)	\$1,574.89	\$1,762.93	\$188.04	11.9%	\$1,708.76	\$1,912.78	\$204.03	11.9%
Couple	\$1,641.04	\$1,836.98	\$195.94	11.9%	\$1,780.53	\$1,993.12	\$212.59	11.9%
Family	\$2,563.20	\$2,869.24	\$306.05	11.9%	\$2,781.07	\$3,113.13	\$332.06	11.9%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$820.52	\$918.49	\$97.97	11.9%	\$890.26	\$996.56	\$106.30	11.9%
Parent/Child(ren)	\$1,574.89	\$1,762.93	\$188.04	11.9%	\$1,708.76	\$1,912.78	\$204.03	11.9%
Couple	\$1,641.04	\$1,836.98	\$195.94	11.9%	\$1,780.53	\$1,993.12	\$212.59	11.9%
Family	\$2,563.20	\$2,869.24	\$306.05	11.9%	\$2,781.07	\$3,113.13	\$332.06	11.9%
County: Bronx								
Four-Tier A								
Single	\$820.52	\$918.49	\$97.97	11.9%	\$890.26	\$996.56	\$106.30	11.9%
Parent/Child(ren)	\$1,574.89	\$1,762.93	\$188.04	11.9%	\$1,708.76	\$1,912.78	\$204.03	11.9%
Couple	\$1,641.04	\$1,836.98	\$195.94	11.9%	\$1,780.53	\$1,993.12	\$212.59	11.9%
Family	\$2,563.20	\$2,869.24	\$306.05	11.9%	\$2,781.07	\$3,113.13	\$332.06	11.9%
County: Nassau								
Four-Tier A								
Single	\$820.52	\$918.49	\$97.97	11.9%	\$890.26	\$996.56	\$106.30	11.9%
Parent/Child(ren)	\$1,574.89	\$1,762.93	\$188.04	11.9%	\$1,708.76	\$1,912.78	\$204.03	11.9%
Couple	\$1,641.04	\$1,836.98	\$195.94	11.9%	\$1,780.53	\$1,993.12	\$212.59	11.9%
Family	\$2,563.20	\$2,869.24	\$306.05	11.9%	\$2,781.07	\$3,113.13	\$332.06	11.9%
County: Suffolk								
Four-Tier A								
Single	\$820.52	\$918.49	\$97.97	11.9%	\$890.26	\$996.56	\$106.30	11.9%
Parent/Child(ren)	\$1,574.89	\$1,762.93	\$188.04	11.9%	\$1,708.76	\$1,912.78	\$204.03	11.9%
Couple	\$1,641.04	\$1,836.98	\$195.94	11.9%	\$1,780.53	\$1,993.12	\$212.59	11.9%
Family	\$2,563.20	\$2,869.24	\$306.05	11.9%	\$2,781.07	\$3,113.13	\$332.06	11.9%
County: Staten Island								
Four-Tier A								
Single	\$820.52	\$918.49	\$97.97	11.9%	\$890.26	\$996.56	\$106.30	11.9%
Parent/Child(ren)	\$1,574.89	\$1,762.93	\$188.04	11.9%	\$1,708.76	\$1,912.78	\$204.03	11.9%
Couple	\$1,641.04	\$1,836.98	\$195.94	11.9%	\$1,780.53	\$1,993.12	\$212.59	11.9%
Family	\$2,563.20	\$2,869.24	\$306.05	11.9%	\$2,781.07	\$3,113.13	\$332.06	11.9%
County: Westchester								
Four-Tier A								
Single	\$820.52	\$918.49	\$97.97	11.9%	\$890.26	\$996.56	\$106.30	11.9%
Parent/Child(ren)	\$1,574.89	\$1,762.93	\$188.04	11.9%	\$1,708.76	\$1,912.78	\$204.03	11.9%
Couple	\$1,641.04	\$1,836.98	\$195.94	11.9%	\$1,780.53	\$1,993.12	\$212.59	11.9%
Family	\$2,563.20	\$2,869.24	\$306.05	11.9%	\$2,781.07	\$3,113.13	\$332.06	11.9%
County: Rockland								
Four-Tier A								
Single	\$820.52	\$918.49	\$97.97	11.9%	\$890.26	\$996.56	\$106.30	11.9%
Parent/Child(ren)	\$1,574.89	\$1,762.93	\$188.04	11.9%	\$1,708.76	\$1,912.78	\$204.03	11.9%
Couple	\$1,641.04	\$1,836.98	\$195.94	11.9%	\$1,780.53	\$1,993.12	\$212.59	11.9%
Family	\$2,563.20	\$2,869.24	\$306.05	11.9%	\$2,781.07	\$3,113.13	\$332.06	11.9%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$730.26	\$817.46	\$87.19	11.9%	\$792.34	\$886.94	\$94.60	11.9%
Parent/Child(ren)	\$1,401.65	\$1,569.01	\$167.36	11.9%	\$1,520.79	\$1,702.37	\$181.58	11.9%
Couple	\$1,460.53	\$1,634.91	\$174.39	11.9%	\$1,584.67	\$1,773.88	\$189.21	11.9%
Family	\$2,281.25	\$2,553.63	\$272.38	11.9%	\$2,475.15	\$2,770.68	\$295.53	11.9%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$730.26	\$817.46	\$87.19	11.9%	\$792.34	\$886.94	\$94.60	11.9%
Parent/Child(ren)	\$1,401.65	\$1,569.01	\$167.36	11.9%	\$1,520.79	\$1,702.37	\$181.58	11.9%
Couple	\$1,460.53	\$1,634.91	\$174.39	11.9%	\$1,584.67	\$1,773.88	\$189.21	11.9%
Family	\$2,281.25	\$2,553.63	\$272.38	11.9%	\$2,475.15	\$2,770.68	\$295.53	11.9%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$10 OV, \$250 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
January to March 2013					January to March 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$770.65	\$862.67	\$92.02	11.9%	\$836.16	\$935.99	\$99.84	11.9%
Parent/Child(ren)	\$1,479.17	\$1,655.79	\$176.62	11.9%	\$1,604.90	\$1,796.53	\$191.63	11.9%
Couple	\$1,541.30	\$1,725.34	\$184.03	11.9%	\$1,672.31	\$1,871.99	\$199.68	11.9%
Family	\$2,407.41	\$2,694.86	\$287.45	11.9%	\$2,612.04	\$2,923.93	\$311.88	11.9%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$770.65	\$862.67	\$92.02	11.9%	\$836.16	\$935.99	\$99.84	11.9%
Parent/Child(ren)	\$1,479.17	\$1,655.79	\$176.62	11.9%	\$1,604.90	\$1,796.53	\$191.63	11.9%
Couple	\$1,541.30	\$1,725.34	\$184.03	11.9%	\$1,672.31	\$1,871.99	\$199.68	11.9%
Family	\$2,407.41	\$2,694.86	\$287.45	11.9%	\$2,612.04	\$2,923.93	\$311.88	11.9%
County: Bronx								
Four-Tier A								
Single	\$770.65	\$862.67	\$92.02	11.9%	\$836.16	\$935.99	\$99.84	11.9%
Parent/Child(ren)	\$1,479.17	\$1,655.79	\$176.62	11.9%	\$1,604.90	\$1,796.53	\$191.63	11.9%
Couple	\$1,541.30	\$1,725.34	\$184.03	11.9%	\$1,672.31	\$1,871.99	\$199.68	11.9%
Family	\$2,407.41	\$2,694.86	\$287.45	11.9%	\$2,612.04	\$2,923.93	\$311.88	11.9%
County: Nassau								
Four-Tier A								
Single	\$770.65	\$862.67	\$92.02	11.9%	\$836.16	\$935.99	\$99.84	11.9%
Parent/Child(ren)	\$1,479.17	\$1,655.79	\$176.62	11.9%	\$1,604.90	\$1,796.53	\$191.63	11.9%
Couple	\$1,541.30	\$1,725.34	\$184.03	11.9%	\$1,672.31	\$1,871.99	\$199.68	11.9%
Family	\$2,407.41	\$2,694.86	\$287.45	11.9%	\$2,612.04	\$2,923.93	\$311.88	11.9%
County: Suffolk								
Four-Tier A								
Single	\$770.65	\$862.67	\$92.02	11.9%	\$836.16	\$935.99	\$99.84	11.9%
Parent/Child(ren)	\$1,479.17	\$1,655.79	\$176.62	11.9%	\$1,604.90	\$1,796.53	\$191.63	11.9%
Couple	\$1,541.30	\$1,725.34	\$184.03	11.9%	\$1,672.31	\$1,871.99	\$199.68	11.9%
Family	\$2,407.41	\$2,694.86	\$287.45	11.9%	\$2,612.04	\$2,923.93	\$311.88	11.9%
County: Staten Island								
Four-Tier A								
Single	\$770.65	\$862.67	\$92.02	11.9%	\$836.16	\$935.99	\$99.84	11.9%
Parent/Child(ren)	\$1,479.17	\$1,655.79	\$176.62	11.9%	\$1,604.90	\$1,796.53	\$191.63	11.9%
Couple	\$1,541.30	\$1,725.34	\$184.03	11.9%	\$1,672.31	\$1,871.99	\$199.68	11.9%
Family	\$2,407.41	\$2,694.86	\$287.45	11.9%	\$2,612.04	\$2,923.93	\$311.88	11.9%
County: Westchester								
Four-Tier A								
Single	\$770.65	\$862.67	\$92.02	11.9%	\$836.16	\$935.99	\$99.84	11.9%
Parent/Child(ren)	\$1,479.17	\$1,655.79	\$176.62	11.9%	\$1,604.90	\$1,796.53	\$191.63	11.9%
Couple	\$1,541.30	\$1,725.34	\$184.03	11.9%	\$1,672.31	\$1,871.99	\$199.68	11.9%
Family	\$2,407.41	\$2,694.86	\$287.45	11.9%	\$2,612.04	\$2,923.93	\$311.88	11.9%
County: Rockland								
Four-Tier A								
Single	\$770.65	\$862.67	\$92.02	11.9%	\$836.16	\$935.99	\$99.84	11.9%
Parent/Child(ren)	\$1,479.17	\$1,655.79	\$176.62	11.9%	\$1,604.90	\$1,796.53	\$191.63	11.9%
Couple	\$1,541.30	\$1,725.34	\$184.03	11.9%	\$1,672.31	\$1,871.99	\$199.68	11.9%
Family	\$2,407.41	\$2,694.86	\$287.45	11.9%	\$2,612.04	\$2,923.93	\$311.88	11.9%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$685.88	\$767.77	\$81.90	11.9%	\$744.18	\$833.04	\$88.86	11.9%
Parent/Child(ren)	\$1,316.46	\$1,473.65	\$157.19	11.9%	\$1,428.36	\$1,598.91	\$170.55	11.9%
Couple	\$1,371.76	\$1,535.55	\$163.79	11.9%	\$1,488.36	\$1,666.07	\$177.71	11.9%
Family	\$2,142.60	\$2,398.43	\$255.83	11.9%	\$2,324.72	\$2,602.29	\$277.58	11.9%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$685.88	\$767.77	\$81.90	11.9%	\$744.18	\$833.04	\$88.86	11.9%
Parent/Child(ren)	\$1,316.46	\$1,473.65	\$157.19	11.9%	\$1,428.36	\$1,598.91	\$170.55	11.9%
Couple	\$1,371.76	\$1,535.55	\$163.79	11.9%	\$1,488.36	\$1,666.07	\$177.71	11.9%
Family	\$2,142.60	\$2,398.43	\$255.83	11.9%	\$2,324.72	\$2,602.29	\$277.58	11.9%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$10 OV, \$250 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
April to June 2013					April to June 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$849.24	\$953.59	\$104.35	12.3%	\$921.43	\$1,034.65	\$113.22	12.3%
Parent/Child(ren)	\$1,630.01	\$1,830.30	\$200.29	12.3%	\$1,768.57	\$1,985.88	\$217.31	12.3%
Couple	\$1,698.48	\$1,907.18	\$208.70	12.3%	\$1,842.85	\$2,069.29	\$226.44	12.3%
Family	\$2,652.92	\$2,978.89	\$325.98	12.3%	\$2,878.41	\$3,232.10	\$353.68	12.3%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$849.24	\$953.59	\$104.35	12.3%	\$921.43	\$1,034.65	\$113.22	12.3%
Parent/Child(ren)	\$1,630.01	\$1,830.30	\$200.29	12.3%	\$1,768.57	\$1,985.88	\$217.31	12.3%
Couple	\$1,698.48	\$1,907.18	\$208.70	12.3%	\$1,842.85	\$2,069.29	\$226.44	12.3%
Family	\$2,652.92	\$2,978.89	\$325.98	12.3%	\$2,878.41	\$3,232.10	\$353.68	12.3%
County: Bronx								
Four-Tier A								
Single	\$849.24	\$953.59	\$104.35	12.3%	\$921.43	\$1,034.65	\$113.22	12.3%
Parent/Child(ren)	\$1,630.01	\$1,830.30	\$200.29	12.3%	\$1,768.57	\$1,985.88	\$217.31	12.3%
Couple	\$1,698.48	\$1,907.18	\$208.70	12.3%	\$1,842.85	\$2,069.29	\$226.44	12.3%
Family	\$2,652.92	\$2,978.89	\$325.98	12.3%	\$2,878.41	\$3,232.10	\$353.68	12.3%
County: Nassau								
Four-Tier A								
Single	\$849.24	\$953.59	\$104.35	12.3%	\$921.43	\$1,034.65	\$113.22	12.3%
Parent/Child(ren)	\$1,630.01	\$1,830.30	\$200.29	12.3%	\$1,768.57	\$1,985.88	\$217.31	12.3%
Couple	\$1,698.48	\$1,907.18	\$208.70	12.3%	\$1,842.85	\$2,069.29	\$226.44	12.3%
Family	\$2,652.92	\$2,978.89	\$325.98	12.3%	\$2,878.41	\$3,232.10	\$353.68	12.3%
County: Suffolk								
Four-Tier A								
Single	\$849.24	\$953.59	\$104.35	12.3%	\$921.43	\$1,034.65	\$113.22	12.3%
Parent/Child(ren)	\$1,630.01	\$1,830.30	\$200.29	12.3%	\$1,768.57	\$1,985.88	\$217.31	12.3%
Couple	\$1,698.48	\$1,907.18	\$208.70	12.3%	\$1,842.85	\$2,069.29	\$226.44	12.3%
Family	\$2,652.92	\$2,978.89	\$325.98	12.3%	\$2,878.41	\$3,232.10	\$353.68	12.3%
County: Staten Island								
Four-Tier A								
Single	\$849.24	\$953.59	\$104.35	12.3%	\$921.43	\$1,034.65	\$113.22	12.3%
Parent/Child(ren)	\$1,630.01	\$1,830.30	\$200.29	12.3%	\$1,768.57	\$1,985.88	\$217.31	12.3%
Couple	\$1,698.48	\$1,907.18	\$208.70	12.3%	\$1,842.85	\$2,069.29	\$226.44	12.3%
Family	\$2,652.92	\$2,978.89	\$325.98	12.3%	\$2,878.41	\$3,232.10	\$353.68	12.3%
County: Westchester								
Four-Tier A								
Single	\$849.24	\$953.59	\$104.35	12.3%	\$921.43	\$1,034.65	\$113.22	12.3%
Parent/Child(ren)	\$1,630.01	\$1,830.30	\$200.29	12.3%	\$1,768.57	\$1,985.88	\$217.31	12.3%
Couple	\$1,698.48	\$1,907.18	\$208.70	12.3%	\$1,842.85	\$2,069.29	\$226.44	12.3%
Family	\$2,652.92	\$2,978.89	\$325.98	12.3%	\$2,878.41	\$3,232.10	\$353.68	12.3%
County: Rockland								
Four-Tier A								
Single	\$849.24	\$953.59	\$104.35	12.3%	\$921.43	\$1,034.65	\$113.22	12.3%
Parent/Child(ren)	\$1,630.01	\$1,830.30	\$200.29	12.3%	\$1,768.57	\$1,985.88	\$217.31	12.3%
Couple	\$1,698.48	\$1,907.18	\$208.70	12.3%	\$1,842.85	\$2,069.29	\$226.44	12.3%
Family	\$2,652.92	\$2,978.89	\$325.98	12.3%	\$2,878.41	\$3,232.10	\$353.68	12.3%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$755.82	\$848.70	\$92.87	12.3%	\$820.07	\$920.83	\$100.77	12.3%
Parent/Child(ren)	\$1,450.71	\$1,628.97	\$178.26	12.3%	\$1,574.02	\$1,767.43	\$193.41	12.3%
Couple	\$1,511.65	\$1,697.39	\$185.74	12.3%	\$1,640.14	\$1,841.67	\$201.53	12.3%
Family	\$2,361.09	\$2,651.21	\$290.12	12.3%	\$2,561.79	\$2,876.57	\$314.78	12.3%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$755.82	\$848.70	\$92.87	12.3%	\$820.07	\$920.83	\$100.77	12.3%
Parent/Child(ren)	\$1,450.71	\$1,628.97	\$178.26	12.3%	\$1,574.02	\$1,767.43	\$193.41	12.3%
Couple	\$1,511.65	\$1,697.39	\$185.74	12.3%	\$1,640.14	\$1,841.67	\$201.53	12.3%
Family	\$2,361.09	\$2,651.21	\$290.12	12.3%	\$2,561.79	\$2,876.57	\$314.78	12.3%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$10 OV, \$250 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
April to June 2013					April to June 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$797.63	\$895.64	\$98.02	12.3%	\$865.43	\$971.77	\$106.35	12.3%
Parent/Child(ren)	\$1,530.95	\$1,719.08	\$188.13	12.3%	\$1,661.08	\$1,865.20	\$204.12	12.3%
Couple	\$1,595.25	\$1,791.29	\$196.03	12.3%	\$1,730.85	\$1,943.54	\$212.69	12.3%
Family	\$2,491.68	\$2,797.87	\$306.19	12.3%	\$2,703.48	\$3,035.69	\$332.21	12.3%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$797.63	\$895.64	\$98.02	12.3%	\$865.43	\$971.77	\$106.35	12.3%
Parent/Child(ren)	\$1,530.95	\$1,719.08	\$188.13	12.3%	\$1,661.08	\$1,865.20	\$204.12	12.3%
Couple	\$1,595.25	\$1,791.29	\$196.03	12.3%	\$1,730.85	\$1,943.54	\$212.69	12.3%
Family	\$2,491.68	\$2,797.87	\$306.19	12.3%	\$2,703.48	\$3,035.69	\$332.21	12.3%
County: Bronx								
Four-Tier A								
Single	\$797.63	\$895.64	\$98.02	12.3%	\$865.43	\$971.77	\$106.35	12.3%
Parent/Child(ren)	\$1,530.95	\$1,719.08	\$188.13	12.3%	\$1,661.08	\$1,865.20	\$204.12	12.3%
Couple	\$1,595.25	\$1,791.29	\$196.03	12.3%	\$1,730.85	\$1,943.54	\$212.69	12.3%
Family	\$2,491.68	\$2,797.87	\$306.19	12.3%	\$2,703.48	\$3,035.69	\$332.21	12.3%
County: Nassau								
Four-Tier A								
Single	\$797.63	\$895.64	\$98.02	12.3%	\$865.43	\$971.77	\$106.35	12.3%
Parent/Child(ren)	\$1,530.95	\$1,719.08	\$188.13	12.3%	\$1,661.08	\$1,865.20	\$204.12	12.3%
Couple	\$1,595.25	\$1,791.29	\$196.03	12.3%	\$1,730.85	\$1,943.54	\$212.69	12.3%
Family	\$2,491.68	\$2,797.87	\$306.19	12.3%	\$2,703.48	\$3,035.69	\$332.21	12.3%
County: Suffolk								
Four-Tier A								
Single	\$797.63	\$895.64	\$98.02	12.3%	\$865.43	\$971.77	\$106.35	12.3%
Parent/Child(ren)	\$1,530.95	\$1,719.08	\$188.13	12.3%	\$1,661.08	\$1,865.20	\$204.12	12.3%
Couple	\$1,595.25	\$1,791.29	\$196.03	12.3%	\$1,730.85	\$1,943.54	\$212.69	12.3%
Family	\$2,491.68	\$2,797.87	\$306.19	12.3%	\$2,703.48	\$3,035.69	\$332.21	12.3%
County: Staten Island								
Four-Tier A								
Single	\$797.63	\$895.64	\$98.02	12.3%	\$865.43	\$971.77	\$106.35	12.3%
Parent/Child(ren)	\$1,530.95	\$1,719.08	\$188.13	12.3%	\$1,661.08	\$1,865.20	\$204.12	12.3%
Couple	\$1,595.25	\$1,791.29	\$196.03	12.3%	\$1,730.85	\$1,943.54	\$212.69	12.3%
Family	\$2,491.68	\$2,797.87	\$306.19	12.3%	\$2,703.48	\$3,035.69	\$332.21	12.3%
County: Westchester								
Four-Tier A								
Single	\$797.63	\$895.64	\$98.02	12.3%	\$865.43	\$971.77	\$106.35	12.3%
Parent/Child(ren)	\$1,530.95	\$1,719.08	\$188.13	12.3%	\$1,661.08	\$1,865.20	\$204.12	12.3%
Couple	\$1,595.25	\$1,791.29	\$196.03	12.3%	\$1,730.85	\$1,943.54	\$212.69	12.3%
Family	\$2,491.68	\$2,797.87	\$306.19	12.3%	\$2,703.48	\$3,035.69	\$332.21	12.3%
County: Rockland								
Four-Tier A								
Single	\$797.63	\$895.64	\$98.02	12.3%	\$865.43	\$971.77	\$106.35	12.3%
Parent/Child(ren)	\$1,530.95	\$1,719.08	\$188.13	12.3%	\$1,661.08	\$1,865.20	\$204.12	12.3%
Couple	\$1,595.25	\$1,791.29	\$196.03	12.3%	\$1,730.85	\$1,943.54	\$212.69	12.3%
Family	\$2,491.68	\$2,797.87	\$306.19	12.3%	\$2,703.48	\$3,035.69	\$332.21	12.3%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$709.89	\$797.12	\$87.23	12.3%	\$770.23	\$864.88	\$94.65	12.3%
Parent/Child(ren)	\$1,362.54	\$1,529.98	\$167.44	12.3%	\$1,478.36	\$1,660.03	\$181.67	12.3%
Couple	\$1,419.78	\$1,594.24	\$174.47	12.3%	\$1,540.46	\$1,729.75	\$189.30	12.3%
Family	\$2,217.60	\$2,490.11	\$272.51	12.3%	\$2,406.09	\$2,701.76	\$295.67	12.3%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$709.89	\$797.12	\$87.23	12.3%	\$770.23	\$864.88	\$94.65	12.3%
Parent/Child(ren)	\$1,362.54	\$1,529.98	\$167.44	12.3%	\$1,478.36	\$1,660.03	\$181.67	12.3%
Couple	\$1,419.78	\$1,594.24	\$174.47	12.3%	\$1,540.46	\$1,729.75	\$189.30	12.3%
Family	\$2,217.60	\$2,490.11	\$272.51	12.3%	\$2,406.09	\$2,701.76	\$295.67	12.3%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$10 OV, \$250 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

		FREEDOM NETWORK RATES							
		GATED				NON-GATED			
		July to September 2013				July to September 2013			
		2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan									
Four-Tier A									
Single		\$900.19	\$990.94	\$90.75	10.1%	\$976.71	\$1,075.17	\$98.46	10.1%
Parent/Child(ren)		\$1,727.81	\$1,901.99	\$174.18	10.1%	\$1,874.67	\$2,063.66	\$188.99	10.1%
Couple		\$1,800.38	\$1,981.88	\$181.50	10.1%	\$1,953.41	\$2,150.34	\$196.93	10.1%
Family		\$2,812.08	\$3,095.57	\$283.49	10.1%	\$3,051.10	\$3,358.69	\$307.59	10.1%
County: Brooklyn/Queens									
Four-Tier A									
Single		\$900.19	\$990.94	\$90.75	10.1%	\$976.71	\$1,075.17	\$98.46	10.1%
Parent/Child(ren)		\$1,727.81	\$1,901.99	\$174.18	10.1%	\$1,874.67	\$2,063.66	\$188.99	10.1%
Couple		\$1,800.38	\$1,981.88	\$181.50	10.1%	\$1,953.41	\$2,150.34	\$196.93	10.1%
Family		\$2,812.08	\$3,095.57	\$283.49	10.1%	\$3,051.10	\$3,358.69	\$307.59	10.1%
County: Bronx									
Four-Tier A									
Single		\$900.19	\$990.94	\$90.75	10.1%	\$976.71	\$1,075.17	\$98.46	10.1%
Parent/Child(ren)		\$1,727.81	\$1,901.99	\$174.18	10.1%	\$1,874.67	\$2,063.66	\$188.99	10.1%
Couple		\$1,800.38	\$1,981.88	\$181.50	10.1%	\$1,953.41	\$2,150.34	\$196.93	10.1%
Family		\$2,812.08	\$3,095.57	\$283.49	10.1%	\$3,051.10	\$3,358.69	\$307.59	10.1%
County: Nassau									
Four-Tier A									
Single		\$900.19	\$990.94	\$90.75	10.1%	\$976.71	\$1,075.17	\$98.46	10.1%
Parent/Child(ren)		\$1,727.81	\$1,901.99	\$174.18	10.1%	\$1,874.67	\$2,063.66	\$188.99	10.1%
Couple		\$1,800.38	\$1,981.88	\$181.50	10.1%	\$1,953.41	\$2,150.34	\$196.93	10.1%
Family		\$2,812.08	\$3,095.57	\$283.49	10.1%	\$3,051.10	\$3,358.69	\$307.59	10.1%
County: Suffolk									
Four-Tier A									
Single		\$900.19	\$990.94	\$90.75	10.1%	\$976.71	\$1,075.17	\$98.46	10.1%
Parent/Child(ren)		\$1,727.81	\$1,901.99	\$174.18	10.1%	\$1,874.67	\$2,063.66	\$188.99	10.1%
Couple		\$1,800.38	\$1,981.88	\$181.50	10.1%	\$1,953.41	\$2,150.34	\$196.93	10.1%
Family		\$2,812.08	\$3,095.57	\$283.49	10.1%	\$3,051.10	\$3,358.69	\$307.59	10.1%
County: Staten Island									
Four-Tier A									
Single		\$900.19	\$990.94	\$90.75	10.1%	\$976.71	\$1,075.17	\$98.46	10.1%
Parent/Child(ren)		\$1,727.81	\$1,901.99	\$174.18	10.1%	\$1,874.67	\$2,063.66	\$188.99	10.1%
Couple		\$1,800.38	\$1,981.88	\$181.50	10.1%	\$1,953.41	\$2,150.34	\$196.93	10.1%
Family		\$2,812.08	\$3,095.57	\$283.49	10.1%	\$3,051.10	\$3,358.69	\$307.59	10.1%
County: Westchester									
Four-Tier A									
Single		\$900.19	\$990.94	\$90.75	10.1%	\$976.71	\$1,075.17	\$98.46	10.1%
Parent/Child(ren)		\$1,727.81	\$1,901.99	\$174.18	10.1%	\$1,874.67	\$2,063.66	\$188.99	10.1%
Couple		\$1,800.38	\$1,981.88	\$181.50	10.1%	\$1,953.41	\$2,150.34	\$196.93	10.1%
Family		\$2,812.08	\$3,095.57	\$283.49	10.1%	\$3,051.10	\$3,358.69	\$307.59	10.1%
County: Rockland									
Four-Tier A									
Single		\$900.19	\$990.94	\$90.75	10.1%	\$976.71	\$1,075.17	\$98.46	10.1%
Parent/Child(ren)		\$1,727.81	\$1,901.99	\$174.18	10.1%	\$1,874.67	\$2,063.66	\$188.99	10.1%
Couple		\$1,800.38	\$1,981.88	\$181.50	10.1%	\$1,953.41	\$2,150.34	\$196.93	10.1%
Family		\$2,812.08	\$3,095.57	\$283.49	10.1%	\$3,051.10	\$3,358.69	\$307.59	10.1%
County: Putnam/Orange/Dutchess									
Four-Tier A									
Single		\$801.17	\$881.94	\$80.77	10.1%	\$869.27	\$956.90	\$87.63	10.1%
Parent/Child(ren)		\$1,537.75	\$1,692.77	\$155.02	10.1%	\$1,668.46	\$1,836.66	\$168.20	10.1%
Couple		\$1,602.34	\$1,763.87	\$161.54	10.1%	\$1,738.54	\$1,913.80	\$175.27	10.1%
Family		\$2,502.75	\$2,755.06	\$252.31	10.1%	\$2,715.48	\$2,989.23	\$273.75	10.1%
County: Sullivan/Ulster									
Four-Tier A									
Single		\$801.17	\$881.94	\$80.77	10.1%	\$869.27	\$956.90	\$87.63	10.1%
Parent/Child(ren)		\$1,537.75	\$1,692.77	\$155.02	10.1%	\$1,668.46	\$1,836.66	\$168.20	10.1%
Couple		\$1,602.34	\$1,763.87	\$161.54	10.1%	\$1,738.54	\$1,913.80	\$175.27	10.1%
Family		\$2,502.75	\$2,755.06	\$252.31	10.1%	\$2,715.48	\$2,989.23	\$273.75	10.1%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates

\$10 OV, \$250 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
July to September 2013					July to September 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$845.48	\$930.72	\$85.24	10.1%	\$917.35	\$1,009.83	\$92.48	10.1%
Parent/Child(ren)	\$1,622.80	\$1,786.40	\$163.60	10.1%	\$1,760.74	\$1,938.24	\$177.50	10.1%
Couple	\$1,690.96	\$1,861.44	\$170.47	10.1%	\$1,834.70	\$2,019.66	\$184.96	10.1%
Family	\$2,641.18	\$2,907.44	\$266.26	10.1%	\$2,865.68	\$3,154.57	\$288.90	10.1%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$845.48	\$930.72	\$85.24	10.1%	\$917.35	\$1,009.83	\$92.48	10.1%
Parent/Child(ren)	\$1,622.80	\$1,786.40	\$163.60	10.1%	\$1,760.74	\$1,938.24	\$177.50	10.1%
Couple	\$1,690.96	\$1,861.44	\$170.47	10.1%	\$1,834.70	\$2,019.66	\$184.96	10.1%
Family	\$2,641.18	\$2,907.44	\$266.26	10.1%	\$2,865.68	\$3,154.57	\$288.90	10.1%
County: Bronx								
Four-Tier A								
Single	\$845.48	\$930.72	\$85.24	10.1%	\$917.35	\$1,009.83	\$92.48	10.1%
Parent/Child(ren)	\$1,622.80	\$1,786.40	\$163.60	10.1%	\$1,760.74	\$1,938.24	\$177.50	10.1%
Couple	\$1,690.96	\$1,861.44	\$170.47	10.1%	\$1,834.70	\$2,019.66	\$184.96	10.1%
Family	\$2,641.18	\$2,907.44	\$266.26	10.1%	\$2,865.68	\$3,154.57	\$288.90	10.1%
County: Nassau								
Four-Tier A								
Single	\$845.48	\$930.72	\$85.24	10.1%	\$917.35	\$1,009.83	\$92.48	10.1%
Parent/Child(ren)	\$1,622.80	\$1,786.40	\$163.60	10.1%	\$1,760.74	\$1,938.24	\$177.50	10.1%
Couple	\$1,690.96	\$1,861.44	\$170.47	10.1%	\$1,834.70	\$2,019.66	\$184.96	10.1%
Family	\$2,641.18	\$2,907.44	\$266.26	10.1%	\$2,865.68	\$3,154.57	\$288.90	10.1%
County: Suffolk								
Four-Tier A								
Single	\$845.48	\$930.72	\$85.24	10.1%	\$917.35	\$1,009.83	\$92.48	10.1%
Parent/Child(ren)	\$1,622.80	\$1,786.40	\$163.60	10.1%	\$1,760.74	\$1,938.24	\$177.50	10.1%
Couple	\$1,690.96	\$1,861.44	\$170.47	10.1%	\$1,834.70	\$2,019.66	\$184.96	10.1%
Family	\$2,641.18	\$2,907.44	\$266.26	10.1%	\$2,865.68	\$3,154.57	\$288.90	10.1%
County: Staten Island								
Four-Tier A								
Single	\$845.48	\$930.72	\$85.24	10.1%	\$917.35	\$1,009.83	\$92.48	10.1%
Parent/Child(ren)	\$1,622.80	\$1,786.40	\$163.60	10.1%	\$1,760.74	\$1,938.24	\$177.50	10.1%
Couple	\$1,690.96	\$1,861.44	\$170.47	10.1%	\$1,834.70	\$2,019.66	\$184.96	10.1%
Family	\$2,641.18	\$2,907.44	\$266.26	10.1%	\$2,865.68	\$3,154.57	\$288.90	10.1%
County: Westchester								
Four-Tier A								
Single	\$845.48	\$930.72	\$85.24	10.1%	\$917.35	\$1,009.83	\$92.48	10.1%
Parent/Child(ren)	\$1,622.80	\$1,786.40	\$163.60	10.1%	\$1,760.74	\$1,938.24	\$177.50	10.1%
Couple	\$1,690.96	\$1,861.44	\$170.47	10.1%	\$1,834.70	\$2,019.66	\$184.96	10.1%
Family	\$2,641.18	\$2,907.44	\$266.26	10.1%	\$2,865.68	\$3,154.57	\$288.90	10.1%
County: Rockland								
Four-Tier A								
Single	\$845.48	\$930.72	\$85.24	10.1%	\$917.35	\$1,009.83	\$92.48	10.1%
Parent/Child(ren)	\$1,622.80	\$1,786.40	\$163.60	10.1%	\$1,760.74	\$1,938.24	\$177.50	10.1%
Couple	\$1,690.96	\$1,861.44	\$170.47	10.1%	\$1,834.70	\$2,019.66	\$184.96	10.1%
Family	\$2,641.18	\$2,907.44	\$266.26	10.1%	\$2,865.68	\$3,154.57	\$288.90	10.1%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$752.48	\$828.34	\$75.86	10.1%	\$816.44	\$898.75	\$82.31	10.1%
Parent/Child(ren)	\$1,444.29	\$1,589.90	\$145.60	10.1%	\$1,567.06	\$1,725.04	\$157.98	10.1%
Couple	\$1,504.96	\$1,656.68	\$151.72	10.1%	\$1,632.88	\$1,797.49	\$164.61	10.1%
Family	\$2,350.65	\$2,587.62	\$236.97	10.1%	\$2,550.45	\$2,807.57	\$257.12	10.1%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$752.48	\$828.34	\$75.86	10.1%	\$816.44	\$898.75	\$82.31	10.1%
Parent/Child(ren)	\$1,444.29	\$1,589.90	\$145.60	10.1%	\$1,567.06	\$1,725.04	\$157.98	10.1%
Couple	\$1,504.96	\$1,656.68	\$151.72	10.1%	\$1,632.88	\$1,797.49	\$164.61	10.1%
Family	\$2,350.65	\$2,587.62	\$236.97	10.1%	\$2,550.45	\$2,807.57	\$257.12	10.1%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$10 OV, \$250 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

		FREEDOM NETWORK RATES							
		GATED				NON-GATED			
		October to December 2013				October to December 2013			
		2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan									
Four-Tier A									
Single		\$931.70	\$1,028.68	\$96.98	10.4%	\$1,010.89	\$1,116.12	\$105.22	10.4%
Parent/Child(ren)		\$1,788.29	\$1,974.43	\$186.14	10.4%	\$1,940.29	\$2,142.25	\$201.96	10.4%
Couple		\$1,863.40	\$2,057.36	\$193.96	10.4%	\$2,021.79	\$2,232.24	\$210.45	10.4%
Family		\$2,910.51	\$3,213.46	\$302.95	10.4%	\$3,157.90	\$3,486.61	\$328.70	10.4%
County: Brooklyn/Queens									
Four-Tier A									
Single		\$931.70	\$1,028.68	\$96.98	10.4%	\$1,010.89	\$1,116.12	\$105.22	10.4%
Parent/Child(ren)		\$1,788.29	\$1,974.43	\$186.14	10.4%	\$1,940.29	\$2,142.25	\$201.96	10.4%
Couple		\$1,863.40	\$2,057.36	\$193.96	10.4%	\$2,021.79	\$2,232.24	\$210.45	10.4%
Family		\$2,910.51	\$3,213.46	\$302.95	10.4%	\$3,157.90	\$3,486.61	\$328.70	10.4%
County: Bronx									
Four-Tier A									
Single		\$931.70	\$1,028.68	\$96.98	10.4%	\$1,010.89	\$1,116.12	\$105.22	10.4%
Parent/Child(ren)		\$1,788.29	\$1,974.43	\$186.14	10.4%	\$1,940.29	\$2,142.25	\$201.96	10.4%
Couple		\$1,863.40	\$2,057.36	\$193.96	10.4%	\$2,021.79	\$2,232.24	\$210.45	10.4%
Family		\$2,910.51	\$3,213.46	\$302.95	10.4%	\$3,157.90	\$3,486.61	\$328.70	10.4%
County: Nassau									
Four-Tier A									
Single		\$931.70	\$1,028.68	\$96.98	10.4%	\$1,010.89	\$1,116.12	\$105.22	10.4%
Parent/Child(ren)		\$1,788.29	\$1,974.43	\$186.14	10.4%	\$1,940.29	\$2,142.25	\$201.96	10.4%
Couple		\$1,863.40	\$2,057.36	\$193.96	10.4%	\$2,021.79	\$2,232.24	\$210.45	10.4%
Family		\$2,910.51	\$3,213.46	\$302.95	10.4%	\$3,157.90	\$3,486.61	\$328.70	10.4%
County: Suffolk									
Four-Tier A									
Single		\$931.70	\$1,028.68	\$96.98	10.4%	\$1,010.89	\$1,116.12	\$105.22	10.4%
Parent/Child(ren)		\$1,788.29	\$1,974.43	\$186.14	10.4%	\$1,940.29	\$2,142.25	\$201.96	10.4%
Couple		\$1,863.40	\$2,057.36	\$193.96	10.4%	\$2,021.79	\$2,232.24	\$210.45	10.4%
Family		\$2,910.51	\$3,213.46	\$302.95	10.4%	\$3,157.90	\$3,486.61	\$328.70	10.4%
County: Staten Island									
Four-Tier A									
Single		\$931.70	\$1,028.68	\$96.98	10.4%	\$1,010.89	\$1,116.12	\$105.22	10.4%
Parent/Child(ren)		\$1,788.29	\$1,974.43	\$186.14	10.4%	\$1,940.29	\$2,142.25	\$201.96	10.4%
Couple		\$1,863.40	\$2,057.36	\$193.96	10.4%	\$2,021.79	\$2,232.24	\$210.45	10.4%
Family		\$2,910.51	\$3,213.46	\$302.95	10.4%	\$3,157.90	\$3,486.61	\$328.70	10.4%
County: Westchester									
Four-Tier A									
Single		\$931.70	\$1,028.68	\$96.98	10.4%	\$1,010.89	\$1,116.12	\$105.22	10.4%
Parent/Child(ren)		\$1,788.29	\$1,974.43	\$186.14	10.4%	\$1,940.29	\$2,142.25	\$201.96	10.4%
Couple		\$1,863.40	\$2,057.36	\$193.96	10.4%	\$2,021.79	\$2,232.24	\$210.45	10.4%
Family		\$2,910.51	\$3,213.46	\$302.95	10.4%	\$3,157.90	\$3,486.61	\$328.70	10.4%
County: Rockland									
Four-Tier A									
Single		\$931.70	\$1,028.68	\$96.98	10.4%	\$1,010.89	\$1,116.12	\$105.22	10.4%
Parent/Child(ren)		\$1,788.29	\$1,974.43	\$186.14	10.4%	\$1,940.29	\$2,142.25	\$201.96	10.4%
Couple		\$1,863.40	\$2,057.36	\$193.96	10.4%	\$2,021.79	\$2,232.24	\$210.45	10.4%
Family		\$2,910.51	\$3,213.46	\$302.95	10.4%	\$3,157.90	\$3,486.61	\$328.70	10.4%
County: Putnam/Orange/Dutchess									
Four-Tier A									
Single		\$829.21	\$915.53	\$86.31	10.4%	\$899.70	\$993.34	\$93.65	10.4%
Parent/Child(ren)		\$1,591.57	\$1,757.24	\$165.67	10.4%	\$1,726.86	\$1,906.61	\$179.75	10.4%
Couple		\$1,658.43	\$1,831.05	\$172.62	10.4%	\$1,799.39	\$1,986.69	\$187.30	10.4%
Family		\$2,590.35	\$2,859.98	\$269.63	10.4%	\$2,810.53	\$3,103.08	\$292.55	10.4%
County: Sullivan/Ulster									
Four-Tier A									
Single		\$829.21	\$915.53	\$86.31	10.4%	\$899.70	\$993.34	\$93.65	10.4%
Parent/Child(ren)		\$1,591.57	\$1,757.24	\$165.67	10.4%	\$1,726.86	\$1,906.61	\$179.75	10.4%
Couple		\$1,658.43	\$1,831.05	\$172.62	10.4%	\$1,799.39	\$1,986.69	\$187.30	10.4%
Family		\$2,590.35	\$2,859.98	\$269.63	10.4%	\$2,810.53	\$3,103.08	\$292.55	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$10 OV, \$250 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
October to December 2013					October to December 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$875.07	\$966.16	\$91.08	10.4%	\$949.46	\$1,048.28	\$98.82	10.4%
Parent/Child(ren)	\$1,679.60	\$1,854.42	\$174.82	10.4%	\$1,822.37	\$2,012.05	\$189.68	10.4%
Couple	\$1,750.15	\$1,932.31	\$182.17	10.4%	\$1,898.91	\$2,096.56	\$197.65	10.4%
Family	\$2,733.62	\$3,018.15	\$284.53	10.4%	\$2,965.98	\$3,274.69	\$308.72	10.4%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$875.07	\$966.16	\$91.08	10.4%	\$949.46	\$1,048.28	\$98.82	10.4%
Parent/Child(ren)	\$1,679.60	\$1,854.42	\$174.82	10.4%	\$1,822.37	\$2,012.05	\$189.68	10.4%
Couple	\$1,750.15	\$1,932.31	\$182.17	10.4%	\$1,898.91	\$2,096.56	\$197.65	10.4%
Family	\$2,733.62	\$3,018.15	\$284.53	10.4%	\$2,965.98	\$3,274.69	\$308.72	10.4%
County: Bronx								
Four-Tier A								
Single	\$875.07	\$966.16	\$91.08	10.4%	\$949.46	\$1,048.28	\$98.82	10.4%
Parent/Child(ren)	\$1,679.60	\$1,854.42	\$174.82	10.4%	\$1,822.37	\$2,012.05	\$189.68	10.4%
Couple	\$1,750.15	\$1,932.31	\$182.17	10.4%	\$1,898.91	\$2,096.56	\$197.65	10.4%
Family	\$2,733.62	\$3,018.15	\$284.53	10.4%	\$2,965.98	\$3,274.69	\$308.72	10.4%
County: Nassau								
Four-Tier A								
Single	\$875.07	\$966.16	\$91.08	10.4%	\$949.46	\$1,048.28	\$98.82	10.4%
Parent/Child(ren)	\$1,679.60	\$1,854.42	\$174.82	10.4%	\$1,822.37	\$2,012.05	\$189.68	10.4%
Couple	\$1,750.15	\$1,932.31	\$182.17	10.4%	\$1,898.91	\$2,096.56	\$197.65	10.4%
Family	\$2,733.62	\$3,018.15	\$284.53	10.4%	\$2,965.98	\$3,274.69	\$308.72	10.4%
County: Suffolk								
Four-Tier A								
Single	\$875.07	\$966.16	\$91.08	10.4%	\$949.46	\$1,048.28	\$98.82	10.4%
Parent/Child(ren)	\$1,679.60	\$1,854.42	\$174.82	10.4%	\$1,822.37	\$2,012.05	\$189.68	10.4%
Couple	\$1,750.15	\$1,932.31	\$182.17	10.4%	\$1,898.91	\$2,096.56	\$197.65	10.4%
Family	\$2,733.62	\$3,018.15	\$284.53	10.4%	\$2,965.98	\$3,274.69	\$308.72	10.4%
County: Staten Island								
Four-Tier A								
Single	\$875.07	\$966.16	\$91.08	10.4%	\$949.46	\$1,048.28	\$98.82	10.4%
Parent/Child(ren)	\$1,679.60	\$1,854.42	\$174.82	10.4%	\$1,822.37	\$2,012.05	\$189.68	10.4%
Couple	\$1,750.15	\$1,932.31	\$182.17	10.4%	\$1,898.91	\$2,096.56	\$197.65	10.4%
Family	\$2,733.62	\$3,018.15	\$284.53	10.4%	\$2,965.98	\$3,274.69	\$308.72	10.4%
County: Westchester								
Four-Tier A								
Single	\$875.07	\$966.16	\$91.08	10.4%	\$949.46	\$1,048.28	\$98.82	10.4%
Parent/Child(ren)	\$1,679.60	\$1,854.42	\$174.82	10.4%	\$1,822.37	\$2,012.05	\$189.68	10.4%
Couple	\$1,750.15	\$1,932.31	\$182.17	10.4%	\$1,898.91	\$2,096.56	\$197.65	10.4%
Family	\$2,733.62	\$3,018.15	\$284.53	10.4%	\$2,965.98	\$3,274.69	\$308.72	10.4%
County: Rockland								
Four-Tier A								
Single	\$875.07	\$966.16	\$91.08	10.4%	\$949.46	\$1,048.28	\$98.82	10.4%
Parent/Child(ren)	\$1,679.60	\$1,854.42	\$174.82	10.4%	\$1,822.37	\$2,012.05	\$189.68	10.4%
Couple	\$1,750.15	\$1,932.31	\$182.17	10.4%	\$1,898.91	\$2,096.56	\$197.65	10.4%
Family	\$2,733.62	\$3,018.15	\$284.53	10.4%	\$2,965.98	\$3,274.69	\$308.72	10.4%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$778.82	\$859.88	\$81.06	10.4%	\$845.02	\$932.97	\$87.95	10.4%
Parent/Child(ren)	\$1,494.84	\$1,650.44	\$155.59	10.4%	\$1,621.91	\$1,790.72	\$168.82	10.4%
Couple	\$1,557.63	\$1,719.76	\$162.13	10.4%	\$1,690.03	\$1,865.94	\$175.91	10.4%
Family	\$2,432.92	\$2,686.15	\$253.23	10.4%	\$2,639.72	\$2,914.48	\$274.76	10.4%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$778.82	\$859.88	\$81.06	10.4%	\$845.02	\$932.97	\$87.95	10.4%
Parent/Child(ren)	\$1,494.84	\$1,650.44	\$155.59	10.4%	\$1,621.91	\$1,790.72	\$168.82	10.4%
Couple	\$1,557.63	\$1,719.76	\$162.13	10.4%	\$1,690.03	\$1,865.94	\$175.91	10.4%
Family	\$2,432.92	\$2,686.15	\$253.23	10.4%	\$2,639.72	\$2,914.48	\$274.76	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$2,000 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
January to March 2013					January to March 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$703.89	\$787.94	\$84.05	11.9%	\$763.72	\$854.91	\$91.19	11.9%
Parent/Child(ren)	\$1,351.03	\$1,512.36	\$161.32	11.9%	\$1,465.87	\$1,640.91	\$175.04	11.9%
Couple	\$1,407.78	\$1,575.88	\$168.10	11.9%	\$1,527.44	\$1,709.83	\$182.39	11.9%
Family	\$2,198.86	\$2,461.42	\$262.56	11.9%	\$2,385.76	\$2,670.64	\$284.88	11.9%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$703.89	\$787.94	\$84.05	11.9%	\$763.72	\$854.91	\$91.19	11.9%
Parent/Child(ren)	\$1,351.03	\$1,512.36	\$161.32	11.9%	\$1,465.87	\$1,640.91	\$175.04	11.9%
Couple	\$1,407.78	\$1,575.88	\$168.10	11.9%	\$1,527.44	\$1,709.83	\$182.39	11.9%
Family	\$2,198.86	\$2,461.42	\$262.56	11.9%	\$2,385.76	\$2,670.64	\$284.88	11.9%
County: Bronx								
Four-Tier A								
Single	\$703.89	\$787.94	\$84.05	11.9%	\$763.72	\$854.91	\$91.19	11.9%
Parent/Child(ren)	\$1,351.03	\$1,512.36	\$161.32	11.9%	\$1,465.87	\$1,640.91	\$175.04	11.9%
Couple	\$1,407.78	\$1,575.88	\$168.10	11.9%	\$1,527.44	\$1,709.83	\$182.39	11.9%
Family	\$2,198.86	\$2,461.42	\$262.56	11.9%	\$2,385.76	\$2,670.64	\$284.88	11.9%
County: Nassau								
Four-Tier A								
Single	\$703.89	\$787.94	\$84.05	11.9%	\$763.72	\$854.91	\$91.19	11.9%
Parent/Child(ren)	\$1,351.03	\$1,512.36	\$161.32	11.9%	\$1,465.87	\$1,640.91	\$175.04	11.9%
Couple	\$1,407.78	\$1,575.88	\$168.10	11.9%	\$1,527.44	\$1,709.83	\$182.39	11.9%
Family	\$2,198.86	\$2,461.42	\$262.56	11.9%	\$2,385.76	\$2,670.64	\$284.88	11.9%
County: Suffolk								
Four-Tier A								
Single	\$703.89	\$787.94	\$84.05	11.9%	\$763.72	\$854.91	\$91.19	11.9%
Parent/Child(ren)	\$1,351.03	\$1,512.36	\$161.32	11.9%	\$1,465.87	\$1,640.91	\$175.04	11.9%
Couple	\$1,407.78	\$1,575.88	\$168.10	11.9%	\$1,527.44	\$1,709.83	\$182.39	11.9%
Family	\$2,198.86	\$2,461.42	\$262.56	11.9%	\$2,385.76	\$2,670.64	\$284.88	11.9%
County: Staten Island								
Four-Tier A								
Single	\$703.89	\$787.94	\$84.05	11.9%	\$763.72	\$854.91	\$91.19	11.9%
Parent/Child(ren)	\$1,351.03	\$1,512.36	\$161.32	11.9%	\$1,465.87	\$1,640.91	\$175.04	11.9%
Couple	\$1,407.78	\$1,575.88	\$168.10	11.9%	\$1,527.44	\$1,709.83	\$182.39	11.9%
Family	\$2,198.86	\$2,461.42	\$262.56	11.9%	\$2,385.76	\$2,670.64	\$284.88	11.9%
County: Westchester								
Four-Tier A								
Single	\$703.89	\$787.94	\$84.05	11.9%	\$763.72	\$854.91	\$91.19	11.9%
Parent/Child(ren)	\$1,351.03	\$1,512.36	\$161.32	11.9%	\$1,465.87	\$1,640.91	\$175.04	11.9%
Couple	\$1,407.78	\$1,575.88	\$168.10	11.9%	\$1,527.44	\$1,709.83	\$182.39	11.9%
Family	\$2,198.86	\$2,461.42	\$262.56	11.9%	\$2,385.76	\$2,670.64	\$284.88	11.9%
County: Rockland								
Four-Tier A								
Single	\$703.89	\$787.94	\$84.05	11.9%	\$763.72	\$854.91	\$91.19	11.9%
Parent/Child(ren)	\$1,351.03	\$1,512.36	\$161.32	11.9%	\$1,465.87	\$1,640.91	\$175.04	11.9%
Couple	\$1,407.78	\$1,575.88	\$168.10	11.9%	\$1,527.44	\$1,709.83	\$182.39	11.9%
Family	\$2,198.86	\$2,461.42	\$262.56	11.9%	\$2,385.76	\$2,670.64	\$284.88	11.9%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$626.46	\$701.27	\$74.80	11.9%	\$679.71	\$760.87	\$81.16	11.9%
Parent/Child(ren)	\$1,202.42	\$1,346.00	\$143.58	11.9%	\$1,304.62	\$1,460.41	\$155.78	11.9%
Couple	\$1,252.92	\$1,402.53	\$149.61	11.9%	\$1,359.42	\$1,521.75	\$162.33	11.9%
Family	\$1,956.99	\$2,190.67	\$233.68	11.9%	\$2,123.33	\$2,376.87	\$253.54	11.9%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$626.46	\$701.27	\$74.80	11.9%	\$679.71	\$760.87	\$81.16	11.9%
Parent/Child(ren)	\$1,202.42	\$1,346.00	\$143.58	11.9%	\$1,304.62	\$1,460.41	\$155.78	11.9%
Couple	\$1,252.92	\$1,402.53	\$149.61	11.9%	\$1,359.42	\$1,521.75	\$162.33	11.9%
Family	\$1,956.99	\$2,190.67	\$233.68	11.9%	\$2,123.33	\$2,376.87	\$253.54	11.9%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$2,000 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
January to March 2013					January to March 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$642.62	\$719.35	\$76.73	11.9%	\$697.25	\$780.50	\$83.25	11.9%
Parent/Child(ren)	\$1,233.44	\$1,380.71	\$147.27	11.9%	\$1,338.28	\$1,498.07	\$159.79	11.9%
Couple	\$1,285.25	\$1,438.70	\$153.45	11.9%	\$1,394.50	\$1,560.99	\$166.50	11.9%
Family	\$2,007.48	\$2,247.16	\$239.68	11.9%	\$2,178.11	\$2,438.17	\$260.06	11.9%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$642.62	\$719.35	\$76.73	11.9%	\$697.25	\$780.50	\$83.25	11.9%
Parent/Child(ren)	\$1,233.44	\$1,380.71	\$147.27	11.9%	\$1,338.28	\$1,498.07	\$159.79	11.9%
Couple	\$1,285.25	\$1,438.70	\$153.45	11.9%	\$1,394.50	\$1,560.99	\$166.50	11.9%
Family	\$2,007.48	\$2,247.16	\$239.68	11.9%	\$2,178.11	\$2,438.17	\$260.06	11.9%
County: Bronx								
Four-Tier A								
Single	\$642.62	\$719.35	\$76.73	11.9%	\$697.25	\$780.50	\$83.25	11.9%
Parent/Child(ren)	\$1,233.44	\$1,380.71	\$147.27	11.9%	\$1,338.28	\$1,498.07	\$159.79	11.9%
Couple	\$1,285.25	\$1,438.70	\$153.45	11.9%	\$1,394.50	\$1,560.99	\$166.50	11.9%
Family	\$2,007.48	\$2,247.16	\$239.68	11.9%	\$2,178.11	\$2,438.17	\$260.06	11.9%
County: Nassau								
Four-Tier A								
Single	\$642.62	\$719.35	\$76.73	11.9%	\$697.25	\$780.50	\$83.25	11.9%
Parent/Child(ren)	\$1,233.44	\$1,380.71	\$147.27	11.9%	\$1,338.28	\$1,498.07	\$159.79	11.9%
Couple	\$1,285.25	\$1,438.70	\$153.45	11.9%	\$1,394.50	\$1,560.99	\$166.50	11.9%
Family	\$2,007.48	\$2,247.16	\$239.68	11.9%	\$2,178.11	\$2,438.17	\$260.06	11.9%
County: Suffolk								
Four-Tier A								
Single	\$642.62	\$719.35	\$76.73	11.9%	\$697.25	\$780.50	\$83.25	11.9%
Parent/Child(ren)	\$1,233.44	\$1,380.71	\$147.27	11.9%	\$1,338.28	\$1,498.07	\$159.79	11.9%
Couple	\$1,285.25	\$1,438.70	\$153.45	11.9%	\$1,394.50	\$1,560.99	\$166.50	11.9%
Family	\$2,007.48	\$2,247.16	\$239.68	11.9%	\$2,178.11	\$2,438.17	\$260.06	11.9%
County: Staten Island								
Four-Tier A								
Single	\$642.62	\$719.35	\$76.73	11.9%	\$697.25	\$780.50	\$83.25	11.9%
Parent/Child(ren)	\$1,233.44	\$1,380.71	\$147.27	11.9%	\$1,338.28	\$1,498.07	\$159.79	11.9%
Couple	\$1,285.25	\$1,438.70	\$153.45	11.9%	\$1,394.50	\$1,560.99	\$166.50	11.9%
Family	\$2,007.48	\$2,247.16	\$239.68	11.9%	\$2,178.11	\$2,438.17	\$260.06	11.9%
County: Westchester								
Four-Tier A								
Single	\$642.62	\$719.35	\$76.73	11.9%	\$697.25	\$780.50	\$83.25	11.9%
Parent/Child(ren)	\$1,233.44	\$1,380.71	\$147.27	11.9%	\$1,338.28	\$1,498.07	\$159.79	11.9%
Couple	\$1,285.25	\$1,438.70	\$153.45	11.9%	\$1,394.50	\$1,560.99	\$166.50	11.9%
Family	\$2,007.48	\$2,247.16	\$239.68	11.9%	\$2,178.11	\$2,438.17	\$260.06	11.9%
County: Rockland								
Four-Tier A								
Single	\$642.62	\$719.35	\$76.73	11.9%	\$697.25	\$780.50	\$83.25	11.9%
Parent/Child(ren)	\$1,233.44	\$1,380.71	\$147.27	11.9%	\$1,338.28	\$1,498.07	\$159.79	11.9%
Couple	\$1,285.25	\$1,438.70	\$153.45	11.9%	\$1,394.50	\$1,560.99	\$166.50	11.9%
Family	\$2,007.48	\$2,247.16	\$239.68	11.9%	\$2,178.11	\$2,438.17	\$260.06	11.9%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$571.94	\$640.22	\$68.29	11.9%	\$620.55	\$694.64	\$74.09	11.9%
Parent/Child(ren)	\$1,097.76	\$1,228.83	\$131.07	11.9%	\$1,191.07	\$1,333.28	\$142.21	11.9%
Couple	\$1,143.87	\$1,280.45	\$136.57	11.9%	\$1,241.10	\$1,389.28	\$148.18	11.9%
Family	\$1,786.65	\$1,999.97	\$213.32	11.9%	\$1,938.52	\$2,169.97	\$231.45	11.9%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$571.94	\$640.22	\$68.29	11.9%	\$620.55	\$694.64	\$74.09	11.9%
Parent/Child(ren)	\$1,097.76	\$1,228.83	\$131.07	11.9%	\$1,191.07	\$1,333.28	\$142.21	11.9%
Couple	\$1,143.87	\$1,280.45	\$136.57	11.9%	\$1,241.10	\$1,389.28	\$148.18	11.9%
Family	\$1,786.65	\$1,999.97	\$213.32	11.9%	\$1,938.52	\$2,169.97	\$231.45	11.9%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$2,000 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
April to June 2013					April to June 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$728.53	\$818.05	\$89.52	12.3%	\$790.46	\$887.58	\$97.13	12.3%
Parent/Child(ren)	\$1,398.33	\$1,570.15	\$171.82	12.3%	\$1,517.18	\$1,703.61	\$186.43	12.3%
Couple	\$1,457.06	\$1,636.10	\$179.04	12.3%	\$1,580.91	\$1,775.17	\$194.26	12.3%
Family	\$2,275.83	\$2,555.48	\$279.65	12.3%	\$2,469.28	\$2,772.70	\$303.42	12.3%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$728.53	\$818.05	\$89.52	12.3%	\$790.46	\$887.58	\$97.13	12.3%
Parent/Child(ren)	\$1,398.33	\$1,570.15	\$171.82	12.3%	\$1,517.18	\$1,703.61	\$186.43	12.3%
Couple	\$1,457.06	\$1,636.10	\$179.04	12.3%	\$1,580.91	\$1,775.17	\$194.26	12.3%
Family	\$2,275.83	\$2,555.48	\$279.65	12.3%	\$2,469.28	\$2,772.70	\$303.42	12.3%
County: Bronx								
Four-Tier A								
Single	\$728.53	\$818.05	\$89.52	12.3%	\$790.46	\$887.58	\$97.13	12.3%
Parent/Child(ren)	\$1,398.33	\$1,570.15	\$171.82	12.3%	\$1,517.18	\$1,703.61	\$186.43	12.3%
Couple	\$1,457.06	\$1,636.10	\$179.04	12.3%	\$1,580.91	\$1,775.17	\$194.26	12.3%
Family	\$2,275.83	\$2,555.48	\$279.65	12.3%	\$2,469.28	\$2,772.70	\$303.42	12.3%
County: Nassau								
Four-Tier A								
Single	\$728.53	\$818.05	\$89.52	12.3%	\$790.46	\$887.58	\$97.13	12.3%
Parent/Child(ren)	\$1,398.33	\$1,570.15	\$171.82	12.3%	\$1,517.18	\$1,703.61	\$186.43	12.3%
Couple	\$1,457.06	\$1,636.10	\$179.04	12.3%	\$1,580.91	\$1,775.17	\$194.26	12.3%
Family	\$2,275.83	\$2,555.48	\$279.65	12.3%	\$2,469.28	\$2,772.70	\$303.42	12.3%
County: Suffolk								
Four-Tier A								
Single	\$728.53	\$818.05	\$89.52	12.3%	\$790.46	\$887.58	\$97.13	12.3%
Parent/Child(ren)	\$1,398.33	\$1,570.15	\$171.82	12.3%	\$1,517.18	\$1,703.61	\$186.43	12.3%
Couple	\$1,457.06	\$1,636.10	\$179.04	12.3%	\$1,580.91	\$1,775.17	\$194.26	12.3%
Family	\$2,275.83	\$2,555.48	\$279.65	12.3%	\$2,469.28	\$2,772.70	\$303.42	12.3%
County: Staten Island								
Four-Tier A								
Single	\$728.53	\$818.05	\$89.52	12.3%	\$790.46	\$887.58	\$97.13	12.3%
Parent/Child(ren)	\$1,398.33	\$1,570.15	\$171.82	12.3%	\$1,517.18	\$1,703.61	\$186.43	12.3%
Couple	\$1,457.06	\$1,636.10	\$179.04	12.3%	\$1,580.91	\$1,775.17	\$194.26	12.3%
Family	\$2,275.83	\$2,555.48	\$279.65	12.3%	\$2,469.28	\$2,772.70	\$303.42	12.3%
County: Westchester								
Four-Tier A								
Single	\$728.53	\$818.05	\$89.52	12.3%	\$790.46	\$887.58	\$97.13	12.3%
Parent/Child(ren)	\$1,398.33	\$1,570.15	\$171.82	12.3%	\$1,517.18	\$1,703.61	\$186.43	12.3%
Couple	\$1,457.06	\$1,636.10	\$179.04	12.3%	\$1,580.91	\$1,775.17	\$194.26	12.3%
Family	\$2,275.83	\$2,555.48	\$279.65	12.3%	\$2,469.28	\$2,772.70	\$303.42	12.3%
County: Rockland								
Four-Tier A								
Single	\$728.53	\$818.05	\$89.52	12.3%	\$790.46	\$887.58	\$97.13	12.3%
Parent/Child(ren)	\$1,398.33	\$1,570.15	\$171.82	12.3%	\$1,517.18	\$1,703.61	\$186.43	12.3%
Couple	\$1,457.06	\$1,636.10	\$179.04	12.3%	\$1,580.91	\$1,775.17	\$194.26	12.3%
Family	\$2,275.83	\$2,555.48	\$279.65	12.3%	\$2,469.28	\$2,772.70	\$303.42	12.3%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$648.39	\$728.06	\$79.67	12.3%	\$703.50	\$789.95	\$86.44	12.3%
Parent/Child(ren)	\$1,244.51	\$1,397.43	\$152.92	12.3%	\$1,350.29	\$1,516.21	\$165.92	12.3%
Couple	\$1,296.78	\$1,456.13	\$159.35	12.3%	\$1,407.01	\$1,579.90	\$172.89	12.3%
Family	\$2,025.49	\$2,274.38	\$248.89	12.3%	\$2,197.66	\$2,467.70	\$270.04	12.3%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$648.39	\$728.06	\$79.67	12.3%	\$703.50	\$789.95	\$86.44	12.3%
Parent/Child(ren)	\$1,244.51	\$1,397.43	\$152.92	12.3%	\$1,350.29	\$1,516.21	\$165.92	12.3%
Couple	\$1,296.78	\$1,456.13	\$159.35	12.3%	\$1,407.01	\$1,579.90	\$172.89	12.3%
Family	\$2,025.49	\$2,274.38	\$248.89	12.3%	\$2,197.66	\$2,467.70	\$270.04	12.3%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$2,000 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
April to June 2013					April to June 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$665.11	\$746.84	\$81.73	12.3%	\$721.65	\$810.33	\$88.68	12.3%
Parent/Child(ren)	\$1,276.61	\$1,433.48	\$156.87	12.3%	\$1,385.12	\$1,555.32	\$170.20	12.3%
Couple	\$1,330.23	\$1,493.69	\$163.46	12.3%	\$1,443.30	\$1,620.65	\$177.35	12.3%
Family	\$2,077.73	\$2,333.04	\$255.31	12.3%	\$2,254.34	\$2,531.35	\$277.01	12.3%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$665.11	\$746.84	\$81.73	12.3%	\$721.65	\$810.33	\$88.68	12.3%
Parent/Child(ren)	\$1,276.61	\$1,433.48	\$156.87	12.3%	\$1,385.12	\$1,555.32	\$170.20	12.3%
Couple	\$1,330.23	\$1,493.69	\$163.46	12.3%	\$1,443.30	\$1,620.65	\$177.35	12.3%
Family	\$2,077.73	\$2,333.04	\$255.31	12.3%	\$2,254.34	\$2,531.35	\$277.01	12.3%
County: Bronx								
Four-Tier A								
Single	\$665.11	\$746.84	\$81.73	12.3%	\$721.65	\$810.33	\$88.68	12.3%
Parent/Child(ren)	\$1,276.61	\$1,433.48	\$156.87	12.3%	\$1,385.12	\$1,555.32	\$170.20	12.3%
Couple	\$1,330.23	\$1,493.69	\$163.46	12.3%	\$1,443.30	\$1,620.65	\$177.35	12.3%
Family	\$2,077.73	\$2,333.04	\$255.31	12.3%	\$2,254.34	\$2,531.35	\$277.01	12.3%
County: Nassau								
Four-Tier A								
Single	\$665.11	\$746.84	\$81.73	12.3%	\$721.65	\$810.33	\$88.68	12.3%
Parent/Child(ren)	\$1,276.61	\$1,433.48	\$156.87	12.3%	\$1,385.12	\$1,555.32	\$170.20	12.3%
Couple	\$1,330.23	\$1,493.69	\$163.46	12.3%	\$1,443.30	\$1,620.65	\$177.35	12.3%
Family	\$2,077.73	\$2,333.04	\$255.31	12.3%	\$2,254.34	\$2,531.35	\$277.01	12.3%
County: Suffolk								
Four-Tier A								
Single	\$665.11	\$746.84	\$81.73	12.3%	\$721.65	\$810.33	\$88.68	12.3%
Parent/Child(ren)	\$1,276.61	\$1,433.48	\$156.87	12.3%	\$1,385.12	\$1,555.32	\$170.20	12.3%
Couple	\$1,330.23	\$1,493.69	\$163.46	12.3%	\$1,443.30	\$1,620.65	\$177.35	12.3%
Family	\$2,077.73	\$2,333.04	\$255.31	12.3%	\$2,254.34	\$2,531.35	\$277.01	12.3%
County: Staten Island								
Four-Tier A								
Single	\$665.11	\$746.84	\$81.73	12.3%	\$721.65	\$810.33	\$88.68	12.3%
Parent/Child(ren)	\$1,276.61	\$1,433.48	\$156.87	12.3%	\$1,385.12	\$1,555.32	\$170.20	12.3%
Couple	\$1,330.23	\$1,493.69	\$163.46	12.3%	\$1,443.30	\$1,620.65	\$177.35	12.3%
Family	\$2,077.73	\$2,333.04	\$255.31	12.3%	\$2,254.34	\$2,531.35	\$277.01	12.3%
County: Westchester								
Four-Tier A								
Single	\$665.11	\$746.84	\$81.73	12.3%	\$721.65	\$810.33	\$88.68	12.3%
Parent/Child(ren)	\$1,276.61	\$1,433.48	\$156.87	12.3%	\$1,385.12	\$1,555.32	\$170.20	12.3%
Couple	\$1,330.23	\$1,493.69	\$163.46	12.3%	\$1,443.30	\$1,620.65	\$177.35	12.3%
Family	\$2,077.73	\$2,333.04	\$255.31	12.3%	\$2,254.34	\$2,531.35	\$277.01	12.3%
County: Rockland								
Four-Tier A								
Single	\$665.11	\$746.84	\$81.73	12.3%	\$721.65	\$810.33	\$88.68	12.3%
Parent/Child(ren)	\$1,276.61	\$1,433.48	\$156.87	12.3%	\$1,385.12	\$1,555.32	\$170.20	12.3%
Couple	\$1,330.23	\$1,493.69	\$163.46	12.3%	\$1,443.30	\$1,620.65	\$177.35	12.3%
Family	\$2,077.73	\$2,333.04	\$255.31	12.3%	\$2,254.34	\$2,531.35	\$277.01	12.3%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$591.95	\$664.69	\$72.74	12.3%	\$642.27	\$721.19	\$78.92	12.3%
Parent/Child(ren)	\$1,136.18	\$1,275.79	\$139.61	12.3%	\$1,232.76	\$1,384.24	\$151.48	12.3%
Couple	\$1,183.90	\$1,329.38	\$145.48	12.3%	\$1,284.54	\$1,442.38	\$157.84	12.3%
Family	\$1,849.18	\$2,076.41	\$227.23	12.3%	\$2,006.36	\$2,252.90	\$246.54	12.3%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$591.95	\$664.69	\$72.74	12.3%	\$642.27	\$721.19	\$78.92	12.3%
Parent/Child(ren)	\$1,136.18	\$1,275.79	\$139.61	12.3%	\$1,232.76	\$1,384.24	\$151.48	12.3%
Couple	\$1,183.90	\$1,329.38	\$145.48	12.3%	\$1,284.54	\$1,442.38	\$157.84	12.3%
Family	\$1,849.18	\$2,076.41	\$227.23	12.3%	\$2,006.36	\$2,252.90	\$246.54	12.3%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$2,000 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

		FREEDOM NETWORK RATES							
		GATED				NON-GATED			
		July to September 2013				July to September 2013			
		2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan									
Four-Tier A									
Single		\$772.24	\$850.10	\$77.86	10.1%	\$837.88	\$922.36	\$84.48	10.1%
Parent/Child(ren)		\$1,482.22	\$1,631.66	\$149.44	10.1%	\$1,608.21	\$1,770.36	\$162.15	10.1%
Couple		\$1,544.48	\$1,700.20	\$155.72	10.1%	\$1,675.76	\$1,844.72	\$168.96	10.1%
Family		\$2,412.38	\$2,655.60	\$243.22	10.1%	\$2,617.43	\$2,881.33	\$263.90	10.1%
County: Brooklyn/Queens									
Four-Tier A									
Single		\$772.24	\$850.10	\$77.86	10.1%	\$837.88	\$922.36	\$84.48	10.1%
Parent/Child(ren)		\$1,482.22	\$1,631.66	\$149.44	10.1%	\$1,608.21	\$1,770.36	\$162.15	10.1%
Couple		\$1,544.48	\$1,700.20	\$155.72	10.1%	\$1,675.76	\$1,844.72	\$168.96	10.1%
Family		\$2,412.38	\$2,655.60	\$243.22	10.1%	\$2,617.43	\$2,881.33	\$263.90	10.1%
County: Bronx									
Four-Tier A									
Single		\$772.24	\$850.10	\$77.86	10.1%	\$837.88	\$922.36	\$84.48	10.1%
Parent/Child(ren)		\$1,482.22	\$1,631.66	\$149.44	10.1%	\$1,608.21	\$1,770.36	\$162.15	10.1%
Couple		\$1,544.48	\$1,700.20	\$155.72	10.1%	\$1,675.76	\$1,844.72	\$168.96	10.1%
Family		\$2,412.38	\$2,655.60	\$243.22	10.1%	\$2,617.43	\$2,881.33	\$263.90	10.1%
County: Nassau									
Four-Tier A									
Single		\$772.24	\$850.10	\$77.86	10.1%	\$837.88	\$922.36	\$84.48	10.1%
Parent/Child(ren)		\$1,482.22	\$1,631.66	\$149.44	10.1%	\$1,608.21	\$1,770.36	\$162.15	10.1%
Couple		\$1,544.48	\$1,700.20	\$155.72	10.1%	\$1,675.76	\$1,844.72	\$168.96	10.1%
Family		\$2,412.38	\$2,655.60	\$243.22	10.1%	\$2,617.43	\$2,881.33	\$263.90	10.1%
County: Suffolk									
Four-Tier A									
Single		\$772.24	\$850.10	\$77.86	10.1%	\$837.88	\$922.36	\$84.48	10.1%
Parent/Child(ren)		\$1,482.22	\$1,631.66	\$149.44	10.1%	\$1,608.21	\$1,770.36	\$162.15	10.1%
Couple		\$1,544.48	\$1,700.20	\$155.72	10.1%	\$1,675.76	\$1,844.72	\$168.96	10.1%
Family		\$2,412.38	\$2,655.60	\$243.22	10.1%	\$2,617.43	\$2,881.33	\$263.90	10.1%
County: Staten Island									
Four-Tier A									
Single		\$772.24	\$850.10	\$77.86	10.1%	\$837.88	\$922.36	\$84.48	10.1%
Parent/Child(ren)		\$1,482.22	\$1,631.66	\$149.44	10.1%	\$1,608.21	\$1,770.36	\$162.15	10.1%
Couple		\$1,544.48	\$1,700.20	\$155.72	10.1%	\$1,675.76	\$1,844.72	\$168.96	10.1%
Family		\$2,412.38	\$2,655.60	\$243.22	10.1%	\$2,617.43	\$2,881.33	\$263.90	10.1%
County: Westchester									
Four-Tier A									
Single		\$772.24	\$850.10	\$77.86	10.1%	\$837.88	\$922.36	\$84.48	10.1%
Parent/Child(ren)		\$1,482.22	\$1,631.66	\$149.44	10.1%	\$1,608.21	\$1,770.36	\$162.15	10.1%
Couple		\$1,544.48	\$1,700.20	\$155.72	10.1%	\$1,675.76	\$1,844.72	\$168.96	10.1%
Family		\$2,412.38	\$2,655.60	\$243.22	10.1%	\$2,617.43	\$2,881.33	\$263.90	10.1%
County: Rockland									
Four-Tier A									
Single		\$772.24	\$850.10	\$77.86	10.1%	\$837.88	\$922.36	\$84.48	10.1%
Parent/Child(ren)		\$1,482.22	\$1,631.66	\$149.44	10.1%	\$1,608.21	\$1,770.36	\$162.15	10.1%
Couple		\$1,544.48	\$1,700.20	\$155.72	10.1%	\$1,675.76	\$1,844.72	\$168.96	10.1%
Family		\$2,412.38	\$2,655.60	\$243.22	10.1%	\$2,617.43	\$2,881.33	\$263.90	10.1%
County: Putnam/Orange/Dutchess									
Four-Tier A									
Single		\$687.29	\$756.59	\$69.30	10.1%	\$745.71	\$820.90	\$75.19	10.1%
Parent/Child(ren)		\$1,319.18	\$1,452.18	\$133.00	10.1%	\$1,431.31	\$1,575.62	\$144.31	10.1%
Couple		\$1,374.59	\$1,513.18	\$138.59	10.1%	\$1,491.43	\$1,641.80	\$150.37	10.1%
Family		\$2,147.02	\$2,363.49	\$216.47	10.1%	\$2,329.51	\$2,564.38	\$234.87	10.1%
County: Sullivan/Ulster									
Four-Tier A									
Single		\$687.29	\$756.59	\$69.30	10.1%	\$745.71	\$820.90	\$75.19	10.1%
Parent/Child(ren)		\$1,319.18	\$1,452.18	\$133.00	10.1%	\$1,431.31	\$1,575.62	\$144.31	10.1%
Couple		\$1,374.59	\$1,513.18	\$138.59	10.1%	\$1,491.43	\$1,641.80	\$150.37	10.1%
Family		\$2,147.02	\$2,363.49	\$216.47	10.1%	\$2,329.51	\$2,564.38	\$234.87	10.1%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates

\$20 OV, \$2,000 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
July to September 2013					July to September 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$705.02	\$776.10	\$71.08	10.1%	\$764.95	\$842.07	\$77.12	10.1%
Parent/Child(ren)	\$1,353.21	\$1,489.63	\$136.42	10.1%	\$1,468.23	\$1,616.24	\$148.02	10.1%
Couple	\$1,410.04	\$1,552.20	\$142.15	10.1%	\$1,529.90	\$1,684.13	\$154.23	10.1%
Family	\$2,202.40	\$2,424.43	\$222.03	10.1%	\$2,389.60	\$2,630.51	\$240.90	10.1%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$705.02	\$776.10	\$71.08	10.1%	\$764.95	\$842.07	\$77.12	10.1%
Parent/Child(ren)	\$1,353.21	\$1,489.63	\$136.42	10.1%	\$1,468.23	\$1,616.24	\$148.02	10.1%
Couple	\$1,410.04	\$1,552.20	\$142.15	10.1%	\$1,529.90	\$1,684.13	\$154.23	10.1%
Family	\$2,202.40	\$2,424.43	\$222.03	10.1%	\$2,389.60	\$2,630.51	\$240.90	10.1%
County: Bronx								
Four-Tier A								
Single	\$705.02	\$776.10	\$71.08	10.1%	\$764.95	\$842.07	\$77.12	10.1%
Parent/Child(ren)	\$1,353.21	\$1,489.63	\$136.42	10.1%	\$1,468.23	\$1,616.24	\$148.02	10.1%
Couple	\$1,410.04	\$1,552.20	\$142.15	10.1%	\$1,529.90	\$1,684.13	\$154.23	10.1%
Family	\$2,202.40	\$2,424.43	\$222.03	10.1%	\$2,389.60	\$2,630.51	\$240.90	10.1%
County: Nassau								
Four-Tier A								
Single	\$705.02	\$776.10	\$71.08	10.1%	\$764.95	\$842.07	\$77.12	10.1%
Parent/Child(ren)	\$1,353.21	\$1,489.63	\$136.42	10.1%	\$1,468.23	\$1,616.24	\$148.02	10.1%
Couple	\$1,410.04	\$1,552.20	\$142.15	10.1%	\$1,529.90	\$1,684.13	\$154.23	10.1%
Family	\$2,202.40	\$2,424.43	\$222.03	10.1%	\$2,389.60	\$2,630.51	\$240.90	10.1%
County: Suffolk								
Four-Tier A								
Single	\$705.02	\$776.10	\$71.08	10.1%	\$764.95	\$842.07	\$77.12	10.1%
Parent/Child(ren)	\$1,353.21	\$1,489.63	\$136.42	10.1%	\$1,468.23	\$1,616.24	\$148.02	10.1%
Couple	\$1,410.04	\$1,552.20	\$142.15	10.1%	\$1,529.90	\$1,684.13	\$154.23	10.1%
Family	\$2,202.40	\$2,424.43	\$222.03	10.1%	\$2,389.60	\$2,630.51	\$240.90	10.1%
County: Staten Island								
Four-Tier A								
Single	\$705.02	\$776.10	\$71.08	10.1%	\$764.95	\$842.07	\$77.12	10.1%
Parent/Child(ren)	\$1,353.21	\$1,489.63	\$136.42	10.1%	\$1,468.23	\$1,616.24	\$148.02	10.1%
Couple	\$1,410.04	\$1,552.20	\$142.15	10.1%	\$1,529.90	\$1,684.13	\$154.23	10.1%
Family	\$2,202.40	\$2,424.43	\$222.03	10.1%	\$2,389.60	\$2,630.51	\$240.90	10.1%
County: Westchester								
Four-Tier A								
Single	\$705.02	\$776.10	\$71.08	10.1%	\$764.95	\$842.07	\$77.12	10.1%
Parent/Child(ren)	\$1,353.21	\$1,489.63	\$136.42	10.1%	\$1,468.23	\$1,616.24	\$148.02	10.1%
Couple	\$1,410.04	\$1,552.20	\$142.15	10.1%	\$1,529.90	\$1,684.13	\$154.23	10.1%
Family	\$2,202.40	\$2,424.43	\$222.03	10.1%	\$2,389.60	\$2,630.51	\$240.90	10.1%
County: Rockland								
Four-Tier A								
Single	\$705.02	\$776.10	\$71.08	10.1%	\$764.95	\$842.07	\$77.12	10.1%
Parent/Child(ren)	\$1,353.21	\$1,489.63	\$136.42	10.1%	\$1,468.23	\$1,616.24	\$148.02	10.1%
Couple	\$1,410.04	\$1,552.20	\$142.15	10.1%	\$1,529.90	\$1,684.13	\$154.23	10.1%
Family	\$2,202.40	\$2,424.43	\$222.03	10.1%	\$2,389.60	\$2,630.51	\$240.90	10.1%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$627.47	\$690.73	\$63.26	10.1%	\$680.80	\$749.44	\$68.63	10.1%
Parent/Child(ren)	\$1,204.35	\$1,325.77	\$121.41	10.1%	\$1,306.72	\$1,438.46	\$131.73	10.1%
Couple	\$1,254.94	\$1,381.45	\$126.51	10.1%	\$1,361.61	\$1,498.88	\$137.27	10.1%
Family	\$1,960.13	\$2,157.74	\$197.61	10.1%	\$2,126.75	\$2,341.15	\$214.40	10.1%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$627.47	\$690.73	\$63.26	10.1%	\$680.80	\$749.44	\$68.63	10.1%
Parent/Child(ren)	\$1,204.35	\$1,325.77	\$121.41	10.1%	\$1,306.72	\$1,438.46	\$131.73	10.1%
Couple	\$1,254.94	\$1,381.45	\$126.51	10.1%	\$1,361.61	\$1,498.88	\$137.27	10.1%
Family	\$1,960.13	\$2,157.74	\$197.61	10.1%	\$2,126.75	\$2,341.15	\$214.40	10.1%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$2,000 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

		FREEDOM NETWORK RATES							
		GATED				NON-GATED			
		October to December 2013				October to December 2013			
		2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan									
Four-Tier A									
Single		\$799.27	\$882.47	\$83.20	10.4%	\$867.21	\$957.48	\$90.27	10.4%
Parent/Child(ren)		\$1,534.10	\$1,693.80	\$159.69	10.4%	\$1,664.50	\$1,837.77	\$173.27	10.4%
Couple		\$1,598.54	\$1,764.94	\$166.40	10.4%	\$1,734.42	\$1,914.96	\$180.54	10.4%
Family		\$2,496.82	\$2,756.72	\$259.91	10.4%	\$2,709.04	\$2,991.04	\$282.00	10.4%
County: Brooklyn/Queens									
Four-Tier A									
Single		\$799.27	\$882.47	\$83.20	10.4%	\$867.21	\$957.48	\$90.27	10.4%
Parent/Child(ren)		\$1,534.10	\$1,693.80	\$159.69	10.4%	\$1,664.50	\$1,837.77	\$173.27	10.4%
Couple		\$1,598.54	\$1,764.94	\$166.40	10.4%	\$1,734.42	\$1,914.96	\$180.54	10.4%
Family		\$2,496.82	\$2,756.72	\$259.91	10.4%	\$2,709.04	\$2,991.04	\$282.00	10.4%
County: Bronx									
Four-Tier A									
Single		\$799.27	\$882.47	\$83.20	10.4%	\$867.21	\$957.48	\$90.27	10.4%
Parent/Child(ren)		\$1,534.10	\$1,693.80	\$159.69	10.4%	\$1,664.50	\$1,837.77	\$173.27	10.4%
Couple		\$1,598.54	\$1,764.94	\$166.40	10.4%	\$1,734.42	\$1,914.96	\$180.54	10.4%
Family		\$2,496.82	\$2,756.72	\$259.91	10.4%	\$2,709.04	\$2,991.04	\$282.00	10.4%
County: Nassau									
Four-Tier A									
Single		\$799.27	\$882.47	\$83.20	10.4%	\$867.21	\$957.48	\$90.27	10.4%
Parent/Child(ren)		\$1,534.10	\$1,693.80	\$159.69	10.4%	\$1,664.50	\$1,837.77	\$173.27	10.4%
Couple		\$1,598.54	\$1,764.94	\$166.40	10.4%	\$1,734.42	\$1,914.96	\$180.54	10.4%
Family		\$2,496.82	\$2,756.72	\$259.91	10.4%	\$2,709.04	\$2,991.04	\$282.00	10.4%
County: Suffolk									
Four-Tier A									
Single		\$799.27	\$882.47	\$83.20	10.4%	\$867.21	\$957.48	\$90.27	10.4%
Parent/Child(ren)		\$1,534.10	\$1,693.80	\$159.69	10.4%	\$1,664.50	\$1,837.77	\$173.27	10.4%
Couple		\$1,598.54	\$1,764.94	\$166.40	10.4%	\$1,734.42	\$1,914.96	\$180.54	10.4%
Family		\$2,496.82	\$2,756.72	\$259.91	10.4%	\$2,709.04	\$2,991.04	\$282.00	10.4%
County: Staten Island									
Four-Tier A									
Single		\$799.27	\$882.47	\$83.20	10.4%	\$867.21	\$957.48	\$90.27	10.4%
Parent/Child(ren)		\$1,534.10	\$1,693.80	\$159.69	10.4%	\$1,664.50	\$1,837.77	\$173.27	10.4%
Couple		\$1,598.54	\$1,764.94	\$166.40	10.4%	\$1,734.42	\$1,914.96	\$180.54	10.4%
Family		\$2,496.82	\$2,756.72	\$259.91	10.4%	\$2,709.04	\$2,991.04	\$282.00	10.4%
County: Westchester									
Four-Tier A									
Single		\$799.27	\$882.47	\$83.20	10.4%	\$867.21	\$957.48	\$90.27	10.4%
Parent/Child(ren)		\$1,534.10	\$1,693.80	\$159.69	10.4%	\$1,664.50	\$1,837.77	\$173.27	10.4%
Couple		\$1,598.54	\$1,764.94	\$166.40	10.4%	\$1,734.42	\$1,914.96	\$180.54	10.4%
Family		\$2,496.82	\$2,756.72	\$259.91	10.4%	\$2,709.04	\$2,991.04	\$282.00	10.4%
County: Rockland									
Four-Tier A									
Single		\$799.27	\$882.47	\$83.20	10.4%	\$867.21	\$957.48	\$90.27	10.4%
Parent/Child(ren)		\$1,534.10	\$1,693.80	\$159.69	10.4%	\$1,664.50	\$1,837.77	\$173.27	10.4%
Couple		\$1,598.54	\$1,764.94	\$166.40	10.4%	\$1,734.42	\$1,914.96	\$180.54	10.4%
Family		\$2,496.82	\$2,756.72	\$259.91	10.4%	\$2,709.04	\$2,991.04	\$282.00	10.4%
County: Putnam/Orange/Dutchess									
Four-Tier A									
Single		\$711.35	\$785.40	\$74.05	10.4%	\$771.82	\$852.16	\$80.34	10.4%
Parent/Child(ren)		\$1,365.35	\$1,507.48	\$142.13	10.4%	\$1,481.41	\$1,635.61	\$154.21	10.4%
Couple		\$1,422.70	\$1,570.80	\$148.10	10.4%	\$1,543.63	\$1,704.31	\$160.68	10.4%
Family		\$2,222.17	\$2,453.48	\$231.32	10.4%	\$2,411.05	\$2,662.03	\$250.98	10.4%
County: Sullivan/Ulster									
Four-Tier A									
Single		\$711.35	\$785.40	\$74.05	10.4%	\$771.82	\$852.16	\$80.34	10.4%
Parent/Child(ren)		\$1,365.35	\$1,507.48	\$142.13	10.4%	\$1,481.41	\$1,635.61	\$154.21	10.4%
Couple		\$1,422.70	\$1,570.80	\$148.10	10.4%	\$1,543.63	\$1,704.31	\$160.68	10.4%
Family		\$2,222.17	\$2,453.48	\$231.32	10.4%	\$2,411.05	\$2,662.03	\$250.98	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$2,000 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
October to December 2013					October to December 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$729.69	\$805.65	\$75.95	10.4%	\$791.72	\$874.13	\$82.41	10.4%
Parent/Child(ren)	\$1,400.56	\$1,546.34	\$145.78	10.4%	\$1,519.61	\$1,677.78	\$158.17	10.4%
Couple	\$1,459.39	\$1,611.29	\$151.91	10.4%	\$1,583.43	\$1,748.25	\$164.82	10.4%
Family	\$2,279.47	\$2,516.73	\$237.27	10.4%	\$2,473.22	\$2,730.66	\$257.43	10.4%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$729.69	\$805.65	\$75.95	10.4%	\$791.72	\$874.13	\$82.41	10.4%
Parent/Child(ren)	\$1,400.56	\$1,546.34	\$145.78	10.4%	\$1,519.61	\$1,677.78	\$158.17	10.4%
Couple	\$1,459.39	\$1,611.29	\$151.91	10.4%	\$1,583.43	\$1,748.25	\$164.82	10.4%
Family	\$2,279.47	\$2,516.73	\$237.27	10.4%	\$2,473.22	\$2,730.66	\$257.43	10.4%
County: Bronx								
Four-Tier A								
Single	\$729.69	\$805.65	\$75.95	10.4%	\$791.72	\$874.13	\$82.41	10.4%
Parent/Child(ren)	\$1,400.56	\$1,546.34	\$145.78	10.4%	\$1,519.61	\$1,677.78	\$158.17	10.4%
Couple	\$1,459.39	\$1,611.29	\$151.91	10.4%	\$1,583.43	\$1,748.25	\$164.82	10.4%
Family	\$2,279.47	\$2,516.73	\$237.27	10.4%	\$2,473.22	\$2,730.66	\$257.43	10.4%
County: Nassau								
Four-Tier A								
Single	\$729.69	\$805.65	\$75.95	10.4%	\$791.72	\$874.13	\$82.41	10.4%
Parent/Child(ren)	\$1,400.56	\$1,546.34	\$145.78	10.4%	\$1,519.61	\$1,677.78	\$158.17	10.4%
Couple	\$1,459.39	\$1,611.29	\$151.91	10.4%	\$1,583.43	\$1,748.25	\$164.82	10.4%
Family	\$2,279.47	\$2,516.73	\$237.27	10.4%	\$2,473.22	\$2,730.66	\$257.43	10.4%
County: Suffolk								
Four-Tier A								
Single	\$729.69	\$805.65	\$75.95	10.4%	\$791.72	\$874.13	\$82.41	10.4%
Parent/Child(ren)	\$1,400.56	\$1,546.34	\$145.78	10.4%	\$1,519.61	\$1,677.78	\$158.17	10.4%
Couple	\$1,459.39	\$1,611.29	\$151.91	10.4%	\$1,583.43	\$1,748.25	\$164.82	10.4%
Family	\$2,279.47	\$2,516.73	\$237.27	10.4%	\$2,473.22	\$2,730.66	\$257.43	10.4%
County: Staten Island								
Four-Tier A								
Single	\$729.69	\$805.65	\$75.95	10.4%	\$791.72	\$874.13	\$82.41	10.4%
Parent/Child(ren)	\$1,400.56	\$1,546.34	\$145.78	10.4%	\$1,519.61	\$1,677.78	\$158.17	10.4%
Couple	\$1,459.39	\$1,611.29	\$151.91	10.4%	\$1,583.43	\$1,748.25	\$164.82	10.4%
Family	\$2,279.47	\$2,516.73	\$237.27	10.4%	\$2,473.22	\$2,730.66	\$257.43	10.4%
County: Westchester								
Four-Tier A								
Single	\$729.69	\$805.65	\$75.95	10.4%	\$791.72	\$874.13	\$82.41	10.4%
Parent/Child(ren)	\$1,400.56	\$1,546.34	\$145.78	10.4%	\$1,519.61	\$1,677.78	\$158.17	10.4%
Couple	\$1,459.39	\$1,611.29	\$151.91	10.4%	\$1,583.43	\$1,748.25	\$164.82	10.4%
Family	\$2,279.47	\$2,516.73	\$237.27	10.4%	\$2,473.22	\$2,730.66	\$257.43	10.4%
County: Rockland								
Four-Tier A								
Single	\$729.69	\$805.65	\$75.95	10.4%	\$791.72	\$874.13	\$82.41	10.4%
Parent/Child(ren)	\$1,400.56	\$1,546.34	\$145.78	10.4%	\$1,519.61	\$1,677.78	\$158.17	10.4%
Couple	\$1,459.39	\$1,611.29	\$151.91	10.4%	\$1,583.43	\$1,748.25	\$164.82	10.4%
Family	\$2,279.47	\$2,516.73	\$237.27	10.4%	\$2,473.22	\$2,730.66	\$257.43	10.4%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$649.43	\$717.02	\$67.60	10.4%	\$704.63	\$777.97	\$73.34	10.4%
Parent/Child(ren)	\$1,246.50	\$1,376.24	\$129.75	10.4%	\$1,352.45	\$1,493.22	\$140.77	10.4%
Couple	\$1,298.85	\$1,434.05	\$135.20	10.4%	\$1,409.26	\$1,555.94	\$146.69	10.4%
Family	\$2,028.73	\$2,239.89	\$211.17	10.4%	\$2,201.17	\$2,430.28	\$229.12	10.4%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$649.43	\$717.02	\$67.60	10.4%	\$704.63	\$777.97	\$73.34	10.4%
Parent/Child(ren)	\$1,246.50	\$1,376.24	\$129.75	10.4%	\$1,352.45	\$1,493.22	\$140.77	10.4%
Couple	\$1,298.85	\$1,434.05	\$135.20	10.4%	\$1,409.26	\$1,555.94	\$146.69	10.4%
Family	\$2,028.73	\$2,239.89	\$211.17	10.4%	\$2,201.17	\$2,430.28	\$229.12	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$500 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
January to March 2013					January to March 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$764.67	\$855.98	\$91.31	11.9%	\$829.67	\$928.74	\$99.07	11.9%
Parent/Child(ren)	\$1,467.69	\$1,642.95	\$175.26	11.9%	\$1,592.45	\$1,782.60	\$190.16	11.9%
Couple	\$1,529.34	\$1,711.96	\$182.62	11.9%	\$1,659.33	\$1,857.48	\$198.14	11.9%
Family	\$2,388.73	\$2,673.97	\$285.24	11.9%	\$2,591.77	\$2,901.26	\$309.49	11.9%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$764.67	\$855.98	\$91.31	11.9%	\$829.67	\$928.74	\$99.07	11.9%
Parent/Child(ren)	\$1,467.69	\$1,642.95	\$175.26	11.9%	\$1,592.45	\$1,782.60	\$190.16	11.9%
Couple	\$1,529.34	\$1,711.96	\$182.62	11.9%	\$1,659.33	\$1,857.48	\$198.14	11.9%
Family	\$2,388.73	\$2,673.97	\$285.24	11.9%	\$2,591.77	\$2,901.26	\$309.49	11.9%
County: Bronx								
Four-Tier A								
Single	\$764.67	\$855.98	\$91.31	11.9%	\$829.67	\$928.74	\$99.07	11.9%
Parent/Child(ren)	\$1,467.69	\$1,642.95	\$175.26	11.9%	\$1,592.45	\$1,782.60	\$190.16	11.9%
Couple	\$1,529.34	\$1,711.96	\$182.62	11.9%	\$1,659.33	\$1,857.48	\$198.14	11.9%
Family	\$2,388.73	\$2,673.97	\$285.24	11.9%	\$2,591.77	\$2,901.26	\$309.49	11.9%
County: Nassau								
Four-Tier A								
Single	\$764.67	\$855.98	\$91.31	11.9%	\$829.67	\$928.74	\$99.07	11.9%
Parent/Child(ren)	\$1,467.69	\$1,642.95	\$175.26	11.9%	\$1,592.45	\$1,782.60	\$190.16	11.9%
Couple	\$1,529.34	\$1,711.96	\$182.62	11.9%	\$1,659.33	\$1,857.48	\$198.14	11.9%
Family	\$2,388.73	\$2,673.97	\$285.24	11.9%	\$2,591.77	\$2,901.26	\$309.49	11.9%
County: Suffolk								
Four-Tier A								
Single	\$764.67	\$855.98	\$91.31	11.9%	\$829.67	\$928.74	\$99.07	11.9%
Parent/Child(ren)	\$1,467.69	\$1,642.95	\$175.26	11.9%	\$1,592.45	\$1,782.60	\$190.16	11.9%
Couple	\$1,529.34	\$1,711.96	\$182.62	11.9%	\$1,659.33	\$1,857.48	\$198.14	11.9%
Family	\$2,388.73	\$2,673.97	\$285.24	11.9%	\$2,591.77	\$2,901.26	\$309.49	11.9%
County: Staten Island								
Four-Tier A								
Single	\$764.67	\$855.98	\$91.31	11.9%	\$829.67	\$928.74	\$99.07	11.9%
Parent/Child(ren)	\$1,467.69	\$1,642.95	\$175.26	11.9%	\$1,592.45	\$1,782.60	\$190.16	11.9%
Couple	\$1,529.34	\$1,711.96	\$182.62	11.9%	\$1,659.33	\$1,857.48	\$198.14	11.9%
Family	\$2,388.73	\$2,673.97	\$285.24	11.9%	\$2,591.77	\$2,901.26	\$309.49	11.9%
County: Westchester								
Four-Tier A								
Single	\$764.67	\$855.98	\$91.31	11.9%	\$829.67	\$928.74	\$99.07	11.9%
Parent/Child(ren)	\$1,467.69	\$1,642.95	\$175.26	11.9%	\$1,592.45	\$1,782.60	\$190.16	11.9%
Couple	\$1,529.34	\$1,711.96	\$182.62	11.9%	\$1,659.33	\$1,857.48	\$198.14	11.9%
Family	\$2,388.73	\$2,673.97	\$285.24	11.9%	\$2,591.77	\$2,901.26	\$309.49	11.9%
County: Rockland								
Four-Tier A								
Single	\$764.67	\$855.98	\$91.31	11.9%	\$829.67	\$928.74	\$99.07	11.9%
Parent/Child(ren)	\$1,467.69	\$1,642.95	\$175.26	11.9%	\$1,592.45	\$1,782.60	\$190.16	11.9%
Couple	\$1,529.34	\$1,711.96	\$182.62	11.9%	\$1,659.33	\$1,857.48	\$198.14	11.9%
Family	\$2,388.73	\$2,673.97	\$285.24	11.9%	\$2,591.77	\$2,901.26	\$309.49	11.9%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$680.56	\$761.82	\$81.27	11.9%	\$738.40	\$826.58	\$88.17	11.9%
Parent/Child(ren)	\$1,306.25	\$1,462.23	\$155.98	11.9%	\$1,417.28	\$1,586.52	\$169.24	11.9%
Couple	\$1,361.11	\$1,523.64	\$162.53	11.9%	\$1,476.81	\$1,653.15	\$176.35	11.9%
Family	\$2,125.97	\$2,379.83	\$253.86	11.9%	\$2,306.68	\$2,582.12	\$275.44	11.9%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$680.56	\$761.82	\$81.27	11.9%	\$738.40	\$826.58	\$88.17	11.9%
Parent/Child(ren)	\$1,306.25	\$1,462.23	\$155.98	11.9%	\$1,417.28	\$1,586.52	\$169.24	11.9%
Couple	\$1,361.11	\$1,523.64	\$162.53	11.9%	\$1,476.81	\$1,653.15	\$176.35	11.9%
Family	\$2,125.97	\$2,379.83	\$253.86	11.9%	\$2,306.68	\$2,582.12	\$275.44	11.9%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates

\$20 OV, \$500 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
January to March 2013					January to March 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$715.73	\$801.19	\$85.46	11.9%	\$776.57	\$869.29	\$92.72	11.9%
Parent/Child(ren)	\$1,373.76	\$1,537.78	\$164.03	11.9%	\$1,490.53	\$1,668.49	\$177.97	11.9%
Couple	\$1,431.46	\$1,602.37	\$170.92	11.9%	\$1,553.13	\$1,738.58	\$185.44	11.9%
Family	\$2,235.84	\$2,502.80	\$266.96	11.9%	\$2,425.89	\$2,715.54	\$289.65	11.9%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$715.73	\$801.19	\$85.46	11.9%	\$776.57	\$869.29	\$92.72	11.9%
Parent/Child(ren)	\$1,373.76	\$1,537.78	\$164.03	11.9%	\$1,490.53	\$1,668.49	\$177.97	11.9%
Couple	\$1,431.46	\$1,602.37	\$170.92	11.9%	\$1,553.13	\$1,738.58	\$185.44	11.9%
Family	\$2,235.84	\$2,502.80	\$266.96	11.9%	\$2,425.89	\$2,715.54	\$289.65	11.9%
County: Bronx								
Four-Tier A								
Single	\$715.73	\$801.19	\$85.46	11.9%	\$776.57	\$869.29	\$92.72	11.9%
Parent/Child(ren)	\$1,373.76	\$1,537.78	\$164.03	11.9%	\$1,490.53	\$1,668.49	\$177.97	11.9%
Couple	\$1,431.46	\$1,602.37	\$170.92	11.9%	\$1,553.13	\$1,738.58	\$185.44	11.9%
Family	\$2,235.84	\$2,502.80	\$266.96	11.9%	\$2,425.89	\$2,715.54	\$289.65	11.9%
County: Nassau								
Four-Tier A								
Single	\$715.73	\$801.19	\$85.46	11.9%	\$776.57	\$869.29	\$92.72	11.9%
Parent/Child(ren)	\$1,373.76	\$1,537.78	\$164.03	11.9%	\$1,490.53	\$1,668.49	\$177.97	11.9%
Couple	\$1,431.46	\$1,602.37	\$170.92	11.9%	\$1,553.13	\$1,738.58	\$185.44	11.9%
Family	\$2,235.84	\$2,502.80	\$266.96	11.9%	\$2,425.89	\$2,715.54	\$289.65	11.9%
County: Suffolk								
Four-Tier A								
Single	\$715.73	\$801.19	\$85.46	11.9%	\$776.57	\$869.29	\$92.72	11.9%
Parent/Child(ren)	\$1,373.76	\$1,537.78	\$164.03	11.9%	\$1,490.53	\$1,668.49	\$177.97	11.9%
Couple	\$1,431.46	\$1,602.37	\$170.92	11.9%	\$1,553.13	\$1,738.58	\$185.44	11.9%
Family	\$2,235.84	\$2,502.80	\$266.96	11.9%	\$2,425.89	\$2,715.54	\$289.65	11.9%
County: Staten Island								
Four-Tier A								
Single	\$715.73	\$801.19	\$85.46	11.9%	\$776.57	\$869.29	\$92.72	11.9%
Parent/Child(ren)	\$1,373.76	\$1,537.78	\$164.03	11.9%	\$1,490.53	\$1,668.49	\$177.97	11.9%
Couple	\$1,431.46	\$1,602.37	\$170.92	11.9%	\$1,553.13	\$1,738.58	\$185.44	11.9%
Family	\$2,235.84	\$2,502.80	\$266.96	11.9%	\$2,425.89	\$2,715.54	\$289.65	11.9%
County: Westchester								
Four-Tier A								
Single	\$715.73	\$801.19	\$85.46	11.9%	\$776.57	\$869.29	\$92.72	11.9%
Parent/Child(ren)	\$1,373.76	\$1,537.78	\$164.03	11.9%	\$1,490.53	\$1,668.49	\$177.97	11.9%
Couple	\$1,431.46	\$1,602.37	\$170.92	11.9%	\$1,553.13	\$1,738.58	\$185.44	11.9%
Family	\$2,235.84	\$2,502.80	\$266.96	11.9%	\$2,425.89	\$2,715.54	\$289.65	11.9%
County: Rockland								
Four-Tier A								
Single	\$715.73	\$801.19	\$85.46	11.9%	\$776.57	\$869.29	\$92.72	11.9%
Parent/Child(ren)	\$1,373.76	\$1,537.78	\$164.03	11.9%	\$1,490.53	\$1,668.49	\$177.97	11.9%
Couple	\$1,431.46	\$1,602.37	\$170.92	11.9%	\$1,553.13	\$1,738.58	\$185.44	11.9%
Family	\$2,235.84	\$2,502.80	\$266.96	11.9%	\$2,425.89	\$2,715.54	\$289.65	11.9%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$637.00	\$713.06	\$76.06	11.9%	\$691.14	\$773.67	\$82.52	11.9%
Parent/Child(ren)	\$1,222.64	\$1,368.63	\$145.98	11.9%	\$1,326.57	\$1,484.96	\$158.39	11.9%
Couple	\$1,274.00	\$1,426.11	\$152.11	11.9%	\$1,382.29	\$1,547.33	\$165.04	11.9%
Family	\$1,989.90	\$2,227.50	\$237.59	11.9%	\$2,159.04	\$2,416.83	\$257.79	11.9%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$637.00	\$713.06	\$76.06	11.9%	\$691.14	\$773.67	\$82.52	11.9%
Parent/Child(ren)	\$1,222.64	\$1,368.63	\$145.98	11.9%	\$1,326.57	\$1,484.96	\$158.39	11.9%
Couple	\$1,274.00	\$1,426.11	\$152.11	11.9%	\$1,382.29	\$1,547.33	\$165.04	11.9%
Family	\$1,989.90	\$2,227.50	\$237.59	11.9%	\$2,159.04	\$2,416.83	\$257.79	11.9%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$500 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
April to June 2013					April to June 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$791.43	\$888.69	\$97.26	12.3%	\$858.70	\$964.23	\$105.53	12.3%
Parent/Child(ren)	\$1,519.05	\$1,705.73	\$186.68	12.3%	\$1,648.17	\$1,850.72	\$202.55	12.3%
Couple	\$1,582.86	\$1,777.38	\$194.52	12.3%	\$1,717.40	\$1,928.46	\$211.05	12.3%
Family	\$2,472.32	\$2,776.15	\$303.83	12.3%	\$2,682.47	\$3,012.12	\$329.65	12.3%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$791.43	\$888.69	\$97.26	12.3%	\$858.70	\$964.23	\$105.53	12.3%
Parent/Child(ren)	\$1,519.05	\$1,705.73	\$186.68	12.3%	\$1,648.17	\$1,850.72	\$202.55	12.3%
Couple	\$1,582.86	\$1,777.38	\$194.52	12.3%	\$1,717.40	\$1,928.46	\$211.05	12.3%
Family	\$2,472.32	\$2,776.15	\$303.83	12.3%	\$2,682.47	\$3,012.12	\$329.65	12.3%
County: Bronx								
Four-Tier A								
Single	\$791.43	\$888.69	\$97.26	12.3%	\$858.70	\$964.23	\$105.53	12.3%
Parent/Child(ren)	\$1,519.05	\$1,705.73	\$186.68	12.3%	\$1,648.17	\$1,850.72	\$202.55	12.3%
Couple	\$1,582.86	\$1,777.38	\$194.52	12.3%	\$1,717.40	\$1,928.46	\$211.05	12.3%
Family	\$2,472.32	\$2,776.15	\$303.83	12.3%	\$2,682.47	\$3,012.12	\$329.65	12.3%
County: Nassau								
Four-Tier A								
Single	\$791.43	\$888.69	\$97.26	12.3%	\$858.70	\$964.23	\$105.53	12.3%
Parent/Child(ren)	\$1,519.05	\$1,705.73	\$186.68	12.3%	\$1,648.17	\$1,850.72	\$202.55	12.3%
Couple	\$1,582.86	\$1,777.38	\$194.52	12.3%	\$1,717.40	\$1,928.46	\$211.05	12.3%
Family	\$2,472.32	\$2,776.15	\$303.83	12.3%	\$2,682.47	\$3,012.12	\$329.65	12.3%
County: Suffolk								
Four-Tier A								
Single	\$791.43	\$888.69	\$97.26	12.3%	\$858.70	\$964.23	\$105.53	12.3%
Parent/Child(ren)	\$1,519.05	\$1,705.73	\$186.68	12.3%	\$1,648.17	\$1,850.72	\$202.55	12.3%
Couple	\$1,582.86	\$1,777.38	\$194.52	12.3%	\$1,717.40	\$1,928.46	\$211.05	12.3%
Family	\$2,472.32	\$2,776.15	\$303.83	12.3%	\$2,682.47	\$3,012.12	\$329.65	12.3%
County: Staten Island								
Four-Tier A								
Single	\$791.43	\$888.69	\$97.26	12.3%	\$858.70	\$964.23	\$105.53	12.3%
Parent/Child(ren)	\$1,519.05	\$1,705.73	\$186.68	12.3%	\$1,648.17	\$1,850.72	\$202.55	12.3%
Couple	\$1,582.86	\$1,777.38	\$194.52	12.3%	\$1,717.40	\$1,928.46	\$211.05	12.3%
Family	\$2,472.32	\$2,776.15	\$303.83	12.3%	\$2,682.47	\$3,012.12	\$329.65	12.3%
County: Westchester								
Four-Tier A								
Single	\$791.43	\$888.69	\$97.26	12.3%	\$858.70	\$964.23	\$105.53	12.3%
Parent/Child(ren)	\$1,519.05	\$1,705.73	\$186.68	12.3%	\$1,648.17	\$1,850.72	\$202.55	12.3%
Couple	\$1,582.86	\$1,777.38	\$194.52	12.3%	\$1,717.40	\$1,928.46	\$211.05	12.3%
Family	\$2,472.32	\$2,776.15	\$303.83	12.3%	\$2,682.47	\$3,012.12	\$329.65	12.3%
County: Rockland								
Four-Tier A								
Single	\$791.43	\$888.69	\$97.26	12.3%	\$858.70	\$964.23	\$105.53	12.3%
Parent/Child(ren)	\$1,519.05	\$1,705.73	\$186.68	12.3%	\$1,648.17	\$1,850.72	\$202.55	12.3%
Couple	\$1,582.86	\$1,777.38	\$194.52	12.3%	\$1,717.40	\$1,928.46	\$211.05	12.3%
Family	\$2,472.32	\$2,776.15	\$303.83	12.3%	\$2,682.47	\$3,012.12	\$329.65	12.3%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$704.37	\$790.93	\$86.56	12.3%	\$764.24	\$858.16	\$93.92	12.3%
Parent/Child(ren)	\$1,351.96	\$1,518.10	\$166.14	12.3%	\$1,466.88	\$1,647.14	\$180.27	12.3%
Couple	\$1,408.75	\$1,581.87	\$173.12	12.3%	\$1,528.49	\$1,716.33	\$187.84	12.3%
Family	\$2,200.37	\$2,470.78	\$270.41	12.3%	\$2,387.40	\$2,680.79	\$293.39	12.3%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$704.37	\$790.93	\$86.56	12.3%	\$764.24	\$858.16	\$93.92	12.3%
Parent/Child(ren)	\$1,351.96	\$1,518.10	\$166.14	12.3%	\$1,466.88	\$1,647.14	\$180.27	12.3%
Couple	\$1,408.75	\$1,581.87	\$173.12	12.3%	\$1,528.49	\$1,716.33	\$187.84	12.3%
Family	\$2,200.37	\$2,470.78	\$270.41	12.3%	\$2,387.40	\$2,680.79	\$293.39	12.3%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$500 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
April to June 2013					April to June 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$740.78	\$831.81	\$91.03	12.3%	\$803.75	\$902.52	\$98.77	12.3%
Parent/Child(ren)	\$1,421.84	\$1,596.56	\$174.72	12.3%	\$1,542.70	\$1,732.27	\$189.57	12.3%
Couple	\$1,481.57	\$1,663.62	\$182.06	12.3%	\$1,607.50	\$1,805.03	\$197.53	12.3%
Family	\$2,314.11	\$2,598.47	\$284.36	12.3%	\$2,510.81	\$2,819.34	\$308.53	12.3%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$740.78	\$831.81	\$91.03	12.3%	\$803.75	\$902.52	\$98.77	12.3%
Parent/Child(ren)	\$1,421.84	\$1,596.56	\$174.72	12.3%	\$1,542.70	\$1,732.27	\$189.57	12.3%
Couple	\$1,481.57	\$1,663.62	\$182.06	12.3%	\$1,607.50	\$1,805.03	\$197.53	12.3%
Family	\$2,314.11	\$2,598.47	\$284.36	12.3%	\$2,510.81	\$2,819.34	\$308.53	12.3%
County: Bronx								
Four-Tier A								
Single	\$740.78	\$831.81	\$91.03	12.3%	\$803.75	\$902.52	\$98.77	12.3%
Parent/Child(ren)	\$1,421.84	\$1,596.56	\$174.72	12.3%	\$1,542.70	\$1,732.27	\$189.57	12.3%
Couple	\$1,481.57	\$1,663.62	\$182.06	12.3%	\$1,607.50	\$1,805.03	\$197.53	12.3%
Family	\$2,314.11	\$2,598.47	\$284.36	12.3%	\$2,510.81	\$2,819.34	\$308.53	12.3%
County: Nassau								
Four-Tier A								
Single	\$740.78	\$831.81	\$91.03	12.3%	\$803.75	\$902.52	\$98.77	12.3%
Parent/Child(ren)	\$1,421.84	\$1,596.56	\$174.72	12.3%	\$1,542.70	\$1,732.27	\$189.57	12.3%
Couple	\$1,481.57	\$1,663.62	\$182.06	12.3%	\$1,607.50	\$1,805.03	\$197.53	12.3%
Family	\$2,314.11	\$2,598.47	\$284.36	12.3%	\$2,510.81	\$2,819.34	\$308.53	12.3%
County: Suffolk								
Four-Tier A								
Single	\$740.78	\$831.81	\$91.03	12.3%	\$803.75	\$902.52	\$98.77	12.3%
Parent/Child(ren)	\$1,421.84	\$1,596.56	\$174.72	12.3%	\$1,542.70	\$1,732.27	\$189.57	12.3%
Couple	\$1,481.57	\$1,663.62	\$182.06	12.3%	\$1,607.50	\$1,805.03	\$197.53	12.3%
Family	\$2,314.11	\$2,598.47	\$284.36	12.3%	\$2,510.81	\$2,819.34	\$308.53	12.3%
County: Staten Island								
Four-Tier A								
Single	\$740.78	\$831.81	\$91.03	12.3%	\$803.75	\$902.52	\$98.77	12.3%
Parent/Child(ren)	\$1,421.84	\$1,596.56	\$174.72	12.3%	\$1,542.70	\$1,732.27	\$189.57	12.3%
Couple	\$1,481.57	\$1,663.62	\$182.06	12.3%	\$1,607.50	\$1,805.03	\$197.53	12.3%
Family	\$2,314.11	\$2,598.47	\$284.36	12.3%	\$2,510.81	\$2,819.34	\$308.53	12.3%
County: Westchester								
Four-Tier A								
Single	\$740.78	\$831.81	\$91.03	12.3%	\$803.75	\$902.52	\$98.77	12.3%
Parent/Child(ren)	\$1,421.84	\$1,596.56	\$174.72	12.3%	\$1,542.70	\$1,732.27	\$189.57	12.3%
Couple	\$1,481.57	\$1,663.62	\$182.06	12.3%	\$1,607.50	\$1,805.03	\$197.53	12.3%
Family	\$2,314.11	\$2,598.47	\$284.36	12.3%	\$2,510.81	\$2,819.34	\$308.53	12.3%
County: Rockland								
Four-Tier A								
Single	\$740.78	\$831.81	\$91.03	12.3%	\$803.75	\$902.52	\$98.77	12.3%
Parent/Child(ren)	\$1,421.84	\$1,596.56	\$174.72	12.3%	\$1,542.70	\$1,732.27	\$189.57	12.3%
Couple	\$1,481.57	\$1,663.62	\$182.06	12.3%	\$1,607.50	\$1,805.03	\$197.53	12.3%
Family	\$2,314.11	\$2,598.47	\$284.36	12.3%	\$2,510.81	\$2,819.34	\$308.53	12.3%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$659.30	\$740.31	\$81.02	12.3%	\$715.34	\$803.24	\$87.90	12.3%
Parent/Child(ren)	\$1,265.44	\$1,420.94	\$155.50	12.3%	\$1,373.00	\$1,541.72	\$168.72	12.3%
Couple	\$1,318.59	\$1,480.63	\$162.03	12.3%	\$1,430.67	\$1,606.48	\$175.80	12.3%
Family	\$2,059.56	\$2,312.64	\$253.08	12.3%	\$2,234.62	\$2,509.21	\$274.60	12.3%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$659.30	\$740.31	\$81.02	12.3%	\$715.34	\$803.24	\$87.90	12.3%
Parent/Child(ren)	\$1,265.44	\$1,420.94	\$155.50	12.3%	\$1,373.00	\$1,541.72	\$168.72	12.3%
Couple	\$1,318.59	\$1,480.63	\$162.03	12.3%	\$1,430.67	\$1,606.48	\$175.80	12.3%
Family	\$2,059.56	\$2,312.64	\$253.08	12.3%	\$2,234.62	\$2,509.21	\$274.60	12.3%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates

\$20 OV, \$500 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

		FREEDOM NETWORK RATES							
		GATED				NON-GATED			
		July to September 2013				July to September 2013			
		2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan									
Four-Tier A									
Single		\$838.92	\$923.50	\$84.58	10.1%	\$910.23	\$1,002.00	\$91.77	10.1%
Parent/Child(ren)		\$1,610.21	\$1,772.55	\$162.34	10.1%	\$1,747.07	\$1,923.21	\$176.14	10.1%
Couple		\$1,677.84	\$1,847.00	\$169.16	10.1%	\$1,820.46	\$2,004.00	\$183.54	10.1%
Family		\$2,620.68	\$2,884.89	\$264.22	10.1%	\$2,843.43	\$3,130.11	\$286.68	10.1%
County: Brooklyn/Queens									
Four-Tier A									
Single		\$838.92	\$923.50	\$84.58	10.1%	\$910.23	\$1,002.00	\$91.77	10.1%
Parent/Child(ren)		\$1,610.21	\$1,772.55	\$162.34	10.1%	\$1,747.07	\$1,923.21	\$176.14	10.1%
Couple		\$1,677.84	\$1,847.00	\$169.16	10.1%	\$1,820.46	\$2,004.00	\$183.54	10.1%
Family		\$2,620.68	\$2,884.89	\$264.22	10.1%	\$2,843.43	\$3,130.11	\$286.68	10.1%
County: Bronx									
Four-Tier A									
Single		\$838.92	\$923.50	\$84.58	10.1%	\$910.23	\$1,002.00	\$91.77	10.1%
Parent/Child(ren)		\$1,610.21	\$1,772.55	\$162.34	10.1%	\$1,747.07	\$1,923.21	\$176.14	10.1%
Couple		\$1,677.84	\$1,847.00	\$169.16	10.1%	\$1,820.46	\$2,004.00	\$183.54	10.1%
Family		\$2,620.68	\$2,884.89	\$264.22	10.1%	\$2,843.43	\$3,130.11	\$286.68	10.1%
County: Nassau									
Four-Tier A									
Single		\$838.92	\$923.50	\$84.58	10.1%	\$910.23	\$1,002.00	\$91.77	10.1%
Parent/Child(ren)		\$1,610.21	\$1,772.55	\$162.34	10.1%	\$1,747.07	\$1,923.21	\$176.14	10.1%
Couple		\$1,677.84	\$1,847.00	\$169.16	10.1%	\$1,820.46	\$2,004.00	\$183.54	10.1%
Family		\$2,620.68	\$2,884.89	\$264.22	10.1%	\$2,843.43	\$3,130.11	\$286.68	10.1%
County: Suffolk									
Four-Tier A									
Single		\$838.92	\$923.50	\$84.58	10.1%	\$910.23	\$1,002.00	\$91.77	10.1%
Parent/Child(ren)		\$1,610.21	\$1,772.55	\$162.34	10.1%	\$1,747.07	\$1,923.21	\$176.14	10.1%
Couple		\$1,677.84	\$1,847.00	\$169.16	10.1%	\$1,820.46	\$2,004.00	\$183.54	10.1%
Family		\$2,620.68	\$2,884.89	\$264.22	10.1%	\$2,843.43	\$3,130.11	\$286.68	10.1%
County: Staten Island									
Four-Tier A									
Single		\$838.92	\$923.50	\$84.58	10.1%	\$910.23	\$1,002.00	\$91.77	10.1%
Parent/Child(ren)		\$1,610.21	\$1,772.55	\$162.34	10.1%	\$1,747.07	\$1,923.21	\$176.14	10.1%
Couple		\$1,677.84	\$1,847.00	\$169.16	10.1%	\$1,820.46	\$2,004.00	\$183.54	10.1%
Family		\$2,620.68	\$2,884.89	\$264.22	10.1%	\$2,843.43	\$3,130.11	\$286.68	10.1%
County: Westchester									
Four-Tier A									
Single		\$838.92	\$923.50	\$84.58	10.1%	\$910.23	\$1,002.00	\$91.77	10.1%
Parent/Child(ren)		\$1,610.21	\$1,772.55	\$162.34	10.1%	\$1,747.07	\$1,923.21	\$176.14	10.1%
Couple		\$1,677.84	\$1,847.00	\$169.16	10.1%	\$1,820.46	\$2,004.00	\$183.54	10.1%
Family		\$2,620.68	\$2,884.89	\$264.22	10.1%	\$2,843.43	\$3,130.11	\$286.68	10.1%
County: Rockland									
Four-Tier A									
Single		\$838.92	\$923.50	\$84.58	10.1%	\$910.23	\$1,002.00	\$91.77	10.1%
Parent/Child(ren)		\$1,610.21	\$1,772.55	\$162.34	10.1%	\$1,747.07	\$1,923.21	\$176.14	10.1%
Couple		\$1,677.84	\$1,847.00	\$169.16	10.1%	\$1,820.46	\$2,004.00	\$183.54	10.1%
Family		\$2,620.68	\$2,884.89	\$264.22	10.1%	\$2,843.43	\$3,130.11	\$286.68	10.1%
County: Putnam/Orange/Dutchess									
Four-Tier A									
Single		\$746.64	\$821.92	\$75.28	10.1%	\$810.10	\$891.78	\$81.67	10.1%
Parent/Child(ren)		\$1,433.08	\$1,577.57	\$144.48	10.1%	\$1,554.90	\$1,711.66	\$156.76	10.1%
Couple		\$1,493.28	\$1,643.83	\$150.55	10.1%	\$1,620.21	\$1,783.56	\$163.35	10.1%
Family		\$2,332.40	\$2,567.56	\$235.15	10.1%	\$2,530.66	\$2,785.80	\$255.14	10.1%
County: Sullivan/Ulster									
Four-Tier A									
Single		\$746.64	\$821.92	\$75.28	10.1%	\$810.10	\$891.78	\$81.67	10.1%
Parent/Child(ren)		\$1,433.08	\$1,577.57	\$144.48	10.1%	\$1,554.90	\$1,711.66	\$156.76	10.1%
Couple		\$1,493.28	\$1,643.83	\$150.55	10.1%	\$1,620.21	\$1,783.56	\$163.35	10.1%
Family		\$2,332.40	\$2,567.56	\$235.15	10.1%	\$2,530.66	\$2,785.80	\$255.14	10.1%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$500 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
July to September 2013					July to September 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$785.23	\$864.39	\$79.16	10.1%	\$851.97	\$937.86	\$85.88	10.1%
Parent/Child(ren)	\$1,507.15	\$1,659.08	\$151.93	10.1%	\$1,635.26	\$1,800.11	\$164.85	10.1%
Couple	\$1,570.46	\$1,728.77	\$158.31	10.1%	\$1,703.95	\$1,875.72	\$171.77	10.1%
Family	\$2,452.95	\$2,700.23	\$247.27	10.1%	\$2,661.46	\$2,929.75	\$268.29	10.1%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$785.23	\$864.39	\$79.16	10.1%	\$851.97	\$937.86	\$85.88	10.1%
Parent/Child(ren)	\$1,507.15	\$1,659.08	\$151.93	10.1%	\$1,635.26	\$1,800.11	\$164.85	10.1%
Couple	\$1,570.46	\$1,728.77	\$158.31	10.1%	\$1,703.95	\$1,875.72	\$171.77	10.1%
Family	\$2,452.95	\$2,700.23	\$247.27	10.1%	\$2,661.46	\$2,929.75	\$268.29	10.1%
County: Bronx								
Four-Tier A								
Single	\$785.23	\$864.39	\$79.16	10.1%	\$851.97	\$937.86	\$85.88	10.1%
Parent/Child(ren)	\$1,507.15	\$1,659.08	\$151.93	10.1%	\$1,635.26	\$1,800.11	\$164.85	10.1%
Couple	\$1,570.46	\$1,728.77	\$158.31	10.1%	\$1,703.95	\$1,875.72	\$171.77	10.1%
Family	\$2,452.95	\$2,700.23	\$247.27	10.1%	\$2,661.46	\$2,929.75	\$268.29	10.1%
County: Nassau								
Four-Tier A								
Single	\$785.23	\$864.39	\$79.16	10.1%	\$851.97	\$937.86	\$85.88	10.1%
Parent/Child(ren)	\$1,507.15	\$1,659.08	\$151.93	10.1%	\$1,635.26	\$1,800.11	\$164.85	10.1%
Couple	\$1,570.46	\$1,728.77	\$158.31	10.1%	\$1,703.95	\$1,875.72	\$171.77	10.1%
Family	\$2,452.95	\$2,700.23	\$247.27	10.1%	\$2,661.46	\$2,929.75	\$268.29	10.1%
County: Suffolk								
Four-Tier A								
Single	\$785.23	\$864.39	\$79.16	10.1%	\$851.97	\$937.86	\$85.88	10.1%
Parent/Child(ren)	\$1,507.15	\$1,659.08	\$151.93	10.1%	\$1,635.26	\$1,800.11	\$164.85	10.1%
Couple	\$1,570.46	\$1,728.77	\$158.31	10.1%	\$1,703.95	\$1,875.72	\$171.77	10.1%
Family	\$2,452.95	\$2,700.23	\$247.27	10.1%	\$2,661.46	\$2,929.75	\$268.29	10.1%
County: Staten Island								
Four-Tier A								
Single	\$785.23	\$864.39	\$79.16	10.1%	\$851.97	\$937.86	\$85.88	10.1%
Parent/Child(ren)	\$1,507.15	\$1,659.08	\$151.93	10.1%	\$1,635.26	\$1,800.11	\$164.85	10.1%
Couple	\$1,570.46	\$1,728.77	\$158.31	10.1%	\$1,703.95	\$1,875.72	\$171.77	10.1%
Family	\$2,452.95	\$2,700.23	\$247.27	10.1%	\$2,661.46	\$2,929.75	\$268.29	10.1%
County: Westchester								
Four-Tier A								
Single	\$785.23	\$864.39	\$79.16	10.1%	\$851.97	\$937.86	\$85.88	10.1%
Parent/Child(ren)	\$1,507.15	\$1,659.08	\$151.93	10.1%	\$1,635.26	\$1,800.11	\$164.85	10.1%
Couple	\$1,570.46	\$1,728.77	\$158.31	10.1%	\$1,703.95	\$1,875.72	\$171.77	10.1%
Family	\$2,452.95	\$2,700.23	\$247.27	10.1%	\$2,661.46	\$2,929.75	\$268.29	10.1%
County: Rockland								
Four-Tier A								
Single	\$785.23	\$864.39	\$79.16	10.1%	\$851.97	\$937.86	\$85.88	10.1%
Parent/Child(ren)	\$1,507.15	\$1,659.08	\$151.93	10.1%	\$1,635.26	\$1,800.11	\$164.85	10.1%
Couple	\$1,570.46	\$1,728.77	\$158.31	10.1%	\$1,703.95	\$1,875.72	\$171.77	10.1%
Family	\$2,452.95	\$2,700.23	\$247.27	10.1%	\$2,661.46	\$2,929.75	\$268.29	10.1%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$698.85	\$769.30	\$70.45	10.1%	\$758.26	\$834.69	\$76.44	10.1%
Parent/Child(ren)	\$1,341.37	\$1,476.59	\$135.22	10.1%	\$1,455.38	\$1,602.10	\$146.71	10.1%
Couple	\$1,397.71	\$1,538.61	\$140.90	10.1%	\$1,516.51	\$1,669.39	\$152.88	10.1%
Family	\$2,183.13	\$2,403.20	\$220.07	10.1%	\$2,368.69	\$2,607.48	\$238.78	10.1%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$698.85	\$769.30	\$70.45	10.1%	\$758.26	\$834.69	\$76.44	10.1%
Parent/Child(ren)	\$1,341.37	\$1,476.59	\$135.22	10.1%	\$1,455.38	\$1,602.10	\$146.71	10.1%
Couple	\$1,397.71	\$1,538.61	\$140.90	10.1%	\$1,516.51	\$1,669.39	\$152.88	10.1%
Family	\$2,183.13	\$2,403.20	\$220.07	10.1%	\$2,368.69	\$2,607.48	\$238.78	10.1%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$500 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

		FREEDOM NETWORK RATES							
		GATED				NON-GATED			
		October to December 2013				October to December 2013			
		2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan									
Four-Tier A									
Single		\$868.28	\$958.66	\$90.38	10.4%	\$942.08	\$1,040.15	\$98.06	10.4%
Parent/Child(ren)		\$1,666.56	\$1,840.03	\$173.47	10.4%	\$1,808.22	\$1,996.44	\$188.22	10.4%
Couple		\$1,736.56	\$1,917.32	\$180.76	10.4%	\$1,884.17	\$2,080.29	\$196.12	10.4%
Family		\$2,712.39	\$2,994.73	\$282.34	10.4%	\$2,942.95	\$3,249.28	\$306.33	10.4%
County: Brooklyn/Queens									
Four-Tier A									
Single		\$868.28	\$958.66	\$90.38	10.4%	\$942.08	\$1,040.15	\$98.06	10.4%
Parent/Child(ren)		\$1,666.56	\$1,840.03	\$173.47	10.4%	\$1,808.22	\$1,996.44	\$188.22	10.4%
Couple		\$1,736.56	\$1,917.32	\$180.76	10.4%	\$1,884.17	\$2,080.29	\$196.12	10.4%
Family		\$2,712.39	\$2,994.73	\$282.34	10.4%	\$2,942.95	\$3,249.28	\$306.33	10.4%
County: Bronx									
Four-Tier A									
Single		\$868.28	\$958.66	\$90.38	10.4%	\$942.08	\$1,040.15	\$98.06	10.4%
Parent/Child(ren)		\$1,666.56	\$1,840.03	\$173.47	10.4%	\$1,808.22	\$1,996.44	\$188.22	10.4%
Couple		\$1,736.56	\$1,917.32	\$180.76	10.4%	\$1,884.17	\$2,080.29	\$196.12	10.4%
Family		\$2,712.39	\$2,994.73	\$282.34	10.4%	\$2,942.95	\$3,249.28	\$306.33	10.4%
County: Nassau									
Four-Tier A									
Single		\$868.28	\$958.66	\$90.38	10.4%	\$942.08	\$1,040.15	\$98.06	10.4%
Parent/Child(ren)		\$1,666.56	\$1,840.03	\$173.47	10.4%	\$1,808.22	\$1,996.44	\$188.22	10.4%
Couple		\$1,736.56	\$1,917.32	\$180.76	10.4%	\$1,884.17	\$2,080.29	\$196.12	10.4%
Family		\$2,712.39	\$2,994.73	\$282.34	10.4%	\$2,942.95	\$3,249.28	\$306.33	10.4%
County: Suffolk									
Four-Tier A									
Single		\$868.28	\$958.66	\$90.38	10.4%	\$942.08	\$1,040.15	\$98.06	10.4%
Parent/Child(ren)		\$1,666.56	\$1,840.03	\$173.47	10.4%	\$1,808.22	\$1,996.44	\$188.22	10.4%
Couple		\$1,736.56	\$1,917.32	\$180.76	10.4%	\$1,884.17	\$2,080.29	\$196.12	10.4%
Family		\$2,712.39	\$2,994.73	\$282.34	10.4%	\$2,942.95	\$3,249.28	\$306.33	10.4%
County: Staten Island									
Four-Tier A									
Single		\$868.28	\$958.66	\$90.38	10.4%	\$942.08	\$1,040.15	\$98.06	10.4%
Parent/Child(ren)		\$1,666.56	\$1,840.03	\$173.47	10.4%	\$1,808.22	\$1,996.44	\$188.22	10.4%
Couple		\$1,736.56	\$1,917.32	\$180.76	10.4%	\$1,884.17	\$2,080.29	\$196.12	10.4%
Family		\$2,712.39	\$2,994.73	\$282.34	10.4%	\$2,942.95	\$3,249.28	\$306.33	10.4%
County: Westchester									
Four-Tier A									
Single		\$868.28	\$958.66	\$90.38	10.4%	\$942.08	\$1,040.15	\$98.06	10.4%
Parent/Child(ren)		\$1,666.56	\$1,840.03	\$173.47	10.4%	\$1,808.22	\$1,996.44	\$188.22	10.4%
Couple		\$1,736.56	\$1,917.32	\$180.76	10.4%	\$1,884.17	\$2,080.29	\$196.12	10.4%
Family		\$2,712.39	\$2,994.73	\$282.34	10.4%	\$2,942.95	\$3,249.28	\$306.33	10.4%
County: Rockland									
Four-Tier A									
Single		\$868.28	\$958.66	\$90.38	10.4%	\$942.08	\$1,040.15	\$98.06	10.4%
Parent/Child(ren)		\$1,666.56	\$1,840.03	\$173.47	10.4%	\$1,808.22	\$1,996.44	\$188.22	10.4%
Couple		\$1,736.56	\$1,917.32	\$180.76	10.4%	\$1,884.17	\$2,080.29	\$196.12	10.4%
Family		\$2,712.39	\$2,994.73	\$282.34	10.4%	\$2,942.95	\$3,249.28	\$306.33	10.4%
County: Putnam/Orange/Dutchess									
Four-Tier A									
Single		\$772.77	\$853.21	\$80.44	10.4%	\$838.45	\$925.73	\$87.28	10.4%
Parent/Child(ren)		\$1,483.24	\$1,637.63	\$154.39	10.4%	\$1,609.31	\$1,776.83	\$167.51	10.4%
Couple		\$1,545.54	\$1,706.41	\$160.88	10.4%	\$1,676.91	\$1,851.46	\$174.55	10.4%
Family		\$2,414.03	\$2,665.31	\$251.28	10.4%	\$2,619.22	\$2,891.86	\$272.64	10.4%
County: Sullivan/Ulster									
Four-Tier A									
Single		\$772.77	\$853.21	\$80.44	10.4%	\$838.45	\$925.73	\$87.28	10.4%
Parent/Child(ren)		\$1,483.24	\$1,637.63	\$154.39	10.4%	\$1,609.31	\$1,776.83	\$167.51	10.4%
Couple		\$1,545.54	\$1,706.41	\$160.88	10.4%	\$1,676.91	\$1,851.46	\$174.55	10.4%
Family		\$2,414.03	\$2,665.31	\$251.28	10.4%	\$2,619.22	\$2,891.86	\$272.64	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$500 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
October to December 2013					October to December 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$812.71	\$897.31	\$84.59	10.4%	\$881.79	\$973.58	\$91.79	10.4%
Parent/Child(ren)	\$1,559.90	\$1,722.27	\$162.37	10.4%	\$1,692.50	\$1,868.67	\$176.17	10.4%
Couple	\$1,625.42	\$1,794.61	\$169.19	10.4%	\$1,763.59	\$1,947.16	\$183.57	10.4%
Family	\$2,538.81	\$2,803.07	\$264.26	10.4%	\$2,754.61	\$3,041.33	\$286.72	10.4%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$812.71	\$897.31	\$84.59	10.4%	\$881.79	\$973.58	\$91.79	10.4%
Parent/Child(ren)	\$1,559.90	\$1,722.27	\$162.37	10.4%	\$1,692.50	\$1,868.67	\$176.17	10.4%
Couple	\$1,625.42	\$1,794.61	\$169.19	10.4%	\$1,763.59	\$1,947.16	\$183.57	10.4%
Family	\$2,538.81	\$2,803.07	\$264.26	10.4%	\$2,754.61	\$3,041.33	\$286.72	10.4%
County: Bronx								
Four-Tier A								
Single	\$812.71	\$897.31	\$84.59	10.4%	\$881.79	\$973.58	\$91.79	10.4%
Parent/Child(ren)	\$1,559.90	\$1,722.27	\$162.37	10.4%	\$1,692.50	\$1,868.67	\$176.17	10.4%
Couple	\$1,625.42	\$1,794.61	\$169.19	10.4%	\$1,763.59	\$1,947.16	\$183.57	10.4%
Family	\$2,538.81	\$2,803.07	\$264.26	10.4%	\$2,754.61	\$3,041.33	\$286.72	10.4%
County: Nassau								
Four-Tier A								
Single	\$812.71	\$897.31	\$84.59	10.4%	\$881.79	\$973.58	\$91.79	10.4%
Parent/Child(ren)	\$1,559.90	\$1,722.27	\$162.37	10.4%	\$1,692.50	\$1,868.67	\$176.17	10.4%
Couple	\$1,625.42	\$1,794.61	\$169.19	10.4%	\$1,763.59	\$1,947.16	\$183.57	10.4%
Family	\$2,538.81	\$2,803.07	\$264.26	10.4%	\$2,754.61	\$3,041.33	\$286.72	10.4%
County: Suffolk								
Four-Tier A								
Single	\$812.71	\$897.31	\$84.59	10.4%	\$881.79	\$973.58	\$91.79	10.4%
Parent/Child(ren)	\$1,559.90	\$1,722.27	\$162.37	10.4%	\$1,692.50	\$1,868.67	\$176.17	10.4%
Couple	\$1,625.42	\$1,794.61	\$169.19	10.4%	\$1,763.59	\$1,947.16	\$183.57	10.4%
Family	\$2,538.81	\$2,803.07	\$264.26	10.4%	\$2,754.61	\$3,041.33	\$286.72	10.4%
County: Staten Island								
Four-Tier A								
Single	\$812.71	\$897.31	\$84.59	10.4%	\$881.79	\$973.58	\$91.79	10.4%
Parent/Child(ren)	\$1,559.90	\$1,722.27	\$162.37	10.4%	\$1,692.50	\$1,868.67	\$176.17	10.4%
Couple	\$1,625.42	\$1,794.61	\$169.19	10.4%	\$1,763.59	\$1,947.16	\$183.57	10.4%
Family	\$2,538.81	\$2,803.07	\$264.26	10.4%	\$2,754.61	\$3,041.33	\$286.72	10.4%
County: Westchester								
Four-Tier A								
Single	\$812.71	\$897.31	\$84.59	10.4%	\$881.79	\$973.58	\$91.79	10.4%
Parent/Child(ren)	\$1,559.90	\$1,722.27	\$162.37	10.4%	\$1,692.50	\$1,868.67	\$176.17	10.4%
Couple	\$1,625.42	\$1,794.61	\$169.19	10.4%	\$1,763.59	\$1,947.16	\$183.57	10.4%
Family	\$2,538.81	\$2,803.07	\$264.26	10.4%	\$2,754.61	\$3,041.33	\$286.72	10.4%
County: Rockland								
Four-Tier A								
Single	\$812.71	\$897.31	\$84.59	10.4%	\$881.79	\$973.58	\$91.79	10.4%
Parent/Child(ren)	\$1,559.90	\$1,722.27	\$162.37	10.4%	\$1,692.50	\$1,868.67	\$176.17	10.4%
Couple	\$1,625.42	\$1,794.61	\$169.19	10.4%	\$1,763.59	\$1,947.16	\$183.57	10.4%
Family	\$2,538.81	\$2,803.07	\$264.26	10.4%	\$2,754.61	\$3,041.33	\$286.72	10.4%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$723.31	\$798.60	\$75.29	10.4%	\$784.80	\$866.48	\$81.69	10.4%
Parent/Child(ren)	\$1,388.31	\$1,532.82	\$144.51	10.4%	\$1,506.32	\$1,663.11	\$156.79	10.4%
Couple	\$1,446.63	\$1,597.21	\$150.58	10.4%	\$1,569.59	\$1,732.97	\$163.38	10.4%
Family	\$2,259.54	\$2,494.73	\$235.19	10.4%	\$2,451.60	\$2,706.78	\$255.18	10.4%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$723.31	\$798.60	\$75.29	10.4%	\$784.80	\$866.48	\$81.69	10.4%
Parent/Child(ren)	\$1,388.31	\$1,532.82	\$144.51	10.4%	\$1,506.32	\$1,663.11	\$156.79	10.4%
Couple	\$1,446.63	\$1,597.21	\$150.58	10.4%	\$1,569.59	\$1,732.97	\$163.38	10.4%
Family	\$2,259.54	\$2,494.73	\$235.19	10.4%	\$2,451.60	\$2,706.78	\$255.18	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$10 OV, \$1,000 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

		FREEDOM NETWORK RATES							
		GATED				NON-GATED			
		January to March 2013				January to March 2013			
		2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan									
Four-Tier A									
Single		\$767.33	\$858.96	\$91.63	11.9%	\$832.55	\$931.97	\$99.42	11.9%
Parent/Child(ren)		\$1,472.80	\$1,648.67	\$175.87	11.9%	\$1,597.99	\$1,788.81	\$190.82	11.9%
Couple		\$1,534.66	\$1,717.92	\$183.26	11.9%	\$1,665.11	\$1,863.94	\$198.84	11.9%
Family		\$2,397.04	\$2,683.28	\$286.24	11.9%	\$2,600.79	\$2,911.36	\$310.57	11.9%
County: Brooklyn/Queens									
Four-Tier A									
Single		\$767.33	\$858.96	\$91.63	11.9%	\$832.55	\$931.97	\$99.42	11.9%
Parent/Child(ren)		\$1,472.80	\$1,648.67	\$175.87	11.9%	\$1,597.99	\$1,788.81	\$190.82	11.9%
Couple		\$1,534.66	\$1,717.92	\$183.26	11.9%	\$1,665.11	\$1,863.94	\$198.84	11.9%
Family		\$2,397.04	\$2,683.28	\$286.24	11.9%	\$2,600.79	\$2,911.36	\$310.57	11.9%
County: Bronx									
Four-Tier A									
Single		\$767.33	\$858.96	\$91.63	11.9%	\$832.55	\$931.97	\$99.42	11.9%
Parent/Child(ren)		\$1,472.80	\$1,648.67	\$175.87	11.9%	\$1,597.99	\$1,788.81	\$190.82	11.9%
Couple		\$1,534.66	\$1,717.92	\$183.26	11.9%	\$1,665.11	\$1,863.94	\$198.84	11.9%
Family		\$2,397.04	\$2,683.28	\$286.24	11.9%	\$2,600.79	\$2,911.36	\$310.57	11.9%
County: Nassau									
Four-Tier A									
Single		\$767.33	\$858.96	\$91.63	11.9%	\$832.55	\$931.97	\$99.42	11.9%
Parent/Child(ren)		\$1,472.80	\$1,648.67	\$175.87	11.9%	\$1,597.99	\$1,788.81	\$190.82	11.9%
Couple		\$1,534.66	\$1,717.92	\$183.26	11.9%	\$1,665.11	\$1,863.94	\$198.84	11.9%
Family		\$2,397.04	\$2,683.28	\$286.24	11.9%	\$2,600.79	\$2,911.36	\$310.57	11.9%
County: Suffolk									
Four-Tier A									
Single		\$767.33	\$858.96	\$91.63	11.9%	\$832.55	\$931.97	\$99.42	11.9%
Parent/Child(ren)		\$1,472.80	\$1,648.67	\$175.87	11.9%	\$1,597.99	\$1,788.81	\$190.82	11.9%
Couple		\$1,534.66	\$1,717.92	\$183.26	11.9%	\$1,665.11	\$1,863.94	\$198.84	11.9%
Family		\$2,397.04	\$2,683.28	\$286.24	11.9%	\$2,600.79	\$2,911.36	\$310.57	11.9%
County: Staten Island									
Four-Tier A									
Single		\$767.33	\$858.96	\$91.63	11.9%	\$832.55	\$931.97	\$99.42	11.9%
Parent/Child(ren)		\$1,472.80	\$1,648.67	\$175.87	11.9%	\$1,597.99	\$1,788.81	\$190.82	11.9%
Couple		\$1,534.66	\$1,717.92	\$183.26	11.9%	\$1,665.11	\$1,863.94	\$198.84	11.9%
Family		\$2,397.04	\$2,683.28	\$286.24	11.9%	\$2,600.79	\$2,911.36	\$310.57	11.9%
County: Westchester									
Four-Tier A									
Single		\$767.33	\$858.96	\$91.63	11.9%	\$832.55	\$931.97	\$99.42	11.9%
Parent/Child(ren)		\$1,472.80	\$1,648.67	\$175.87	11.9%	\$1,597.99	\$1,788.81	\$190.82	11.9%
Couple		\$1,534.66	\$1,717.92	\$183.26	11.9%	\$1,665.11	\$1,863.94	\$198.84	11.9%
Family		\$2,397.04	\$2,683.28	\$286.24	11.9%	\$2,600.79	\$2,911.36	\$310.57	11.9%
County: Rockland									
Four-Tier A									
Single		\$767.33	\$858.96	\$91.63	11.9%	\$832.55	\$931.97	\$99.42	11.9%
Parent/Child(ren)		\$1,472.80	\$1,648.67	\$175.87	11.9%	\$1,597.99	\$1,788.81	\$190.82	11.9%
Couple		\$1,534.66	\$1,717.92	\$183.26	11.9%	\$1,665.11	\$1,863.94	\$198.84	11.9%
Family		\$2,397.04	\$2,683.28	\$286.24	11.9%	\$2,600.79	\$2,911.36	\$310.57	11.9%
County: Putnam/Orange/Dutchess									
Four-Tier A									
Single		\$682.92	\$764.47	\$81.55	11.9%	\$740.97	\$829.45	\$88.48	11.9%
Parent/Child(ren)		\$1,310.79	\$1,467.32	\$156.53	11.9%	\$1,422.21	\$1,592.04	\$169.83	11.9%
Couple		\$1,365.85	\$1,528.95	\$163.10	11.9%	\$1,481.94	\$1,658.91	\$176.97	11.9%
Family		\$2,133.36	\$2,388.12	\$254.75	11.9%	\$2,314.70	\$2,591.11	\$276.41	11.9%
County: Sullivan/Ulster									
Four-Tier A									
Single		\$682.92	\$764.47	\$81.55	11.9%	\$740.97	\$829.45	\$88.48	11.9%
Parent/Child(ren)		\$1,310.79	\$1,467.32	\$156.53	11.9%	\$1,422.21	\$1,592.04	\$169.83	11.9%
Couple		\$1,365.85	\$1,528.95	\$163.10	11.9%	\$1,481.94	\$1,658.91	\$176.97	11.9%
Family		\$2,133.36	\$2,388.12	\$254.75	11.9%	\$2,314.70	\$2,591.11	\$276.41	11.9%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$10 OV, \$1,000 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
January to March 2013					January to March 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$706.70	\$791.09	\$84.39	11.9%	\$766.76	\$858.33	\$91.56	11.9%
Parent/Child(ren)	\$1,356.42	\$1,518.39	\$161.98	11.9%	\$1,471.71	\$1,647.46	\$175.74	11.9%
Couple	\$1,413.39	\$1,582.17	\$168.78	11.9%	\$1,533.53	\$1,716.66	\$183.13	11.9%
Family	\$2,207.63	\$2,471.25	\$263.62	11.9%	\$2,395.27	\$2,681.30	\$286.03	11.9%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$706.70	\$791.09	\$84.39	11.9%	\$766.76	\$858.33	\$91.56	11.9%
Parent/Child(ren)	\$1,356.42	\$1,518.39	\$161.98	11.9%	\$1,471.71	\$1,647.46	\$175.74	11.9%
Couple	\$1,413.39	\$1,582.17	\$168.78	11.9%	\$1,533.53	\$1,716.66	\$183.13	11.9%
Family	\$2,207.63	\$2,471.25	\$263.62	11.9%	\$2,395.27	\$2,681.30	\$286.03	11.9%
County: Bronx								
Four-Tier A								
Single	\$706.70	\$791.09	\$84.39	11.9%	\$766.76	\$858.33	\$91.56	11.9%
Parent/Child(ren)	\$1,356.42	\$1,518.39	\$161.98	11.9%	\$1,471.71	\$1,647.46	\$175.74	11.9%
Couple	\$1,413.39	\$1,582.17	\$168.78	11.9%	\$1,533.53	\$1,716.66	\$183.13	11.9%
Family	\$2,207.63	\$2,471.25	\$263.62	11.9%	\$2,395.27	\$2,681.30	\$286.03	11.9%
County: Nassau								
Four-Tier A								
Single	\$706.70	\$791.09	\$84.39	11.9%	\$766.76	\$858.33	\$91.56	11.9%
Parent/Child(ren)	\$1,356.42	\$1,518.39	\$161.98	11.9%	\$1,471.71	\$1,647.46	\$175.74	11.9%
Couple	\$1,413.39	\$1,582.17	\$168.78	11.9%	\$1,533.53	\$1,716.66	\$183.13	11.9%
Family	\$2,207.63	\$2,471.25	\$263.62	11.9%	\$2,395.27	\$2,681.30	\$286.03	11.9%
County: Suffolk								
Four-Tier A								
Single	\$706.70	\$791.09	\$84.39	11.9%	\$766.76	\$858.33	\$91.56	11.9%
Parent/Child(ren)	\$1,356.42	\$1,518.39	\$161.98	11.9%	\$1,471.71	\$1,647.46	\$175.74	11.9%
Couple	\$1,413.39	\$1,582.17	\$168.78	11.9%	\$1,533.53	\$1,716.66	\$183.13	11.9%
Family	\$2,207.63	\$2,471.25	\$263.62	11.9%	\$2,395.27	\$2,681.30	\$286.03	11.9%
County: Staten Island								
Four-Tier A								
Single	\$706.70	\$791.09	\$84.39	11.9%	\$766.76	\$858.33	\$91.56	11.9%
Parent/Child(ren)	\$1,356.42	\$1,518.39	\$161.98	11.9%	\$1,471.71	\$1,647.46	\$175.74	11.9%
Couple	\$1,413.39	\$1,582.17	\$168.78	11.9%	\$1,533.53	\$1,716.66	\$183.13	11.9%
Family	\$2,207.63	\$2,471.25	\$263.62	11.9%	\$2,395.27	\$2,681.30	\$286.03	11.9%
County: Westchester								
Four-Tier A								
Single	\$706.70	\$791.09	\$84.39	11.9%	\$766.76	\$858.33	\$91.56	11.9%
Parent/Child(ren)	\$1,356.42	\$1,518.39	\$161.98	11.9%	\$1,471.71	\$1,647.46	\$175.74	11.9%
Couple	\$1,413.39	\$1,582.17	\$168.78	11.9%	\$1,533.53	\$1,716.66	\$183.13	11.9%
Family	\$2,207.63	\$2,471.25	\$263.62	11.9%	\$2,395.27	\$2,681.30	\$286.03	11.9%
County: Rockland								
Four-Tier A								
Single	\$706.70	\$791.09	\$84.39	11.9%	\$766.76	\$858.33	\$91.56	11.9%
Parent/Child(ren)	\$1,356.42	\$1,518.39	\$161.98	11.9%	\$1,471.71	\$1,647.46	\$175.74	11.9%
Couple	\$1,413.39	\$1,582.17	\$168.78	11.9%	\$1,533.53	\$1,716.66	\$183.13	11.9%
Family	\$2,207.63	\$2,471.25	\$263.62	11.9%	\$2,395.27	\$2,681.30	\$286.03	11.9%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$628.96	\$704.07	\$75.11	11.9%	\$682.42	\$763.91	\$81.49	11.9%
Parent/Child(ren)	\$1,207.21	\$1,351.37	\$144.16	11.9%	\$1,309.82	\$1,466.24	\$156.41	11.9%
Couple	\$1,257.92	\$1,408.13	\$150.21	11.9%	\$1,364.84	\$1,527.82	\$162.98	11.9%
Family	\$1,964.79	\$2,199.41	\$234.62	11.9%	\$2,131.79	\$2,386.36	\$254.57	11.9%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$628.96	\$704.07	\$75.11	11.9%	\$682.42	\$763.91	\$81.49	11.9%
Parent/Child(ren)	\$1,207.21	\$1,351.37	\$144.16	11.9%	\$1,309.82	\$1,466.24	\$156.41	11.9%
Couple	\$1,257.92	\$1,408.13	\$150.21	11.9%	\$1,364.84	\$1,527.82	\$162.98	11.9%
Family	\$1,964.79	\$2,199.41	\$234.62	11.9%	\$2,131.79	\$2,386.36	\$254.57	11.9%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$10 OV, \$1,000 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
April to June 2013					April to June 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$794.19	\$891.78	\$97.59	12.3%	\$861.70	\$967.58	\$105.89	12.3%
Parent/Child(ren)	\$1,524.35	\$1,711.66	\$187.31	12.3%	\$1,653.92	\$1,857.16	\$203.23	12.3%
Couple	\$1,588.38	\$1,783.56	\$195.18	12.3%	\$1,723.39	\$1,935.16	\$211.77	12.3%
Family	\$2,480.95	\$2,785.80	\$304.86	12.3%	\$2,691.83	\$3,022.60	\$330.77	12.3%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$794.19	\$891.78	\$97.59	12.3%	\$861.70	\$967.58	\$105.89	12.3%
Parent/Child(ren)	\$1,524.35	\$1,711.66	\$187.31	12.3%	\$1,653.92	\$1,857.16	\$203.23	12.3%
Couple	\$1,588.38	\$1,783.56	\$195.18	12.3%	\$1,723.39	\$1,935.16	\$211.77	12.3%
Family	\$2,480.95	\$2,785.80	\$304.86	12.3%	\$2,691.83	\$3,022.60	\$330.77	12.3%
County: Bronx								
Four-Tier A								
Single	\$794.19	\$891.78	\$97.59	12.3%	\$861.70	\$967.58	\$105.89	12.3%
Parent/Child(ren)	\$1,524.35	\$1,711.66	\$187.31	12.3%	\$1,653.92	\$1,857.16	\$203.23	12.3%
Couple	\$1,588.38	\$1,783.56	\$195.18	12.3%	\$1,723.39	\$1,935.16	\$211.77	12.3%
Family	\$2,480.95	\$2,785.80	\$304.86	12.3%	\$2,691.83	\$3,022.60	\$330.77	12.3%
County: Nassau								
Four-Tier A								
Single	\$794.19	\$891.78	\$97.59	12.3%	\$861.70	\$967.58	\$105.89	12.3%
Parent/Child(ren)	\$1,524.35	\$1,711.66	\$187.31	12.3%	\$1,653.92	\$1,857.16	\$203.23	12.3%
Couple	\$1,588.38	\$1,783.56	\$195.18	12.3%	\$1,723.39	\$1,935.16	\$211.77	12.3%
Family	\$2,480.95	\$2,785.80	\$304.86	12.3%	\$2,691.83	\$3,022.60	\$330.77	12.3%
County: Suffolk								
Four-Tier A								
Single	\$794.19	\$891.78	\$97.59	12.3%	\$861.70	\$967.58	\$105.89	12.3%
Parent/Child(ren)	\$1,524.35	\$1,711.66	\$187.31	12.3%	\$1,653.92	\$1,857.16	\$203.23	12.3%
Couple	\$1,588.38	\$1,783.56	\$195.18	12.3%	\$1,723.39	\$1,935.16	\$211.77	12.3%
Family	\$2,480.95	\$2,785.80	\$304.86	12.3%	\$2,691.83	\$3,022.60	\$330.77	12.3%
County: Staten Island								
Four-Tier A								
Single	\$794.19	\$891.78	\$97.59	12.3%	\$861.70	\$967.58	\$105.89	12.3%
Parent/Child(ren)	\$1,524.35	\$1,711.66	\$187.31	12.3%	\$1,653.92	\$1,857.16	\$203.23	12.3%
Couple	\$1,588.38	\$1,783.56	\$195.18	12.3%	\$1,723.39	\$1,935.16	\$211.77	12.3%
Family	\$2,480.95	\$2,785.80	\$304.86	12.3%	\$2,691.83	\$3,022.60	\$330.77	12.3%
County: Westchester								
Four-Tier A								
Single	\$794.19	\$891.78	\$97.59	12.3%	\$861.70	\$967.58	\$105.89	12.3%
Parent/Child(ren)	\$1,524.35	\$1,711.66	\$187.31	12.3%	\$1,653.92	\$1,857.16	\$203.23	12.3%
Couple	\$1,588.38	\$1,783.56	\$195.18	12.3%	\$1,723.39	\$1,935.16	\$211.77	12.3%
Family	\$2,480.95	\$2,785.80	\$304.86	12.3%	\$2,691.83	\$3,022.60	\$330.77	12.3%
County: Rockland								
Four-Tier A								
Single	\$794.19	\$891.78	\$97.59	12.3%	\$861.70	\$967.58	\$105.89	12.3%
Parent/Child(ren)	\$1,524.35	\$1,711.66	\$187.31	12.3%	\$1,653.92	\$1,857.16	\$203.23	12.3%
Couple	\$1,588.38	\$1,783.56	\$195.18	12.3%	\$1,723.39	\$1,935.16	\$211.77	12.3%
Family	\$2,480.95	\$2,785.80	\$304.86	12.3%	\$2,691.83	\$3,022.60	\$330.77	12.3%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$706.83	\$793.68	\$86.86	12.3%	\$766.91	\$861.15	\$94.24	12.3%
Parent/Child(ren)	\$1,356.67	\$1,523.38	\$166.71	12.3%	\$1,471.99	\$1,652.87	\$180.88	12.3%
Couple	\$1,413.66	\$1,587.37	\$173.71	12.3%	\$1,533.82	\$1,722.29	\$188.48	12.3%
Family	\$2,208.04	\$2,479.37	\$271.32	12.3%	\$2,395.73	\$2,690.11	\$294.39	12.3%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$706.83	\$793.68	\$86.86	12.3%	\$766.91	\$861.15	\$94.24	12.3%
Parent/Child(ren)	\$1,356.67	\$1,523.38	\$166.71	12.3%	\$1,471.99	\$1,652.87	\$180.88	12.3%
Couple	\$1,413.66	\$1,587.37	\$173.71	12.3%	\$1,533.82	\$1,722.29	\$188.48	12.3%
Family	\$2,208.04	\$2,479.37	\$271.32	12.3%	\$2,395.73	\$2,690.11	\$294.39	12.3%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$10 OV, \$1,000 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
April to June 2013					April to June 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$731.43	\$821.31	\$89.88	12.3%	\$793.60	\$891.12	\$97.52	12.3%
Parent/Child(ren)	\$1,403.89	\$1,576.41	\$172.52	12.3%	\$1,523.22	\$1,710.40	\$187.18	12.3%
Couple	\$1,462.86	\$1,642.62	\$179.76	12.3%	\$1,587.20	\$1,782.24	\$195.04	12.3%
Family	\$2,284.89	\$2,565.67	\$280.78	12.3%	\$2,479.10	\$2,783.75	\$304.64	12.3%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$731.43	\$821.31	\$89.88	12.3%	\$793.60	\$891.12	\$97.52	12.3%
Parent/Child(ren)	\$1,403.89	\$1,576.41	\$172.52	12.3%	\$1,523.22	\$1,710.40	\$187.18	12.3%
Couple	\$1,462.86	\$1,642.62	\$179.76	12.3%	\$1,587.20	\$1,782.24	\$195.04	12.3%
Family	\$2,284.89	\$2,565.67	\$280.78	12.3%	\$2,479.10	\$2,783.75	\$304.64	12.3%
County: Bronx								
Four-Tier A								
Single	\$731.43	\$821.31	\$89.88	12.3%	\$793.60	\$891.12	\$97.52	12.3%
Parent/Child(ren)	\$1,403.89	\$1,576.41	\$172.52	12.3%	\$1,523.22	\$1,710.40	\$187.18	12.3%
Couple	\$1,462.86	\$1,642.62	\$179.76	12.3%	\$1,587.20	\$1,782.24	\$195.04	12.3%
Family	\$2,284.89	\$2,565.67	\$280.78	12.3%	\$2,479.10	\$2,783.75	\$304.64	12.3%
County: Nassau								
Four-Tier A								
Single	\$731.43	\$821.31	\$89.88	12.3%	\$793.60	\$891.12	\$97.52	12.3%
Parent/Child(ren)	\$1,403.89	\$1,576.41	\$172.52	12.3%	\$1,523.22	\$1,710.40	\$187.18	12.3%
Couple	\$1,462.86	\$1,642.62	\$179.76	12.3%	\$1,587.20	\$1,782.24	\$195.04	12.3%
Family	\$2,284.89	\$2,565.67	\$280.78	12.3%	\$2,479.10	\$2,783.75	\$304.64	12.3%
County: Suffolk								
Four-Tier A								
Single	\$731.43	\$821.31	\$89.88	12.3%	\$793.60	\$891.12	\$97.52	12.3%
Parent/Child(ren)	\$1,403.89	\$1,576.41	\$172.52	12.3%	\$1,523.22	\$1,710.40	\$187.18	12.3%
Couple	\$1,462.86	\$1,642.62	\$179.76	12.3%	\$1,587.20	\$1,782.24	\$195.04	12.3%
Family	\$2,284.89	\$2,565.67	\$280.78	12.3%	\$2,479.10	\$2,783.75	\$304.64	12.3%
County: Staten Island								
Four-Tier A								
Single	\$731.43	\$821.31	\$89.88	12.3%	\$793.60	\$891.12	\$97.52	12.3%
Parent/Child(ren)	\$1,403.89	\$1,576.41	\$172.52	12.3%	\$1,523.22	\$1,710.40	\$187.18	12.3%
Couple	\$1,462.86	\$1,642.62	\$179.76	12.3%	\$1,587.20	\$1,782.24	\$195.04	12.3%
Family	\$2,284.89	\$2,565.67	\$280.78	12.3%	\$2,479.10	\$2,783.75	\$304.64	12.3%
County: Westchester								
Four-Tier A								
Single	\$731.43	\$821.31	\$89.88	12.3%	\$793.60	\$891.12	\$97.52	12.3%
Parent/Child(ren)	\$1,403.89	\$1,576.41	\$172.52	12.3%	\$1,523.22	\$1,710.40	\$187.18	12.3%
Couple	\$1,462.86	\$1,642.62	\$179.76	12.3%	\$1,587.20	\$1,782.24	\$195.04	12.3%
Family	\$2,284.89	\$2,565.67	\$280.78	12.3%	\$2,479.10	\$2,783.75	\$304.64	12.3%
County: Rockland								
Four-Tier A								
Single	\$731.43	\$821.31	\$89.88	12.3%	\$793.60	\$891.12	\$97.52	12.3%
Parent/Child(ren)	\$1,403.89	\$1,576.41	\$172.52	12.3%	\$1,523.22	\$1,710.40	\$187.18	12.3%
Couple	\$1,462.86	\$1,642.62	\$179.76	12.3%	\$1,587.20	\$1,782.24	\$195.04	12.3%
Family	\$2,284.89	\$2,565.67	\$280.78	12.3%	\$2,479.10	\$2,783.75	\$304.64	12.3%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$650.97	\$730.97	\$79.99	12.3%	\$706.30	\$793.10	\$86.79	12.3%
Parent/Child(ren)	\$1,249.46	\$1,403.00	\$153.54	12.3%	\$1,355.67	\$1,522.26	\$166.59	12.3%
Couple	\$1,301.94	\$1,461.93	\$159.99	12.3%	\$1,412.61	\$1,586.20	\$173.59	12.3%
Family	\$2,033.55	\$2,283.44	\$249.89	12.3%	\$2,206.40	\$2,477.53	\$271.13	12.3%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$650.97	\$730.97	\$79.99	12.3%	\$706.30	\$793.10	\$86.79	12.3%
Parent/Child(ren)	\$1,249.46	\$1,403.00	\$153.54	12.3%	\$1,355.67	\$1,522.26	\$166.59	12.3%
Couple	\$1,301.94	\$1,461.93	\$159.99	12.3%	\$1,412.61	\$1,586.20	\$173.59	12.3%
Family	\$2,033.55	\$2,283.44	\$249.89	12.3%	\$2,206.40	\$2,477.53	\$271.13	12.3%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates

\$10 OV, \$1,000 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

		FREEDOM NETWORK RATES							
		GATED				NON-GATED			
		July to September 2013				July to September 2013			
		2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan									
Four-Tier A									
Single		\$841.84	\$926.71	\$84.87	10.1%	\$913.40	\$1,005.48	\$92.08	10.1%
Parent/Child(ren)		\$1,615.81	\$1,778.71	\$162.90	10.1%	\$1,753.15	\$1,929.90	\$176.74	10.1%
Couple		\$1,683.68	\$1,853.42	\$169.74	10.1%	\$1,826.79	\$2,010.96	\$184.17	10.1%
Family		\$2,629.80	\$2,894.92	\$265.12	10.1%	\$2,853.33	\$3,140.99	\$287.66	10.1%
County: Brooklyn/Queens									
Four-Tier A									
Single		\$841.84	\$926.71	\$84.87	10.1%	\$913.40	\$1,005.48	\$92.08	10.1%
Parent/Child(ren)		\$1,615.81	\$1,778.71	\$162.90	10.1%	\$1,753.15	\$1,929.90	\$176.74	10.1%
Couple		\$1,683.68	\$1,853.42	\$169.74	10.1%	\$1,826.79	\$2,010.96	\$184.17	10.1%
Family		\$2,629.80	\$2,894.92	\$265.12	10.1%	\$2,853.33	\$3,140.99	\$287.66	10.1%
County: Bronx									
Four-Tier A									
Single		\$841.84	\$926.71	\$84.87	10.1%	\$913.40	\$1,005.48	\$92.08	10.1%
Parent/Child(ren)		\$1,615.81	\$1,778.71	\$162.90	10.1%	\$1,753.15	\$1,929.90	\$176.74	10.1%
Couple		\$1,683.68	\$1,853.42	\$169.74	10.1%	\$1,826.79	\$2,010.96	\$184.17	10.1%
Family		\$2,629.80	\$2,894.92	\$265.12	10.1%	\$2,853.33	\$3,140.99	\$287.66	10.1%
County: Nassau									
Four-Tier A									
Single		\$841.84	\$926.71	\$84.87	10.1%	\$913.40	\$1,005.48	\$92.08	10.1%
Parent/Child(ren)		\$1,615.81	\$1,778.71	\$162.90	10.1%	\$1,753.15	\$1,929.90	\$176.74	10.1%
Couple		\$1,683.68	\$1,853.42	\$169.74	10.1%	\$1,826.79	\$2,010.96	\$184.17	10.1%
Family		\$2,629.80	\$2,894.92	\$265.12	10.1%	\$2,853.33	\$3,140.99	\$287.66	10.1%
County: Suffolk									
Four-Tier A									
Single		\$841.84	\$926.71	\$84.87	10.1%	\$913.40	\$1,005.48	\$92.08	10.1%
Parent/Child(ren)		\$1,615.81	\$1,778.71	\$162.90	10.1%	\$1,753.15	\$1,929.90	\$176.74	10.1%
Couple		\$1,683.68	\$1,853.42	\$169.74	10.1%	\$1,826.79	\$2,010.96	\$184.17	10.1%
Family		\$2,629.80	\$2,894.92	\$265.12	10.1%	\$2,853.33	\$3,140.99	\$287.66	10.1%
County: Staten Island									
Four-Tier A									
Single		\$841.84	\$926.71	\$84.87	10.1%	\$913.40	\$1,005.48	\$92.08	10.1%
Parent/Child(ren)		\$1,615.81	\$1,778.71	\$162.90	10.1%	\$1,753.15	\$1,929.90	\$176.74	10.1%
Couple		\$1,683.68	\$1,853.42	\$169.74	10.1%	\$1,826.79	\$2,010.96	\$184.17	10.1%
Family		\$2,629.80	\$2,894.92	\$265.12	10.1%	\$2,853.33	\$3,140.99	\$287.66	10.1%
County: Westchester									
Four-Tier A									
Single		\$841.84	\$926.71	\$84.87	10.1%	\$913.40	\$1,005.48	\$92.08	10.1%
Parent/Child(ren)		\$1,615.81	\$1,778.71	\$162.90	10.1%	\$1,753.15	\$1,929.90	\$176.74	10.1%
Couple		\$1,683.68	\$1,853.42	\$169.74	10.1%	\$1,826.79	\$2,010.96	\$184.17	10.1%
Family		\$2,629.80	\$2,894.92	\$265.12	10.1%	\$2,853.33	\$3,140.99	\$287.66	10.1%
County: Rockland									
Four-Tier A									
Single		\$841.84	\$926.71	\$84.87	10.1%	\$913.40	\$1,005.48	\$92.08	10.1%
Parent/Child(ren)		\$1,615.81	\$1,778.71	\$162.90	10.1%	\$1,753.15	\$1,929.90	\$176.74	10.1%
Couple		\$1,683.68	\$1,853.42	\$169.74	10.1%	\$1,826.79	\$2,010.96	\$184.17	10.1%
Family		\$2,629.80	\$2,894.92	\$265.12	10.1%	\$2,853.33	\$3,140.99	\$287.66	10.1%
County: Putnam/Orange/Dutchess									
Four-Tier A									
Single		\$749.24	\$824.77	\$75.53	10.1%	\$812.92	\$894.88	\$81.95	10.1%
Parent/Child(ren)		\$1,438.07	\$1,583.05	\$144.98	10.1%	\$1,560.31	\$1,717.61	\$157.30	10.1%
Couple		\$1,498.48	\$1,649.54	\$151.07	10.1%	\$1,625.85	\$1,789.76	\$163.91	10.1%
Family		\$2,340.52	\$2,576.48	\$235.96	10.1%	\$2,539.47	\$2,795.48	\$256.02	10.1%
County: Sullivan/Ulster									
Four-Tier A									
Single		\$749.24	\$824.77	\$75.53	10.1%	\$812.92	\$894.88	\$81.95	10.1%
Parent/Child(ren)		\$1,438.07	\$1,583.05	\$144.98	10.1%	\$1,560.31	\$1,717.61	\$157.30	10.1%
Couple		\$1,498.48	\$1,649.54	\$151.07	10.1%	\$1,625.85	\$1,789.76	\$163.91	10.1%
Family		\$2,340.52	\$2,576.48	\$235.96	10.1%	\$2,539.47	\$2,795.48	\$256.02	10.1%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates

\$10 OV, \$1,000 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
July to September 2013					July to September 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$775.31	\$853.48	\$78.17	10.1%	\$841.22	\$926.03	\$84.81	10.1%
Parent/Child(ren)	\$1,488.12	\$1,638.16	\$150.04	10.1%	\$1,614.61	\$1,777.40	\$162.79	10.1%
Couple	\$1,550.63	\$1,706.97	\$156.34	10.1%	\$1,682.43	\$1,852.06	\$169.63	10.1%
Family	\$2,421.98	\$2,666.17	\$244.19	10.1%	\$2,627.85	\$2,892.80	\$264.94	10.1%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$775.31	\$853.48	\$78.17	10.1%	\$841.22	\$926.03	\$84.81	10.1%
Parent/Child(ren)	\$1,488.12	\$1,638.16	\$150.04	10.1%	\$1,614.61	\$1,777.40	\$162.79	10.1%
Couple	\$1,550.63	\$1,706.97	\$156.34	10.1%	\$1,682.43	\$1,852.06	\$169.63	10.1%
Family	\$2,421.98	\$2,666.17	\$244.19	10.1%	\$2,627.85	\$2,892.80	\$264.94	10.1%
County: Bronx								
Four-Tier A								
Single	\$775.31	\$853.48	\$78.17	10.1%	\$841.22	\$926.03	\$84.81	10.1%
Parent/Child(ren)	\$1,488.12	\$1,638.16	\$150.04	10.1%	\$1,614.61	\$1,777.40	\$162.79	10.1%
Couple	\$1,550.63	\$1,706.97	\$156.34	10.1%	\$1,682.43	\$1,852.06	\$169.63	10.1%
Family	\$2,421.98	\$2,666.17	\$244.19	10.1%	\$2,627.85	\$2,892.80	\$264.94	10.1%
County: Nassau								
Four-Tier A								
Single	\$775.31	\$853.48	\$78.17	10.1%	\$841.22	\$926.03	\$84.81	10.1%
Parent/Child(ren)	\$1,488.12	\$1,638.16	\$150.04	10.1%	\$1,614.61	\$1,777.40	\$162.79	10.1%
Couple	\$1,550.63	\$1,706.97	\$156.34	10.1%	\$1,682.43	\$1,852.06	\$169.63	10.1%
Family	\$2,421.98	\$2,666.17	\$244.19	10.1%	\$2,627.85	\$2,892.80	\$264.94	10.1%
County: Suffolk								
Four-Tier A								
Single	\$775.31	\$853.48	\$78.17	10.1%	\$841.22	\$926.03	\$84.81	10.1%
Parent/Child(ren)	\$1,488.12	\$1,638.16	\$150.04	10.1%	\$1,614.61	\$1,777.40	\$162.79	10.1%
Couple	\$1,550.63	\$1,706.97	\$156.34	10.1%	\$1,682.43	\$1,852.06	\$169.63	10.1%
Family	\$2,421.98	\$2,666.17	\$244.19	10.1%	\$2,627.85	\$2,892.80	\$264.94	10.1%
County: Staten Island								
Four-Tier A								
Single	\$775.31	\$853.48	\$78.17	10.1%	\$841.22	\$926.03	\$84.81	10.1%
Parent/Child(ren)	\$1,488.12	\$1,638.16	\$150.04	10.1%	\$1,614.61	\$1,777.40	\$162.79	10.1%
Couple	\$1,550.63	\$1,706.97	\$156.34	10.1%	\$1,682.43	\$1,852.06	\$169.63	10.1%
Family	\$2,421.98	\$2,666.17	\$244.19	10.1%	\$2,627.85	\$2,892.80	\$264.94	10.1%
County: Westchester								
Four-Tier A								
Single	\$775.31	\$853.48	\$78.17	10.1%	\$841.22	\$926.03	\$84.81	10.1%
Parent/Child(ren)	\$1,488.12	\$1,638.16	\$150.04	10.1%	\$1,614.61	\$1,777.40	\$162.79	10.1%
Couple	\$1,550.63	\$1,706.97	\$156.34	10.1%	\$1,682.43	\$1,852.06	\$169.63	10.1%
Family	\$2,421.98	\$2,666.17	\$244.19	10.1%	\$2,627.85	\$2,892.80	\$264.94	10.1%
County: Rockland								
Four-Tier A								
Single	\$775.31	\$853.48	\$78.17	10.1%	\$841.22	\$926.03	\$84.81	10.1%
Parent/Child(ren)	\$1,488.12	\$1,638.16	\$150.04	10.1%	\$1,614.61	\$1,777.40	\$162.79	10.1%
Couple	\$1,550.63	\$1,706.97	\$156.34	10.1%	\$1,682.43	\$1,852.06	\$169.63	10.1%
Family	\$2,421.98	\$2,666.17	\$244.19	10.1%	\$2,627.85	\$2,892.80	\$264.94	10.1%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$690.03	\$759.60	\$69.57	10.1%	\$748.68	\$824.17	\$75.48	10.1%
Parent/Child(ren)	\$1,324.43	\$1,457.96	\$133.53	10.1%	\$1,437.01	\$1,581.89	\$144.88	10.1%
Couple	\$1,380.06	\$1,519.20	\$139.14	10.1%	\$1,497.37	\$1,648.33	\$150.97	10.1%
Family	\$2,155.56	\$2,372.89	\$217.33	10.1%	\$2,338.79	\$2,574.59	\$235.80	10.1%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$690.03	\$759.60	\$69.57	10.1%	\$748.68	\$824.17	\$75.48	10.1%
Parent/Child(ren)	\$1,324.43	\$1,457.96	\$133.53	10.1%	\$1,437.01	\$1,581.89	\$144.88	10.1%
Couple	\$1,380.06	\$1,519.20	\$139.14	10.1%	\$1,497.37	\$1,648.33	\$150.97	10.1%
Family	\$2,155.56	\$2,372.89	\$217.33	10.1%	\$2,338.79	\$2,574.59	\$235.80	10.1%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$10 OV, \$1,000 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

		FREEDOM NETWORK RATES							
		GATED				NON-GATED			
		October to December 2013				October to December 2013			
		2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan									
Four-Tier A									
Single		\$871.31	\$962.00	\$90.69	10.4%	\$945.37	\$1,043.77	\$98.40	10.4%
Parent/Child(ren)		\$1,672.37	\$1,846.44	\$174.07	10.4%	\$1,814.53	\$2,003.39	\$188.86	10.4%
Couple		\$1,742.62	\$1,924.00	\$181.38	10.4%	\$1,890.74	\$2,087.54	\$196.80	10.4%
Family		\$2,721.86	\$3,005.16	\$283.30	10.4%	\$2,953.22	\$3,260.60	\$307.38	10.4%
County: Brooklyn/Queens									
Four-Tier A									
Single		\$871.31	\$962.00	\$90.69	10.4%	\$945.37	\$1,043.77	\$98.40	10.4%
Parent/Child(ren)		\$1,672.37	\$1,846.44	\$174.07	10.4%	\$1,814.53	\$2,003.39	\$188.86	10.4%
Couple		\$1,742.62	\$1,924.00	\$181.38	10.4%	\$1,890.74	\$2,087.54	\$196.80	10.4%
Family		\$2,721.86	\$3,005.16	\$283.30	10.4%	\$2,953.22	\$3,260.60	\$307.38	10.4%
County: Bronx									
Four-Tier A									
Single		\$871.31	\$962.00	\$90.69	10.4%	\$945.37	\$1,043.77	\$98.40	10.4%
Parent/Child(ren)		\$1,672.37	\$1,846.44	\$174.07	10.4%	\$1,814.53	\$2,003.39	\$188.86	10.4%
Couple		\$1,742.62	\$1,924.00	\$181.38	10.4%	\$1,890.74	\$2,087.54	\$196.80	10.4%
Family		\$2,721.86	\$3,005.16	\$283.30	10.4%	\$2,953.22	\$3,260.60	\$307.38	10.4%
County: Nassau									
Four-Tier A									
Single		\$871.31	\$962.00	\$90.69	10.4%	\$945.37	\$1,043.77	\$98.40	10.4%
Parent/Child(ren)		\$1,672.37	\$1,846.44	\$174.07	10.4%	\$1,814.53	\$2,003.39	\$188.86	10.4%
Couple		\$1,742.62	\$1,924.00	\$181.38	10.4%	\$1,890.74	\$2,087.54	\$196.80	10.4%
Family		\$2,721.86	\$3,005.16	\$283.30	10.4%	\$2,953.22	\$3,260.60	\$307.38	10.4%
County: Suffolk									
Four-Tier A									
Single		\$871.31	\$962.00	\$90.69	10.4%	\$945.37	\$1,043.77	\$98.40	10.4%
Parent/Child(ren)		\$1,672.37	\$1,846.44	\$174.07	10.4%	\$1,814.53	\$2,003.39	\$188.86	10.4%
Couple		\$1,742.62	\$1,924.00	\$181.38	10.4%	\$1,890.74	\$2,087.54	\$196.80	10.4%
Family		\$2,721.86	\$3,005.16	\$283.30	10.4%	\$2,953.22	\$3,260.60	\$307.38	10.4%
County: Staten Island									
Four-Tier A									
Single		\$871.31	\$962.00	\$90.69	10.4%	\$945.37	\$1,043.77	\$98.40	10.4%
Parent/Child(ren)		\$1,672.37	\$1,846.44	\$174.07	10.4%	\$1,814.53	\$2,003.39	\$188.86	10.4%
Couple		\$1,742.62	\$1,924.00	\$181.38	10.4%	\$1,890.74	\$2,087.54	\$196.80	10.4%
Family		\$2,721.86	\$3,005.16	\$283.30	10.4%	\$2,953.22	\$3,260.60	\$307.38	10.4%
County: Westchester									
Four-Tier A									
Single		\$871.31	\$962.00	\$90.69	10.4%	\$945.37	\$1,043.77	\$98.40	10.4%
Parent/Child(ren)		\$1,672.37	\$1,846.44	\$174.07	10.4%	\$1,814.53	\$2,003.39	\$188.86	10.4%
Couple		\$1,742.62	\$1,924.00	\$181.38	10.4%	\$1,890.74	\$2,087.54	\$196.80	10.4%
Family		\$2,721.86	\$3,005.16	\$283.30	10.4%	\$2,953.22	\$3,260.60	\$307.38	10.4%
County: Rockland									
Four-Tier A									
Single		\$871.31	\$962.00	\$90.69	10.4%	\$945.37	\$1,043.77	\$98.40	10.4%
Parent/Child(ren)		\$1,672.37	\$1,846.44	\$174.07	10.4%	\$1,814.53	\$2,003.39	\$188.86	10.4%
Couple		\$1,742.62	\$1,924.00	\$181.38	10.4%	\$1,890.74	\$2,087.54	\$196.80	10.4%
Family		\$2,721.86	\$3,005.16	\$283.30	10.4%	\$2,953.22	\$3,260.60	\$307.38	10.4%
County: Putnam/Orange/Dutchess									
Four-Tier A									
Single		\$775.47	\$856.18	\$80.71	10.4%	\$841.38	\$928.96	\$87.57	10.4%
Parent/Child(ren)		\$1,488.41	\$1,643.33	\$154.92	10.4%	\$1,614.93	\$1,783.02	\$168.09	10.4%
Couple		\$1,550.93	\$1,712.36	\$161.43	10.4%	\$1,682.76	\$1,857.91	\$175.15	10.4%
Family		\$2,422.45	\$2,674.60	\$252.14	10.4%	\$2,628.36	\$2,901.94	\$273.57	10.4%
County: Sullivan/Ulster									
Four-Tier A									
Single		\$775.47	\$856.18	\$80.71	10.4%	\$841.38	\$928.96	\$87.57	10.4%
Parent/Child(ren)		\$1,488.41	\$1,643.33	\$154.92	10.4%	\$1,614.93	\$1,783.02	\$168.09	10.4%
Couple		\$1,550.93	\$1,712.36	\$161.43	10.4%	\$1,682.76	\$1,857.91	\$175.15	10.4%
Family		\$2,422.45	\$2,674.60	\$252.14	10.4%	\$2,628.36	\$2,901.94	\$273.57	10.4%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates

\$10 OV, \$1,000 Deductible/70% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
October to December 2013					October to December 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$802.45	\$885.99	\$83.54	10.4%	\$870.66	\$961.29	\$90.64	10.4%
Parent/Child(ren)	\$1,540.21	\$1,700.54	\$160.34	10.4%	\$1,671.13	\$1,845.09	\$173.96	10.4%
Couple	\$1,604.90	\$1,771.97	\$167.07	10.4%	\$1,741.32	\$1,922.59	\$181.27	10.4%
Family	\$2,506.75	\$2,767.71	\$260.95	10.4%	\$2,719.83	\$3,002.96	\$283.13	10.4%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$802.45	\$885.99	\$83.54	10.4%	\$870.66	\$961.29	\$90.64	10.4%
Parent/Child(ren)	\$1,540.21	\$1,700.54	\$160.34	10.4%	\$1,671.13	\$1,845.09	\$173.96	10.4%
Couple	\$1,604.90	\$1,771.97	\$167.07	10.4%	\$1,741.32	\$1,922.59	\$181.27	10.4%
Family	\$2,506.75	\$2,767.71	\$260.95	10.4%	\$2,719.83	\$3,002.96	\$283.13	10.4%
County: Bronx								
Four-Tier A								
Single	\$802.45	\$885.99	\$83.54	10.4%	\$870.66	\$961.29	\$90.64	10.4%
Parent/Child(ren)	\$1,540.21	\$1,700.54	\$160.34	10.4%	\$1,671.13	\$1,845.09	\$173.96	10.4%
Couple	\$1,604.90	\$1,771.97	\$167.07	10.4%	\$1,741.32	\$1,922.59	\$181.27	10.4%
Family	\$2,506.75	\$2,767.71	\$260.95	10.4%	\$2,719.83	\$3,002.96	\$283.13	10.4%
County: Nassau								
Four-Tier A								
Single	\$802.45	\$885.99	\$83.54	10.4%	\$870.66	\$961.29	\$90.64	10.4%
Parent/Child(ren)	\$1,540.21	\$1,700.54	\$160.34	10.4%	\$1,671.13	\$1,845.09	\$173.96	10.4%
Couple	\$1,604.90	\$1,771.97	\$167.07	10.4%	\$1,741.32	\$1,922.59	\$181.27	10.4%
Family	\$2,506.75	\$2,767.71	\$260.95	10.4%	\$2,719.83	\$3,002.96	\$283.13	10.4%
County: Suffolk								
Four-Tier A								
Single	\$802.45	\$885.99	\$83.54	10.4%	\$870.66	\$961.29	\$90.64	10.4%
Parent/Child(ren)	\$1,540.21	\$1,700.54	\$160.34	10.4%	\$1,671.13	\$1,845.09	\$173.96	10.4%
Couple	\$1,604.90	\$1,771.97	\$167.07	10.4%	\$1,741.32	\$1,922.59	\$181.27	10.4%
Family	\$2,506.75	\$2,767.71	\$260.95	10.4%	\$2,719.83	\$3,002.96	\$283.13	10.4%
County: Staten Island								
Four-Tier A								
Single	\$802.45	\$885.99	\$83.54	10.4%	\$870.66	\$961.29	\$90.64	10.4%
Parent/Child(ren)	\$1,540.21	\$1,700.54	\$160.34	10.4%	\$1,671.13	\$1,845.09	\$173.96	10.4%
Couple	\$1,604.90	\$1,771.97	\$167.07	10.4%	\$1,741.32	\$1,922.59	\$181.27	10.4%
Family	\$2,506.75	\$2,767.71	\$260.95	10.4%	\$2,719.83	\$3,002.96	\$283.13	10.4%
County: Westchester								
Four-Tier A								
Single	\$802.45	\$885.99	\$83.54	10.4%	\$870.66	\$961.29	\$90.64	10.4%
Parent/Child(ren)	\$1,540.21	\$1,700.54	\$160.34	10.4%	\$1,671.13	\$1,845.09	\$173.96	10.4%
Couple	\$1,604.90	\$1,771.97	\$167.07	10.4%	\$1,741.32	\$1,922.59	\$181.27	10.4%
Family	\$2,506.75	\$2,767.71	\$260.95	10.4%	\$2,719.83	\$3,002.96	\$283.13	10.4%
County: Rockland								
Four-Tier A								
Single	\$802.45	\$885.99	\$83.54	10.4%	\$870.66	\$961.29	\$90.64	10.4%
Parent/Child(ren)	\$1,540.21	\$1,700.54	\$160.34	10.4%	\$1,671.13	\$1,845.09	\$173.96	10.4%
Couple	\$1,604.90	\$1,771.97	\$167.07	10.4%	\$1,741.32	\$1,922.59	\$181.27	10.4%
Family	\$2,506.75	\$2,767.71	\$260.95	10.4%	\$2,719.83	\$3,002.96	\$283.13	10.4%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$714.18	\$788.53	\$74.35	10.4%	\$774.89	\$855.55	\$80.67	10.4%
Parent/Child(ren)	\$1,370.78	\$1,513.48	\$142.70	10.4%	\$1,487.30	\$1,642.13	\$154.83	10.4%
Couple	\$1,428.36	\$1,577.06	\$148.69	10.4%	\$1,549.77	\$1,711.10	\$161.33	10.4%
Family	\$2,231.01	\$2,463.26	\$232.25	10.4%	\$2,420.64	\$2,672.63	\$251.99	10.4%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$714.18	\$788.53	\$74.35	10.4%	\$774.89	\$855.55	\$80.67	10.4%
Parent/Child(ren)	\$1,370.78	\$1,513.48	\$142.70	10.4%	\$1,487.30	\$1,642.13	\$154.83	10.4%
Couple	\$1,428.36	\$1,577.06	\$148.69	10.4%	\$1,549.77	\$1,711.10	\$161.33	10.4%
Family	\$2,231.01	\$2,463.26	\$232.25	10.4%	\$2,420.64	\$2,672.63	\$251.99	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$750 Deductible/70% Coinsurance/\$25,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
January to March 2013					January to March 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$702.37	\$786.24	\$83.87	11.9%	\$762.07	\$853.07	\$91.00	11.9%
Parent/Child(ren)	\$1,348.11	\$1,509.09	\$160.98	11.9%	\$1,462.70	\$1,637.37	\$174.66	11.9%
Couple	\$1,404.74	\$1,572.48	\$167.74	11.9%	\$1,524.14	\$1,706.14	\$182.00	11.9%
Family	\$2,194.11	\$2,456.11	\$262.00	11.9%	\$2,380.61	\$2,664.88	\$284.27	11.9%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$702.37	\$786.24	\$83.87	11.9%	\$762.07	\$853.07	\$91.00	11.9%
Parent/Child(ren)	\$1,348.11	\$1,509.09	\$160.98	11.9%	\$1,462.70	\$1,637.37	\$174.66	11.9%
Couple	\$1,404.74	\$1,572.48	\$167.74	11.9%	\$1,524.14	\$1,706.14	\$182.00	11.9%
Family	\$2,194.11	\$2,456.11	\$262.00	11.9%	\$2,380.61	\$2,664.88	\$284.27	11.9%
County: Bronx								
Four-Tier A								
Single	\$702.37	\$786.24	\$83.87	11.9%	\$762.07	\$853.07	\$91.00	11.9%
Parent/Child(ren)	\$1,348.11	\$1,509.09	\$160.98	11.9%	\$1,462.70	\$1,637.37	\$174.66	11.9%
Couple	\$1,404.74	\$1,572.48	\$167.74	11.9%	\$1,524.14	\$1,706.14	\$182.00	11.9%
Family	\$2,194.11	\$2,456.11	\$262.00	11.9%	\$2,380.61	\$2,664.88	\$284.27	11.9%
County: Nassau								
Four-Tier A								
Single	\$702.37	\$786.24	\$83.87	11.9%	\$762.07	\$853.07	\$91.00	11.9%
Parent/Child(ren)	\$1,348.11	\$1,509.09	\$160.98	11.9%	\$1,462.70	\$1,637.37	\$174.66	11.9%
Couple	\$1,404.74	\$1,572.48	\$167.74	11.9%	\$1,524.14	\$1,706.14	\$182.00	11.9%
Family	\$2,194.11	\$2,456.11	\$262.00	11.9%	\$2,380.61	\$2,664.88	\$284.27	11.9%
County: Suffolk								
Four-Tier A								
Single	\$702.37	\$786.24	\$83.87	11.9%	\$762.07	\$853.07	\$91.00	11.9%
Parent/Child(ren)	\$1,348.11	\$1,509.09	\$160.98	11.9%	\$1,462.70	\$1,637.37	\$174.66	11.9%
Couple	\$1,404.74	\$1,572.48	\$167.74	11.9%	\$1,524.14	\$1,706.14	\$182.00	11.9%
Family	\$2,194.11	\$2,456.11	\$262.00	11.9%	\$2,380.61	\$2,664.88	\$284.27	11.9%
County: Staten Island								
Four-Tier A								
Single	\$702.37	\$786.24	\$83.87	11.9%	\$762.07	\$853.07	\$91.00	11.9%
Parent/Child(ren)	\$1,348.11	\$1,509.09	\$160.98	11.9%	\$1,462.70	\$1,637.37	\$174.66	11.9%
Couple	\$1,404.74	\$1,572.48	\$167.74	11.9%	\$1,524.14	\$1,706.14	\$182.00	11.9%
Family	\$2,194.11	\$2,456.11	\$262.00	11.9%	\$2,380.61	\$2,664.88	\$284.27	11.9%
County: Westchester								
Four-Tier A								
Single	\$702.37	\$786.24	\$83.87	11.9%	\$762.07	\$853.07	\$91.00	11.9%
Parent/Child(ren)	\$1,348.11	\$1,509.09	\$160.98	11.9%	\$1,462.70	\$1,637.37	\$174.66	11.9%
Couple	\$1,404.74	\$1,572.48	\$167.74	11.9%	\$1,524.14	\$1,706.14	\$182.00	11.9%
Family	\$2,194.11	\$2,456.11	\$262.00	11.9%	\$2,380.61	\$2,664.88	\$284.27	11.9%
County: Rockland								
Four-Tier A								
Single	\$702.37	\$786.24	\$83.87	11.9%	\$762.07	\$853.07	\$91.00	11.9%
Parent/Child(ren)	\$1,348.11	\$1,509.09	\$160.98	11.9%	\$1,462.70	\$1,637.37	\$174.66	11.9%
Couple	\$1,404.74	\$1,572.48	\$167.74	11.9%	\$1,524.14	\$1,706.14	\$182.00	11.9%
Family	\$2,194.11	\$2,456.11	\$262.00	11.9%	\$2,380.61	\$2,664.88	\$284.27	11.9%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$625.11	\$699.75	\$74.64	11.9%	\$678.24	\$759.23	\$80.99	11.9%
Parent/Child(ren)	\$1,199.82	\$1,343.09	\$143.27	11.9%	\$1,301.81	\$1,457.26	\$155.45	11.9%
Couple	\$1,250.22	\$1,399.51	\$149.29	11.9%	\$1,356.49	\$1,518.47	\$161.98	11.9%
Family	\$1,952.76	\$2,185.94	\$233.18	11.9%	\$2,118.74	\$2,371.74	\$253.00	11.9%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$625.11	\$699.75	\$74.64	11.9%	\$678.24	\$759.23	\$80.99	11.9%
Parent/Child(ren)	\$1,199.82	\$1,343.09	\$143.27	11.9%	\$1,301.81	\$1,457.26	\$155.45	11.9%
Couple	\$1,250.22	\$1,399.51	\$149.29	11.9%	\$1,356.49	\$1,518.47	\$161.98	11.9%
Family	\$1,952.76	\$2,185.94	\$233.18	11.9%	\$2,118.74	\$2,371.74	\$253.00	11.9%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$750 Deductible/70% Coinsurance/\$25,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
January to March 2013					January to March 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$640.80	\$717.31	\$76.51	11.9%	\$695.27	\$778.28	\$83.02	11.9%
Parent/Child(ren)	\$1,229.94	\$1,376.80	\$146.86	11.9%	\$1,334.48	\$1,493.82	\$159.34	11.9%
Couple	\$1,281.60	\$1,434.63	\$153.03	11.9%	\$1,390.54	\$1,556.57	\$166.03	11.9%
Family	\$2,001.78	\$2,240.79	\$239.02	11.9%	\$2,171.93	\$2,431.26	\$259.33	11.9%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$640.80	\$717.31	\$76.51	11.9%	\$695.27	\$778.28	\$83.02	11.9%
Parent/Child(ren)	\$1,229.94	\$1,376.80	\$146.86	11.9%	\$1,334.48	\$1,493.82	\$159.34	11.9%
Couple	\$1,281.60	\$1,434.63	\$153.03	11.9%	\$1,390.54	\$1,556.57	\$166.03	11.9%
Family	\$2,001.78	\$2,240.79	\$239.02	11.9%	\$2,171.93	\$2,431.26	\$259.33	11.9%
County: Bronx								
Four-Tier A								
Single	\$640.80	\$717.31	\$76.51	11.9%	\$695.27	\$778.28	\$83.02	11.9%
Parent/Child(ren)	\$1,229.94	\$1,376.80	\$146.86	11.9%	\$1,334.48	\$1,493.82	\$159.34	11.9%
Couple	\$1,281.60	\$1,434.63	\$153.03	11.9%	\$1,390.54	\$1,556.57	\$166.03	11.9%
Family	\$2,001.78	\$2,240.79	\$239.02	11.9%	\$2,171.93	\$2,431.26	\$259.33	11.9%
County: Nassau								
Four-Tier A								
Single	\$640.80	\$717.31	\$76.51	11.9%	\$695.27	\$778.28	\$83.02	11.9%
Parent/Child(ren)	\$1,229.94	\$1,376.80	\$146.86	11.9%	\$1,334.48	\$1,493.82	\$159.34	11.9%
Couple	\$1,281.60	\$1,434.63	\$153.03	11.9%	\$1,390.54	\$1,556.57	\$166.03	11.9%
Family	\$2,001.78	\$2,240.79	\$239.02	11.9%	\$2,171.93	\$2,431.26	\$259.33	11.9%
County: Suffolk								
Four-Tier A								
Single	\$640.80	\$717.31	\$76.51	11.9%	\$695.27	\$778.28	\$83.02	11.9%
Parent/Child(ren)	\$1,229.94	\$1,376.80	\$146.86	11.9%	\$1,334.48	\$1,493.82	\$159.34	11.9%
Couple	\$1,281.60	\$1,434.63	\$153.03	11.9%	\$1,390.54	\$1,556.57	\$166.03	11.9%
Family	\$2,001.78	\$2,240.79	\$239.02	11.9%	\$2,171.93	\$2,431.26	\$259.33	11.9%
County: Staten Island								
Four-Tier A								
Single	\$640.80	\$717.31	\$76.51	11.9%	\$695.27	\$778.28	\$83.02	11.9%
Parent/Child(ren)	\$1,229.94	\$1,376.80	\$146.86	11.9%	\$1,334.48	\$1,493.82	\$159.34	11.9%
Couple	\$1,281.60	\$1,434.63	\$153.03	11.9%	\$1,390.54	\$1,556.57	\$166.03	11.9%
Family	\$2,001.78	\$2,240.79	\$239.02	11.9%	\$2,171.93	\$2,431.26	\$259.33	11.9%
County: Westchester								
Four-Tier A								
Single	\$640.80	\$717.31	\$76.51	11.9%	\$695.27	\$778.28	\$83.02	11.9%
Parent/Child(ren)	\$1,229.94	\$1,376.80	\$146.86	11.9%	\$1,334.48	\$1,493.82	\$159.34	11.9%
Couple	\$1,281.60	\$1,434.63	\$153.03	11.9%	\$1,390.54	\$1,556.57	\$166.03	11.9%
Family	\$2,001.78	\$2,240.79	\$239.02	11.9%	\$2,171.93	\$2,431.26	\$259.33	11.9%
County: Rockland								
Four-Tier A								
Single	\$640.80	\$717.31	\$76.51	11.9%	\$695.27	\$778.28	\$83.02	11.9%
Parent/Child(ren)	\$1,229.94	\$1,376.80	\$146.86	11.9%	\$1,334.48	\$1,493.82	\$159.34	11.9%
Couple	\$1,281.60	\$1,434.63	\$153.03	11.9%	\$1,390.54	\$1,556.57	\$166.03	11.9%
Family	\$2,001.78	\$2,240.79	\$239.02	11.9%	\$2,171.93	\$2,431.26	\$259.33	11.9%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$570.31	\$638.41	\$68.10	11.9%	\$618.79	\$692.67	\$73.89	11.9%
Parent/Child(ren)	\$1,094.65	\$1,225.35	\$130.70	11.9%	\$1,187.69	\$1,329.50	\$141.81	11.9%
Couple	\$1,140.62	\$1,276.82	\$136.19	11.9%	\$1,237.58	\$1,385.35	\$147.77	11.9%
Family	\$1,781.58	\$1,994.31	\$212.73	11.9%	\$1,933.01	\$2,163.82	\$230.81	11.9%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$570.31	\$638.41	\$68.10	11.9%	\$618.79	\$692.67	\$73.89	11.9%
Parent/Child(ren)	\$1,094.65	\$1,225.35	\$130.70	11.9%	\$1,187.69	\$1,329.50	\$141.81	11.9%
Couple	\$1,140.62	\$1,276.82	\$136.19	11.9%	\$1,237.58	\$1,385.35	\$147.77	11.9%
Family	\$1,781.58	\$1,994.31	\$212.73	11.9%	\$1,933.01	\$2,163.82	\$230.81	11.9%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$750 Deductible/70% Coinsurance/\$25,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
April to June 2013					April to June 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$726.95	\$816.28	\$89.33	12.3%	\$788.74	\$885.66	\$96.92	12.3%
Parent/Child(ren)	\$1,395.29	\$1,566.75	\$171.46	12.3%	\$1,513.89	\$1,699.93	\$186.03	12.3%
Couple	\$1,453.90	\$1,632.56	\$178.66	12.3%	\$1,577.48	\$1,771.33	\$193.85	12.3%
Family	\$2,270.90	\$2,549.95	\$279.06	12.3%	\$2,463.92	\$2,766.70	\$302.78	12.3%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$726.95	\$816.28	\$89.33	12.3%	\$788.74	\$885.66	\$96.92	12.3%
Parent/Child(ren)	\$1,395.29	\$1,566.75	\$171.46	12.3%	\$1,513.89	\$1,699.93	\$186.03	12.3%
Couple	\$1,453.90	\$1,632.56	\$178.66	12.3%	\$1,577.48	\$1,771.33	\$193.85	12.3%
Family	\$2,270.90	\$2,549.95	\$279.06	12.3%	\$2,463.92	\$2,766.70	\$302.78	12.3%
County: Bronx								
Four-Tier A								
Single	\$726.95	\$816.28	\$89.33	12.3%	\$788.74	\$885.66	\$96.92	12.3%
Parent/Child(ren)	\$1,395.29	\$1,566.75	\$171.46	12.3%	\$1,513.89	\$1,699.93	\$186.03	12.3%
Couple	\$1,453.90	\$1,632.56	\$178.66	12.3%	\$1,577.48	\$1,771.33	\$193.85	12.3%
Family	\$2,270.90	\$2,549.95	\$279.06	12.3%	\$2,463.92	\$2,766.70	\$302.78	12.3%
County: Nassau								
Four-Tier A								
Single	\$726.95	\$816.28	\$89.33	12.3%	\$788.74	\$885.66	\$96.92	12.3%
Parent/Child(ren)	\$1,395.29	\$1,566.75	\$171.46	12.3%	\$1,513.89	\$1,699.93	\$186.03	12.3%
Couple	\$1,453.90	\$1,632.56	\$178.66	12.3%	\$1,577.48	\$1,771.33	\$193.85	12.3%
Family	\$2,270.90	\$2,549.95	\$279.06	12.3%	\$2,463.92	\$2,766.70	\$302.78	12.3%
County: Suffolk								
Four-Tier A								
Single	\$726.95	\$816.28	\$89.33	12.3%	\$788.74	\$885.66	\$96.92	12.3%
Parent/Child(ren)	\$1,395.29	\$1,566.75	\$171.46	12.3%	\$1,513.89	\$1,699.93	\$186.03	12.3%
Couple	\$1,453.90	\$1,632.56	\$178.66	12.3%	\$1,577.48	\$1,771.33	\$193.85	12.3%
Family	\$2,270.90	\$2,549.95	\$279.06	12.3%	\$2,463.92	\$2,766.70	\$302.78	12.3%
County: Staten Island								
Four-Tier A								
Single	\$726.95	\$816.28	\$89.33	12.3%	\$788.74	\$885.66	\$96.92	12.3%
Parent/Child(ren)	\$1,395.29	\$1,566.75	\$171.46	12.3%	\$1,513.89	\$1,699.93	\$186.03	12.3%
Couple	\$1,453.90	\$1,632.56	\$178.66	12.3%	\$1,577.48	\$1,771.33	\$193.85	12.3%
Family	\$2,270.90	\$2,549.95	\$279.06	12.3%	\$2,463.92	\$2,766.70	\$302.78	12.3%
County: Westchester								
Four-Tier A								
Single	\$726.95	\$816.28	\$89.33	12.3%	\$788.74	\$885.66	\$96.92	12.3%
Parent/Child(ren)	\$1,395.29	\$1,566.75	\$171.46	12.3%	\$1,513.89	\$1,699.93	\$186.03	12.3%
Couple	\$1,453.90	\$1,632.56	\$178.66	12.3%	\$1,577.48	\$1,771.33	\$193.85	12.3%
Family	\$2,270.90	\$2,549.95	\$279.06	12.3%	\$2,463.92	\$2,766.70	\$302.78	12.3%
County: Rockland								
Four-Tier A								
Single	\$726.95	\$816.28	\$89.33	12.3%	\$788.74	\$885.66	\$96.92	12.3%
Parent/Child(ren)	\$1,395.29	\$1,566.75	\$171.46	12.3%	\$1,513.89	\$1,699.93	\$186.03	12.3%
Couple	\$1,453.90	\$1,632.56	\$178.66	12.3%	\$1,577.48	\$1,771.33	\$193.85	12.3%
Family	\$2,270.90	\$2,549.95	\$279.06	12.3%	\$2,463.92	\$2,766.70	\$302.78	12.3%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$646.99	\$726.49	\$79.50	12.3%	\$701.98	\$788.24	\$86.26	12.3%
Parent/Child(ren)	\$1,241.81	\$1,394.41	\$152.60	12.3%	\$1,347.36	\$1,512.93	\$165.57	12.3%
Couple	\$1,293.97	\$1,452.98	\$159.01	12.3%	\$1,403.96	\$1,576.48	\$172.52	12.3%
Family	\$2,021.10	\$2,269.46	\$248.36	12.3%	\$2,192.89	\$2,462.36	\$269.47	12.3%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$646.99	\$726.49	\$79.50	12.3%	\$701.98	\$788.24	\$86.26	12.3%
Parent/Child(ren)	\$1,241.81	\$1,394.41	\$152.60	12.3%	\$1,347.36	\$1,512.93	\$165.57	12.3%
Couple	\$1,293.97	\$1,452.98	\$159.01	12.3%	\$1,403.96	\$1,576.48	\$172.52	12.3%
Family	\$2,021.10	\$2,269.46	\$248.36	12.3%	\$2,192.89	\$2,462.36	\$269.47	12.3%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$750 Deductible/70% Coinsurance/\$25,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
April to June 2013					April to June 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$663.23	\$744.73	\$81.50	12.3%	\$719.60	\$808.03	\$88.42	12.3%
Parent/Child(ren)	\$1,272.99	\$1,429.41	\$156.42	12.3%	\$1,381.19	\$1,550.91	\$169.72	12.3%
Couple	\$1,326.46	\$1,489.45	\$162.99	12.3%	\$1,439.20	\$1,616.05	\$176.85	12.3%
Family	\$2,071.84	\$2,326.43	\$254.59	12.3%	\$2,247.94	\$2,524.17	\$276.23	12.3%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$663.23	\$744.73	\$81.50	12.3%	\$719.60	\$808.03	\$88.42	12.3%
Parent/Child(ren)	\$1,272.99	\$1,429.41	\$156.42	12.3%	\$1,381.19	\$1,550.91	\$169.72	12.3%
Couple	\$1,326.46	\$1,489.45	\$162.99	12.3%	\$1,439.20	\$1,616.05	\$176.85	12.3%
Family	\$2,071.84	\$2,326.43	\$254.59	12.3%	\$2,247.94	\$2,524.17	\$276.23	12.3%
County: Bronx								
Four-Tier A								
Single	\$663.23	\$744.73	\$81.50	12.3%	\$719.60	\$808.03	\$88.42	12.3%
Parent/Child(ren)	\$1,272.99	\$1,429.41	\$156.42	12.3%	\$1,381.19	\$1,550.91	\$169.72	12.3%
Couple	\$1,326.46	\$1,489.45	\$162.99	12.3%	\$1,439.20	\$1,616.05	\$176.85	12.3%
Family	\$2,071.84	\$2,326.43	\$254.59	12.3%	\$2,247.94	\$2,524.17	\$276.23	12.3%
County: Nassau								
Four-Tier A								
Single	\$663.23	\$744.73	\$81.50	12.3%	\$719.60	\$808.03	\$88.42	12.3%
Parent/Child(ren)	\$1,272.99	\$1,429.41	\$156.42	12.3%	\$1,381.19	\$1,550.91	\$169.72	12.3%
Couple	\$1,326.46	\$1,489.45	\$162.99	12.3%	\$1,439.20	\$1,616.05	\$176.85	12.3%
Family	\$2,071.84	\$2,326.43	\$254.59	12.3%	\$2,247.94	\$2,524.17	\$276.23	12.3%
County: Suffolk								
Four-Tier A								
Single	\$663.23	\$744.73	\$81.50	12.3%	\$719.60	\$808.03	\$88.42	12.3%
Parent/Child(ren)	\$1,272.99	\$1,429.41	\$156.42	12.3%	\$1,381.19	\$1,550.91	\$169.72	12.3%
Couple	\$1,326.46	\$1,489.45	\$162.99	12.3%	\$1,439.20	\$1,616.05	\$176.85	12.3%
Family	\$2,071.84	\$2,326.43	\$254.59	12.3%	\$2,247.94	\$2,524.17	\$276.23	12.3%
County: Staten Island								
Four-Tier A								
Single	\$663.23	\$744.73	\$81.50	12.3%	\$719.60	\$808.03	\$88.42	12.3%
Parent/Child(ren)	\$1,272.99	\$1,429.41	\$156.42	12.3%	\$1,381.19	\$1,550.91	\$169.72	12.3%
Couple	\$1,326.46	\$1,489.45	\$162.99	12.3%	\$1,439.20	\$1,616.05	\$176.85	12.3%
Family	\$2,071.84	\$2,326.43	\$254.59	12.3%	\$2,247.94	\$2,524.17	\$276.23	12.3%
County: Westchester								
Four-Tier A								
Single	\$663.23	\$744.73	\$81.50	12.3%	\$719.60	\$808.03	\$88.42	12.3%
Parent/Child(ren)	\$1,272.99	\$1,429.41	\$156.42	12.3%	\$1,381.19	\$1,550.91	\$169.72	12.3%
Couple	\$1,326.46	\$1,489.45	\$162.99	12.3%	\$1,439.20	\$1,616.05	\$176.85	12.3%
Family	\$2,071.84	\$2,326.43	\$254.59	12.3%	\$2,247.94	\$2,524.17	\$276.23	12.3%
County: Rockland								
Four-Tier A								
Single	\$663.23	\$744.73	\$81.50	12.3%	\$719.60	\$808.03	\$88.42	12.3%
Parent/Child(ren)	\$1,272.99	\$1,429.41	\$156.42	12.3%	\$1,381.19	\$1,550.91	\$169.72	12.3%
Couple	\$1,326.46	\$1,489.45	\$162.99	12.3%	\$1,439.20	\$1,616.05	\$176.85	12.3%
Family	\$2,071.84	\$2,326.43	\$254.59	12.3%	\$2,247.94	\$2,524.17	\$276.23	12.3%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$590.27	\$662.81	\$72.53	12.3%	\$640.45	\$719.14	\$78.70	12.3%
Parent/Child(ren)	\$1,132.96	\$1,272.18	\$139.22	12.3%	\$1,229.26	\$1,380.31	\$151.05	12.3%
Couple	\$1,180.55	\$1,325.61	\$145.07	12.3%	\$1,280.89	\$1,438.29	\$157.40	12.3%
Family	\$1,843.94	\$2,070.52	\$226.58	12.3%	\$2,000.67	\$2,246.51	\$245.84	12.3%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$590.27	\$662.81	\$72.53	12.3%	\$640.45	\$719.14	\$78.70	12.3%
Parent/Child(ren)	\$1,132.96	\$1,272.18	\$139.22	12.3%	\$1,229.26	\$1,380.31	\$151.05	12.3%
Couple	\$1,180.55	\$1,325.61	\$145.07	12.3%	\$1,280.89	\$1,438.29	\$157.40	12.3%
Family	\$1,843.94	\$2,070.52	\$226.58	12.3%	\$2,000.67	\$2,246.51	\$245.84	12.3%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$750 Deductible/70% Coinsurance/\$25,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
July to September 2013					July to September 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$770.57	\$848.25	\$77.68	10.1%	\$836.07	\$920.35	\$84.28	10.1%
Parent/Child(ren)	\$1,479.02	\$1,628.11	\$149.10	10.1%	\$1,604.73	\$1,766.50	\$161.77	10.1%
Couple	\$1,541.14	\$1,696.50	\$155.36	10.1%	\$1,672.14	\$1,840.70	\$168.57	10.1%
Family	\$2,407.16	\$2,649.82	\$242.66	10.1%	\$2,611.77	\$2,875.06	\$263.29	10.1%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$770.57	\$848.25	\$77.68	10.1%	\$836.07	\$920.35	\$84.28	10.1%
Parent/Child(ren)	\$1,479.02	\$1,628.11	\$149.10	10.1%	\$1,604.73	\$1,766.50	\$161.77	10.1%
Couple	\$1,541.14	\$1,696.50	\$155.36	10.1%	\$1,672.14	\$1,840.70	\$168.57	10.1%
Family	\$2,407.16	\$2,649.82	\$242.66	10.1%	\$2,611.77	\$2,875.06	\$263.29	10.1%
County: Bronx								
Four-Tier A								
Single	\$770.57	\$848.25	\$77.68	10.1%	\$836.07	\$920.35	\$84.28	10.1%
Parent/Child(ren)	\$1,479.02	\$1,628.11	\$149.10	10.1%	\$1,604.73	\$1,766.50	\$161.77	10.1%
Couple	\$1,541.14	\$1,696.50	\$155.36	10.1%	\$1,672.14	\$1,840.70	\$168.57	10.1%
Family	\$2,407.16	\$2,649.82	\$242.66	10.1%	\$2,611.77	\$2,875.06	\$263.29	10.1%
County: Nassau								
Four-Tier A								
Single	\$770.57	\$848.25	\$77.68	10.1%	\$836.07	\$920.35	\$84.28	10.1%
Parent/Child(ren)	\$1,479.02	\$1,628.11	\$149.10	10.1%	\$1,604.73	\$1,766.50	\$161.77	10.1%
Couple	\$1,541.14	\$1,696.50	\$155.36	10.1%	\$1,672.14	\$1,840.70	\$168.57	10.1%
Family	\$2,407.16	\$2,649.82	\$242.66	10.1%	\$2,611.77	\$2,875.06	\$263.29	10.1%
County: Suffolk								
Four-Tier A								
Single	\$770.57	\$848.25	\$77.68	10.1%	\$836.07	\$920.35	\$84.28	10.1%
Parent/Child(ren)	\$1,479.02	\$1,628.11	\$149.10	10.1%	\$1,604.73	\$1,766.50	\$161.77	10.1%
Couple	\$1,541.14	\$1,696.50	\$155.36	10.1%	\$1,672.14	\$1,840.70	\$168.57	10.1%
Family	\$2,407.16	\$2,649.82	\$242.66	10.1%	\$2,611.77	\$2,875.06	\$263.29	10.1%
County: Staten Island								
Four-Tier A								
Single	\$770.57	\$848.25	\$77.68	10.1%	\$836.07	\$920.35	\$84.28	10.1%
Parent/Child(ren)	\$1,479.02	\$1,628.11	\$149.10	10.1%	\$1,604.73	\$1,766.50	\$161.77	10.1%
Couple	\$1,541.14	\$1,696.50	\$155.36	10.1%	\$1,672.14	\$1,840.70	\$168.57	10.1%
Family	\$2,407.16	\$2,649.82	\$242.66	10.1%	\$2,611.77	\$2,875.06	\$263.29	10.1%
County: Westchester								
Four-Tier A								
Single	\$770.57	\$848.25	\$77.68	10.1%	\$836.07	\$920.35	\$84.28	10.1%
Parent/Child(ren)	\$1,479.02	\$1,628.11	\$149.10	10.1%	\$1,604.73	\$1,766.50	\$161.77	10.1%
Couple	\$1,541.14	\$1,696.50	\$155.36	10.1%	\$1,672.14	\$1,840.70	\$168.57	10.1%
Family	\$2,407.16	\$2,649.82	\$242.66	10.1%	\$2,611.77	\$2,875.06	\$263.29	10.1%
County: Rockland								
Four-Tier A								
Single	\$770.57	\$848.25	\$77.68	10.1%	\$836.07	\$920.35	\$84.28	10.1%
Parent/Child(ren)	\$1,479.02	\$1,628.11	\$149.10	10.1%	\$1,604.73	\$1,766.50	\$161.77	10.1%
Couple	\$1,541.14	\$1,696.50	\$155.36	10.1%	\$1,672.14	\$1,840.70	\$168.57	10.1%
Family	\$2,407.16	\$2,649.82	\$242.66	10.1%	\$2,611.77	\$2,875.06	\$263.29	10.1%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$685.81	\$754.94	\$69.14	10.1%	\$744.10	\$819.11	\$75.01	10.1%
Parent/Child(ren)	\$1,316.32	\$1,449.02	\$132.70	10.1%	\$1,428.21	\$1,572.19	\$143.98	10.1%
Couple	\$1,371.61	\$1,509.89	\$138.27	10.1%	\$1,488.20	\$1,638.23	\$150.02	10.1%
Family	\$2,142.37	\$2,358.34	\$215.97	10.1%	\$2,324.47	\$2,558.80	\$234.33	10.1%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$685.81	\$754.94	\$69.14	10.1%	\$744.10	\$819.11	\$75.01	10.1%
Parent/Child(ren)	\$1,316.32	\$1,449.02	\$132.70	10.1%	\$1,428.21	\$1,572.19	\$143.98	10.1%
Couple	\$1,371.61	\$1,509.89	\$138.27	10.1%	\$1,488.20	\$1,638.23	\$150.02	10.1%
Family	\$2,142.37	\$2,358.34	\$215.97	10.1%	\$2,324.47	\$2,558.80	\$234.33	10.1%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates

\$20 OV, \$750 Deductible/70% Coinsurance/\$25,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
July to September 2013					July to September 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$703.02	\$773.90	\$70.88	10.1%	\$762.78	\$839.68	\$76.90	10.1%
Parent/Child(ren)	\$1,349.36	\$1,485.41	\$136.04	10.1%	\$1,464.06	\$1,611.67	\$147.61	10.1%
Couple	\$1,406.04	\$1,547.80	\$141.76	10.1%	\$1,525.55	\$1,679.36	\$153.81	10.1%
Family	\$2,196.14	\$2,417.56	\$221.42	10.1%	\$2,382.81	\$2,623.05	\$240.24	10.1%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$703.02	\$773.90	\$70.88	10.1%	\$762.78	\$839.68	\$76.90	10.1%
Parent/Child(ren)	\$1,349.36	\$1,485.41	\$136.04	10.1%	\$1,464.06	\$1,611.67	\$147.61	10.1%
Couple	\$1,406.04	\$1,547.80	\$141.76	10.1%	\$1,525.55	\$1,679.36	\$153.81	10.1%
Family	\$2,196.14	\$2,417.56	\$221.42	10.1%	\$2,382.81	\$2,623.05	\$240.24	10.1%
County: Bronx								
Four-Tier A								
Single	\$703.02	\$773.90	\$70.88	10.1%	\$762.78	\$839.68	\$76.90	10.1%
Parent/Child(ren)	\$1,349.36	\$1,485.41	\$136.04	10.1%	\$1,464.06	\$1,611.67	\$147.61	10.1%
Couple	\$1,406.04	\$1,547.80	\$141.76	10.1%	\$1,525.55	\$1,679.36	\$153.81	10.1%
Family	\$2,196.14	\$2,417.56	\$221.42	10.1%	\$2,382.81	\$2,623.05	\$240.24	10.1%
County: Nassau								
Four-Tier A								
Single	\$703.02	\$773.90	\$70.88	10.1%	\$762.78	\$839.68	\$76.90	10.1%
Parent/Child(ren)	\$1,349.36	\$1,485.41	\$136.04	10.1%	\$1,464.06	\$1,611.67	\$147.61	10.1%
Couple	\$1,406.04	\$1,547.80	\$141.76	10.1%	\$1,525.55	\$1,679.36	\$153.81	10.1%
Family	\$2,196.14	\$2,417.56	\$221.42	10.1%	\$2,382.81	\$2,623.05	\$240.24	10.1%
County: Suffolk								
Four-Tier A								
Single	\$703.02	\$773.90	\$70.88	10.1%	\$762.78	\$839.68	\$76.90	10.1%
Parent/Child(ren)	\$1,349.36	\$1,485.41	\$136.04	10.1%	\$1,464.06	\$1,611.67	\$147.61	10.1%
Couple	\$1,406.04	\$1,547.80	\$141.76	10.1%	\$1,525.55	\$1,679.36	\$153.81	10.1%
Family	\$2,196.14	\$2,417.56	\$221.42	10.1%	\$2,382.81	\$2,623.05	\$240.24	10.1%
County: Staten Island								
Four-Tier A								
Single	\$703.02	\$773.90	\$70.88	10.1%	\$762.78	\$839.68	\$76.90	10.1%
Parent/Child(ren)	\$1,349.36	\$1,485.41	\$136.04	10.1%	\$1,464.06	\$1,611.67	\$147.61	10.1%
Couple	\$1,406.04	\$1,547.80	\$141.76	10.1%	\$1,525.55	\$1,679.36	\$153.81	10.1%
Family	\$2,196.14	\$2,417.56	\$221.42	10.1%	\$2,382.81	\$2,623.05	\$240.24	10.1%
County: Westchester								
Four-Tier A								
Single	\$703.02	\$773.90	\$70.88	10.1%	\$762.78	\$839.68	\$76.90	10.1%
Parent/Child(ren)	\$1,349.36	\$1,485.41	\$136.04	10.1%	\$1,464.06	\$1,611.67	\$147.61	10.1%
Couple	\$1,406.04	\$1,547.80	\$141.76	10.1%	\$1,525.55	\$1,679.36	\$153.81	10.1%
Family	\$2,196.14	\$2,417.56	\$221.42	10.1%	\$2,382.81	\$2,623.05	\$240.24	10.1%
County: Rockland								
Four-Tier A								
Single	\$703.02	\$773.90	\$70.88	10.1%	\$762.78	\$839.68	\$76.90	10.1%
Parent/Child(ren)	\$1,349.36	\$1,485.41	\$136.04	10.1%	\$1,464.06	\$1,611.67	\$147.61	10.1%
Couple	\$1,406.04	\$1,547.80	\$141.76	10.1%	\$1,525.55	\$1,679.36	\$153.81	10.1%
Family	\$2,196.14	\$2,417.56	\$221.42	10.1%	\$2,382.81	\$2,623.05	\$240.24	10.1%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$625.69	\$688.77	\$63.08	10.1%	\$678.87	\$747.32	\$68.44	10.1%
Parent/Child(ren)	\$1,200.93	\$1,322.01	\$121.08	10.1%	\$1,303.01	\$1,434.38	\$131.37	10.1%
Couple	\$1,251.38	\$1,377.54	\$126.17	10.1%	\$1,357.74	\$1,494.63	\$136.89	10.1%
Family	\$1,954.57	\$2,151.63	\$197.06	10.1%	\$2,120.71	\$2,334.52	\$213.81	10.1%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$625.69	\$688.77	\$63.08	10.1%	\$678.87	\$747.32	\$68.44	10.1%
Parent/Child(ren)	\$1,200.93	\$1,322.01	\$121.08	10.1%	\$1,303.01	\$1,434.38	\$131.37	10.1%
Couple	\$1,251.38	\$1,377.54	\$126.17	10.1%	\$1,357.74	\$1,494.63	\$136.89	10.1%
Family	\$1,954.57	\$2,151.63	\$197.06	10.1%	\$2,120.71	\$2,334.52	\$213.81	10.1%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$750 Deductible/70% Coinsurance/\$25,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
October to December 2013					October to December 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$797.54	\$880.55	\$83.01	10.4%	\$865.33	\$955.40	\$90.07	10.4%
Parent/Child(ren)	\$1,530.78	\$1,690.11	\$159.33	10.4%	\$1,660.90	\$1,833.77	\$172.87	10.4%
Couple	\$1,595.08	\$1,761.10	\$166.02	10.4%	\$1,730.66	\$1,910.79	\$180.13	10.4%
Family	\$2,491.41	\$2,750.72	\$259.31	10.4%	\$2,703.18	\$2,984.54	\$281.35	10.4%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$797.54	\$880.55	\$83.01	10.4%	\$865.33	\$955.40	\$90.07	10.4%
Parent/Child(ren)	\$1,530.78	\$1,690.11	\$159.33	10.4%	\$1,660.90	\$1,833.77	\$172.87	10.4%
Couple	\$1,595.08	\$1,761.10	\$166.02	10.4%	\$1,730.66	\$1,910.79	\$180.13	10.4%
Family	\$2,491.41	\$2,750.72	\$259.31	10.4%	\$2,703.18	\$2,984.54	\$281.35	10.4%
County: Bronx								
Four-Tier A								
Single	\$797.54	\$880.55	\$83.01	10.4%	\$865.33	\$955.40	\$90.07	10.4%
Parent/Child(ren)	\$1,530.78	\$1,690.11	\$159.33	10.4%	\$1,660.90	\$1,833.77	\$172.87	10.4%
Couple	\$1,595.08	\$1,761.10	\$166.02	10.4%	\$1,730.66	\$1,910.79	\$180.13	10.4%
Family	\$2,491.41	\$2,750.72	\$259.31	10.4%	\$2,703.18	\$2,984.54	\$281.35	10.4%
County: Nassau								
Four-Tier A								
Single	\$797.54	\$880.55	\$83.01	10.4%	\$865.33	\$955.40	\$90.07	10.4%
Parent/Child(ren)	\$1,530.78	\$1,690.11	\$159.33	10.4%	\$1,660.90	\$1,833.77	\$172.87	10.4%
Couple	\$1,595.08	\$1,761.10	\$166.02	10.4%	\$1,730.66	\$1,910.79	\$180.13	10.4%
Family	\$2,491.41	\$2,750.72	\$259.31	10.4%	\$2,703.18	\$2,984.54	\$281.35	10.4%
County: Suffolk								
Four-Tier A								
Single	\$797.54	\$880.55	\$83.01	10.4%	\$865.33	\$955.40	\$90.07	10.4%
Parent/Child(ren)	\$1,530.78	\$1,690.11	\$159.33	10.4%	\$1,660.90	\$1,833.77	\$172.87	10.4%
Couple	\$1,595.08	\$1,761.10	\$166.02	10.4%	\$1,730.66	\$1,910.79	\$180.13	10.4%
Family	\$2,491.41	\$2,750.72	\$259.31	10.4%	\$2,703.18	\$2,984.54	\$281.35	10.4%
County: Staten Island								
Four-Tier A								
Single	\$797.54	\$880.55	\$83.01	10.4%	\$865.33	\$955.40	\$90.07	10.4%
Parent/Child(ren)	\$1,530.78	\$1,690.11	\$159.33	10.4%	\$1,660.90	\$1,833.77	\$172.87	10.4%
Couple	\$1,595.08	\$1,761.10	\$166.02	10.4%	\$1,730.66	\$1,910.79	\$180.13	10.4%
Family	\$2,491.41	\$2,750.72	\$259.31	10.4%	\$2,703.18	\$2,984.54	\$281.35	10.4%
County: Westchester								
Four-Tier A								
Single	\$797.54	\$880.55	\$83.01	10.4%	\$865.33	\$955.40	\$90.07	10.4%
Parent/Child(ren)	\$1,530.78	\$1,690.11	\$159.33	10.4%	\$1,660.90	\$1,833.77	\$172.87	10.4%
Couple	\$1,595.08	\$1,761.10	\$166.02	10.4%	\$1,730.66	\$1,910.79	\$180.13	10.4%
Family	\$2,491.41	\$2,750.72	\$259.31	10.4%	\$2,703.18	\$2,984.54	\$281.35	10.4%
County: Rockland								
Four-Tier A								
Single	\$797.54	\$880.55	\$83.01	10.4%	\$865.33	\$955.40	\$90.07	10.4%
Parent/Child(ren)	\$1,530.78	\$1,690.11	\$159.33	10.4%	\$1,660.90	\$1,833.77	\$172.87	10.4%
Couple	\$1,595.08	\$1,761.10	\$166.02	10.4%	\$1,730.66	\$1,910.79	\$180.13	10.4%
Family	\$2,491.41	\$2,750.72	\$259.31	10.4%	\$2,703.18	\$2,984.54	\$281.35	10.4%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$709.81	\$783.69	\$73.88	10.4%	\$770.14	\$850.30	\$80.16	10.4%
Parent/Child(ren)	\$1,362.40	\$1,504.20	\$141.80	10.4%	\$1,478.20	\$1,632.05	\$153.85	10.4%
Couple	\$1,419.62	\$1,567.38	\$147.76	10.4%	\$1,540.29	\$1,700.61	\$160.32	10.4%
Family	\$2,217.36	\$2,448.14	\$230.79	10.4%	\$2,405.83	\$2,656.24	\$250.41	10.4%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$709.81	\$783.69	\$73.88	10.4%	\$770.14	\$850.30	\$80.16	10.4%
Parent/Child(ren)	\$1,362.40	\$1,504.20	\$141.80	10.4%	\$1,478.20	\$1,632.05	\$153.85	10.4%
Couple	\$1,419.62	\$1,567.38	\$147.76	10.4%	\$1,540.29	\$1,700.61	\$160.32	10.4%
Family	\$2,217.36	\$2,448.14	\$230.79	10.4%	\$2,405.83	\$2,656.24	\$250.41	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$20 OV, \$750 Deductible/70% Coinsurance/\$25,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
October to December 2013					October to December 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$727.63	\$803.37	\$75.74	10.4%	\$789.48	\$871.65	\$82.18	10.4%
Parent/Child(ren)	\$1,396.60	\$1,541.97	\$145.37	10.4%	\$1,515.31	\$1,673.03	\$157.73	10.4%
Couple	\$1,455.26	\$1,606.73	\$151.48	10.4%	\$1,578.95	\$1,743.31	\$164.35	10.4%
Family	\$2,273.02	\$2,509.62	\$236.60	10.4%	\$2,466.22	\$2,722.93	\$256.71	10.4%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$727.63	\$803.37	\$75.74	10.4%	\$789.48	\$871.65	\$82.18	10.4%
Parent/Child(ren)	\$1,396.60	\$1,541.97	\$145.37	10.4%	\$1,515.31	\$1,673.03	\$157.73	10.4%
Couple	\$1,455.26	\$1,606.73	\$151.48	10.4%	\$1,578.95	\$1,743.31	\$164.35	10.4%
Family	\$2,273.02	\$2,509.62	\$236.60	10.4%	\$2,466.22	\$2,722.93	\$256.71	10.4%
County: Bronx								
Four-Tier A								
Single	\$727.63	\$803.37	\$75.74	10.4%	\$789.48	\$871.65	\$82.18	10.4%
Parent/Child(ren)	\$1,396.60	\$1,541.97	\$145.37	10.4%	\$1,515.31	\$1,673.03	\$157.73	10.4%
Couple	\$1,455.26	\$1,606.73	\$151.48	10.4%	\$1,578.95	\$1,743.31	\$164.35	10.4%
Family	\$2,273.02	\$2,509.62	\$236.60	10.4%	\$2,466.22	\$2,722.93	\$256.71	10.4%
County: Nassau								
Four-Tier A								
Single	\$727.63	\$803.37	\$75.74	10.4%	\$789.48	\$871.65	\$82.18	10.4%
Parent/Child(ren)	\$1,396.60	\$1,541.97	\$145.37	10.4%	\$1,515.31	\$1,673.03	\$157.73	10.4%
Couple	\$1,455.26	\$1,606.73	\$151.48	10.4%	\$1,578.95	\$1,743.31	\$164.35	10.4%
Family	\$2,273.02	\$2,509.62	\$236.60	10.4%	\$2,466.22	\$2,722.93	\$256.71	10.4%
County: Suffolk								
Four-Tier A								
Single	\$727.63	\$803.37	\$75.74	10.4%	\$789.48	\$871.65	\$82.18	10.4%
Parent/Child(ren)	\$1,396.60	\$1,541.97	\$145.37	10.4%	\$1,515.31	\$1,673.03	\$157.73	10.4%
Couple	\$1,455.26	\$1,606.73	\$151.48	10.4%	\$1,578.95	\$1,743.31	\$164.35	10.4%
Family	\$2,273.02	\$2,509.62	\$236.60	10.4%	\$2,466.22	\$2,722.93	\$256.71	10.4%
County: Staten Island								
Four-Tier A								
Single	\$727.63	\$803.37	\$75.74	10.4%	\$789.48	\$871.65	\$82.18	10.4%
Parent/Child(ren)	\$1,396.60	\$1,541.97	\$145.37	10.4%	\$1,515.31	\$1,673.03	\$157.73	10.4%
Couple	\$1,455.26	\$1,606.73	\$151.48	10.4%	\$1,578.95	\$1,743.31	\$164.35	10.4%
Family	\$2,273.02	\$2,509.62	\$236.60	10.4%	\$2,466.22	\$2,722.93	\$256.71	10.4%
County: Westchester								
Four-Tier A								
Single	\$727.63	\$803.37	\$75.74	10.4%	\$789.48	\$871.65	\$82.18	10.4%
Parent/Child(ren)	\$1,396.60	\$1,541.97	\$145.37	10.4%	\$1,515.31	\$1,673.03	\$157.73	10.4%
Couple	\$1,455.26	\$1,606.73	\$151.48	10.4%	\$1,578.95	\$1,743.31	\$164.35	10.4%
Family	\$2,273.02	\$2,509.62	\$236.60	10.4%	\$2,466.22	\$2,722.93	\$256.71	10.4%
County: Rockland								
Four-Tier A								
Single	\$727.63	\$803.37	\$75.74	10.4%	\$789.48	\$871.65	\$82.18	10.4%
Parent/Child(ren)	\$1,396.60	\$1,541.97	\$145.37	10.4%	\$1,515.31	\$1,673.03	\$157.73	10.4%
Couple	\$1,455.26	\$1,606.73	\$151.48	10.4%	\$1,578.95	\$1,743.31	\$164.35	10.4%
Family	\$2,273.02	\$2,509.62	\$236.60	10.4%	\$2,466.22	\$2,722.93	\$256.71	10.4%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$647.59	\$715.00	\$67.41	10.4%	\$702.63	\$775.77	\$73.14	10.4%
Parent/Child(ren)	\$1,242.97	\$1,372.35	\$129.38	10.4%	\$1,348.62	\$1,489.00	\$140.38	10.4%
Couple	\$1,295.18	\$1,429.99	\$134.82	10.4%	\$1,405.27	\$1,551.54	\$146.27	10.4%
Family	\$2,022.98	\$2,233.56	\$210.57	10.4%	\$2,194.94	\$2,423.41	\$228.47	10.4%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$647.59	\$715.00	\$67.41	10.4%	\$702.63	\$775.77	\$73.14	10.4%
Parent/Child(ren)	\$1,242.97	\$1,372.35	\$129.38	10.4%	\$1,348.62	\$1,489.00	\$140.38	10.4%
Couple	\$1,295.18	\$1,429.99	\$134.82	10.4%	\$1,405.27	\$1,551.54	\$146.27	10.4%
Family	\$2,022.98	\$2,233.56	\$210.57	10.4%	\$2,194.94	\$2,423.41	\$228.47	10.4%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates

\$10 OV, \$300 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
January to March 2013					January to March 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$816.71	\$914.23	\$97.52	11.9%	\$886.13	\$991.94	\$105.81	11.9%
Parent/Child(ren)	\$1,567.58	\$1,754.75	\$187.18	11.9%	\$1,700.82	\$1,903.91	\$203.09	11.9%
Couple	\$1,633.42	\$1,828.46	\$195.04	11.9%	\$1,772.26	\$1,983.88	\$211.62	11.9%
Family	\$2,551.30	\$2,855.94	\$304.64	11.9%	\$2,768.16	\$3,098.69	\$330.53	11.9%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$816.71	\$914.23	\$97.52	11.9%	\$886.13	\$991.94	\$105.81	11.9%
Parent/Child(ren)	\$1,567.58	\$1,754.75	\$187.18	11.9%	\$1,700.82	\$1,903.91	\$203.09	11.9%
Couple	\$1,633.42	\$1,828.46	\$195.04	11.9%	\$1,772.26	\$1,983.88	\$211.62	11.9%
Family	\$2,551.30	\$2,855.94	\$304.64	11.9%	\$2,768.16	\$3,098.69	\$330.53	11.9%
County: Bronx								
Four-Tier A								
Single	\$816.71	\$914.23	\$97.52	11.9%	\$886.13	\$991.94	\$105.81	11.9%
Parent/Child(ren)	\$1,567.58	\$1,754.75	\$187.18	11.9%	\$1,700.82	\$1,903.91	\$203.09	11.9%
Couple	\$1,633.42	\$1,828.46	\$195.04	11.9%	\$1,772.26	\$1,983.88	\$211.62	11.9%
Family	\$2,551.30	\$2,855.94	\$304.64	11.9%	\$2,768.16	\$3,098.69	\$330.53	11.9%
County: Nassau								
Four-Tier A								
Single	\$816.71	\$914.23	\$97.52	11.9%	\$886.13	\$991.94	\$105.81	11.9%
Parent/Child(ren)	\$1,567.58	\$1,754.75	\$187.18	11.9%	\$1,700.82	\$1,903.91	\$203.09	11.9%
Couple	\$1,633.42	\$1,828.46	\$195.04	11.9%	\$1,772.26	\$1,983.88	\$211.62	11.9%
Family	\$2,551.30	\$2,855.94	\$304.64	11.9%	\$2,768.16	\$3,098.69	\$330.53	11.9%
County: Suffolk								
Four-Tier A								
Single	\$816.71	\$914.23	\$97.52	11.9%	\$886.13	\$991.94	\$105.81	11.9%
Parent/Child(ren)	\$1,567.58	\$1,754.75	\$187.18	11.9%	\$1,700.82	\$1,903.91	\$203.09	11.9%
Couple	\$1,633.42	\$1,828.46	\$195.04	11.9%	\$1,772.26	\$1,983.88	\$211.62	11.9%
Family	\$2,551.30	\$2,855.94	\$304.64	11.9%	\$2,768.16	\$3,098.69	\$330.53	11.9%
County: Staten Island								
Four-Tier A								
Single	\$816.71	\$914.23	\$97.52	11.9%	\$886.13	\$991.94	\$105.81	11.9%
Parent/Child(ren)	\$1,567.58	\$1,754.75	\$187.18	11.9%	\$1,700.82	\$1,903.91	\$203.09	11.9%
Couple	\$1,633.42	\$1,828.46	\$195.04	11.9%	\$1,772.26	\$1,983.88	\$211.62	11.9%
Family	\$2,551.30	\$2,855.94	\$304.64	11.9%	\$2,768.16	\$3,098.69	\$330.53	11.9%
County: Westchester								
Four-Tier A								
Single	\$816.71	\$914.23	\$97.52	11.9%	\$886.13	\$991.94	\$105.81	11.9%
Parent/Child(ren)	\$1,567.58	\$1,754.75	\$187.18	11.9%	\$1,700.82	\$1,903.91	\$203.09	11.9%
Couple	\$1,633.42	\$1,828.46	\$195.04	11.9%	\$1,772.26	\$1,983.88	\$211.62	11.9%
Family	\$2,551.30	\$2,855.94	\$304.64	11.9%	\$2,768.16	\$3,098.69	\$330.53	11.9%
County: Rockland								
Four-Tier A								
Single	\$816.71	\$914.23	\$97.52	11.9%	\$886.13	\$991.94	\$105.81	11.9%
Parent/Child(ren)	\$1,567.58	\$1,754.75	\$187.18	11.9%	\$1,700.82	\$1,903.91	\$203.09	11.9%
Couple	\$1,633.42	\$1,828.46	\$195.04	11.9%	\$1,772.26	\$1,983.88	\$211.62	11.9%
Family	\$2,551.30	\$2,855.94	\$304.64	11.9%	\$2,768.16	\$3,098.69	\$330.53	11.9%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$726.87	\$813.66	\$86.79	11.9%	\$788.66	\$882.83	\$94.17	11.9%
Parent/Child(ren)	\$1,395.14	\$1,561.73	\$166.59	11.9%	\$1,513.73	\$1,694.48	\$180.75	11.9%
Couple	\$1,453.74	\$1,627.33	\$173.59	11.9%	\$1,577.31	\$1,765.65	\$188.34	11.9%
Family	\$2,270.65	\$2,541.78	\$271.13	11.9%	\$2,463.66	\$2,757.83	\$294.18	11.9%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$726.87	\$813.66	\$86.79	11.9%	\$788.66	\$882.83	\$94.17	11.9%
Parent/Child(ren)	\$1,395.14	\$1,561.73	\$166.59	11.9%	\$1,513.73	\$1,694.48	\$180.75	11.9%
Couple	\$1,453.74	\$1,627.33	\$173.59	11.9%	\$1,577.31	\$1,765.65	\$188.34	11.9%
Family	\$2,270.65	\$2,541.78	\$271.13	11.9%	\$2,463.66	\$2,757.83	\$294.18	11.9%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates

\$10 OV, \$300 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
January to March 2013					January to March 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$766.09	\$857.57	\$91.47	11.9%	\$831.21	\$930.46	\$99.25	11.9%
Parent/Child(ren)	\$1,470.43	\$1,646.00	\$175.57	11.9%	\$1,595.41	\$1,785.91	\$190.50	11.9%
Couple	\$1,532.19	\$1,715.14	\$182.95	11.9%	\$1,662.42	\$1,860.92	\$198.50	11.9%
Family	\$2,393.18	\$2,678.93	\$285.75	11.9%	\$2,596.60	\$2,906.64	\$310.04	11.9%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$766.09	\$857.57	\$91.47	11.9%	\$831.21	\$930.46	\$99.25	11.9%
Parent/Child(ren)	\$1,470.43	\$1,646.00	\$175.57	11.9%	\$1,595.41	\$1,785.91	\$190.50	11.9%
Couple	\$1,532.19	\$1,715.14	\$182.95	11.9%	\$1,662.42	\$1,860.92	\$198.50	11.9%
Family	\$2,393.18	\$2,678.93	\$285.75	11.9%	\$2,596.60	\$2,906.64	\$310.04	11.9%
County: Bronx								
Four-Tier A								
Single	\$766.09	\$857.57	\$91.47	11.9%	\$831.21	\$930.46	\$99.25	11.9%
Parent/Child(ren)	\$1,470.43	\$1,646.00	\$175.57	11.9%	\$1,595.41	\$1,785.91	\$190.50	11.9%
Couple	\$1,532.19	\$1,715.14	\$182.95	11.9%	\$1,662.42	\$1,860.92	\$198.50	11.9%
Family	\$2,393.18	\$2,678.93	\$285.75	11.9%	\$2,596.60	\$2,906.64	\$310.04	11.9%
County: Nassau								
Four-Tier A								
Single	\$766.09	\$857.57	\$91.47	11.9%	\$831.21	\$930.46	\$99.25	11.9%
Parent/Child(ren)	\$1,470.43	\$1,646.00	\$175.57	11.9%	\$1,595.41	\$1,785.91	\$190.50	11.9%
Couple	\$1,532.19	\$1,715.14	\$182.95	11.9%	\$1,662.42	\$1,860.92	\$198.50	11.9%
Family	\$2,393.18	\$2,678.93	\$285.75	11.9%	\$2,596.60	\$2,906.64	\$310.04	11.9%
County: Suffolk								
Four-Tier A								
Single	\$766.09	\$857.57	\$91.47	11.9%	\$831.21	\$930.46	\$99.25	11.9%
Parent/Child(ren)	\$1,470.43	\$1,646.00	\$175.57	11.9%	\$1,595.41	\$1,785.91	\$190.50	11.9%
Couple	\$1,532.19	\$1,715.14	\$182.95	11.9%	\$1,662.42	\$1,860.92	\$198.50	11.9%
Family	\$2,393.18	\$2,678.93	\$285.75	11.9%	\$2,596.60	\$2,906.64	\$310.04	11.9%
County: Staten Island								
Four-Tier A								
Single	\$766.09	\$857.57	\$91.47	11.9%	\$831.21	\$930.46	\$99.25	11.9%
Parent/Child(ren)	\$1,470.43	\$1,646.00	\$175.57	11.9%	\$1,595.41	\$1,785.91	\$190.50	11.9%
Couple	\$1,532.19	\$1,715.14	\$182.95	11.9%	\$1,662.42	\$1,860.92	\$198.50	11.9%
Family	\$2,393.18	\$2,678.93	\$285.75	11.9%	\$2,596.60	\$2,906.64	\$310.04	11.9%
County: Westchester								
Four-Tier A								
Single	\$766.09	\$857.57	\$91.47	11.9%	\$831.21	\$930.46	\$99.25	11.9%
Parent/Child(ren)	\$1,470.43	\$1,646.00	\$175.57	11.9%	\$1,595.41	\$1,785.91	\$190.50	11.9%
Couple	\$1,532.19	\$1,715.14	\$182.95	11.9%	\$1,662.42	\$1,860.92	\$198.50	11.9%
Family	\$2,393.18	\$2,678.93	\$285.75	11.9%	\$2,596.60	\$2,906.64	\$310.04	11.9%
County: Rockland								
Four-Tier A								
Single	\$766.09	\$857.57	\$91.47	11.9%	\$831.21	\$930.46	\$99.25	11.9%
Parent/Child(ren)	\$1,470.43	\$1,646.00	\$175.57	11.9%	\$1,595.41	\$1,785.91	\$190.50	11.9%
Couple	\$1,532.19	\$1,715.14	\$182.95	11.9%	\$1,662.42	\$1,860.92	\$198.50	11.9%
Family	\$2,393.18	\$2,678.93	\$285.75	11.9%	\$2,596.60	\$2,906.64	\$310.04	11.9%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$681.82	\$763.24	\$81.41	11.9%	\$739.78	\$828.11	\$88.33	11.9%
Parent/Child(ren)	\$1,308.68	\$1,464.94	\$156.26	11.9%	\$1,419.92	\$1,589.46	\$169.54	11.9%
Couple	\$1,363.65	\$1,526.47	\$162.82	11.9%	\$1,479.56	\$1,656.22	\$176.66	11.9%
Family	\$2,129.93	\$2,384.25	\$254.32	11.9%	\$2,310.97	\$2,586.91	\$275.94	11.9%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$681.82	\$763.24	\$81.41	11.9%	\$739.78	\$828.11	\$88.33	11.9%
Parent/Child(ren)	\$1,308.68	\$1,464.94	\$156.26	11.9%	\$1,419.92	\$1,589.46	\$169.54	11.9%
Couple	\$1,363.65	\$1,526.47	\$162.82	11.9%	\$1,479.56	\$1,656.22	\$176.66	11.9%
Family	\$2,129.93	\$2,384.25	\$254.32	11.9%	\$2,310.97	\$2,586.91	\$275.94	11.9%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$10 OV, \$300 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
April to June 2013					April to June 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$845.30	\$949.17	\$103.87	12.3%	\$917.15	\$1,029.85	\$112.70	12.3%
Parent/Child(ren)	\$1,622.45	\$1,821.82	\$199.37	12.3%	\$1,760.36	\$1,976.67	\$216.31	12.3%
Couple	\$1,690.60	\$1,898.34	\$207.74	12.3%	\$1,834.30	\$2,059.70	\$225.40	12.3%
Family	\$2,640.61	\$2,965.08	\$324.48	12.3%	\$2,865.06	\$3,217.12	\$352.06	12.3%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$845.30	\$949.17	\$103.87	12.3%	\$917.15	\$1,029.85	\$112.70	12.3%
Parent/Child(ren)	\$1,622.45	\$1,821.82	\$199.37	12.3%	\$1,760.36	\$1,976.67	\$216.31	12.3%
Couple	\$1,690.60	\$1,898.34	\$207.74	12.3%	\$1,834.30	\$2,059.70	\$225.40	12.3%
Family	\$2,640.61	\$2,965.08	\$324.48	12.3%	\$2,865.06	\$3,217.12	\$352.06	12.3%
County: Bronx								
Four-Tier A								
Single	\$845.30	\$949.17	\$103.87	12.3%	\$917.15	\$1,029.85	\$112.70	12.3%
Parent/Child(ren)	\$1,622.45	\$1,821.82	\$199.37	12.3%	\$1,760.36	\$1,976.67	\$216.31	12.3%
Couple	\$1,690.60	\$1,898.34	\$207.74	12.3%	\$1,834.30	\$2,059.70	\$225.40	12.3%
Family	\$2,640.61	\$2,965.08	\$324.48	12.3%	\$2,865.06	\$3,217.12	\$352.06	12.3%
County: Nassau								
Four-Tier A								
Single	\$845.30	\$949.17	\$103.87	12.3%	\$917.15	\$1,029.85	\$112.70	12.3%
Parent/Child(ren)	\$1,622.45	\$1,821.82	\$199.37	12.3%	\$1,760.36	\$1,976.67	\$216.31	12.3%
Couple	\$1,690.60	\$1,898.34	\$207.74	12.3%	\$1,834.30	\$2,059.70	\$225.40	12.3%
Family	\$2,640.61	\$2,965.08	\$324.48	12.3%	\$2,865.06	\$3,217.12	\$352.06	12.3%
County: Suffolk								
Four-Tier A								
Single	\$845.30	\$949.17	\$103.87	12.3%	\$917.15	\$1,029.85	\$112.70	12.3%
Parent/Child(ren)	\$1,622.45	\$1,821.82	\$199.37	12.3%	\$1,760.36	\$1,976.67	\$216.31	12.3%
Couple	\$1,690.60	\$1,898.34	\$207.74	12.3%	\$1,834.30	\$2,059.70	\$225.40	12.3%
Family	\$2,640.61	\$2,965.08	\$324.48	12.3%	\$2,865.06	\$3,217.12	\$352.06	12.3%
County: Staten Island								
Four-Tier A								
Single	\$845.30	\$949.17	\$103.87	12.3%	\$917.15	\$1,029.85	\$112.70	12.3%
Parent/Child(ren)	\$1,622.45	\$1,821.82	\$199.37	12.3%	\$1,760.36	\$1,976.67	\$216.31	12.3%
Couple	\$1,690.60	\$1,898.34	\$207.74	12.3%	\$1,834.30	\$2,059.70	\$225.40	12.3%
Family	\$2,640.61	\$2,965.08	\$324.48	12.3%	\$2,865.06	\$3,217.12	\$352.06	12.3%
County: Westchester								
Four-Tier A								
Single	\$845.30	\$949.17	\$103.87	12.3%	\$917.15	\$1,029.85	\$112.70	12.3%
Parent/Child(ren)	\$1,622.45	\$1,821.82	\$199.37	12.3%	\$1,760.36	\$1,976.67	\$216.31	12.3%
Couple	\$1,690.60	\$1,898.34	\$207.74	12.3%	\$1,834.30	\$2,059.70	\$225.40	12.3%
Family	\$2,640.61	\$2,965.08	\$324.48	12.3%	\$2,865.06	\$3,217.12	\$352.06	12.3%
County: Rockland								
Four-Tier A								
Single	\$845.30	\$949.17	\$103.87	12.3%	\$917.15	\$1,029.85	\$112.70	12.3%
Parent/Child(ren)	\$1,622.45	\$1,821.82	\$199.37	12.3%	\$1,760.36	\$1,976.67	\$216.31	12.3%
Couple	\$1,690.60	\$1,898.34	\$207.74	12.3%	\$1,834.30	\$2,059.70	\$225.40	12.3%
Family	\$2,640.61	\$2,965.08	\$324.48	12.3%	\$2,865.06	\$3,217.12	\$352.06	12.3%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$752.32	\$844.76	\$92.44	12.3%	\$816.26	\$916.57	\$100.30	12.3%
Parent/Child(ren)	\$1,443.98	\$1,621.42	\$177.44	12.3%	\$1,566.72	\$1,759.24	\$192.52	12.3%
Couple	\$1,504.63	\$1,689.52	\$184.89	12.3%	\$1,632.53	\$1,833.13	\$200.60	12.3%
Family	\$2,350.14	\$2,638.92	\$288.78	12.3%	\$2,549.90	\$2,863.23	\$313.33	12.3%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$752.32	\$844.76	\$92.44	12.3%	\$816.26	\$916.57	\$100.30	12.3%
Parent/Child(ren)	\$1,443.98	\$1,621.42	\$177.44	12.3%	\$1,566.72	\$1,759.24	\$192.52	12.3%
Couple	\$1,504.63	\$1,689.52	\$184.89	12.3%	\$1,632.53	\$1,833.13	\$200.60	12.3%
Family	\$2,350.14	\$2,638.92	\$288.78	12.3%	\$2,549.90	\$2,863.23	\$313.33	12.3%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$10 OV, \$300 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
April to June 2013					April to June 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$792.91	\$890.34	\$97.43	12.3%	\$860.31	\$966.02	\$105.71	12.3%
Parent/Child(ren)	\$1,521.90	\$1,708.90	\$187.00	12.3%	\$1,651.26	\$1,854.15	\$202.90	12.3%
Couple	\$1,585.82	\$1,780.68	\$194.86	12.3%	\$1,720.61	\$1,932.03	\$211.42	12.3%
Family	\$2,476.95	\$2,781.30	\$304.35	12.3%	\$2,687.49	\$3,017.71	\$330.22	12.3%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$792.91	\$890.34	\$97.43	12.3%	\$860.31	\$966.02	\$105.71	12.3%
Parent/Child(ren)	\$1,521.90	\$1,708.90	\$187.00	12.3%	\$1,651.26	\$1,854.15	\$202.90	12.3%
Couple	\$1,585.82	\$1,780.68	\$194.86	12.3%	\$1,720.61	\$1,932.03	\$211.42	12.3%
Family	\$2,476.95	\$2,781.30	\$304.35	12.3%	\$2,687.49	\$3,017.71	\$330.22	12.3%
County: Bronx								
Four-Tier A								
Single	\$792.91	\$890.34	\$97.43	12.3%	\$860.31	\$966.02	\$105.71	12.3%
Parent/Child(ren)	\$1,521.90	\$1,708.90	\$187.00	12.3%	\$1,651.26	\$1,854.15	\$202.90	12.3%
Couple	\$1,585.82	\$1,780.68	\$194.86	12.3%	\$1,720.61	\$1,932.03	\$211.42	12.3%
Family	\$2,476.95	\$2,781.30	\$304.35	12.3%	\$2,687.49	\$3,017.71	\$330.22	12.3%
County: Nassau								
Four-Tier A								
Single	\$792.91	\$890.34	\$97.43	12.3%	\$860.31	\$966.02	\$105.71	12.3%
Parent/Child(ren)	\$1,521.90	\$1,708.90	\$187.00	12.3%	\$1,651.26	\$1,854.15	\$202.90	12.3%
Couple	\$1,585.82	\$1,780.68	\$194.86	12.3%	\$1,720.61	\$1,932.03	\$211.42	12.3%
Family	\$2,476.95	\$2,781.30	\$304.35	12.3%	\$2,687.49	\$3,017.71	\$330.22	12.3%
County: Suffolk								
Four-Tier A								
Single	\$792.91	\$890.34	\$97.43	12.3%	\$860.31	\$966.02	\$105.71	12.3%
Parent/Child(ren)	\$1,521.90	\$1,708.90	\$187.00	12.3%	\$1,651.26	\$1,854.15	\$202.90	12.3%
Couple	\$1,585.82	\$1,780.68	\$194.86	12.3%	\$1,720.61	\$1,932.03	\$211.42	12.3%
Family	\$2,476.95	\$2,781.30	\$304.35	12.3%	\$2,687.49	\$3,017.71	\$330.22	12.3%
County: Staten Island								
Four-Tier A								
Single	\$792.91	\$890.34	\$97.43	12.3%	\$860.31	\$966.02	\$105.71	12.3%
Parent/Child(ren)	\$1,521.90	\$1,708.90	\$187.00	12.3%	\$1,651.26	\$1,854.15	\$202.90	12.3%
Couple	\$1,585.82	\$1,780.68	\$194.86	12.3%	\$1,720.61	\$1,932.03	\$211.42	12.3%
Family	\$2,476.95	\$2,781.30	\$304.35	12.3%	\$2,687.49	\$3,017.71	\$330.22	12.3%
County: Westchester								
Four-Tier A								
Single	\$792.91	\$890.34	\$97.43	12.3%	\$860.31	\$966.02	\$105.71	12.3%
Parent/Child(ren)	\$1,521.90	\$1,708.90	\$187.00	12.3%	\$1,651.26	\$1,854.15	\$202.90	12.3%
Couple	\$1,585.82	\$1,780.68	\$194.86	12.3%	\$1,720.61	\$1,932.03	\$211.42	12.3%
Family	\$2,476.95	\$2,781.30	\$304.35	12.3%	\$2,687.49	\$3,017.71	\$330.22	12.3%
County: Rockland								
Four-Tier A								
Single	\$792.91	\$890.34	\$97.43	12.3%	\$860.31	\$966.02	\$105.71	12.3%
Parent/Child(ren)	\$1,521.90	\$1,708.90	\$187.00	12.3%	\$1,651.26	\$1,854.15	\$202.90	12.3%
Couple	\$1,585.82	\$1,780.68	\$194.86	12.3%	\$1,720.61	\$1,932.03	\$211.42	12.3%
Family	\$2,476.95	\$2,781.30	\$304.35	12.3%	\$2,687.49	\$3,017.71	\$330.22	12.3%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$705.69	\$792.40	\$86.71	12.3%	\$765.67	\$859.76	\$94.08	12.3%
Parent/Child(ren)	\$1,354.49	\$1,520.92	\$166.43	12.3%	\$1,469.62	\$1,650.20	\$180.58	12.3%
Couple	\$1,411.38	\$1,584.80	\$173.42	12.3%	\$1,531.35	\$1,719.51	\$188.16	12.3%
Family	\$2,204.48	\$2,475.36	\$270.87	12.3%	\$2,391.86	\$2,685.76	\$293.90	12.3%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$705.69	\$792.40	\$86.71	12.3%	\$765.67	\$859.76	\$94.08	12.3%
Parent/Child(ren)	\$1,354.49	\$1,520.92	\$166.43	12.3%	\$1,469.62	\$1,650.20	\$180.58	12.3%
Couple	\$1,411.38	\$1,584.80	\$173.42	12.3%	\$1,531.35	\$1,719.51	\$188.16	12.3%
Family	\$2,204.48	\$2,475.36	\$270.87	12.3%	\$2,391.86	\$2,685.76	\$293.90	12.3%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates

\$10 OV, \$300 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

		FREEDOM NETWORK RATES							
		GATED				NON-GATED			
		July to September 2013				July to September 2013			
		2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan									
Four-Tier A									
Single		\$896.02	\$986.35	\$90.33	10.1%	\$972.18	\$1,070.19	\$98.01	10.1%
Parent/Child(ren)		\$1,719.80	\$1,893.18	\$173.38	10.1%	\$1,865.99	\$2,054.10	\$188.11	10.1%
Couple		\$1,792.04	\$1,972.70	\$180.66	10.1%	\$1,944.36	\$2,140.38	\$196.02	10.1%
Family		\$2,799.05	\$3,081.23	\$282.18	10.1%	\$3,036.97	\$3,343.13	\$306.16	10.1%
County: Brooklyn/Queens									
Four-Tier A									
Single		\$896.02	\$986.35	\$90.33	10.1%	\$972.18	\$1,070.19	\$98.01	10.1%
Parent/Child(ren)		\$1,719.80	\$1,893.18	\$173.38	10.1%	\$1,865.99	\$2,054.10	\$188.11	10.1%
Couple		\$1,792.04	\$1,972.70	\$180.66	10.1%	\$1,944.36	\$2,140.38	\$196.02	10.1%
Family		\$2,799.05	\$3,081.23	\$282.18	10.1%	\$3,036.97	\$3,343.13	\$306.16	10.1%
County: Bronx									
Four-Tier A									
Single		\$896.02	\$986.35	\$90.33	10.1%	\$972.18	\$1,070.19	\$98.01	10.1%
Parent/Child(ren)		\$1,719.80	\$1,893.18	\$173.38	10.1%	\$1,865.99	\$2,054.10	\$188.11	10.1%
Couple		\$1,792.04	\$1,972.70	\$180.66	10.1%	\$1,944.36	\$2,140.38	\$196.02	10.1%
Family		\$2,799.05	\$3,081.23	\$282.18	10.1%	\$3,036.97	\$3,343.13	\$306.16	10.1%
County: Nassau									
Four-Tier A									
Single		\$896.02	\$986.35	\$90.33	10.1%	\$972.18	\$1,070.19	\$98.01	10.1%
Parent/Child(ren)		\$1,719.80	\$1,893.18	\$173.38	10.1%	\$1,865.99	\$2,054.10	\$188.11	10.1%
Couple		\$1,792.04	\$1,972.70	\$180.66	10.1%	\$1,944.36	\$2,140.38	\$196.02	10.1%
Family		\$2,799.05	\$3,081.23	\$282.18	10.1%	\$3,036.97	\$3,343.13	\$306.16	10.1%
County: Suffolk									
Four-Tier A									
Single		\$896.02	\$986.35	\$90.33	10.1%	\$972.18	\$1,070.19	\$98.01	10.1%
Parent/Child(ren)		\$1,719.80	\$1,893.18	\$173.38	10.1%	\$1,865.99	\$2,054.10	\$188.11	10.1%
Couple		\$1,792.04	\$1,972.70	\$180.66	10.1%	\$1,944.36	\$2,140.38	\$196.02	10.1%
Family		\$2,799.05	\$3,081.23	\$282.18	10.1%	\$3,036.97	\$3,343.13	\$306.16	10.1%
County: Staten Island									
Four-Tier A									
Single		\$896.02	\$986.35	\$90.33	10.1%	\$972.18	\$1,070.19	\$98.01	10.1%
Parent/Child(ren)		\$1,719.80	\$1,893.18	\$173.38	10.1%	\$1,865.99	\$2,054.10	\$188.11	10.1%
Couple		\$1,792.04	\$1,972.70	\$180.66	10.1%	\$1,944.36	\$2,140.38	\$196.02	10.1%
Family		\$2,799.05	\$3,081.23	\$282.18	10.1%	\$3,036.97	\$3,343.13	\$306.16	10.1%
County: Westchester									
Four-Tier A									
Single		\$896.02	\$986.35	\$90.33	10.1%	\$972.18	\$1,070.19	\$98.01	10.1%
Parent/Child(ren)		\$1,719.80	\$1,893.18	\$173.38	10.1%	\$1,865.99	\$2,054.10	\$188.11	10.1%
Couple		\$1,792.04	\$1,972.70	\$180.66	10.1%	\$1,944.36	\$2,140.38	\$196.02	10.1%
Family		\$2,799.05	\$3,081.23	\$282.18	10.1%	\$3,036.97	\$3,343.13	\$306.16	10.1%
County: Rockland									
Four-Tier A									
Single		\$896.02	\$986.35	\$90.33	10.1%	\$972.18	\$1,070.19	\$98.01	10.1%
Parent/Child(ren)		\$1,719.80	\$1,893.18	\$173.38	10.1%	\$1,865.99	\$2,054.10	\$188.11	10.1%
Couple		\$1,792.04	\$1,972.70	\$180.66	10.1%	\$1,944.36	\$2,140.38	\$196.02	10.1%
Family		\$2,799.05	\$3,081.23	\$282.18	10.1%	\$3,036.97	\$3,343.13	\$306.16	10.1%
County: Putnam/Orange/Dutchess									
Four-Tier A									
Single		\$797.46	\$877.85	\$80.39	10.1%	\$865.24	\$952.47	\$87.23	10.1%
Parent/Child(ren)		\$1,530.62	\$1,684.93	\$154.31	10.1%	\$1,660.73	\$1,828.15	\$167.42	10.1%
Couple		\$1,594.92	\$1,755.70	\$160.79	10.1%	\$1,730.48	\$1,904.94	\$174.45	10.1%
Family		\$2,491.15	\$2,742.29	\$251.14	10.1%	\$2,702.90	\$2,975.39	\$272.49	10.1%
County: Sullivan/Ulster									
Four-Tier A									
Single		\$797.46	\$877.85	\$80.39	10.1%	\$865.24	\$952.47	\$87.23	10.1%
Parent/Child(ren)		\$1,530.62	\$1,684.93	\$154.31	10.1%	\$1,660.73	\$1,828.15	\$167.42	10.1%
Couple		\$1,594.92	\$1,755.70	\$160.79	10.1%	\$1,730.48	\$1,904.94	\$174.45	10.1%
Family		\$2,491.15	\$2,742.29	\$251.14	10.1%	\$2,702.90	\$2,975.39	\$272.49	10.1%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$10 OV, \$300 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
July to September 2013					July to September 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$840.48	\$925.22	\$84.74	10.1%	\$911.92	\$1,003.86	\$91.94	10.1%
Parent/Child(ren)	\$1,613.20	\$1,775.84	\$162.64	10.1%	\$1,750.32	\$1,926.79	\$176.47	10.1%
Couple	\$1,680.96	\$1,850.43	\$169.47	10.1%	\$1,823.84	\$2,007.72	\$183.88	10.1%
Family	\$2,625.55	\$2,890.26	\$264.71	10.1%	\$2,848.72	\$3,135.93	\$287.21	10.1%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$840.48	\$925.22	\$84.74	10.1%	\$911.92	\$1,003.86	\$91.94	10.1%
Parent/Child(ren)	\$1,613.20	\$1,775.84	\$162.64	10.1%	\$1,750.32	\$1,926.79	\$176.47	10.1%
Couple	\$1,680.96	\$1,850.43	\$169.47	10.1%	\$1,823.84	\$2,007.72	\$183.88	10.1%
Family	\$2,625.55	\$2,890.26	\$264.71	10.1%	\$2,848.72	\$3,135.93	\$287.21	10.1%
County: Bronx								
Four-Tier A								
Single	\$840.48	\$925.22	\$84.74	10.1%	\$911.92	\$1,003.86	\$91.94	10.1%
Parent/Child(ren)	\$1,613.20	\$1,775.84	\$162.64	10.1%	\$1,750.32	\$1,926.79	\$176.47	10.1%
Couple	\$1,680.96	\$1,850.43	\$169.47	10.1%	\$1,823.84	\$2,007.72	\$183.88	10.1%
Family	\$2,625.55	\$2,890.26	\$264.71	10.1%	\$2,848.72	\$3,135.93	\$287.21	10.1%
County: Nassau								
Four-Tier A								
Single	\$840.48	\$925.22	\$84.74	10.1%	\$911.92	\$1,003.86	\$91.94	10.1%
Parent/Child(ren)	\$1,613.20	\$1,775.84	\$162.64	10.1%	\$1,750.32	\$1,926.79	\$176.47	10.1%
Couple	\$1,680.96	\$1,850.43	\$169.47	10.1%	\$1,823.84	\$2,007.72	\$183.88	10.1%
Family	\$2,625.55	\$2,890.26	\$264.71	10.1%	\$2,848.72	\$3,135.93	\$287.21	10.1%
County: Suffolk								
Four-Tier A								
Single	\$840.48	\$925.22	\$84.74	10.1%	\$911.92	\$1,003.86	\$91.94	10.1%
Parent/Child(ren)	\$1,613.20	\$1,775.84	\$162.64	10.1%	\$1,750.32	\$1,926.79	\$176.47	10.1%
Couple	\$1,680.96	\$1,850.43	\$169.47	10.1%	\$1,823.84	\$2,007.72	\$183.88	10.1%
Family	\$2,625.55	\$2,890.26	\$264.71	10.1%	\$2,848.72	\$3,135.93	\$287.21	10.1%
County: Staten Island								
Four-Tier A								
Single	\$840.48	\$925.22	\$84.74	10.1%	\$911.92	\$1,003.86	\$91.94	10.1%
Parent/Child(ren)	\$1,613.20	\$1,775.84	\$162.64	10.1%	\$1,750.32	\$1,926.79	\$176.47	10.1%
Couple	\$1,680.96	\$1,850.43	\$169.47	10.1%	\$1,823.84	\$2,007.72	\$183.88	10.1%
Family	\$2,625.55	\$2,890.26	\$264.71	10.1%	\$2,848.72	\$3,135.93	\$287.21	10.1%
County: Westchester								
Four-Tier A								
Single	\$840.48	\$925.22	\$84.74	10.1%	\$911.92	\$1,003.86	\$91.94	10.1%
Parent/Child(ren)	\$1,613.20	\$1,775.84	\$162.64	10.1%	\$1,750.32	\$1,926.79	\$176.47	10.1%
Couple	\$1,680.96	\$1,850.43	\$169.47	10.1%	\$1,823.84	\$2,007.72	\$183.88	10.1%
Family	\$2,625.55	\$2,890.26	\$264.71	10.1%	\$2,848.72	\$3,135.93	\$287.21	10.1%
County: Rockland								
Four-Tier A								
Single	\$840.48	\$925.22	\$84.74	10.1%	\$911.92	\$1,003.86	\$91.94	10.1%
Parent/Child(ren)	\$1,613.20	\$1,775.84	\$162.64	10.1%	\$1,750.32	\$1,926.79	\$176.47	10.1%
Couple	\$1,680.96	\$1,850.43	\$169.47	10.1%	\$1,823.84	\$2,007.72	\$183.88	10.1%
Family	\$2,625.55	\$2,890.26	\$264.71	10.1%	\$2,848.72	\$3,135.93	\$287.21	10.1%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$748.03	\$823.44	\$75.42	10.1%	\$811.61	\$893.44	\$81.83	10.1%
Parent/Child(ren)	\$1,435.75	\$1,580.50	\$144.75	10.1%	\$1,557.79	\$1,714.84	\$157.06	10.1%
Couple	\$1,496.06	\$1,646.89	\$150.83	10.1%	\$1,623.22	\$1,786.87	\$163.65	10.1%
Family	\$2,336.74	\$2,572.33	\$235.59	10.1%	\$2,535.36	\$2,790.98	\$255.61	10.1%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$748.03	\$823.44	\$75.42	10.1%	\$811.61	\$893.44	\$81.83	10.1%
Parent/Child(ren)	\$1,435.75	\$1,580.50	\$144.75	10.1%	\$1,557.79	\$1,714.84	\$157.06	10.1%
Couple	\$1,496.06	\$1,646.89	\$150.83	10.1%	\$1,623.22	\$1,786.87	\$163.65	10.1%
Family	\$2,336.74	\$2,572.33	\$235.59	10.1%	\$2,535.36	\$2,790.98	\$255.61	10.1%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$10 OV, \$300 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

		FREEDOM NETWORK RATES							
		GATED				NON-GATED			
		October to December 2013				October to December 2013			
		2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan									
Four-Tier A									
Single		\$927.38	\$1,023.91	\$96.53	10.4%	\$1,006.21	\$1,110.94	\$104.74	10.4%
Parent/Child(ren)		\$1,779.99	\$1,965.27	\$185.28	10.4%	\$1,931.29	\$2,132.32	\$201.03	10.4%
Couple		\$1,854.76	\$2,047.82	\$193.06	10.4%	\$2,012.41	\$2,221.88	\$209.47	10.4%
Family		\$2,897.01	\$3,198.56	\$301.55	10.4%	\$3,143.26	\$3,470.44	\$327.18	10.4%
County: Brooklyn/Queens									
Four-Tier A									
Single		\$927.38	\$1,023.91	\$96.53	10.4%	\$1,006.21	\$1,110.94	\$104.74	10.4%
Parent/Child(ren)		\$1,779.99	\$1,965.27	\$185.28	10.4%	\$1,931.29	\$2,132.32	\$201.03	10.4%
Couple		\$1,854.76	\$2,047.82	\$193.06	10.4%	\$2,012.41	\$2,221.88	\$209.47	10.4%
Family		\$2,897.01	\$3,198.56	\$301.55	10.4%	\$3,143.26	\$3,470.44	\$327.18	10.4%
County: Bronx									
Four-Tier A									
Single		\$927.38	\$1,023.91	\$96.53	10.4%	\$1,006.21	\$1,110.94	\$104.74	10.4%
Parent/Child(ren)		\$1,779.99	\$1,965.27	\$185.28	10.4%	\$1,931.29	\$2,132.32	\$201.03	10.4%
Couple		\$1,854.76	\$2,047.82	\$193.06	10.4%	\$2,012.41	\$2,221.88	\$209.47	10.4%
Family		\$2,897.01	\$3,198.56	\$301.55	10.4%	\$3,143.26	\$3,470.44	\$327.18	10.4%
County: Nassau									
Four-Tier A									
Single		\$927.38	\$1,023.91	\$96.53	10.4%	\$1,006.21	\$1,110.94	\$104.74	10.4%
Parent/Child(ren)		\$1,779.99	\$1,965.27	\$185.28	10.4%	\$1,931.29	\$2,132.32	\$201.03	10.4%
Couple		\$1,854.76	\$2,047.82	\$193.06	10.4%	\$2,012.41	\$2,221.88	\$209.47	10.4%
Family		\$2,897.01	\$3,198.56	\$301.55	10.4%	\$3,143.26	\$3,470.44	\$327.18	10.4%
County: Suffolk									
Four-Tier A									
Single		\$927.38	\$1,023.91	\$96.53	10.4%	\$1,006.21	\$1,110.94	\$104.74	10.4%
Parent/Child(ren)		\$1,779.99	\$1,965.27	\$185.28	10.4%	\$1,931.29	\$2,132.32	\$201.03	10.4%
Couple		\$1,854.76	\$2,047.82	\$193.06	10.4%	\$2,012.41	\$2,221.88	\$209.47	10.4%
Family		\$2,897.01	\$3,198.56	\$301.55	10.4%	\$3,143.26	\$3,470.44	\$327.18	10.4%
County: Staten Island									
Four-Tier A									
Single		\$927.38	\$1,023.91	\$96.53	10.4%	\$1,006.21	\$1,110.94	\$104.74	10.4%
Parent/Child(ren)		\$1,779.99	\$1,965.27	\$185.28	10.4%	\$1,931.29	\$2,132.32	\$201.03	10.4%
Couple		\$1,854.76	\$2,047.82	\$193.06	10.4%	\$2,012.41	\$2,221.88	\$209.47	10.4%
Family		\$2,897.01	\$3,198.56	\$301.55	10.4%	\$3,143.26	\$3,470.44	\$327.18	10.4%
County: Westchester									
Four-Tier A									
Single		\$927.38	\$1,023.91	\$96.53	10.4%	\$1,006.21	\$1,110.94	\$104.74	10.4%
Parent/Child(ren)		\$1,779.99	\$1,965.27	\$185.28	10.4%	\$1,931.29	\$2,132.32	\$201.03	10.4%
Couple		\$1,854.76	\$2,047.82	\$193.06	10.4%	\$2,012.41	\$2,221.88	\$209.47	10.4%
Family		\$2,897.01	\$3,198.56	\$301.55	10.4%	\$3,143.26	\$3,470.44	\$327.18	10.4%
County: Rockland									
Four-Tier A									
Single		\$927.38	\$1,023.91	\$96.53	10.4%	\$1,006.21	\$1,110.94	\$104.74	10.4%
Parent/Child(ren)		\$1,779.99	\$1,965.27	\$185.28	10.4%	\$1,931.29	\$2,132.32	\$201.03	10.4%
Couple		\$1,854.76	\$2,047.82	\$193.06	10.4%	\$2,012.41	\$2,221.88	\$209.47	10.4%
Family		\$2,897.01	\$3,198.56	\$301.55	10.4%	\$3,143.26	\$3,470.44	\$327.18	10.4%
County: Putnam/Orange/Dutchess									
Four-Tier A									
Single		\$825.37	\$911.28	\$85.91	10.4%	\$895.52	\$988.74	\$93.21	10.4%
Parent/Child(ren)		\$1,584.20	\$1,749.09	\$164.90	10.4%	\$1,718.85	\$1,897.77	\$178.91	10.4%
Couple		\$1,650.74	\$1,822.56	\$171.82	10.4%	\$1,791.05	\$1,977.48	\$186.43	10.4%
Family		\$2,578.34	\$2,846.72	\$268.38	10.4%	\$2,797.50	\$3,088.69	\$291.19	10.4%
County: Sullivan/Ulster									
Four-Tier A									
Single		\$825.37	\$911.28	\$85.91	10.4%	\$895.52	\$988.74	\$93.21	10.4%
Parent/Child(ren)		\$1,584.20	\$1,749.09	\$164.90	10.4%	\$1,718.85	\$1,897.77	\$178.91	10.4%
Couple		\$1,650.74	\$1,822.56	\$171.82	10.4%	\$1,791.05	\$1,977.48	\$186.43	10.4%
Family		\$2,578.34	\$2,846.72	\$268.38	10.4%	\$2,797.50	\$3,088.69	\$291.19	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$10 OV, \$300 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
October to December 2013					October to December 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$869.89	\$960.44	\$90.55	10.4%	\$943.84	\$1,042.08	\$98.25	10.4%
Parent/Child(ren)	\$1,669.66	\$1,843.46	\$173.80	10.4%	\$1,811.58	\$2,000.15	\$188.57	10.4%
Couple	\$1,739.79	\$1,920.89	\$181.10	10.4%	\$1,887.67	\$2,084.16	\$196.49	10.4%
Family	\$2,717.44	\$3,000.30	\$282.86	10.4%	\$2,948.42	\$3,255.33	\$306.91	10.4%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$869.89	\$960.44	\$90.55	10.4%	\$943.84	\$1,042.08	\$98.25	10.4%
Parent/Child(ren)	\$1,669.66	\$1,843.46	\$173.80	10.4%	\$1,811.58	\$2,000.15	\$188.57	10.4%
Couple	\$1,739.79	\$1,920.89	\$181.10	10.4%	\$1,887.67	\$2,084.16	\$196.49	10.4%
Family	\$2,717.44	\$3,000.30	\$282.86	10.4%	\$2,948.42	\$3,255.33	\$306.91	10.4%
County: Bronx								
Four-Tier A								
Single	\$869.89	\$960.44	\$90.55	10.4%	\$943.84	\$1,042.08	\$98.25	10.4%
Parent/Child(ren)	\$1,669.66	\$1,843.46	\$173.80	10.4%	\$1,811.58	\$2,000.15	\$188.57	10.4%
Couple	\$1,739.79	\$1,920.89	\$181.10	10.4%	\$1,887.67	\$2,084.16	\$196.49	10.4%
Family	\$2,717.44	\$3,000.30	\$282.86	10.4%	\$2,948.42	\$3,255.33	\$306.91	10.4%
County: Nassau								
Four-Tier A								
Single	\$869.89	\$960.44	\$90.55	10.4%	\$943.84	\$1,042.08	\$98.25	10.4%
Parent/Child(ren)	\$1,669.66	\$1,843.46	\$173.80	10.4%	\$1,811.58	\$2,000.15	\$188.57	10.4%
Couple	\$1,739.79	\$1,920.89	\$181.10	10.4%	\$1,887.67	\$2,084.16	\$196.49	10.4%
Family	\$2,717.44	\$3,000.30	\$282.86	10.4%	\$2,948.42	\$3,255.33	\$306.91	10.4%
County: Suffolk								
Four-Tier A								
Single	\$869.89	\$960.44	\$90.55	10.4%	\$943.84	\$1,042.08	\$98.25	10.4%
Parent/Child(ren)	\$1,669.66	\$1,843.46	\$173.80	10.4%	\$1,811.58	\$2,000.15	\$188.57	10.4%
Couple	\$1,739.79	\$1,920.89	\$181.10	10.4%	\$1,887.67	\$2,084.16	\$196.49	10.4%
Family	\$2,717.44	\$3,000.30	\$282.86	10.4%	\$2,948.42	\$3,255.33	\$306.91	10.4%
County: Staten Island								
Four-Tier A								
Single	\$869.89	\$960.44	\$90.55	10.4%	\$943.84	\$1,042.08	\$98.25	10.4%
Parent/Child(ren)	\$1,669.66	\$1,843.46	\$173.80	10.4%	\$1,811.58	\$2,000.15	\$188.57	10.4%
Couple	\$1,739.79	\$1,920.89	\$181.10	10.4%	\$1,887.67	\$2,084.16	\$196.49	10.4%
Family	\$2,717.44	\$3,000.30	\$282.86	10.4%	\$2,948.42	\$3,255.33	\$306.91	10.4%
County: Westchester								
Four-Tier A								
Single	\$869.89	\$960.44	\$90.55	10.4%	\$943.84	\$1,042.08	\$98.25	10.4%
Parent/Child(ren)	\$1,669.66	\$1,843.46	\$173.80	10.4%	\$1,811.58	\$2,000.15	\$188.57	10.4%
Couple	\$1,739.79	\$1,920.89	\$181.10	10.4%	\$1,887.67	\$2,084.16	\$196.49	10.4%
Family	\$2,717.44	\$3,000.30	\$282.86	10.4%	\$2,948.42	\$3,255.33	\$306.91	10.4%
County: Rockland								
Four-Tier A								
Single	\$869.89	\$960.44	\$90.55	10.4%	\$943.84	\$1,042.08	\$98.25	10.4%
Parent/Child(ren)	\$1,669.66	\$1,843.46	\$173.80	10.4%	\$1,811.58	\$2,000.15	\$188.57	10.4%
Couple	\$1,739.79	\$1,920.89	\$181.10	10.4%	\$1,887.67	\$2,084.16	\$196.49	10.4%
Family	\$2,717.44	\$3,000.30	\$282.86	10.4%	\$2,948.42	\$3,255.33	\$306.91	10.4%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$774.21	\$854.79	\$80.59	10.4%	\$840.01	\$927.45	\$87.44	10.4%
Parent/Child(ren)	\$1,486.00	\$1,640.68	\$154.68	10.4%	\$1,612.31	\$1,780.13	\$167.83	10.4%
Couple	\$1,548.41	\$1,709.59	\$161.18	10.4%	\$1,680.03	\$1,854.90	\$174.88	10.4%
Family	\$2,418.52	\$2,670.27	\$251.75	10.4%	\$2,624.09	\$2,897.24	\$273.15	10.4%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$774.21	\$854.79	\$80.59	10.4%	\$840.01	\$927.45	\$87.44	10.4%
Parent/Child(ren)	\$1,486.00	\$1,640.68	\$154.68	10.4%	\$1,612.31	\$1,780.13	\$167.83	10.4%
Couple	\$1,548.41	\$1,709.59	\$161.18	10.4%	\$1,680.03	\$1,854.90	\$174.88	10.4%
Family	\$2,418.52	\$2,670.27	\$251.75	10.4%	\$2,624.09	\$2,897.24	\$273.15	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$10 OV, \$500 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
January to March 2013					January to March 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$803.81	\$899.78	\$95.97	11.9%	\$872.13	\$976.26	\$104.13	11.9%
Parent/Child(ren)	\$1,542.82	\$1,727.02	\$184.20	11.9%	\$1,673.96	\$1,873.82	\$199.86	11.9%
Couple	\$1,607.62	\$1,799.56	\$191.94	11.9%	\$1,744.27	\$1,952.52	\$208.25	11.9%
Family	\$2,511.00	\$2,810.80	\$299.80	11.9%	\$2,724.43	\$3,049.71	\$325.28	11.9%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$803.81	\$899.78	\$95.97	11.9%	\$872.13	\$976.26	\$104.13	11.9%
Parent/Child(ren)	\$1,542.82	\$1,727.02	\$184.20	11.9%	\$1,673.96	\$1,873.82	\$199.86	11.9%
Couple	\$1,607.62	\$1,799.56	\$191.94	11.9%	\$1,744.27	\$1,952.52	\$208.25	11.9%
Family	\$2,511.00	\$2,810.80	\$299.80	11.9%	\$2,724.43	\$3,049.71	\$325.28	11.9%
County: Bronx								
Four-Tier A								
Single	\$803.81	\$899.78	\$95.97	11.9%	\$872.13	\$976.26	\$104.13	11.9%
Parent/Child(ren)	\$1,542.82	\$1,727.02	\$184.20	11.9%	\$1,673.96	\$1,873.82	\$199.86	11.9%
Couple	\$1,607.62	\$1,799.56	\$191.94	11.9%	\$1,744.27	\$1,952.52	\$208.25	11.9%
Family	\$2,511.00	\$2,810.80	\$299.80	11.9%	\$2,724.43	\$3,049.71	\$325.28	11.9%
County: Nassau								
Four-Tier A								
Single	\$803.81	\$899.78	\$95.97	11.9%	\$872.13	\$976.26	\$104.13	11.9%
Parent/Child(ren)	\$1,542.82	\$1,727.02	\$184.20	11.9%	\$1,673.96	\$1,873.82	\$199.86	11.9%
Couple	\$1,607.62	\$1,799.56	\$191.94	11.9%	\$1,744.27	\$1,952.52	\$208.25	11.9%
Family	\$2,511.00	\$2,810.80	\$299.80	11.9%	\$2,724.43	\$3,049.71	\$325.28	11.9%
County: Suffolk								
Four-Tier A								
Single	\$803.81	\$899.78	\$95.97	11.9%	\$872.13	\$976.26	\$104.13	11.9%
Parent/Child(ren)	\$1,542.82	\$1,727.02	\$184.20	11.9%	\$1,673.96	\$1,873.82	\$199.86	11.9%
Couple	\$1,607.62	\$1,799.56	\$191.94	11.9%	\$1,744.27	\$1,952.52	\$208.25	11.9%
Family	\$2,511.00	\$2,810.80	\$299.80	11.9%	\$2,724.43	\$3,049.71	\$325.28	11.9%
County: Staten Island								
Four-Tier A								
Single	\$803.81	\$899.78	\$95.97	11.9%	\$872.13	\$976.26	\$104.13	11.9%
Parent/Child(ren)	\$1,542.82	\$1,727.02	\$184.20	11.9%	\$1,673.96	\$1,873.82	\$199.86	11.9%
Couple	\$1,607.62	\$1,799.56	\$191.94	11.9%	\$1,744.27	\$1,952.52	\$208.25	11.9%
Family	\$2,511.00	\$2,810.80	\$299.80	11.9%	\$2,724.43	\$3,049.71	\$325.28	11.9%
County: Westchester								
Four-Tier A								
Single	\$803.81	\$899.78	\$95.97	11.9%	\$872.13	\$976.26	\$104.13	11.9%
Parent/Child(ren)	\$1,542.82	\$1,727.02	\$184.20	11.9%	\$1,673.96	\$1,873.82	\$199.86	11.9%
Couple	\$1,607.62	\$1,799.56	\$191.94	11.9%	\$1,744.27	\$1,952.52	\$208.25	11.9%
Family	\$2,511.00	\$2,810.80	\$299.80	11.9%	\$2,724.43	\$3,049.71	\$325.28	11.9%
County: Rockland								
Four-Tier A								
Single	\$803.81	\$899.78	\$95.97	11.9%	\$872.13	\$976.26	\$104.13	11.9%
Parent/Child(ren)	\$1,542.82	\$1,727.02	\$184.20	11.9%	\$1,673.96	\$1,873.82	\$199.86	11.9%
Couple	\$1,607.62	\$1,799.56	\$191.94	11.9%	\$1,744.27	\$1,952.52	\$208.25	11.9%
Family	\$2,511.00	\$2,810.80	\$299.80	11.9%	\$2,724.43	\$3,049.71	\$325.28	11.9%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$715.39	\$800.80	\$85.41	11.9%	\$776.20	\$868.87	\$92.67	11.9%
Parent/Child(ren)	\$1,373.11	\$1,537.05	\$163.94	11.9%	\$1,489.82	\$1,667.70	\$177.88	11.9%
Couple	\$1,430.78	\$1,601.61	\$170.83	11.9%	\$1,552.40	\$1,737.75	\$185.35	11.9%
Family	\$2,234.79	\$2,501.61	\$266.82	11.9%	\$2,424.75	\$2,714.24	\$289.50	11.9%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$715.39	\$800.80	\$85.41	11.9%	\$776.20	\$868.87	\$92.67	11.9%
Parent/Child(ren)	\$1,373.11	\$1,537.05	\$163.94	11.9%	\$1,489.82	\$1,667.70	\$177.88	11.9%
Couple	\$1,430.78	\$1,601.61	\$170.83	11.9%	\$1,552.40	\$1,737.75	\$185.35	11.9%
Family	\$2,234.79	\$2,501.61	\$266.82	11.9%	\$2,424.75	\$2,714.24	\$289.50	11.9%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$10 OV, \$500 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
January to March 2013					January to March 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$750.56	\$840.18	\$89.61	11.9%	\$814.36	\$911.59	\$97.23	11.9%
Parent/Child(ren)	\$1,440.62	\$1,612.62	\$172.00	11.9%	\$1,563.07	\$1,749.69	\$186.62	11.9%
Couple	\$1,501.13	\$1,680.36	\$179.23	11.9%	\$1,628.72	\$1,823.19	\$194.46	11.9%
Family	\$2,344.66	\$2,624.61	\$279.94	11.9%	\$2,543.96	\$2,847.70	\$303.74	11.9%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$750.56	\$840.18	\$89.61	11.9%	\$814.36	\$911.59	\$97.23	11.9%
Parent/Child(ren)	\$1,440.62	\$1,612.62	\$172.00	11.9%	\$1,563.07	\$1,749.69	\$186.62	11.9%
Couple	\$1,501.13	\$1,680.36	\$179.23	11.9%	\$1,628.72	\$1,823.19	\$194.46	11.9%
Family	\$2,344.66	\$2,624.61	\$279.94	11.9%	\$2,543.96	\$2,847.70	\$303.74	11.9%
County: Bronx								
Four-Tier A								
Single	\$750.56	\$840.18	\$89.61	11.9%	\$814.36	\$911.59	\$97.23	11.9%
Parent/Child(ren)	\$1,440.62	\$1,612.62	\$172.00	11.9%	\$1,563.07	\$1,749.69	\$186.62	11.9%
Couple	\$1,501.13	\$1,680.36	\$179.23	11.9%	\$1,628.72	\$1,823.19	\$194.46	11.9%
Family	\$2,344.66	\$2,624.61	\$279.94	11.9%	\$2,543.96	\$2,847.70	\$303.74	11.9%
County: Nassau								
Four-Tier A								
Single	\$750.56	\$840.18	\$89.61	11.9%	\$814.36	\$911.59	\$97.23	11.9%
Parent/Child(ren)	\$1,440.62	\$1,612.62	\$172.00	11.9%	\$1,563.07	\$1,749.69	\$186.62	11.9%
Couple	\$1,501.13	\$1,680.36	\$179.23	11.9%	\$1,628.72	\$1,823.19	\$194.46	11.9%
Family	\$2,344.66	\$2,624.61	\$279.94	11.9%	\$2,543.96	\$2,847.70	\$303.74	11.9%
County: Suffolk								
Four-Tier A								
Single	\$750.56	\$840.18	\$89.61	11.9%	\$814.36	\$911.59	\$97.23	11.9%
Parent/Child(ren)	\$1,440.62	\$1,612.62	\$172.00	11.9%	\$1,563.07	\$1,749.69	\$186.62	11.9%
Couple	\$1,501.13	\$1,680.36	\$179.23	11.9%	\$1,628.72	\$1,823.19	\$194.46	11.9%
Family	\$2,344.66	\$2,624.61	\$279.94	11.9%	\$2,543.96	\$2,847.70	\$303.74	11.9%
County: Staten Island								
Four-Tier A								
Single	\$750.56	\$840.18	\$89.61	11.9%	\$814.36	\$911.59	\$97.23	11.9%
Parent/Child(ren)	\$1,440.62	\$1,612.62	\$172.00	11.9%	\$1,563.07	\$1,749.69	\$186.62	11.9%
Couple	\$1,501.13	\$1,680.36	\$179.23	11.9%	\$1,628.72	\$1,823.19	\$194.46	11.9%
Family	\$2,344.66	\$2,624.61	\$279.94	11.9%	\$2,543.96	\$2,847.70	\$303.74	11.9%
County: Westchester								
Four-Tier A								
Single	\$750.56	\$840.18	\$89.61	11.9%	\$814.36	\$911.59	\$97.23	11.9%
Parent/Child(ren)	\$1,440.62	\$1,612.62	\$172.00	11.9%	\$1,563.07	\$1,749.69	\$186.62	11.9%
Couple	\$1,501.13	\$1,680.36	\$179.23	11.9%	\$1,628.72	\$1,823.19	\$194.46	11.9%
Family	\$2,344.66	\$2,624.61	\$279.94	11.9%	\$2,543.96	\$2,847.70	\$303.74	11.9%
County: Rockland								
Four-Tier A								
Single	\$750.56	\$840.18	\$89.61	11.9%	\$814.36	\$911.59	\$97.23	11.9%
Parent/Child(ren)	\$1,440.62	\$1,612.62	\$172.00	11.9%	\$1,563.07	\$1,749.69	\$186.62	11.9%
Couple	\$1,501.13	\$1,680.36	\$179.23	11.9%	\$1,628.72	\$1,823.19	\$194.46	11.9%
Family	\$2,344.66	\$2,624.61	\$279.94	11.9%	\$2,543.96	\$2,847.70	\$303.74	11.9%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$668.00	\$747.76	\$79.76	11.9%	\$724.78	\$811.32	\$86.54	11.9%
Parent/Child(ren)	\$1,282.15	\$1,435.23	\$153.08	11.9%	\$1,391.13	\$1,557.23	\$166.10	11.9%
Couple	\$1,336.00	\$1,495.52	\$159.51	11.9%	\$1,449.56	\$1,622.64	\$173.07	11.9%
Family	\$2,086.75	\$2,335.90	\$249.15	11.9%	\$2,264.12	\$2,534.45	\$270.33	11.9%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$668.00	\$747.76	\$79.76	11.9%	\$724.78	\$811.32	\$86.54	11.9%
Parent/Child(ren)	\$1,282.15	\$1,435.23	\$153.08	11.9%	\$1,391.13	\$1,557.23	\$166.10	11.9%
Couple	\$1,336.00	\$1,495.52	\$159.51	11.9%	\$1,449.56	\$1,622.64	\$173.07	11.9%
Family	\$2,086.75	\$2,335.90	\$249.15	11.9%	\$2,264.12	\$2,534.45	\$270.33	11.9%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates

\$10 OV, \$500 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

		FREEDOM NETWORK RATES							
		GATED				NON-GATED			
		April to June 2013				April to June 2013			
		2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan									
Four-Tier A									
Single		\$831.94	\$934.17	\$102.23	12.3%	\$902.65	\$1,013.57	\$110.92	12.3%
Parent/Child(ren)		\$1,596.81	\$1,793.03	\$196.22	12.3%	\$1,732.54	\$1,945.43	\$212.90	12.3%
Couple		\$1,663.88	\$1,868.34	\$204.46	12.3%	\$1,805.31	\$2,027.15	\$221.84	12.3%
Family		\$2,598.87	\$2,918.23	\$319.35	12.3%	\$2,819.78	\$3,166.27	\$346.50	12.3%
County: Brooklyn/Queens									
Four-Tier A									
Single		\$831.94	\$934.17	\$102.23	12.3%	\$902.65	\$1,013.57	\$110.92	12.3%
Parent/Child(ren)		\$1,596.81	\$1,793.03	\$196.22	12.3%	\$1,732.54	\$1,945.43	\$212.90	12.3%
Couple		\$1,663.88	\$1,868.34	\$204.46	12.3%	\$1,805.31	\$2,027.15	\$221.84	12.3%
Family		\$2,598.87	\$2,918.23	\$319.35	12.3%	\$2,819.78	\$3,166.27	\$346.50	12.3%
County: Bronx									
Four-Tier A									
Single		\$831.94	\$934.17	\$102.23	12.3%	\$902.65	\$1,013.57	\$110.92	12.3%
Parent/Child(ren)		\$1,596.81	\$1,793.03	\$196.22	12.3%	\$1,732.54	\$1,945.43	\$212.90	12.3%
Couple		\$1,663.88	\$1,868.34	\$204.46	12.3%	\$1,805.31	\$2,027.15	\$221.84	12.3%
Family		\$2,598.87	\$2,918.23	\$319.35	12.3%	\$2,819.78	\$3,166.27	\$346.50	12.3%
County: Nassau									
Four-Tier A									
Single		\$831.94	\$934.17	\$102.23	12.3%	\$902.65	\$1,013.57	\$110.92	12.3%
Parent/Child(ren)		\$1,596.81	\$1,793.03	\$196.22	12.3%	\$1,732.54	\$1,945.43	\$212.90	12.3%
Couple		\$1,663.88	\$1,868.34	\$204.46	12.3%	\$1,805.31	\$2,027.15	\$221.84	12.3%
Family		\$2,598.87	\$2,918.23	\$319.35	12.3%	\$2,819.78	\$3,166.27	\$346.50	12.3%
County: Suffolk									
Four-Tier A									
Single		\$831.94	\$934.17	\$102.23	12.3%	\$902.65	\$1,013.57	\$110.92	12.3%
Parent/Child(ren)		\$1,596.81	\$1,793.03	\$196.22	12.3%	\$1,732.54	\$1,945.43	\$212.90	12.3%
Couple		\$1,663.88	\$1,868.34	\$204.46	12.3%	\$1,805.31	\$2,027.15	\$221.84	12.3%
Family		\$2,598.87	\$2,918.23	\$319.35	12.3%	\$2,819.78	\$3,166.27	\$346.50	12.3%
County: Staten Island									
Four-Tier A									
Single		\$831.94	\$934.17	\$102.23	12.3%	\$902.65	\$1,013.57	\$110.92	12.3%
Parent/Child(ren)		\$1,596.81	\$1,793.03	\$196.22	12.3%	\$1,732.54	\$1,945.43	\$212.90	12.3%
Couple		\$1,663.88	\$1,868.34	\$204.46	12.3%	\$1,805.31	\$2,027.15	\$221.84	12.3%
Family		\$2,598.87	\$2,918.23	\$319.35	12.3%	\$2,819.78	\$3,166.27	\$346.50	12.3%
County: Westchester									
Four-Tier A									
Single		\$831.94	\$934.17	\$102.23	12.3%	\$902.65	\$1,013.57	\$110.92	12.3%
Parent/Child(ren)		\$1,596.81	\$1,793.03	\$196.22	12.3%	\$1,732.54	\$1,945.43	\$212.90	12.3%
Couple		\$1,663.88	\$1,868.34	\$204.46	12.3%	\$1,805.31	\$2,027.15	\$221.84	12.3%
Family		\$2,598.87	\$2,918.23	\$319.35	12.3%	\$2,819.78	\$3,166.27	\$346.50	12.3%
County: Rockland									
Four-Tier A									
Single		\$831.94	\$934.17	\$102.23	12.3%	\$902.65	\$1,013.57	\$110.92	12.3%
Parent/Child(ren)		\$1,596.81	\$1,793.03	\$196.22	12.3%	\$1,732.54	\$1,945.43	\$212.90	12.3%
Couple		\$1,663.88	\$1,868.34	\$204.46	12.3%	\$1,805.31	\$2,027.15	\$221.84	12.3%
Family		\$2,598.87	\$2,918.23	\$319.35	12.3%	\$2,819.78	\$3,166.27	\$346.50	12.3%
County: Putnam/Orange/Dutchess									
Four-Tier A									
Single		\$740.43	\$831.41	\$90.98	12.3%	\$803.36	\$902.08	\$98.72	12.3%
Parent/Child(ren)		\$1,421.16	\$1,595.79	\$174.63	12.3%	\$1,541.96	\$1,731.44	\$189.48	12.3%
Couple		\$1,480.85	\$1,662.82	\$181.97	12.3%	\$1,606.73	\$1,804.16	\$197.44	12.3%
Family		\$2,313.00	\$2,597.22	\$284.22	12.3%	\$2,509.60	\$2,817.98	\$308.38	12.3%
County: Sullivan/Ulster									
Four-Tier A									
Single		\$740.43	\$831.41	\$90.98	12.3%	\$803.36	\$902.08	\$98.72	12.3%
Parent/Child(ren)		\$1,421.16	\$1,595.79	\$174.63	12.3%	\$1,541.96	\$1,731.44	\$189.48	12.3%
Couple		\$1,480.85	\$1,662.82	\$181.97	12.3%	\$1,606.73	\$1,804.16	\$197.44	12.3%
Family		\$2,313.00	\$2,597.22	\$284.22	12.3%	\$2,509.60	\$2,817.98	\$308.38	12.3%

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Small Group POS Plan Rates

\$10 OV, \$500 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
April to June 2013					April to June 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$776.83	\$872.29	\$95.46	12.3%	\$842.86	\$946.43	\$103.58	12.3%
Parent/Child(ren)	\$1,491.03	\$1,674.25	\$183.23	12.3%	\$1,617.76	\$1,816.57	\$198.80	12.3%
Couple	\$1,553.66	\$1,744.58	\$190.92	12.3%	\$1,685.72	\$1,892.87	\$207.15	12.3%
Family	\$2,426.71	\$2,724.92	\$298.21	12.3%	\$2,632.98	\$2,956.54	\$323.56	12.3%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$776.83	\$872.29	\$95.46	12.3%	\$842.86	\$946.43	\$103.58	12.3%
Parent/Child(ren)	\$1,491.03	\$1,674.25	\$183.23	12.3%	\$1,617.76	\$1,816.57	\$198.80	12.3%
Couple	\$1,553.66	\$1,744.58	\$190.92	12.3%	\$1,685.72	\$1,892.87	\$207.15	12.3%
Family	\$2,426.71	\$2,724.92	\$298.21	12.3%	\$2,632.98	\$2,956.54	\$323.56	12.3%
County: Bronx								
Four-Tier A								
Single	\$776.83	\$872.29	\$95.46	12.3%	\$842.86	\$946.43	\$103.58	12.3%
Parent/Child(ren)	\$1,491.03	\$1,674.25	\$183.23	12.3%	\$1,617.76	\$1,816.57	\$198.80	12.3%
Couple	\$1,553.66	\$1,744.58	\$190.92	12.3%	\$1,685.72	\$1,892.87	\$207.15	12.3%
Family	\$2,426.71	\$2,724.92	\$298.21	12.3%	\$2,632.98	\$2,956.54	\$323.56	12.3%
County: Nassau								
Four-Tier A								
Single	\$776.83	\$872.29	\$95.46	12.3%	\$842.86	\$946.43	\$103.58	12.3%
Parent/Child(ren)	\$1,491.03	\$1,674.25	\$183.23	12.3%	\$1,617.76	\$1,816.57	\$198.80	12.3%
Couple	\$1,553.66	\$1,744.58	\$190.92	12.3%	\$1,685.72	\$1,892.87	\$207.15	12.3%
Family	\$2,426.71	\$2,724.92	\$298.21	12.3%	\$2,632.98	\$2,956.54	\$323.56	12.3%
County: Suffolk								
Four-Tier A								
Single	\$776.83	\$872.29	\$95.46	12.3%	\$842.86	\$946.43	\$103.58	12.3%
Parent/Child(ren)	\$1,491.03	\$1,674.25	\$183.23	12.3%	\$1,617.76	\$1,816.57	\$198.80	12.3%
Couple	\$1,553.66	\$1,744.58	\$190.92	12.3%	\$1,685.72	\$1,892.87	\$207.15	12.3%
Family	\$2,426.71	\$2,724.92	\$298.21	12.3%	\$2,632.98	\$2,956.54	\$323.56	12.3%
County: Staten Island								
Four-Tier A								
Single	\$776.83	\$872.29	\$95.46	12.3%	\$842.86	\$946.43	\$103.58	12.3%
Parent/Child(ren)	\$1,491.03	\$1,674.25	\$183.23	12.3%	\$1,617.76	\$1,816.57	\$198.80	12.3%
Couple	\$1,553.66	\$1,744.58	\$190.92	12.3%	\$1,685.72	\$1,892.87	\$207.15	12.3%
Family	\$2,426.71	\$2,724.92	\$298.21	12.3%	\$2,632.98	\$2,956.54	\$323.56	12.3%
County: Westchester								
Four-Tier A								
Single	\$776.83	\$872.29	\$95.46	12.3%	\$842.86	\$946.43	\$103.58	12.3%
Parent/Child(ren)	\$1,491.03	\$1,674.25	\$183.23	12.3%	\$1,617.76	\$1,816.57	\$198.80	12.3%
Couple	\$1,553.66	\$1,744.58	\$190.92	12.3%	\$1,685.72	\$1,892.87	\$207.15	12.3%
Family	\$2,426.71	\$2,724.92	\$298.21	12.3%	\$2,632.98	\$2,956.54	\$323.56	12.3%
County: Rockland								
Four-Tier A								
Single	\$776.83	\$872.29	\$95.46	12.3%	\$842.86	\$946.43	\$103.58	12.3%
Parent/Child(ren)	\$1,491.03	\$1,674.25	\$183.23	12.3%	\$1,617.76	\$1,816.57	\$198.80	12.3%
Couple	\$1,553.66	\$1,744.58	\$190.92	12.3%	\$1,685.72	\$1,892.87	\$207.15	12.3%
Family	\$2,426.71	\$2,724.92	\$298.21	12.3%	\$2,632.98	\$2,956.54	\$323.56	12.3%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$691.38	\$776.34	\$84.96	12.3%	\$750.14	\$842.33	\$92.18	12.3%
Parent/Child(ren)	\$1,327.01	\$1,490.09	\$163.07	12.3%	\$1,439.81	\$1,616.74	\$176.93	12.3%
Couple	\$1,382.75	\$1,552.67	\$169.92	12.3%	\$1,500.29	\$1,684.65	\$184.36	12.3%
Family	\$2,159.77	\$2,425.18	\$265.41	12.3%	\$2,343.35	\$2,631.32	\$287.97	12.3%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$691.38	\$776.34	\$84.96	12.3%	\$750.14	\$842.33	\$92.18	12.3%
Parent/Child(ren)	\$1,327.01	\$1,490.09	\$163.07	12.3%	\$1,439.81	\$1,616.74	\$176.93	12.3%
Couple	\$1,382.75	\$1,552.67	\$169.92	12.3%	\$1,500.29	\$1,684.65	\$184.36	12.3%
Family	\$2,159.77	\$2,425.18	\$265.41	12.3%	\$2,343.35	\$2,631.32	\$287.97	12.3%

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Small Group POS Plan Rates

\$10 OV, \$500 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

		FREEDOM NETWORK RATES							
		GATED				NON-GATED			
		July to September 2013				July to September 2013			
		2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan									
Four-Tier A									
Single		\$881.86	\$970.76	\$88.90	10.1%	\$956.82	\$1,053.27	\$96.46	10.1%
Parent/Child(ren)		\$1,692.62	\$1,863.26	\$170.63	10.1%	\$1,836.50	\$2,021.63	\$185.14	10.1%
Couple		\$1,763.72	\$1,941.52	\$177.80	10.1%	\$1,913.64	\$2,106.55	\$192.91	10.1%
Family		\$2,754.82	\$3,032.53	\$277.71	10.1%	\$2,988.98	\$3,290.29	\$301.32	10.1%
County: Brooklyn/Queens									
Four-Tier A									
Single		\$881.86	\$970.76	\$88.90	10.1%	\$956.82	\$1,053.27	\$96.46	10.1%
Parent/Child(ren)		\$1,692.62	\$1,863.26	\$170.63	10.1%	\$1,836.50	\$2,021.63	\$185.14	10.1%
Couple		\$1,763.72	\$1,941.52	\$177.80	10.1%	\$1,913.64	\$2,106.55	\$192.91	10.1%
Family		\$2,754.82	\$3,032.53	\$277.71	10.1%	\$2,988.98	\$3,290.29	\$301.32	10.1%
County: Bronx									
Four-Tier A									
Single		\$881.86	\$970.76	\$88.90	10.1%	\$956.82	\$1,053.27	\$96.46	10.1%
Parent/Child(ren)		\$1,692.62	\$1,863.26	\$170.63	10.1%	\$1,836.50	\$2,021.63	\$185.14	10.1%
Couple		\$1,763.72	\$1,941.52	\$177.80	10.1%	\$1,913.64	\$2,106.55	\$192.91	10.1%
Family		\$2,754.82	\$3,032.53	\$277.71	10.1%	\$2,988.98	\$3,290.29	\$301.32	10.1%
County: Nassau									
Four-Tier A									
Single		\$881.86	\$970.76	\$88.90	10.1%	\$956.82	\$1,053.27	\$96.46	10.1%
Parent/Child(ren)		\$1,692.62	\$1,863.26	\$170.63	10.1%	\$1,836.50	\$2,021.63	\$185.14	10.1%
Couple		\$1,763.72	\$1,941.52	\$177.80	10.1%	\$1,913.64	\$2,106.55	\$192.91	10.1%
Family		\$2,754.82	\$3,032.53	\$277.71	10.1%	\$2,988.98	\$3,290.29	\$301.32	10.1%
County: Suffolk									
Four-Tier A									
Single		\$881.86	\$970.76	\$88.90	10.1%	\$956.82	\$1,053.27	\$96.46	10.1%
Parent/Child(ren)		\$1,692.62	\$1,863.26	\$170.63	10.1%	\$1,836.50	\$2,021.63	\$185.14	10.1%
Couple		\$1,763.72	\$1,941.52	\$177.80	10.1%	\$1,913.64	\$2,106.55	\$192.91	10.1%
Family		\$2,754.82	\$3,032.53	\$277.71	10.1%	\$2,988.98	\$3,290.29	\$301.32	10.1%
County: Staten Island									
Four-Tier A									
Single		\$881.86	\$970.76	\$88.90	10.1%	\$956.82	\$1,053.27	\$96.46	10.1%
Parent/Child(ren)		\$1,692.62	\$1,863.26	\$170.63	10.1%	\$1,836.50	\$2,021.63	\$185.14	10.1%
Couple		\$1,763.72	\$1,941.52	\$177.80	10.1%	\$1,913.64	\$2,106.55	\$192.91	10.1%
Family		\$2,754.82	\$3,032.53	\$277.71	10.1%	\$2,988.98	\$3,290.29	\$301.32	10.1%
County: Westchester									
Four-Tier A									
Single		\$881.86	\$970.76	\$88.90	10.1%	\$956.82	\$1,053.27	\$96.46	10.1%
Parent/Child(ren)		\$1,692.62	\$1,863.26	\$170.63	10.1%	\$1,836.50	\$2,021.63	\$185.14	10.1%
Couple		\$1,763.72	\$1,941.52	\$177.80	10.1%	\$1,913.64	\$2,106.55	\$192.91	10.1%
Family		\$2,754.82	\$3,032.53	\$277.71	10.1%	\$2,988.98	\$3,290.29	\$301.32	10.1%
County: Rockland									
Four-Tier A									
Single		\$881.86	\$970.76	\$88.90	10.1%	\$956.82	\$1,053.27	\$96.46	10.1%
Parent/Child(ren)		\$1,692.62	\$1,863.26	\$170.63	10.1%	\$1,836.50	\$2,021.63	\$185.14	10.1%
Couple		\$1,763.72	\$1,941.52	\$177.80	10.1%	\$1,913.64	\$2,106.55	\$192.91	10.1%
Family		\$2,754.82	\$3,032.53	\$277.71	10.1%	\$2,988.98	\$3,290.29	\$301.32	10.1%
County: Putnam/Orange/Dutchess									
Four-Tier A									
Single		\$784.86	\$863.98	\$79.12	10.1%	\$851.57	\$937.41	\$85.85	10.1%
Parent/Child(ren)		\$1,506.44	\$1,658.30	\$151.86	10.1%	\$1,634.48	\$1,799.25	\$164.77	10.1%
Couple		\$1,569.71	\$1,727.95	\$158.24	10.1%	\$1,703.14	\$1,874.83	\$171.69	10.1%
Family		\$2,451.79	\$2,698.95	\$247.16	10.1%	\$2,660.19	\$2,928.36	\$268.17	10.1%
County: Sullivan/Ulster									
Four-Tier A									
Single		\$784.86	\$863.98	\$79.12	10.1%	\$851.57	\$937.41	\$85.85	10.1%
Parent/Child(ren)		\$1,506.44	\$1,658.30	\$151.86	10.1%	\$1,634.48	\$1,799.25	\$164.77	10.1%
Couple		\$1,569.71	\$1,727.95	\$158.24	10.1%	\$1,703.14	\$1,874.83	\$171.69	10.1%
Family		\$2,451.79	\$2,698.95	\$247.16	10.1%	\$2,660.19	\$2,928.36	\$268.17	10.1%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$10 OV, \$500 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
July to September 2013					July to September 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$823.44	\$906.46	\$83.02	10.1%	\$893.43	\$983.50	\$90.08	10.1%
Parent/Child(ren)	\$1,580.49	\$1,739.83	\$159.35	10.1%	\$1,714.83	\$1,887.72	\$172.89	10.1%
Couple	\$1,646.87	\$1,812.91	\$166.04	10.1%	\$1,786.86	\$1,967.01	\$180.15	10.1%
Family	\$2,572.31	\$2,831.65	\$259.34	10.1%	\$2,790.96	\$3,072.34	\$281.39	10.1%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$823.44	\$906.46	\$83.02	10.1%	\$893.43	\$983.50	\$90.08	10.1%
Parent/Child(ren)	\$1,580.49	\$1,739.83	\$159.35	10.1%	\$1,714.83	\$1,887.72	\$172.89	10.1%
Couple	\$1,646.87	\$1,812.91	\$166.04	10.1%	\$1,786.86	\$1,967.01	\$180.15	10.1%
Family	\$2,572.31	\$2,831.65	\$259.34	10.1%	\$2,790.96	\$3,072.34	\$281.39	10.1%
County: Bronx								
Four-Tier A								
Single	\$823.44	\$906.46	\$83.02	10.1%	\$893.43	\$983.50	\$90.08	10.1%
Parent/Child(ren)	\$1,580.49	\$1,739.83	\$159.35	10.1%	\$1,714.83	\$1,887.72	\$172.89	10.1%
Couple	\$1,646.87	\$1,812.91	\$166.04	10.1%	\$1,786.86	\$1,967.01	\$180.15	10.1%
Family	\$2,572.31	\$2,831.65	\$259.34	10.1%	\$2,790.96	\$3,072.34	\$281.39	10.1%
County: Nassau								
Four-Tier A								
Single	\$823.44	\$906.46	\$83.02	10.1%	\$893.43	\$983.50	\$90.08	10.1%
Parent/Child(ren)	\$1,580.49	\$1,739.83	\$159.35	10.1%	\$1,714.83	\$1,887.72	\$172.89	10.1%
Couple	\$1,646.87	\$1,812.91	\$166.04	10.1%	\$1,786.86	\$1,967.01	\$180.15	10.1%
Family	\$2,572.31	\$2,831.65	\$259.34	10.1%	\$2,790.96	\$3,072.34	\$281.39	10.1%
County: Suffolk								
Four-Tier A								
Single	\$823.44	\$906.46	\$83.02	10.1%	\$893.43	\$983.50	\$90.08	10.1%
Parent/Child(ren)	\$1,580.49	\$1,739.83	\$159.35	10.1%	\$1,714.83	\$1,887.72	\$172.89	10.1%
Couple	\$1,646.87	\$1,812.91	\$166.04	10.1%	\$1,786.86	\$1,967.01	\$180.15	10.1%
Family	\$2,572.31	\$2,831.65	\$259.34	10.1%	\$2,790.96	\$3,072.34	\$281.39	10.1%
County: Staten Island								
Four-Tier A								
Single	\$823.44	\$906.46	\$83.02	10.1%	\$893.43	\$983.50	\$90.08	10.1%
Parent/Child(ren)	\$1,580.49	\$1,739.83	\$159.35	10.1%	\$1,714.83	\$1,887.72	\$172.89	10.1%
Couple	\$1,646.87	\$1,812.91	\$166.04	10.1%	\$1,786.86	\$1,967.01	\$180.15	10.1%
Family	\$2,572.31	\$2,831.65	\$259.34	10.1%	\$2,790.96	\$3,072.34	\$281.39	10.1%
County: Westchester								
Four-Tier A								
Single	\$823.44	\$906.46	\$83.02	10.1%	\$893.43	\$983.50	\$90.08	10.1%
Parent/Child(ren)	\$1,580.49	\$1,739.83	\$159.35	10.1%	\$1,714.83	\$1,887.72	\$172.89	10.1%
Couple	\$1,646.87	\$1,812.91	\$166.04	10.1%	\$1,786.86	\$1,967.01	\$180.15	10.1%
Family	\$2,572.31	\$2,831.65	\$259.34	10.1%	\$2,790.96	\$3,072.34	\$281.39	10.1%
County: Rockland								
Four-Tier A								
Single	\$823.44	\$906.46	\$83.02	10.1%	\$893.43	\$983.50	\$90.08	10.1%
Parent/Child(ren)	\$1,580.49	\$1,739.83	\$159.35	10.1%	\$1,714.83	\$1,887.72	\$172.89	10.1%
Couple	\$1,646.87	\$1,812.91	\$166.04	10.1%	\$1,786.86	\$1,967.01	\$180.15	10.1%
Family	\$2,572.31	\$2,831.65	\$259.34	10.1%	\$2,790.96	\$3,072.34	\$281.39	10.1%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$732.86	\$806.75	\$73.89	10.1%	\$795.15	\$875.32	\$80.17	10.1%
Parent/Child(ren)	\$1,406.63	\$1,548.45	\$141.82	10.1%	\$1,526.20	\$1,680.07	\$153.87	10.1%
Couple	\$1,465.72	\$1,613.49	\$147.77	10.1%	\$1,590.30	\$1,750.64	\$160.33	10.1%
Family	\$2,289.36	\$2,520.17	\$230.81	10.1%	\$2,483.95	\$2,734.38	\$250.43	10.1%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$732.86	\$806.75	\$73.89	10.1%	\$795.15	\$875.32	\$80.17	10.1%
Parent/Child(ren)	\$1,406.63	\$1,548.45	\$141.82	10.1%	\$1,526.20	\$1,680.07	\$153.87	10.1%
Couple	\$1,465.72	\$1,613.49	\$147.77	10.1%	\$1,590.30	\$1,750.64	\$160.33	10.1%
Family	\$2,289.36	\$2,520.17	\$230.81	10.1%	\$2,483.95	\$2,734.38	\$250.43	10.1%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$10 OV, \$500 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
October to December 2013					October to December 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$912.72	\$1,007.73	\$95.01	10.4%	\$990.30	\$1,093.39	\$103.09	10.4%
Parent/Child(ren)	\$1,751.86	\$1,934.22	\$182.36	10.4%	\$1,900.76	\$2,098.63	\$197.86	10.4%
Couple	\$1,825.44	\$2,015.46	\$190.02	10.4%	\$1,980.60	\$2,186.77	\$206.17	10.4%
Family	\$2,851.22	\$3,148.02	\$296.80	10.4%	\$3,093.57	\$3,415.60	\$322.03	10.4%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$912.72	\$1,007.73	\$95.01	10.4%	\$990.30	\$1,093.39	\$103.09	10.4%
Parent/Child(ren)	\$1,751.86	\$1,934.22	\$182.36	10.4%	\$1,900.76	\$2,098.63	\$197.86	10.4%
Couple	\$1,825.44	\$2,015.46	\$190.02	10.4%	\$1,980.60	\$2,186.77	\$206.17	10.4%
Family	\$2,851.22	\$3,148.02	\$296.80	10.4%	\$3,093.57	\$3,415.60	\$322.03	10.4%
County: Bronx								
Four-Tier A								
Single	\$912.72	\$1,007.73	\$95.01	10.4%	\$990.30	\$1,093.39	\$103.09	10.4%
Parent/Child(ren)	\$1,751.86	\$1,934.22	\$182.36	10.4%	\$1,900.76	\$2,098.63	\$197.86	10.4%
Couple	\$1,825.44	\$2,015.46	\$190.02	10.4%	\$1,980.60	\$2,186.77	\$206.17	10.4%
Family	\$2,851.22	\$3,148.02	\$296.80	10.4%	\$3,093.57	\$3,415.60	\$322.03	10.4%
County: Nassau								
Four-Tier A								
Single	\$912.72	\$1,007.73	\$95.01	10.4%	\$990.30	\$1,093.39	\$103.09	10.4%
Parent/Child(ren)	\$1,751.86	\$1,934.22	\$182.36	10.4%	\$1,900.76	\$2,098.63	\$197.86	10.4%
Couple	\$1,825.44	\$2,015.46	\$190.02	10.4%	\$1,980.60	\$2,186.77	\$206.17	10.4%
Family	\$2,851.22	\$3,148.02	\$296.80	10.4%	\$3,093.57	\$3,415.60	\$322.03	10.4%
County: Suffolk								
Four-Tier A								
Single	\$912.72	\$1,007.73	\$95.01	10.4%	\$990.30	\$1,093.39	\$103.09	10.4%
Parent/Child(ren)	\$1,751.86	\$1,934.22	\$182.36	10.4%	\$1,900.76	\$2,098.63	\$197.86	10.4%
Couple	\$1,825.44	\$2,015.46	\$190.02	10.4%	\$1,980.60	\$2,186.77	\$206.17	10.4%
Family	\$2,851.22	\$3,148.02	\$296.80	10.4%	\$3,093.57	\$3,415.60	\$322.03	10.4%
County: Staten Island								
Four-Tier A								
Single	\$912.72	\$1,007.73	\$95.01	10.4%	\$990.30	\$1,093.39	\$103.09	10.4%
Parent/Child(ren)	\$1,751.86	\$1,934.22	\$182.36	10.4%	\$1,900.76	\$2,098.63	\$197.86	10.4%
Couple	\$1,825.44	\$2,015.46	\$190.02	10.4%	\$1,980.60	\$2,186.77	\$206.17	10.4%
Family	\$2,851.22	\$3,148.02	\$296.80	10.4%	\$3,093.57	\$3,415.60	\$322.03	10.4%
County: Westchester								
Four-Tier A								
Single	\$912.72	\$1,007.73	\$95.01	10.4%	\$990.30	\$1,093.39	\$103.09	10.4%
Parent/Child(ren)	\$1,751.86	\$1,934.22	\$182.36	10.4%	\$1,900.76	\$2,098.63	\$197.86	10.4%
Couple	\$1,825.44	\$2,015.46	\$190.02	10.4%	\$1,980.60	\$2,186.77	\$206.17	10.4%
Family	\$2,851.22	\$3,148.02	\$296.80	10.4%	\$3,093.57	\$3,415.60	\$322.03	10.4%
County: Rockland								
Four-Tier A								
Single	\$912.72	\$1,007.73	\$95.01	10.4%	\$990.30	\$1,093.39	\$103.09	10.4%
Parent/Child(ren)	\$1,751.86	\$1,934.22	\$182.36	10.4%	\$1,900.76	\$2,098.63	\$197.86	10.4%
Couple	\$1,825.44	\$2,015.46	\$190.02	10.4%	\$1,980.60	\$2,186.77	\$206.17	10.4%
Family	\$2,851.22	\$3,148.02	\$296.80	10.4%	\$3,093.57	\$3,415.60	\$322.03	10.4%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$812.32	\$896.88	\$84.56	10.4%	\$881.37	\$973.11	\$91.75	10.4%
Parent/Child(ren)	\$1,559.15	\$1,721.45	\$162.30	10.4%	\$1,691.68	\$1,867.78	\$176.10	10.4%
Couple	\$1,624.64	\$1,793.76	\$169.12	10.4%	\$1,762.74	\$1,946.23	\$183.49	10.4%
Family	\$2,537.58	\$2,801.74	\$264.15	10.4%	\$2,753.28	\$3,039.88	\$286.60	10.4%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$812.32	\$896.88	\$84.56	10.4%	\$881.37	\$973.11	\$91.75	10.4%
Parent/Child(ren)	\$1,559.15	\$1,721.45	\$162.30	10.4%	\$1,691.68	\$1,867.78	\$176.10	10.4%
Couple	\$1,624.64	\$1,793.76	\$169.12	10.4%	\$1,762.74	\$1,946.23	\$183.49	10.4%
Family	\$2,537.58	\$2,801.74	\$264.15	10.4%	\$2,753.28	\$3,039.88	\$286.60	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$10 OV, \$500 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
October to December 2013					October to December 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$852.26	\$940.97	\$88.71	10.4%	\$924.71	\$1,020.95	\$96.25	10.4%
Parent/Child(ren)	\$1,635.82	\$1,806.08	\$170.26	10.4%	\$1,774.86	\$1,959.60	\$184.73	10.4%
Couple	\$1,704.53	\$1,881.94	\$177.41	10.4%	\$1,849.41	\$2,041.91	\$192.49	10.4%
Family	\$2,662.36	\$2,939.47	\$277.11	10.4%	\$2,888.66	\$3,189.32	\$300.66	10.4%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$852.26	\$940.97	\$88.71	10.4%	\$924.71	\$1,020.95	\$96.25	10.4%
Parent/Child(ren)	\$1,635.82	\$1,806.08	\$170.26	10.4%	\$1,774.86	\$1,959.60	\$184.73	10.4%
Couple	\$1,704.53	\$1,881.94	\$177.41	10.4%	\$1,849.41	\$2,041.91	\$192.49	10.4%
Family	\$2,662.36	\$2,939.47	\$277.11	10.4%	\$2,888.66	\$3,189.32	\$300.66	10.4%
County: Bronx								
Four-Tier A								
Single	\$852.26	\$940.97	\$88.71	10.4%	\$924.71	\$1,020.95	\$96.25	10.4%
Parent/Child(ren)	\$1,635.82	\$1,806.08	\$170.26	10.4%	\$1,774.86	\$1,959.60	\$184.73	10.4%
Couple	\$1,704.53	\$1,881.94	\$177.41	10.4%	\$1,849.41	\$2,041.91	\$192.49	10.4%
Family	\$2,662.36	\$2,939.47	\$277.11	10.4%	\$2,888.66	\$3,189.32	\$300.66	10.4%
County: Nassau								
Four-Tier A								
Single	\$852.26	\$940.97	\$88.71	10.4%	\$924.71	\$1,020.95	\$96.25	10.4%
Parent/Child(ren)	\$1,635.82	\$1,806.08	\$170.26	10.4%	\$1,774.86	\$1,959.60	\$184.73	10.4%
Couple	\$1,704.53	\$1,881.94	\$177.41	10.4%	\$1,849.41	\$2,041.91	\$192.49	10.4%
Family	\$2,662.36	\$2,939.47	\$277.11	10.4%	\$2,888.66	\$3,189.32	\$300.66	10.4%
County: Suffolk								
Four-Tier A								
Single	\$852.26	\$940.97	\$88.71	10.4%	\$924.71	\$1,020.95	\$96.25	10.4%
Parent/Child(ren)	\$1,635.82	\$1,806.08	\$170.26	10.4%	\$1,774.86	\$1,959.60	\$184.73	10.4%
Couple	\$1,704.53	\$1,881.94	\$177.41	10.4%	\$1,849.41	\$2,041.91	\$192.49	10.4%
Family	\$2,662.36	\$2,939.47	\$277.11	10.4%	\$2,888.66	\$3,189.32	\$300.66	10.4%
County: Staten Island								
Four-Tier A								
Single	\$852.26	\$940.97	\$88.71	10.4%	\$924.71	\$1,020.95	\$96.25	10.4%
Parent/Child(ren)	\$1,635.82	\$1,806.08	\$170.26	10.4%	\$1,774.86	\$1,959.60	\$184.73	10.4%
Couple	\$1,704.53	\$1,881.94	\$177.41	10.4%	\$1,849.41	\$2,041.91	\$192.49	10.4%
Family	\$2,662.36	\$2,939.47	\$277.11	10.4%	\$2,888.66	\$3,189.32	\$300.66	10.4%
County: Westchester								
Four-Tier A								
Single	\$852.26	\$940.97	\$88.71	10.4%	\$924.71	\$1,020.95	\$96.25	10.4%
Parent/Child(ren)	\$1,635.82	\$1,806.08	\$170.26	10.4%	\$1,774.86	\$1,959.60	\$184.73	10.4%
Couple	\$1,704.53	\$1,881.94	\$177.41	10.4%	\$1,849.41	\$2,041.91	\$192.49	10.4%
Family	\$2,662.36	\$2,939.47	\$277.11	10.4%	\$2,888.66	\$3,189.32	\$300.66	10.4%
County: Rockland								
Four-Tier A								
Single	\$852.26	\$940.97	\$88.71	10.4%	\$924.71	\$1,020.95	\$96.25	10.4%
Parent/Child(ren)	\$1,635.82	\$1,806.08	\$170.26	10.4%	\$1,774.86	\$1,959.60	\$184.73	10.4%
Couple	\$1,704.53	\$1,881.94	\$177.41	10.4%	\$1,849.41	\$2,041.91	\$192.49	10.4%
Family	\$2,662.36	\$2,939.47	\$277.11	10.4%	\$2,888.66	\$3,189.32	\$300.66	10.4%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$758.51	\$837.46	\$78.95	10.4%	\$822.99	\$908.65	\$85.66	10.4%
Parent/Child(ren)	\$1,455.88	\$1,607.41	\$151.53	10.4%	\$1,579.63	\$1,744.04	\$164.41	10.4%
Couple	\$1,517.03	\$1,674.93	\$157.90	10.4%	\$1,645.98	\$1,817.30	\$171.32	10.4%
Family	\$2,369.50	\$2,616.13	\$246.63	10.4%	\$2,570.91	\$2,838.50	\$267.59	10.4%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$758.51	\$837.46	\$78.95	10.4%	\$822.99	\$908.65	\$85.66	10.4%
Parent/Child(ren)	\$1,455.88	\$1,607.41	\$151.53	10.4%	\$1,579.63	\$1,744.04	\$164.41	10.4%
Couple	\$1,517.03	\$1,674.93	\$157.90	10.4%	\$1,645.98	\$1,817.30	\$171.32	10.4%
Family	\$2,369.50	\$2,616.13	\$246.63	10.4%	\$2,570.91	\$2,838.50	\$267.59	10.4%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates

\$15 OV, \$500 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
January to March 2013					January to March 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$784.24	\$877.88	\$93.64	11.9%	\$850.90	\$952.50	\$101.60	11.9%
Parent/Child(ren)	\$1,505.25	\$1,684.99	\$179.73	11.9%	\$1,633.20	\$1,828.21	\$195.01	11.9%
Couple	\$1,568.48	\$1,755.76	\$187.28	11.9%	\$1,701.80	\$1,905.00	\$203.20	11.9%
Family	\$2,449.86	\$2,742.38	\$292.52	11.9%	\$2,658.10	\$2,975.49	\$317.38	11.9%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$784.24	\$877.88	\$93.64	11.9%	\$850.90	\$952.50	\$101.60	11.9%
Parent/Child(ren)	\$1,505.25	\$1,684.99	\$179.73	11.9%	\$1,633.20	\$1,828.21	\$195.01	11.9%
Couple	\$1,568.48	\$1,755.76	\$187.28	11.9%	\$1,701.80	\$1,905.00	\$203.20	11.9%
Family	\$2,449.86	\$2,742.38	\$292.52	11.9%	\$2,658.10	\$2,975.49	\$317.38	11.9%
County: Bronx								
Four-Tier A								
Single	\$784.24	\$877.88	\$93.64	11.9%	\$850.90	\$952.50	\$101.60	11.9%
Parent/Child(ren)	\$1,505.25	\$1,684.99	\$179.73	11.9%	\$1,633.20	\$1,828.21	\$195.01	11.9%
Couple	\$1,568.48	\$1,755.76	\$187.28	11.9%	\$1,701.80	\$1,905.00	\$203.20	11.9%
Family	\$2,449.86	\$2,742.38	\$292.52	11.9%	\$2,658.10	\$2,975.49	\$317.38	11.9%
County: Nassau								
Four-Tier A								
Single	\$784.24	\$877.88	\$93.64	11.9%	\$850.90	\$952.50	\$101.60	11.9%
Parent/Child(ren)	\$1,505.25	\$1,684.99	\$179.73	11.9%	\$1,633.20	\$1,828.21	\$195.01	11.9%
Couple	\$1,568.48	\$1,755.76	\$187.28	11.9%	\$1,701.80	\$1,905.00	\$203.20	11.9%
Family	\$2,449.86	\$2,742.38	\$292.52	11.9%	\$2,658.10	\$2,975.49	\$317.38	11.9%
County: Suffolk								
Four-Tier A								
Single	\$784.24	\$877.88	\$93.64	11.9%	\$850.90	\$952.50	\$101.60	11.9%
Parent/Child(ren)	\$1,505.25	\$1,684.99	\$179.73	11.9%	\$1,633.20	\$1,828.21	\$195.01	11.9%
Couple	\$1,568.48	\$1,755.76	\$187.28	11.9%	\$1,701.80	\$1,905.00	\$203.20	11.9%
Family	\$2,449.86	\$2,742.38	\$292.52	11.9%	\$2,658.10	\$2,975.49	\$317.38	11.9%
County: Staten Island								
Four-Tier A								
Single	\$784.24	\$877.88	\$93.64	11.9%	\$850.90	\$952.50	\$101.60	11.9%
Parent/Child(ren)	\$1,505.25	\$1,684.99	\$179.73	11.9%	\$1,633.20	\$1,828.21	\$195.01	11.9%
Couple	\$1,568.48	\$1,755.76	\$187.28	11.9%	\$1,701.80	\$1,905.00	\$203.20	11.9%
Family	\$2,449.86	\$2,742.38	\$292.52	11.9%	\$2,658.10	\$2,975.49	\$317.38	11.9%
County: Westchester								
Four-Tier A								
Single	\$784.24	\$877.88	\$93.64	11.9%	\$850.90	\$952.50	\$101.60	11.9%
Parent/Child(ren)	\$1,505.25	\$1,684.99	\$179.73	11.9%	\$1,633.20	\$1,828.21	\$195.01	11.9%
Couple	\$1,568.48	\$1,755.76	\$187.28	11.9%	\$1,701.80	\$1,905.00	\$203.20	11.9%
Family	\$2,449.86	\$2,742.38	\$292.52	11.9%	\$2,658.10	\$2,975.49	\$317.38	11.9%
County: Rockland								
Four-Tier A								
Single	\$784.24	\$877.88	\$93.64	11.9%	\$850.90	\$952.50	\$101.60	11.9%
Parent/Child(ren)	\$1,505.25	\$1,684.99	\$179.73	11.9%	\$1,633.20	\$1,828.21	\$195.01	11.9%
Couple	\$1,568.48	\$1,755.76	\$187.28	11.9%	\$1,701.80	\$1,905.00	\$203.20	11.9%
Family	\$2,449.86	\$2,742.38	\$292.52	11.9%	\$2,658.10	\$2,975.49	\$317.38	11.9%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$697.97	\$781.31	\$83.34	11.9%	\$757.30	\$847.72	\$90.42	11.9%
Parent/Child(ren)	\$1,339.68	\$1,499.64	\$159.96	11.9%	\$1,453.55	\$1,627.11	\$173.56	11.9%
Couple	\$1,395.95	\$1,562.63	\$166.68	11.9%	\$1,514.60	\$1,695.45	\$180.85	11.9%
Family	\$2,180.38	\$2,440.72	\$260.34	11.9%	\$2,365.71	\$2,648.18	\$282.47	11.9%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$697.97	\$781.31	\$83.34	11.9%	\$757.30	\$847.72	\$90.42	11.9%
Parent/Child(ren)	\$1,339.68	\$1,499.64	\$159.96	11.9%	\$1,453.55	\$1,627.11	\$173.56	11.9%
Couple	\$1,395.95	\$1,562.63	\$166.68	11.9%	\$1,514.60	\$1,695.45	\$180.85	11.9%
Family	\$2,180.38	\$2,440.72	\$260.34	11.9%	\$2,365.71	\$2,648.18	\$282.47	11.9%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates

\$15 OV, \$500 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
January to March 2013					January to March 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$733.15	\$820.69	\$87.54	11.9%	\$795.46	\$890.45	\$94.98	11.9%
Parent/Child(ren)	\$1,407.19	\$1,575.21	\$168.02	11.9%	\$1,526.80	\$1,709.10	\$182.31	11.9%
Couple	\$1,466.29	\$1,641.37	\$175.08	11.9%	\$1,590.93	\$1,780.89	\$189.96	11.9%
Family	\$2,290.25	\$2,563.72	\$273.46	11.9%	\$2,484.93	\$2,781.63	\$296.71	11.9%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$733.15	\$820.69	\$87.54	11.9%	\$795.46	\$890.45	\$94.98	11.9%
Parent/Child(ren)	\$1,407.19	\$1,575.21	\$168.02	11.9%	\$1,526.80	\$1,709.10	\$182.31	11.9%
Couple	\$1,466.29	\$1,641.37	\$175.08	11.9%	\$1,590.93	\$1,780.89	\$189.96	11.9%
Family	\$2,290.25	\$2,563.72	\$273.46	11.9%	\$2,484.93	\$2,781.63	\$296.71	11.9%
County: Bronx								
Four-Tier A								
Single	\$733.15	\$820.69	\$87.54	11.9%	\$795.46	\$890.45	\$94.98	11.9%
Parent/Child(ren)	\$1,407.19	\$1,575.21	\$168.02	11.9%	\$1,526.80	\$1,709.10	\$182.31	11.9%
Couple	\$1,466.29	\$1,641.37	\$175.08	11.9%	\$1,590.93	\$1,780.89	\$189.96	11.9%
Family	\$2,290.25	\$2,563.72	\$273.46	11.9%	\$2,484.93	\$2,781.63	\$296.71	11.9%
County: Nassau								
Four-Tier A								
Single	\$733.15	\$820.69	\$87.54	11.9%	\$795.46	\$890.45	\$94.98	11.9%
Parent/Child(ren)	\$1,407.19	\$1,575.21	\$168.02	11.9%	\$1,526.80	\$1,709.10	\$182.31	11.9%
Couple	\$1,466.29	\$1,641.37	\$175.08	11.9%	\$1,590.93	\$1,780.89	\$189.96	11.9%
Family	\$2,290.25	\$2,563.72	\$273.46	11.9%	\$2,484.93	\$2,781.63	\$296.71	11.9%
County: Suffolk								
Four-Tier A								
Single	\$733.15	\$820.69	\$87.54	11.9%	\$795.46	\$890.45	\$94.98	11.9%
Parent/Child(ren)	\$1,407.19	\$1,575.21	\$168.02	11.9%	\$1,526.80	\$1,709.10	\$182.31	11.9%
Couple	\$1,466.29	\$1,641.37	\$175.08	11.9%	\$1,590.93	\$1,780.89	\$189.96	11.9%
Family	\$2,290.25	\$2,563.72	\$273.46	11.9%	\$2,484.93	\$2,781.63	\$296.71	11.9%
County: Staten Island								
Four-Tier A								
Single	\$733.15	\$820.69	\$87.54	11.9%	\$795.46	\$890.45	\$94.98	11.9%
Parent/Child(ren)	\$1,407.19	\$1,575.21	\$168.02	11.9%	\$1,526.80	\$1,709.10	\$182.31	11.9%
Couple	\$1,466.29	\$1,641.37	\$175.08	11.9%	\$1,590.93	\$1,780.89	\$189.96	11.9%
Family	\$2,290.25	\$2,563.72	\$273.46	11.9%	\$2,484.93	\$2,781.63	\$296.71	11.9%
County: Westchester								
Four-Tier A								
Single	\$733.15	\$820.69	\$87.54	11.9%	\$795.46	\$890.45	\$94.98	11.9%
Parent/Child(ren)	\$1,407.19	\$1,575.21	\$168.02	11.9%	\$1,526.80	\$1,709.10	\$182.31	11.9%
Couple	\$1,466.29	\$1,641.37	\$175.08	11.9%	\$1,590.93	\$1,780.89	\$189.96	11.9%
Family	\$2,290.25	\$2,563.72	\$273.46	11.9%	\$2,484.93	\$2,781.63	\$296.71	11.9%
County: Rockland								
Four-Tier A								
Single	\$733.15	\$820.69	\$87.54	11.9%	\$795.46	\$890.45	\$94.98	11.9%
Parent/Child(ren)	\$1,407.19	\$1,575.21	\$168.02	11.9%	\$1,526.80	\$1,709.10	\$182.31	11.9%
Couple	\$1,466.29	\$1,641.37	\$175.08	11.9%	\$1,590.93	\$1,780.89	\$189.96	11.9%
Family	\$2,290.25	\$2,563.72	\$273.46	11.9%	\$2,484.93	\$2,781.63	\$296.71	11.9%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$652.50	\$730.41	\$77.91	11.9%	\$707.96	\$792.50	\$84.53	11.9%
Parent/Child(ren)	\$1,252.40	\$1,401.94	\$149.54	11.9%	\$1,358.85	\$1,521.10	\$162.25	11.9%
Couple	\$1,305.00	\$1,460.82	\$155.82	11.9%	\$1,415.93	\$1,584.99	\$169.07	11.9%
Family	\$2,038.33	\$2,281.71	\$243.38	11.9%	\$2,211.58	\$2,475.66	\$264.07	11.9%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$652.50	\$730.41	\$77.91	11.9%	\$707.96	\$792.50	\$84.53	11.9%
Parent/Child(ren)	\$1,252.40	\$1,401.94	\$149.54	11.9%	\$1,358.85	\$1,521.10	\$162.25	11.9%
Couple	\$1,305.00	\$1,460.82	\$155.82	11.9%	\$1,415.93	\$1,584.99	\$169.07	11.9%
Family	\$2,038.33	\$2,281.71	\$243.38	11.9%	\$2,211.58	\$2,475.66	\$264.07	11.9%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$15 OV, \$500 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
April to June 2013					April to June 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$811.69	\$911.43	\$99.74	12.3%	\$880.68	\$988.90	\$108.22	12.3%
Parent/Child(ren)	\$1,557.94	\$1,749.38	\$191.44	12.3%	\$1,690.37	\$1,898.08	\$207.71	12.3%
Couple	\$1,623.38	\$1,822.86	\$199.48	12.3%	\$1,761.37	\$1,977.80	\$216.44	12.3%
Family	\$2,535.61	\$2,847.19	\$311.57	12.3%	\$2,751.14	\$3,089.20	\$338.06	12.3%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$811.69	\$911.43	\$99.74	12.3%	\$880.68	\$988.90	\$108.22	12.3%
Parent/Child(ren)	\$1,557.94	\$1,749.38	\$191.44	12.3%	\$1,690.37	\$1,898.08	\$207.71	12.3%
Couple	\$1,623.38	\$1,822.86	\$199.48	12.3%	\$1,761.37	\$1,977.80	\$216.44	12.3%
Family	\$2,535.61	\$2,847.19	\$311.57	12.3%	\$2,751.14	\$3,089.20	\$338.06	12.3%
County: Bronx								
Four-Tier A								
Single	\$811.69	\$911.43	\$99.74	12.3%	\$880.68	\$988.90	\$108.22	12.3%
Parent/Child(ren)	\$1,557.94	\$1,749.38	\$191.44	12.3%	\$1,690.37	\$1,898.08	\$207.71	12.3%
Couple	\$1,623.38	\$1,822.86	\$199.48	12.3%	\$1,761.37	\$1,977.80	\$216.44	12.3%
Family	\$2,535.61	\$2,847.19	\$311.57	12.3%	\$2,751.14	\$3,089.20	\$338.06	12.3%
County: Nassau								
Four-Tier A								
Single	\$811.69	\$911.43	\$99.74	12.3%	\$880.68	\$988.90	\$108.22	12.3%
Parent/Child(ren)	\$1,557.94	\$1,749.38	\$191.44	12.3%	\$1,690.37	\$1,898.08	\$207.71	12.3%
Couple	\$1,623.38	\$1,822.86	\$199.48	12.3%	\$1,761.37	\$1,977.80	\$216.44	12.3%
Family	\$2,535.61	\$2,847.19	\$311.57	12.3%	\$2,751.14	\$3,089.20	\$338.06	12.3%
County: Suffolk								
Four-Tier A								
Single	\$811.69	\$911.43	\$99.74	12.3%	\$880.68	\$988.90	\$108.22	12.3%
Parent/Child(ren)	\$1,557.94	\$1,749.38	\$191.44	12.3%	\$1,690.37	\$1,898.08	\$207.71	12.3%
Couple	\$1,623.38	\$1,822.86	\$199.48	12.3%	\$1,761.37	\$1,977.80	\$216.44	12.3%
Family	\$2,535.61	\$2,847.19	\$311.57	12.3%	\$2,751.14	\$3,089.20	\$338.06	12.3%
County: Staten Island								
Four-Tier A								
Single	\$811.69	\$911.43	\$99.74	12.3%	\$880.68	\$988.90	\$108.22	12.3%
Parent/Child(ren)	\$1,557.94	\$1,749.38	\$191.44	12.3%	\$1,690.37	\$1,898.08	\$207.71	12.3%
Couple	\$1,623.38	\$1,822.86	\$199.48	12.3%	\$1,761.37	\$1,977.80	\$216.44	12.3%
Family	\$2,535.61	\$2,847.19	\$311.57	12.3%	\$2,751.14	\$3,089.20	\$338.06	12.3%
County: Westchester								
Four-Tier A								
Single	\$811.69	\$911.43	\$99.74	12.3%	\$880.68	\$988.90	\$108.22	12.3%
Parent/Child(ren)	\$1,557.94	\$1,749.38	\$191.44	12.3%	\$1,690.37	\$1,898.08	\$207.71	12.3%
Couple	\$1,623.38	\$1,822.86	\$199.48	12.3%	\$1,761.37	\$1,977.80	\$216.44	12.3%
Family	\$2,535.61	\$2,847.19	\$311.57	12.3%	\$2,751.14	\$3,089.20	\$338.06	12.3%
County: Rockland								
Four-Tier A								
Single	\$811.69	\$911.43	\$99.74	12.3%	\$880.68	\$988.90	\$108.22	12.3%
Parent/Child(ren)	\$1,557.94	\$1,749.38	\$191.44	12.3%	\$1,690.37	\$1,898.08	\$207.71	12.3%
Couple	\$1,623.38	\$1,822.86	\$199.48	12.3%	\$1,761.37	\$1,977.80	\$216.44	12.3%
Family	\$2,535.61	\$2,847.19	\$311.57	12.3%	\$2,751.14	\$3,089.20	\$338.06	12.3%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$722.40	\$811.17	\$88.77	12.3%	\$783.81	\$880.12	\$96.31	12.3%
Parent/Child(ren)	\$1,386.57	\$1,556.95	\$170.38	12.3%	\$1,504.43	\$1,689.29	\$184.86	12.3%
Couple	\$1,444.81	\$1,622.35	\$177.54	12.3%	\$1,567.62	\$1,760.24	\$192.63	12.3%
Family	\$2,256.70	\$2,534.00	\$277.30	12.3%	\$2,448.52	\$2,749.39	\$300.87	12.3%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$722.40	\$811.17	\$88.77	12.3%	\$783.81	\$880.12	\$96.31	12.3%
Parent/Child(ren)	\$1,386.57	\$1,556.95	\$170.38	12.3%	\$1,504.43	\$1,689.29	\$184.86	12.3%
Couple	\$1,444.81	\$1,622.35	\$177.54	12.3%	\$1,567.62	\$1,760.24	\$192.63	12.3%
Family	\$2,256.70	\$2,534.00	\$277.30	12.3%	\$2,448.52	\$2,749.39	\$300.87	12.3%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$15 OV, \$500 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
April to June 2013					April to June 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$758.81	\$852.05	\$93.25	12.3%	\$823.30	\$924.47	\$101.17	12.3%
Parent/Child(ren)	\$1,456.44	\$1,635.41	\$178.97	12.3%	\$1,580.23	\$1,774.42	\$194.19	12.3%
Couple	\$1,517.61	\$1,704.10	\$186.49	12.3%	\$1,646.61	\$1,848.95	\$202.34	12.3%
Family	\$2,370.41	\$2,661.69	\$291.29	12.3%	\$2,571.89	\$2,887.94	\$316.05	12.3%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$758.81	\$852.05	\$93.25	12.3%	\$823.30	\$924.47	\$101.17	12.3%
Parent/Child(ren)	\$1,456.44	\$1,635.41	\$178.97	12.3%	\$1,580.23	\$1,774.42	\$194.19	12.3%
Couple	\$1,517.61	\$1,704.10	\$186.49	12.3%	\$1,646.61	\$1,848.95	\$202.34	12.3%
Family	\$2,370.41	\$2,661.69	\$291.29	12.3%	\$2,571.89	\$2,887.94	\$316.05	12.3%
County: Bronx								
Four-Tier A								
Single	\$758.81	\$852.05	\$93.25	12.3%	\$823.30	\$924.47	\$101.17	12.3%
Parent/Child(ren)	\$1,456.44	\$1,635.41	\$178.97	12.3%	\$1,580.23	\$1,774.42	\$194.19	12.3%
Couple	\$1,517.61	\$1,704.10	\$186.49	12.3%	\$1,646.61	\$1,848.95	\$202.34	12.3%
Family	\$2,370.41	\$2,661.69	\$291.29	12.3%	\$2,571.89	\$2,887.94	\$316.05	12.3%
County: Nassau								
Four-Tier A								
Single	\$758.81	\$852.05	\$93.25	12.3%	\$823.30	\$924.47	\$101.17	12.3%
Parent/Child(ren)	\$1,456.44	\$1,635.41	\$178.97	12.3%	\$1,580.23	\$1,774.42	\$194.19	12.3%
Couple	\$1,517.61	\$1,704.10	\$186.49	12.3%	\$1,646.61	\$1,848.95	\$202.34	12.3%
Family	\$2,370.41	\$2,661.69	\$291.29	12.3%	\$2,571.89	\$2,887.94	\$316.05	12.3%
County: Suffolk								
Four-Tier A								
Single	\$758.81	\$852.05	\$93.25	12.3%	\$823.30	\$924.47	\$101.17	12.3%
Parent/Child(ren)	\$1,456.44	\$1,635.41	\$178.97	12.3%	\$1,580.23	\$1,774.42	\$194.19	12.3%
Couple	\$1,517.61	\$1,704.10	\$186.49	12.3%	\$1,646.61	\$1,848.95	\$202.34	12.3%
Family	\$2,370.41	\$2,661.69	\$291.29	12.3%	\$2,571.89	\$2,887.94	\$316.05	12.3%
County: Staten Island								
Four-Tier A								
Single	\$758.81	\$852.05	\$93.25	12.3%	\$823.30	\$924.47	\$101.17	12.3%
Parent/Child(ren)	\$1,456.44	\$1,635.41	\$178.97	12.3%	\$1,580.23	\$1,774.42	\$194.19	12.3%
Couple	\$1,517.61	\$1,704.10	\$186.49	12.3%	\$1,646.61	\$1,848.95	\$202.34	12.3%
Family	\$2,370.41	\$2,661.69	\$291.29	12.3%	\$2,571.89	\$2,887.94	\$316.05	12.3%
County: Westchester								
Four-Tier A								
Single	\$758.81	\$852.05	\$93.25	12.3%	\$823.30	\$924.47	\$101.17	12.3%
Parent/Child(ren)	\$1,456.44	\$1,635.41	\$178.97	12.3%	\$1,580.23	\$1,774.42	\$194.19	12.3%
Couple	\$1,517.61	\$1,704.10	\$186.49	12.3%	\$1,646.61	\$1,848.95	\$202.34	12.3%
Family	\$2,370.41	\$2,661.69	\$291.29	12.3%	\$2,571.89	\$2,887.94	\$316.05	12.3%
County: Rockland								
Four-Tier A								
Single	\$758.81	\$852.05	\$93.25	12.3%	\$823.30	\$924.47	\$101.17	12.3%
Parent/Child(ren)	\$1,456.44	\$1,635.41	\$178.97	12.3%	\$1,580.23	\$1,774.42	\$194.19	12.3%
Couple	\$1,517.61	\$1,704.10	\$186.49	12.3%	\$1,646.61	\$1,848.95	\$202.34	12.3%
Family	\$2,370.41	\$2,661.69	\$291.29	12.3%	\$2,571.89	\$2,887.94	\$316.05	12.3%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$675.34	\$758.32	\$82.99	12.3%	\$732.74	\$822.78	\$90.04	12.3%
Parent/Child(ren)	\$1,296.23	\$1,455.51	\$159.29	12.3%	\$1,406.41	\$1,579.23	\$172.83	12.3%
Couple	\$1,350.67	\$1,516.65	\$165.98	12.3%	\$1,465.48	\$1,645.56	\$180.08	12.3%
Family	\$2,109.66	\$2,368.91	\$259.24	12.3%	\$2,288.98	\$2,570.27	\$281.28	12.3%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$675.34	\$758.32	\$82.99	12.3%	\$732.74	\$822.78	\$90.04	12.3%
Parent/Child(ren)	\$1,296.23	\$1,455.51	\$159.29	12.3%	\$1,406.41	\$1,579.23	\$172.83	12.3%
Couple	\$1,350.67	\$1,516.65	\$165.98	12.3%	\$1,465.48	\$1,645.56	\$180.08	12.3%
Family	\$2,109.66	\$2,368.91	\$259.24	12.3%	\$2,288.98	\$2,570.27	\$281.28	12.3%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$15 OV, \$500 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
July to September 2013					July to September 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$860.39	\$947.13	\$86.74	10.1%	\$933.52	\$1,027.64	\$94.11	10.1%
Parent/Child(ren)	\$1,651.42	\$1,817.90	\$166.49	10.1%	\$1,791.79	\$1,972.42	\$180.64	10.1%
Couple	\$1,720.78	\$1,894.26	\$173.48	10.1%	\$1,867.05	\$2,055.27	\$188.23	10.1%
Family	\$2,687.75	\$2,958.71	\$270.96	10.1%	\$2,916.20	\$3,210.20	\$294.00	10.1%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$860.39	\$947.13	\$86.74	10.1%	\$933.52	\$1,027.64	\$94.11	10.1%
Parent/Child(ren)	\$1,651.42	\$1,817.90	\$166.49	10.1%	\$1,791.79	\$1,972.42	\$180.64	10.1%
Couple	\$1,720.78	\$1,894.26	\$173.48	10.1%	\$1,867.05	\$2,055.27	\$188.23	10.1%
Family	\$2,687.75	\$2,958.71	\$270.96	10.1%	\$2,916.20	\$3,210.20	\$294.00	10.1%
County: Bronx								
Four-Tier A								
Single	\$860.39	\$947.13	\$86.74	10.1%	\$933.52	\$1,027.64	\$94.11	10.1%
Parent/Child(ren)	\$1,651.42	\$1,817.90	\$166.49	10.1%	\$1,791.79	\$1,972.42	\$180.64	10.1%
Couple	\$1,720.78	\$1,894.26	\$173.48	10.1%	\$1,867.05	\$2,055.27	\$188.23	10.1%
Family	\$2,687.75	\$2,958.71	\$270.96	10.1%	\$2,916.20	\$3,210.20	\$294.00	10.1%
County: Nassau								
Four-Tier A								
Single	\$860.39	\$947.13	\$86.74	10.1%	\$933.52	\$1,027.64	\$94.11	10.1%
Parent/Child(ren)	\$1,651.42	\$1,817.90	\$166.49	10.1%	\$1,791.79	\$1,972.42	\$180.64	10.1%
Couple	\$1,720.78	\$1,894.26	\$173.48	10.1%	\$1,867.05	\$2,055.27	\$188.23	10.1%
Family	\$2,687.75	\$2,958.71	\$270.96	10.1%	\$2,916.20	\$3,210.20	\$294.00	10.1%
County: Suffolk								
Four-Tier A								
Single	\$860.39	\$947.13	\$86.74	10.1%	\$933.52	\$1,027.64	\$94.11	10.1%
Parent/Child(ren)	\$1,651.42	\$1,817.90	\$166.49	10.1%	\$1,791.79	\$1,972.42	\$180.64	10.1%
Couple	\$1,720.78	\$1,894.26	\$173.48	10.1%	\$1,867.05	\$2,055.27	\$188.23	10.1%
Family	\$2,687.75	\$2,958.71	\$270.96	10.1%	\$2,916.20	\$3,210.20	\$294.00	10.1%
County: Staten Island								
Four-Tier A								
Single	\$860.39	\$947.13	\$86.74	10.1%	\$933.52	\$1,027.64	\$94.11	10.1%
Parent/Child(ren)	\$1,651.42	\$1,817.90	\$166.49	10.1%	\$1,791.79	\$1,972.42	\$180.64	10.1%
Couple	\$1,720.78	\$1,894.26	\$173.48	10.1%	\$1,867.05	\$2,055.27	\$188.23	10.1%
Family	\$2,687.75	\$2,958.71	\$270.96	10.1%	\$2,916.20	\$3,210.20	\$294.00	10.1%
County: Westchester								
Four-Tier A								
Single	\$860.39	\$947.13	\$86.74	10.1%	\$933.52	\$1,027.64	\$94.11	10.1%
Parent/Child(ren)	\$1,651.42	\$1,817.90	\$166.49	10.1%	\$1,791.79	\$1,972.42	\$180.64	10.1%
Couple	\$1,720.78	\$1,894.26	\$173.48	10.1%	\$1,867.05	\$2,055.27	\$188.23	10.1%
Family	\$2,687.75	\$2,958.71	\$270.96	10.1%	\$2,916.20	\$3,210.20	\$294.00	10.1%
County: Rockland								
Four-Tier A								
Single	\$860.39	\$947.13	\$86.74	10.1%	\$933.52	\$1,027.64	\$94.11	10.1%
Parent/Child(ren)	\$1,651.42	\$1,817.90	\$166.49	10.1%	\$1,791.79	\$1,972.42	\$180.64	10.1%
Couple	\$1,720.78	\$1,894.26	\$173.48	10.1%	\$1,867.05	\$2,055.27	\$188.23	10.1%
Family	\$2,687.75	\$2,958.71	\$270.96	10.1%	\$2,916.20	\$3,210.20	\$294.00	10.1%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$765.75	\$842.95	\$77.20	10.1%	\$830.84	\$914.60	\$83.76	10.1%
Parent/Child(ren)	\$1,469.76	\$1,617.93	\$148.17	10.1%	\$1,594.69	\$1,755.46	\$160.77	10.1%
Couple	\$1,531.49	\$1,685.89	\$154.40	10.1%	\$1,661.67	\$1,829.19	\$167.52	10.1%
Family	\$2,392.09	\$2,633.25	\$241.16	10.1%	\$2,595.42	\$2,857.08	\$261.66	10.1%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$765.75	\$842.95	\$77.20	10.1%	\$830.84	\$914.60	\$83.76	10.1%
Parent/Child(ren)	\$1,469.76	\$1,617.93	\$148.17	10.1%	\$1,594.69	\$1,755.46	\$160.77	10.1%
Couple	\$1,531.49	\$1,685.89	\$154.40	10.1%	\$1,661.67	\$1,829.19	\$167.52	10.1%
Family	\$2,392.09	\$2,633.25	\$241.16	10.1%	\$2,595.42	\$2,857.08	\$261.66	10.1%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$15 OV, \$500 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
July to September 2013					July to September 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$804.34	\$885.43	\$81.09	10.1%	\$872.71	\$960.69	\$87.98	10.1%
Parent/Child(ren)	\$1,543.83	\$1,699.47	\$155.64	10.1%	\$1,675.05	\$1,843.92	\$168.87	10.1%
Couple	\$1,608.68	\$1,770.85	\$162.18	10.1%	\$1,745.41	\$1,921.37	\$175.96	10.1%
Family	\$2,512.65	\$2,765.95	\$253.31	10.1%	\$2,726.22	\$3,001.06	\$274.84	10.1%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$804.34	\$885.43	\$81.09	10.1%	\$872.71	\$960.69	\$87.98	10.1%
Parent/Child(ren)	\$1,543.83	\$1,699.47	\$155.64	10.1%	\$1,675.05	\$1,843.92	\$168.87	10.1%
Couple	\$1,608.68	\$1,770.85	\$162.18	10.1%	\$1,745.41	\$1,921.37	\$175.96	10.1%
Family	\$2,512.65	\$2,765.95	\$253.31	10.1%	\$2,726.22	\$3,001.06	\$274.84	10.1%
County: Bronx								
Four-Tier A								
Single	\$804.34	\$885.43	\$81.09	10.1%	\$872.71	\$960.69	\$87.98	10.1%
Parent/Child(ren)	\$1,543.83	\$1,699.47	\$155.64	10.1%	\$1,675.05	\$1,843.92	\$168.87	10.1%
Couple	\$1,608.68	\$1,770.85	\$162.18	10.1%	\$1,745.41	\$1,921.37	\$175.96	10.1%
Family	\$2,512.65	\$2,765.95	\$253.31	10.1%	\$2,726.22	\$3,001.06	\$274.84	10.1%
County: Nassau								
Four-Tier A								
Single	\$804.34	\$885.43	\$81.09	10.1%	\$872.71	\$960.69	\$87.98	10.1%
Parent/Child(ren)	\$1,543.83	\$1,699.47	\$155.64	10.1%	\$1,675.05	\$1,843.92	\$168.87	10.1%
Couple	\$1,608.68	\$1,770.85	\$162.18	10.1%	\$1,745.41	\$1,921.37	\$175.96	10.1%
Family	\$2,512.65	\$2,765.95	\$253.31	10.1%	\$2,726.22	\$3,001.06	\$274.84	10.1%
County: Suffolk								
Four-Tier A								
Single	\$804.34	\$885.43	\$81.09	10.1%	\$872.71	\$960.69	\$87.98	10.1%
Parent/Child(ren)	\$1,543.83	\$1,699.47	\$155.64	10.1%	\$1,675.05	\$1,843.92	\$168.87	10.1%
Couple	\$1,608.68	\$1,770.85	\$162.18	10.1%	\$1,745.41	\$1,921.37	\$175.96	10.1%
Family	\$2,512.65	\$2,765.95	\$253.31	10.1%	\$2,726.22	\$3,001.06	\$274.84	10.1%
County: Staten Island								
Four-Tier A								
Single	\$804.34	\$885.43	\$81.09	10.1%	\$872.71	\$960.69	\$87.98	10.1%
Parent/Child(ren)	\$1,543.83	\$1,699.47	\$155.64	10.1%	\$1,675.05	\$1,843.92	\$168.87	10.1%
Couple	\$1,608.68	\$1,770.85	\$162.18	10.1%	\$1,745.41	\$1,921.37	\$175.96	10.1%
Family	\$2,512.65	\$2,765.95	\$253.31	10.1%	\$2,726.22	\$3,001.06	\$274.84	10.1%
County: Westchester								
Four-Tier A								
Single	\$804.34	\$885.43	\$81.09	10.1%	\$872.71	\$960.69	\$87.98	10.1%
Parent/Child(ren)	\$1,543.83	\$1,699.47	\$155.64	10.1%	\$1,675.05	\$1,843.92	\$168.87	10.1%
Couple	\$1,608.68	\$1,770.85	\$162.18	10.1%	\$1,745.41	\$1,921.37	\$175.96	10.1%
Family	\$2,512.65	\$2,765.95	\$253.31	10.1%	\$2,726.22	\$3,001.06	\$274.84	10.1%
County: Rockland								
Four-Tier A								
Single	\$804.34	\$885.43	\$81.09	10.1%	\$872.71	\$960.69	\$87.98	10.1%
Parent/Child(ren)	\$1,543.83	\$1,699.47	\$155.64	10.1%	\$1,675.05	\$1,843.92	\$168.87	10.1%
Couple	\$1,608.68	\$1,770.85	\$162.18	10.1%	\$1,745.41	\$1,921.37	\$175.96	10.1%
Family	\$2,512.65	\$2,765.95	\$253.31	10.1%	\$2,726.22	\$3,001.06	\$274.84	10.1%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$715.86	\$788.03	\$72.17	10.1%	\$776.71	\$855.01	\$78.30	10.1%
Parent/Child(ren)	\$1,374.01	\$1,512.53	\$138.52	10.1%	\$1,490.80	\$1,641.09	\$150.29	10.1%
Couple	\$1,431.72	\$1,576.06	\$144.34	10.1%	\$1,553.42	\$1,710.02	\$156.61	10.1%
Family	\$2,236.25	\$2,461.70	\$225.44	10.1%	\$2,426.34	\$2,670.94	\$244.61	10.1%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$715.86	\$788.03	\$72.17	10.1%	\$776.71	\$855.01	\$78.30	10.1%
Parent/Child(ren)	\$1,374.01	\$1,512.53	\$138.52	10.1%	\$1,490.80	\$1,641.09	\$150.29	10.1%
Couple	\$1,431.72	\$1,576.06	\$144.34	10.1%	\$1,553.42	\$1,710.02	\$156.61	10.1%
Family	\$2,236.25	\$2,461.70	\$225.44	10.1%	\$2,426.34	\$2,670.94	\$244.61	10.1%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates

\$15 OV, \$500 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
October to December 2013					October to December 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$890.50	\$983.19	\$92.69	10.4%	\$966.19	\$1,066.76	\$100.57	10.4%
Parent/Child(ren)	\$1,709.21	\$1,887.12	\$177.91	10.4%	\$1,854.49	\$2,047.52	\$193.03	10.4%
Couple	\$1,781.00	\$1,966.38	\$185.38	10.4%	\$1,932.39	\$2,133.52	\$201.14	10.4%
Family	\$2,781.81	\$3,071.36	\$289.55	10.4%	\$3,018.26	\$3,332.42	\$314.16	10.4%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$890.50	\$983.19	\$92.69	10.4%	\$966.19	\$1,066.76	\$100.57	10.4%
Parent/Child(ren)	\$1,709.21	\$1,887.12	\$177.91	10.4%	\$1,854.49	\$2,047.52	\$193.03	10.4%
Couple	\$1,781.00	\$1,966.38	\$185.38	10.4%	\$1,932.39	\$2,133.52	\$201.14	10.4%
Family	\$2,781.81	\$3,071.36	\$289.55	10.4%	\$3,018.26	\$3,332.42	\$314.16	10.4%
County: Bronx								
Four-Tier A								
Single	\$890.50	\$983.19	\$92.69	10.4%	\$966.19	\$1,066.76	\$100.57	10.4%
Parent/Child(ren)	\$1,709.21	\$1,887.12	\$177.91	10.4%	\$1,854.49	\$2,047.52	\$193.03	10.4%
Couple	\$1,781.00	\$1,966.38	\$185.38	10.4%	\$1,932.39	\$2,133.52	\$201.14	10.4%
Family	\$2,781.81	\$3,071.36	\$289.55	10.4%	\$3,018.26	\$3,332.42	\$314.16	10.4%
County: Nassau								
Four-Tier A								
Single	\$890.50	\$983.19	\$92.69	10.4%	\$966.19	\$1,066.76	\$100.57	10.4%
Parent/Child(ren)	\$1,709.21	\$1,887.12	\$177.91	10.4%	\$1,854.49	\$2,047.52	\$193.03	10.4%
Couple	\$1,781.00	\$1,966.38	\$185.38	10.4%	\$1,932.39	\$2,133.52	\$201.14	10.4%
Family	\$2,781.81	\$3,071.36	\$289.55	10.4%	\$3,018.26	\$3,332.42	\$314.16	10.4%
County: Suffolk								
Four-Tier A								
Single	\$890.50	\$983.19	\$92.69	10.4%	\$966.19	\$1,066.76	\$100.57	10.4%
Parent/Child(ren)	\$1,709.21	\$1,887.12	\$177.91	10.4%	\$1,854.49	\$2,047.52	\$193.03	10.4%
Couple	\$1,781.00	\$1,966.38	\$185.38	10.4%	\$1,932.39	\$2,133.52	\$201.14	10.4%
Family	\$2,781.81	\$3,071.36	\$289.55	10.4%	\$3,018.26	\$3,332.42	\$314.16	10.4%
County: Staten Island								
Four-Tier A								
Single	\$890.50	\$983.19	\$92.69	10.4%	\$966.19	\$1,066.76	\$100.57	10.4%
Parent/Child(ren)	\$1,709.21	\$1,887.12	\$177.91	10.4%	\$1,854.49	\$2,047.52	\$193.03	10.4%
Couple	\$1,781.00	\$1,966.38	\$185.38	10.4%	\$1,932.39	\$2,133.52	\$201.14	10.4%
Family	\$2,781.81	\$3,071.36	\$289.55	10.4%	\$3,018.26	\$3,332.42	\$314.16	10.4%
County: Westchester								
Four-Tier A								
Single	\$890.50	\$983.19	\$92.69	10.4%	\$966.19	\$1,066.76	\$100.57	10.4%
Parent/Child(ren)	\$1,709.21	\$1,887.12	\$177.91	10.4%	\$1,854.49	\$2,047.52	\$193.03	10.4%
Couple	\$1,781.00	\$1,966.38	\$185.38	10.4%	\$1,932.39	\$2,133.52	\$201.14	10.4%
Family	\$2,781.81	\$3,071.36	\$289.55	10.4%	\$3,018.26	\$3,332.42	\$314.16	10.4%
County: Rockland								
Four-Tier A								
Single	\$890.50	\$983.19	\$92.69	10.4%	\$966.19	\$1,066.76	\$100.57	10.4%
Parent/Child(ren)	\$1,709.21	\$1,887.12	\$177.91	10.4%	\$1,854.49	\$2,047.52	\$193.03	10.4%
Couple	\$1,781.00	\$1,966.38	\$185.38	10.4%	\$1,932.39	\$2,133.52	\$201.14	10.4%
Family	\$2,781.81	\$3,071.36	\$289.55	10.4%	\$3,018.26	\$3,332.42	\$314.16	10.4%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$792.55	\$875.04	\$82.49	10.4%	\$859.91	\$949.42	\$89.51	10.4%
Parent/Child(ren)	\$1,521.20	\$1,679.53	\$158.34	10.4%	\$1,650.50	\$1,822.29	\$171.80	10.4%
Couple	\$1,585.09	\$1,750.08	\$164.99	10.4%	\$1,719.82	\$1,898.83	\$179.01	10.4%
Family	\$2,475.81	\$2,733.51	\$257.70	10.4%	\$2,686.25	\$2,965.86	\$279.61	10.4%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$792.55	\$875.04	\$82.49	10.4%	\$859.91	\$949.42	\$89.51	10.4%
Parent/Child(ren)	\$1,521.20	\$1,679.53	\$158.34	10.4%	\$1,650.50	\$1,822.29	\$171.80	10.4%
Couple	\$1,585.09	\$1,750.08	\$164.99	10.4%	\$1,719.82	\$1,898.83	\$179.01	10.4%
Family	\$2,475.81	\$2,733.51	\$257.70	10.4%	\$2,686.25	\$2,965.86	\$279.61	10.4%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates

\$15 OV, \$500 Deductible/80% Coinsurance/\$5,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
October to December 2013					October to December 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$832.49	\$919.14	\$86.65	10.4%	\$903.25	\$997.27	\$94.02	10.4%
Parent/Child(ren)	\$1,597.86	\$1,764.18	\$166.32	10.4%	\$1,733.68	\$1,914.13	\$180.45	10.4%
Couple	\$1,664.98	\$1,838.28	\$173.30	10.4%	\$1,806.50	\$1,994.53	\$188.03	10.4%
Family	\$2,600.58	\$2,871.27	\$270.68	10.4%	\$2,821.63	\$3,115.33	\$293.69	10.4%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$832.49	\$919.14	\$86.65	10.4%	\$903.25	\$997.27	\$94.02	10.4%
Parent/Child(ren)	\$1,597.86	\$1,764.18	\$166.32	10.4%	\$1,733.68	\$1,914.13	\$180.45	10.4%
Couple	\$1,664.98	\$1,838.28	\$173.30	10.4%	\$1,806.50	\$1,994.53	\$188.03	10.4%
Family	\$2,600.58	\$2,871.27	\$270.68	10.4%	\$2,821.63	\$3,115.33	\$293.69	10.4%
County: Bronx								
Four-Tier A								
Single	\$832.49	\$919.14	\$86.65	10.4%	\$903.25	\$997.27	\$94.02	10.4%
Parent/Child(ren)	\$1,597.86	\$1,764.18	\$166.32	10.4%	\$1,733.68	\$1,914.13	\$180.45	10.4%
Couple	\$1,664.98	\$1,838.28	\$173.30	10.4%	\$1,806.50	\$1,994.53	\$188.03	10.4%
Family	\$2,600.58	\$2,871.27	\$270.68	10.4%	\$2,821.63	\$3,115.33	\$293.69	10.4%
County: Nassau								
Four-Tier A								
Single	\$832.49	\$919.14	\$86.65	10.4%	\$903.25	\$997.27	\$94.02	10.4%
Parent/Child(ren)	\$1,597.86	\$1,764.18	\$166.32	10.4%	\$1,733.68	\$1,914.13	\$180.45	10.4%
Couple	\$1,664.98	\$1,838.28	\$173.30	10.4%	\$1,806.50	\$1,994.53	\$188.03	10.4%
Family	\$2,600.58	\$2,871.27	\$270.68	10.4%	\$2,821.63	\$3,115.33	\$293.69	10.4%
County: Suffolk								
Four-Tier A								
Single	\$832.49	\$919.14	\$86.65	10.4%	\$903.25	\$997.27	\$94.02	10.4%
Parent/Child(ren)	\$1,597.86	\$1,764.18	\$166.32	10.4%	\$1,733.68	\$1,914.13	\$180.45	10.4%
Couple	\$1,664.98	\$1,838.28	\$173.30	10.4%	\$1,806.50	\$1,994.53	\$188.03	10.4%
Family	\$2,600.58	\$2,871.27	\$270.68	10.4%	\$2,821.63	\$3,115.33	\$293.69	10.4%
County: Staten Island								
Four-Tier A								
Single	\$832.49	\$919.14	\$86.65	10.4%	\$903.25	\$997.27	\$94.02	10.4%
Parent/Child(ren)	\$1,597.86	\$1,764.18	\$166.32	10.4%	\$1,733.68	\$1,914.13	\$180.45	10.4%
Couple	\$1,664.98	\$1,838.28	\$173.30	10.4%	\$1,806.50	\$1,994.53	\$188.03	10.4%
Family	\$2,600.58	\$2,871.27	\$270.68	10.4%	\$2,821.63	\$3,115.33	\$293.69	10.4%
County: Westchester								
Four-Tier A								
Single	\$832.49	\$919.14	\$86.65	10.4%	\$903.25	\$997.27	\$94.02	10.4%
Parent/Child(ren)	\$1,597.86	\$1,764.18	\$166.32	10.4%	\$1,733.68	\$1,914.13	\$180.45	10.4%
Couple	\$1,664.98	\$1,838.28	\$173.30	10.4%	\$1,806.50	\$1,994.53	\$188.03	10.4%
Family	\$2,600.58	\$2,871.27	\$270.68	10.4%	\$2,821.63	\$3,115.33	\$293.69	10.4%
County: Rockland								
Four-Tier A								
Single	\$832.49	\$919.14	\$86.65	10.4%	\$903.25	\$997.27	\$94.02	10.4%
Parent/Child(ren)	\$1,597.86	\$1,764.18	\$166.32	10.4%	\$1,733.68	\$1,914.13	\$180.45	10.4%
Couple	\$1,664.98	\$1,838.28	\$173.30	10.4%	\$1,806.50	\$1,994.53	\$188.03	10.4%
Family	\$2,600.58	\$2,871.27	\$270.68	10.4%	\$2,821.63	\$3,115.33	\$293.69	10.4%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$740.91	\$818.03	\$77.12	10.4%	\$803.89	\$887.57	\$83.67	10.4%
Parent/Child(ren)	\$1,422.10	\$1,570.12	\$148.02	10.4%	\$1,542.97	\$1,703.58	\$160.60	10.4%
Couple	\$1,481.83	\$1,636.07	\$154.24	10.4%	\$1,607.78	\$1,775.13	\$167.35	10.4%
Family	\$2,314.52	\$2,555.43	\$240.91	10.4%	\$2,511.25	\$2,772.64	\$261.39	10.4%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$740.91	\$818.03	\$77.12	10.4%	\$803.89	\$887.57	\$83.67	10.4%
Parent/Child(ren)	\$1,422.10	\$1,570.12	\$148.02	10.4%	\$1,542.97	\$1,703.58	\$160.60	10.4%
Couple	\$1,481.83	\$1,636.07	\$154.24	10.4%	\$1,607.78	\$1,775.13	\$167.35	10.4%
Family	\$2,314.52	\$2,555.43	\$240.91	10.4%	\$2,511.25	\$2,772.64	\$261.39	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$10 OV, \$500 Deductible/70% Coinsurance/\$10,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
January to March 2013					January to March 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$774.17	\$866.61	\$92.44	11.9%	\$839.97	\$940.27	\$100.30	11.9%
Parent/Child(ren)	\$1,485.93	\$1,663.35	\$177.43	11.9%	\$1,612.23	\$1,804.74	\$192.51	11.9%
Couple	\$1,548.34	\$1,733.22	\$184.88	11.9%	\$1,679.95	\$1,880.54	\$200.59	11.9%
Family	\$2,418.41	\$2,707.18	\$288.77	11.9%	\$2,623.97	\$2,937.29	\$313.32	11.9%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$774.17	\$866.61	\$92.44	11.9%	\$839.97	\$940.27	\$100.30	11.9%
Parent/Child(ren)	\$1,485.93	\$1,663.35	\$177.43	11.9%	\$1,612.23	\$1,804.74	\$192.51	11.9%
Couple	\$1,548.34	\$1,733.22	\$184.88	11.9%	\$1,679.95	\$1,880.54	\$200.59	11.9%
Family	\$2,418.41	\$2,707.18	\$288.77	11.9%	\$2,623.97	\$2,937.29	\$313.32	11.9%
County: Bronx								
Four-Tier A								
Single	\$774.17	\$866.61	\$92.44	11.9%	\$839.97	\$940.27	\$100.30	11.9%
Parent/Child(ren)	\$1,485.93	\$1,663.35	\$177.43	11.9%	\$1,612.23	\$1,804.74	\$192.51	11.9%
Couple	\$1,548.34	\$1,733.22	\$184.88	11.9%	\$1,679.95	\$1,880.54	\$200.59	11.9%
Family	\$2,418.41	\$2,707.18	\$288.77	11.9%	\$2,623.97	\$2,937.29	\$313.32	11.9%
County: Nassau								
Four-Tier A								
Single	\$774.17	\$866.61	\$92.44	11.9%	\$839.97	\$940.27	\$100.30	11.9%
Parent/Child(ren)	\$1,485.93	\$1,663.35	\$177.43	11.9%	\$1,612.23	\$1,804.74	\$192.51	11.9%
Couple	\$1,548.34	\$1,733.22	\$184.88	11.9%	\$1,679.95	\$1,880.54	\$200.59	11.9%
Family	\$2,418.41	\$2,707.18	\$288.77	11.9%	\$2,623.97	\$2,937.29	\$313.32	11.9%
County: Suffolk								
Four-Tier A								
Single	\$774.17	\$866.61	\$92.44	11.9%	\$839.97	\$940.27	\$100.30	11.9%
Parent/Child(ren)	\$1,485.93	\$1,663.35	\$177.43	11.9%	\$1,612.23	\$1,804.74	\$192.51	11.9%
Couple	\$1,548.34	\$1,733.22	\$184.88	11.9%	\$1,679.95	\$1,880.54	\$200.59	11.9%
Family	\$2,418.41	\$2,707.18	\$288.77	11.9%	\$2,623.97	\$2,937.29	\$313.32	11.9%
County: Staten Island								
Four-Tier A								
Single	\$774.17	\$866.61	\$92.44	11.9%	\$839.97	\$940.27	\$100.30	11.9%
Parent/Child(ren)	\$1,485.93	\$1,663.35	\$177.43	11.9%	\$1,612.23	\$1,804.74	\$192.51	11.9%
Couple	\$1,548.34	\$1,733.22	\$184.88	11.9%	\$1,679.95	\$1,880.54	\$200.59	11.9%
Family	\$2,418.41	\$2,707.18	\$288.77	11.9%	\$2,623.97	\$2,937.29	\$313.32	11.9%
County: Westchester								
Four-Tier A								
Single	\$774.17	\$866.61	\$92.44	11.9%	\$839.97	\$940.27	\$100.30	11.9%
Parent/Child(ren)	\$1,485.93	\$1,663.35	\$177.43	11.9%	\$1,612.23	\$1,804.74	\$192.51	11.9%
Couple	\$1,548.34	\$1,733.22	\$184.88	11.9%	\$1,679.95	\$1,880.54	\$200.59	11.9%
Family	\$2,418.41	\$2,707.18	\$288.77	11.9%	\$2,623.97	\$2,937.29	\$313.32	11.9%
County: Rockland								
Four-Tier A								
Single	\$774.17	\$866.61	\$92.44	11.9%	\$839.97	\$940.27	\$100.30	11.9%
Parent/Child(ren)	\$1,485.93	\$1,663.35	\$177.43	11.9%	\$1,612.23	\$1,804.74	\$192.51	11.9%
Couple	\$1,548.34	\$1,733.22	\$184.88	11.9%	\$1,679.95	\$1,880.54	\$200.59	11.9%
Family	\$2,418.41	\$2,707.18	\$288.77	11.9%	\$2,623.97	\$2,937.29	\$313.32	11.9%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$689.01	\$771.28	\$82.27	11.9%	\$747.58	\$836.84	\$89.26	11.9%
Parent/Child(ren)	\$1,322.47	\$1,480.38	\$157.91	11.9%	\$1,434.88	\$1,606.22	\$171.33	11.9%
Couple	\$1,378.02	\$1,542.57	\$164.54	11.9%	\$1,495.15	\$1,673.68	\$178.53	11.9%
Family	\$2,152.38	\$2,409.39	\$257.01	11.9%	\$2,335.33	\$2,614.19	\$278.85	11.9%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$689.01	\$771.28	\$82.27	11.9%	\$747.58	\$836.84	\$89.26	11.9%
Parent/Child(ren)	\$1,322.47	\$1,480.38	\$157.91	11.9%	\$1,434.88	\$1,606.22	\$171.33	11.9%
Couple	\$1,378.02	\$1,542.57	\$164.54	11.9%	\$1,495.15	\$1,673.68	\$178.53	11.9%
Family	\$2,152.38	\$2,409.39	\$257.01	11.9%	\$2,335.33	\$2,614.19	\$278.85	11.9%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$10 OV, \$500 Deductible/70% Coinsurance/\$10,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
January to March 2013					January to March 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$714.92	\$800.29	\$85.37	11.9%	\$775.69	\$868.31	\$92.63	11.9%
Parent/Child(ren)	\$1,372.20	\$1,536.06	\$163.86	11.9%	\$1,488.84	\$1,666.62	\$177.78	11.9%
Couple	\$1,429.84	\$1,600.58	\$170.74	11.9%	\$1,551.37	\$1,736.62	\$185.25	11.9%
Family	\$2,233.31	\$2,500.00	\$266.68	11.9%	\$2,423.15	\$2,712.50	\$289.35	11.9%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$714.92	\$800.29	\$85.37	11.9%	\$775.69	\$868.31	\$92.63	11.9%
Parent/Child(ren)	\$1,372.20	\$1,536.06	\$163.86	11.9%	\$1,488.84	\$1,666.62	\$177.78	11.9%
Couple	\$1,429.84	\$1,600.58	\$170.74	11.9%	\$1,551.37	\$1,736.62	\$185.25	11.9%
Family	\$2,233.31	\$2,500.00	\$266.68	11.9%	\$2,423.15	\$2,712.50	\$289.35	11.9%
County: Bronx								
Four-Tier A								
Single	\$714.92	\$800.29	\$85.37	11.9%	\$775.69	\$868.31	\$92.63	11.9%
Parent/Child(ren)	\$1,372.20	\$1,536.06	\$163.86	11.9%	\$1,488.84	\$1,666.62	\$177.78	11.9%
Couple	\$1,429.84	\$1,600.58	\$170.74	11.9%	\$1,551.37	\$1,736.62	\$185.25	11.9%
Family	\$2,233.31	\$2,500.00	\$266.68	11.9%	\$2,423.15	\$2,712.50	\$289.35	11.9%
County: Nassau								
Four-Tier A								
Single	\$714.92	\$800.29	\$85.37	11.9%	\$775.69	\$868.31	\$92.63	11.9%
Parent/Child(ren)	\$1,372.20	\$1,536.06	\$163.86	11.9%	\$1,488.84	\$1,666.62	\$177.78	11.9%
Couple	\$1,429.84	\$1,600.58	\$170.74	11.9%	\$1,551.37	\$1,736.62	\$185.25	11.9%
Family	\$2,233.31	\$2,500.00	\$266.68	11.9%	\$2,423.15	\$2,712.50	\$289.35	11.9%
County: Suffolk								
Four-Tier A								
Single	\$714.92	\$800.29	\$85.37	11.9%	\$775.69	\$868.31	\$92.63	11.9%
Parent/Child(ren)	\$1,372.20	\$1,536.06	\$163.86	11.9%	\$1,488.84	\$1,666.62	\$177.78	11.9%
Couple	\$1,429.84	\$1,600.58	\$170.74	11.9%	\$1,551.37	\$1,736.62	\$185.25	11.9%
Family	\$2,233.31	\$2,500.00	\$266.68	11.9%	\$2,423.15	\$2,712.50	\$289.35	11.9%
County: Staten Island								
Four-Tier A								
Single	\$714.92	\$800.29	\$85.37	11.9%	\$775.69	\$868.31	\$92.63	11.9%
Parent/Child(ren)	\$1,372.20	\$1,536.06	\$163.86	11.9%	\$1,488.84	\$1,666.62	\$177.78	11.9%
Couple	\$1,429.84	\$1,600.58	\$170.74	11.9%	\$1,551.37	\$1,736.62	\$185.25	11.9%
Family	\$2,233.31	\$2,500.00	\$266.68	11.9%	\$2,423.15	\$2,712.50	\$289.35	11.9%
County: Westchester								
Four-Tier A								
Single	\$714.92	\$800.29	\$85.37	11.9%	\$775.69	\$868.31	\$92.63	11.9%
Parent/Child(ren)	\$1,372.20	\$1,536.06	\$163.86	11.9%	\$1,488.84	\$1,666.62	\$177.78	11.9%
Couple	\$1,429.84	\$1,600.58	\$170.74	11.9%	\$1,551.37	\$1,736.62	\$185.25	11.9%
Family	\$2,233.31	\$2,500.00	\$266.68	11.9%	\$2,423.15	\$2,712.50	\$289.35	11.9%
County: Rockland								
Four-Tier A								
Single	\$714.92	\$800.29	\$85.37	11.9%	\$775.69	\$868.31	\$92.63	11.9%
Parent/Child(ren)	\$1,372.20	\$1,536.06	\$163.86	11.9%	\$1,488.84	\$1,666.62	\$177.78	11.9%
Couple	\$1,429.84	\$1,600.58	\$170.74	11.9%	\$1,551.37	\$1,736.62	\$185.25	11.9%
Family	\$2,233.31	\$2,500.00	\$266.68	11.9%	\$2,423.15	\$2,712.50	\$289.35	11.9%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$636.28	\$712.26	\$75.98	11.9%	\$690.36	\$772.80	\$82.44	11.9%
Parent/Child(ren)	\$1,221.26	\$1,367.09	\$145.83	11.9%	\$1,325.07	\$1,483.29	\$158.23	11.9%
Couple	\$1,272.56	\$1,424.51	\$151.96	11.9%	\$1,380.72	\$1,545.60	\$164.87	11.9%
Family	\$1,987.65	\$2,225.00	\$237.35	11.9%	\$2,156.60	\$2,414.12	\$257.52	11.9%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$636.28	\$712.26	\$75.98	11.9%	\$690.36	\$772.80	\$82.44	11.9%
Parent/Child(ren)	\$1,221.26	\$1,367.09	\$145.83	11.9%	\$1,325.07	\$1,483.29	\$158.23	11.9%
Couple	\$1,272.56	\$1,424.51	\$151.96	11.9%	\$1,380.72	\$1,545.60	\$164.87	11.9%
Family	\$1,987.65	\$2,225.00	\$237.35	11.9%	\$2,156.60	\$2,414.12	\$257.52	11.9%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$10 OV, \$500 Deductible/70% Coinsurance/\$10,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
April to June 2013					April to June 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$801.27	\$899.73	\$98.46	12.3%	\$869.38	\$976.21	\$106.83	12.3%
Parent/Child(ren)	\$1,537.94	\$1,726.92	\$188.98	12.3%	\$1,668.67	\$1,873.71	\$205.05	12.3%
Couple	\$1,602.54	\$1,799.46	\$196.92	12.3%	\$1,738.76	\$1,952.41	\$213.66	12.3%
Family	\$2,503.06	\$2,810.64	\$307.58	12.3%	\$2,715.82	\$3,049.54	\$333.72	12.3%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$801.27	\$899.73	\$98.46	12.3%	\$869.38	\$976.21	\$106.83	12.3%
Parent/Child(ren)	\$1,537.94	\$1,726.92	\$188.98	12.3%	\$1,668.67	\$1,873.71	\$205.05	12.3%
Couple	\$1,602.54	\$1,799.46	\$196.92	12.3%	\$1,738.76	\$1,952.41	\$213.66	12.3%
Family	\$2,503.06	\$2,810.64	\$307.58	12.3%	\$2,715.82	\$3,049.54	\$333.72	12.3%
County: Bronx								
Four-Tier A								
Single	\$801.27	\$899.73	\$98.46	12.3%	\$869.38	\$976.21	\$106.83	12.3%
Parent/Child(ren)	\$1,537.94	\$1,726.92	\$188.98	12.3%	\$1,668.67	\$1,873.71	\$205.05	12.3%
Couple	\$1,602.54	\$1,799.46	\$196.92	12.3%	\$1,738.76	\$1,952.41	\$213.66	12.3%
Family	\$2,503.06	\$2,810.64	\$307.58	12.3%	\$2,715.82	\$3,049.54	\$333.72	12.3%
County: Nassau								
Four-Tier A								
Single	\$801.27	\$899.73	\$98.46	12.3%	\$869.38	\$976.21	\$106.83	12.3%
Parent/Child(ren)	\$1,537.94	\$1,726.92	\$188.98	12.3%	\$1,668.67	\$1,873.71	\$205.05	12.3%
Couple	\$1,602.54	\$1,799.46	\$196.92	12.3%	\$1,738.76	\$1,952.41	\$213.66	12.3%
Family	\$2,503.06	\$2,810.64	\$307.58	12.3%	\$2,715.82	\$3,049.54	\$333.72	12.3%
County: Suffolk								
Four-Tier A								
Single	\$801.27	\$899.73	\$98.46	12.3%	\$869.38	\$976.21	\$106.83	12.3%
Parent/Child(ren)	\$1,537.94	\$1,726.92	\$188.98	12.3%	\$1,668.67	\$1,873.71	\$205.05	12.3%
Couple	\$1,602.54	\$1,799.46	\$196.92	12.3%	\$1,738.76	\$1,952.41	\$213.66	12.3%
Family	\$2,503.06	\$2,810.64	\$307.58	12.3%	\$2,715.82	\$3,049.54	\$333.72	12.3%
County: Staten Island								
Four-Tier A								
Single	\$801.27	\$899.73	\$98.46	12.3%	\$869.38	\$976.21	\$106.83	12.3%
Parent/Child(ren)	\$1,537.94	\$1,726.92	\$188.98	12.3%	\$1,668.67	\$1,873.71	\$205.05	12.3%
Couple	\$1,602.54	\$1,799.46	\$196.92	12.3%	\$1,738.76	\$1,952.41	\$213.66	12.3%
Family	\$2,503.06	\$2,810.64	\$307.58	12.3%	\$2,715.82	\$3,049.54	\$333.72	12.3%
County: Westchester								
Four-Tier A								
Single	\$801.27	\$899.73	\$98.46	12.3%	\$869.38	\$976.21	\$106.83	12.3%
Parent/Child(ren)	\$1,537.94	\$1,726.92	\$188.98	12.3%	\$1,668.67	\$1,873.71	\$205.05	12.3%
Couple	\$1,602.54	\$1,799.46	\$196.92	12.3%	\$1,738.76	\$1,952.41	\$213.66	12.3%
Family	\$2,503.06	\$2,810.64	\$307.58	12.3%	\$2,715.82	\$3,049.54	\$333.72	12.3%
County: Rockland								
Four-Tier A								
Single	\$801.27	\$899.73	\$98.46	12.3%	\$869.38	\$976.21	\$106.83	12.3%
Parent/Child(ren)	\$1,537.94	\$1,726.92	\$188.98	12.3%	\$1,668.67	\$1,873.71	\$205.05	12.3%
Couple	\$1,602.54	\$1,799.46	\$196.92	12.3%	\$1,738.76	\$1,952.41	\$213.66	12.3%
Family	\$2,503.06	\$2,810.64	\$307.58	12.3%	\$2,715.82	\$3,049.54	\$333.72	12.3%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$713.13	\$800.76	\$87.63	12.3%	\$773.75	\$868.82	\$95.08	12.3%
Parent/Child(ren)	\$1,368.77	\$1,536.96	\$168.19	12.3%	\$1,485.11	\$1,667.60	\$182.49	12.3%
Couple	\$1,426.26	\$1,601.52	\$175.26	12.3%	\$1,547.49	\$1,737.65	\$190.16	12.3%
Family	\$2,227.73	\$2,501.47	\$273.74	12.3%	\$2,417.08	\$2,714.09	\$297.01	12.3%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$713.13	\$800.76	\$87.63	12.3%	\$773.75	\$868.82	\$95.08	12.3%
Parent/Child(ren)	\$1,368.77	\$1,536.96	\$168.19	12.3%	\$1,485.11	\$1,667.60	\$182.49	12.3%
Couple	\$1,426.26	\$1,601.52	\$175.26	12.3%	\$1,547.49	\$1,737.65	\$190.16	12.3%
Family	\$2,227.73	\$2,501.47	\$273.74	12.3%	\$2,417.08	\$2,714.09	\$297.01	12.3%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$10 OV, \$500 Deductible/70% Coinsurance/\$10,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
April to June 2013					April to June 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$739.95	\$830.87	\$90.92	12.3%	\$802.84	\$901.49	\$98.65	12.3%
Parent/Child(ren)	\$1,420.24	\$1,594.75	\$174.51	12.3%	\$1,540.96	\$1,730.31	\$189.35	12.3%
Couple	\$1,479.89	\$1,661.74	\$181.84	12.3%	\$1,605.68	\$1,802.98	\$197.30	12.3%
Family	\$2,311.50	\$2,595.52	\$284.03	12.3%	\$2,507.97	\$2,816.14	\$308.17	12.3%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$739.95	\$830.87	\$90.92	12.3%	\$802.84	\$901.49	\$98.65	12.3%
Parent/Child(ren)	\$1,420.24	\$1,594.75	\$174.51	12.3%	\$1,540.96	\$1,730.31	\$189.35	12.3%
Couple	\$1,479.89	\$1,661.74	\$181.84	12.3%	\$1,605.68	\$1,802.98	\$197.30	12.3%
Family	\$2,311.50	\$2,595.52	\$284.03	12.3%	\$2,507.97	\$2,816.14	\$308.17	12.3%
County: Bronx								
Four-Tier A								
Single	\$739.95	\$830.87	\$90.92	12.3%	\$802.84	\$901.49	\$98.65	12.3%
Parent/Child(ren)	\$1,420.24	\$1,594.75	\$174.51	12.3%	\$1,540.96	\$1,730.31	\$189.35	12.3%
Couple	\$1,479.89	\$1,661.74	\$181.84	12.3%	\$1,605.68	\$1,802.98	\$197.30	12.3%
Family	\$2,311.50	\$2,595.52	\$284.03	12.3%	\$2,507.97	\$2,816.14	\$308.17	12.3%
County: Nassau								
Four-Tier A								
Single	\$739.95	\$830.87	\$90.92	12.3%	\$802.84	\$901.49	\$98.65	12.3%
Parent/Child(ren)	\$1,420.24	\$1,594.75	\$174.51	12.3%	\$1,540.96	\$1,730.31	\$189.35	12.3%
Couple	\$1,479.89	\$1,661.74	\$181.84	12.3%	\$1,605.68	\$1,802.98	\$197.30	12.3%
Family	\$2,311.50	\$2,595.52	\$284.03	12.3%	\$2,507.97	\$2,816.14	\$308.17	12.3%
County: Suffolk								
Four-Tier A								
Single	\$739.95	\$830.87	\$90.92	12.3%	\$802.84	\$901.49	\$98.65	12.3%
Parent/Child(ren)	\$1,420.24	\$1,594.75	\$174.51	12.3%	\$1,540.96	\$1,730.31	\$189.35	12.3%
Couple	\$1,479.89	\$1,661.74	\$181.84	12.3%	\$1,605.68	\$1,802.98	\$197.30	12.3%
Family	\$2,311.50	\$2,595.52	\$284.03	12.3%	\$2,507.97	\$2,816.14	\$308.17	12.3%
County: Staten Island								
Four-Tier A								
Single	\$739.95	\$830.87	\$90.92	12.3%	\$802.84	\$901.49	\$98.65	12.3%
Parent/Child(ren)	\$1,420.24	\$1,594.75	\$174.51	12.3%	\$1,540.96	\$1,730.31	\$189.35	12.3%
Couple	\$1,479.89	\$1,661.74	\$181.84	12.3%	\$1,605.68	\$1,802.98	\$197.30	12.3%
Family	\$2,311.50	\$2,595.52	\$284.03	12.3%	\$2,507.97	\$2,816.14	\$308.17	12.3%
County: Westchester								
Four-Tier A								
Single	\$739.95	\$830.87	\$90.92	12.3%	\$802.84	\$901.49	\$98.65	12.3%
Parent/Child(ren)	\$1,420.24	\$1,594.75	\$174.51	12.3%	\$1,540.96	\$1,730.31	\$189.35	12.3%
Couple	\$1,479.89	\$1,661.74	\$181.84	12.3%	\$1,605.68	\$1,802.98	\$197.30	12.3%
Family	\$2,311.50	\$2,595.52	\$284.03	12.3%	\$2,507.97	\$2,816.14	\$308.17	12.3%
County: Rockland								
Four-Tier A								
Single	\$739.95	\$830.87	\$90.92	12.3%	\$802.84	\$901.49	\$98.65	12.3%
Parent/Child(ren)	\$1,420.24	\$1,594.75	\$174.51	12.3%	\$1,540.96	\$1,730.31	\$189.35	12.3%
Couple	\$1,479.89	\$1,661.74	\$181.84	12.3%	\$1,605.68	\$1,802.98	\$197.30	12.3%
Family	\$2,311.50	\$2,595.52	\$284.03	12.3%	\$2,507.97	\$2,816.14	\$308.17	12.3%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$658.55	\$739.47	\$80.92	12.3%	\$714.53	\$802.33	\$87.80	12.3%
Parent/Child(ren)	\$1,264.01	\$1,419.33	\$155.32	12.3%	\$1,371.45	\$1,539.97	\$168.52	12.3%
Couple	\$1,317.10	\$1,478.95	\$161.84	12.3%	\$1,429.06	\$1,604.66	\$175.60	12.3%
Family	\$2,057.23	\$2,310.02	\$252.79	12.3%	\$2,232.10	\$2,506.37	\$274.27	12.3%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$658.55	\$739.47	\$80.92	12.3%	\$714.53	\$802.33	\$87.80	12.3%
Parent/Child(ren)	\$1,264.01	\$1,419.33	\$155.32	12.3%	\$1,371.45	\$1,539.97	\$168.52	12.3%
Couple	\$1,317.10	\$1,478.95	\$161.84	12.3%	\$1,429.06	\$1,604.66	\$175.60	12.3%
Family	\$2,057.23	\$2,310.02	\$252.79	12.3%	\$2,232.10	\$2,506.37	\$274.27	12.3%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates

\$10 OV, \$500 Deductible/70% Coinsurance/\$10,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

		FREEDOM NETWORK RATES							
		GATED				NON-GATED			
		July to September 2013				July to September 2013			
		2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan									
Four-Tier A									
Single		\$849.35	\$934.97	\$85.62	10.1%	\$921.54	\$1,014.44	\$92.90	10.1%
Parent/Child(ren)		\$1,630.23	\$1,794.56	\$164.34	10.1%	\$1,768.79	\$1,947.10	\$178.31	10.1%
Couple		\$1,698.70	\$1,869.94	\$171.24	10.1%	\$1,843.09	\$2,028.88	\$185.80	10.1%
Family		\$2,653.26	\$2,920.72	\$267.47	10.1%	\$2,878.79	\$3,168.99	\$290.20	10.1%
County: Brooklyn/Queens									
Four-Tier A									
Single		\$849.35	\$934.97	\$85.62	10.1%	\$921.54	\$1,014.44	\$92.90	10.1%
Parent/Child(ren)		\$1,630.23	\$1,794.56	\$164.34	10.1%	\$1,768.79	\$1,947.10	\$178.31	10.1%
Couple		\$1,698.70	\$1,869.94	\$171.24	10.1%	\$1,843.09	\$2,028.88	\$185.80	10.1%
Family		\$2,653.26	\$2,920.72	\$267.47	10.1%	\$2,878.79	\$3,168.99	\$290.20	10.1%
County: Bronx									
Four-Tier A									
Single		\$849.35	\$934.97	\$85.62	10.1%	\$921.54	\$1,014.44	\$92.90	10.1%
Parent/Child(ren)		\$1,630.23	\$1,794.56	\$164.34	10.1%	\$1,768.79	\$1,947.10	\$178.31	10.1%
Couple		\$1,698.70	\$1,869.94	\$171.24	10.1%	\$1,843.09	\$2,028.88	\$185.80	10.1%
Family		\$2,653.26	\$2,920.72	\$267.47	10.1%	\$2,878.79	\$3,168.99	\$290.20	10.1%
County: Nassau									
Four-Tier A									
Single		\$849.35	\$934.97	\$85.62	10.1%	\$921.54	\$1,014.44	\$92.90	10.1%
Parent/Child(ren)		\$1,630.23	\$1,794.56	\$164.34	10.1%	\$1,768.79	\$1,947.10	\$178.31	10.1%
Couple		\$1,698.70	\$1,869.94	\$171.24	10.1%	\$1,843.09	\$2,028.88	\$185.80	10.1%
Family		\$2,653.26	\$2,920.72	\$267.47	10.1%	\$2,878.79	\$3,168.99	\$290.20	10.1%
County: Suffolk									
Four-Tier A									
Single		\$849.35	\$934.97	\$85.62	10.1%	\$921.54	\$1,014.44	\$92.90	10.1%
Parent/Child(ren)		\$1,630.23	\$1,794.56	\$164.34	10.1%	\$1,768.79	\$1,947.10	\$178.31	10.1%
Couple		\$1,698.70	\$1,869.94	\$171.24	10.1%	\$1,843.09	\$2,028.88	\$185.80	10.1%
Family		\$2,653.26	\$2,920.72	\$267.47	10.1%	\$2,878.79	\$3,168.99	\$290.20	10.1%
County: Staten Island									
Four-Tier A									
Single		\$849.35	\$934.97	\$85.62	10.1%	\$921.54	\$1,014.44	\$92.90	10.1%
Parent/Child(ren)		\$1,630.23	\$1,794.56	\$164.34	10.1%	\$1,768.79	\$1,947.10	\$178.31	10.1%
Couple		\$1,698.70	\$1,869.94	\$171.24	10.1%	\$1,843.09	\$2,028.88	\$185.80	10.1%
Family		\$2,653.26	\$2,920.72	\$267.47	10.1%	\$2,878.79	\$3,168.99	\$290.20	10.1%
County: Westchester									
Four-Tier A									
Single		\$849.35	\$934.97	\$85.62	10.1%	\$921.54	\$1,014.44	\$92.90	10.1%
Parent/Child(ren)		\$1,630.23	\$1,794.56	\$164.34	10.1%	\$1,768.79	\$1,947.10	\$178.31	10.1%
Couple		\$1,698.70	\$1,869.94	\$171.24	10.1%	\$1,843.09	\$2,028.88	\$185.80	10.1%
Family		\$2,653.26	\$2,920.72	\$267.47	10.1%	\$2,878.79	\$3,168.99	\$290.20	10.1%
County: Rockland									
Four-Tier A									
Single		\$849.35	\$934.97	\$85.62	10.1%	\$921.54	\$1,014.44	\$92.90	10.1%
Parent/Child(ren)		\$1,630.23	\$1,794.56	\$164.34	10.1%	\$1,768.79	\$1,947.10	\$178.31	10.1%
Couple		\$1,698.70	\$1,869.94	\$171.24	10.1%	\$1,843.09	\$2,028.88	\$185.80	10.1%
Family		\$2,653.26	\$2,920.72	\$267.47	10.1%	\$2,878.79	\$3,168.99	\$290.20	10.1%
County: Putnam/Orange/Dutchess									
Four-Tier A									
Single		\$755.92	\$832.12	\$76.20	10.1%	\$820.17	\$902.85	\$82.68	10.1%
Parent/Child(ren)		\$1,450.90	\$1,597.16	\$146.26	10.1%	\$1,574.23	\$1,732.92	\$158.69	10.1%
Couple		\$1,511.84	\$1,664.25	\$152.40	10.1%	\$1,640.35	\$1,805.71	\$165.36	10.1%
Family		\$2,361.40	\$2,599.45	\$238.04	10.1%	\$2,562.12	\$2,820.40	\$258.28	10.1%
County: Sullivan/Ulster									
Four-Tier A									
Single		\$755.92	\$832.12	\$76.20	10.1%	\$820.17	\$902.85	\$82.68	10.1%
Parent/Child(ren)		\$1,450.90	\$1,597.16	\$146.26	10.1%	\$1,574.23	\$1,732.92	\$158.69	10.1%
Couple		\$1,511.84	\$1,664.25	\$152.40	10.1%	\$1,640.35	\$1,805.71	\$165.36	10.1%
Family		\$2,361.40	\$2,599.45	\$238.04	10.1%	\$2,562.12	\$2,820.40	\$258.28	10.1%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates

\$10 OV, \$500 Deductible/70% Coinsurance/\$10,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
July to September 2013					July to September 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$784.34	\$863.42	\$79.08	10.1%	\$851.01	\$936.81	\$85.80	10.1%
Parent/Child(ren)	\$1,505.44	\$1,657.22	\$151.78	10.1%	\$1,633.41	\$1,798.09	\$164.68	10.1%
Couple	\$1,568.68	\$1,726.83	\$158.15	10.1%	\$1,702.02	\$1,873.61	\$171.60	10.1%
Family	\$2,450.17	\$2,697.20	\$247.02	10.1%	\$2,658.44	\$2,926.46	\$268.02	10.1%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$784.34	\$863.42	\$79.08	10.1%	\$851.01	\$936.81	\$85.80	10.1%
Parent/Child(ren)	\$1,505.44	\$1,657.22	\$151.78	10.1%	\$1,633.41	\$1,798.09	\$164.68	10.1%
Couple	\$1,568.68	\$1,726.83	\$158.15	10.1%	\$1,702.02	\$1,873.61	\$171.60	10.1%
Family	\$2,450.17	\$2,697.20	\$247.02	10.1%	\$2,658.44	\$2,926.46	\$268.02	10.1%
County: Bronx								
Four-Tier A								
Single	\$784.34	\$863.42	\$79.08	10.1%	\$851.01	\$936.81	\$85.80	10.1%
Parent/Child(ren)	\$1,505.44	\$1,657.22	\$151.78	10.1%	\$1,633.41	\$1,798.09	\$164.68	10.1%
Couple	\$1,568.68	\$1,726.83	\$158.15	10.1%	\$1,702.02	\$1,873.61	\$171.60	10.1%
Family	\$2,450.17	\$2,697.20	\$247.02	10.1%	\$2,658.44	\$2,926.46	\$268.02	10.1%
County: Nassau								
Four-Tier A								
Single	\$784.34	\$863.42	\$79.08	10.1%	\$851.01	\$936.81	\$85.80	10.1%
Parent/Child(ren)	\$1,505.44	\$1,657.22	\$151.78	10.1%	\$1,633.41	\$1,798.09	\$164.68	10.1%
Couple	\$1,568.68	\$1,726.83	\$158.15	10.1%	\$1,702.02	\$1,873.61	\$171.60	10.1%
Family	\$2,450.17	\$2,697.20	\$247.02	10.1%	\$2,658.44	\$2,926.46	\$268.02	10.1%
County: Suffolk								
Four-Tier A								
Single	\$784.34	\$863.42	\$79.08	10.1%	\$851.01	\$936.81	\$85.80	10.1%
Parent/Child(ren)	\$1,505.44	\$1,657.22	\$151.78	10.1%	\$1,633.41	\$1,798.09	\$164.68	10.1%
Couple	\$1,568.68	\$1,726.83	\$158.15	10.1%	\$1,702.02	\$1,873.61	\$171.60	10.1%
Family	\$2,450.17	\$2,697.20	\$247.02	10.1%	\$2,658.44	\$2,926.46	\$268.02	10.1%
County: Staten Island								
Four-Tier A								
Single	\$784.34	\$863.42	\$79.08	10.1%	\$851.01	\$936.81	\$85.80	10.1%
Parent/Child(ren)	\$1,505.44	\$1,657.22	\$151.78	10.1%	\$1,633.41	\$1,798.09	\$164.68	10.1%
Couple	\$1,568.68	\$1,726.83	\$158.15	10.1%	\$1,702.02	\$1,873.61	\$171.60	10.1%
Family	\$2,450.17	\$2,697.20	\$247.02	10.1%	\$2,658.44	\$2,926.46	\$268.02	10.1%
County: Westchester								
Four-Tier A								
Single	\$784.34	\$863.42	\$79.08	10.1%	\$851.01	\$936.81	\$85.80	10.1%
Parent/Child(ren)	\$1,505.44	\$1,657.22	\$151.78	10.1%	\$1,633.41	\$1,798.09	\$164.68	10.1%
Couple	\$1,568.68	\$1,726.83	\$158.15	10.1%	\$1,702.02	\$1,873.61	\$171.60	10.1%
Family	\$2,450.17	\$2,697.20	\$247.02	10.1%	\$2,658.44	\$2,926.46	\$268.02	10.1%
County: Rockland								
Four-Tier A								
Single	\$784.34	\$863.42	\$79.08	10.1%	\$851.01	\$936.81	\$85.80	10.1%
Parent/Child(ren)	\$1,505.44	\$1,657.22	\$151.78	10.1%	\$1,633.41	\$1,798.09	\$164.68	10.1%
Couple	\$1,568.68	\$1,726.83	\$158.15	10.1%	\$1,702.02	\$1,873.61	\$171.60	10.1%
Family	\$2,450.17	\$2,697.20	\$247.02	10.1%	\$2,658.44	\$2,926.46	\$268.02	10.1%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$698.06	\$768.44	\$70.38	10.1%	\$757.40	\$833.76	\$76.36	10.1%
Parent/Child(ren)	\$1,339.85	\$1,474.93	\$135.08	10.1%	\$1,453.73	\$1,600.30	\$146.56	10.1%
Couple	\$1,396.12	\$1,536.88	\$140.76	10.1%	\$1,514.79	\$1,667.51	\$152.72	10.1%
Family	\$2,180.65	\$2,400.51	\$219.85	10.1%	\$2,366.01	\$2,604.55	\$238.54	10.1%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$698.06	\$768.44	\$70.38	10.1%	\$757.40	\$833.76	\$76.36	10.1%
Parent/Child(ren)	\$1,339.85	\$1,474.93	\$135.08	10.1%	\$1,453.73	\$1,600.30	\$146.56	10.1%
Couple	\$1,396.12	\$1,536.88	\$140.76	10.1%	\$1,514.79	\$1,667.51	\$152.72	10.1%
Family	\$2,180.65	\$2,400.51	\$219.85	10.1%	\$2,366.01	\$2,604.55	\$238.54	10.1%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates**

\$10 OV, \$500 Deductible/70% Coinsurance/\$10,000 Out of Pocket Maximum (Standard) with \$0 IP Copay

FREEDOM NETWORK RATES								
GATED					NON-GATED			
October to December 2013					October to December 2013			
County:	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$879.07	\$970.57	\$91.50	10.4%	\$953.79	\$1,053.07	\$99.28	10.4%
Parent/Child(ren)	\$1,687.27	\$1,862.89	\$175.62	10.4%	\$1,830.69	\$2,021.24	\$190.55	10.4%
Couple	\$1,758.14	\$1,941.14	\$183.00	10.4%	\$1,907.58	\$2,106.14	\$198.56	10.4%
Family	\$2,746.10	\$3,031.93	\$285.83	10.4%	\$2,979.52	\$3,289.65	\$310.13	10.4%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$879.07	\$970.57	\$91.50	10.4%	\$953.79	\$1,053.07	\$99.28	10.4%
Parent/Child(ren)	\$1,687.27	\$1,862.89	\$175.62	10.4%	\$1,830.69	\$2,021.24	\$190.55	10.4%
Couple	\$1,758.14	\$1,941.14	\$183.00	10.4%	\$1,907.58	\$2,106.14	\$198.56	10.4%
Family	\$2,746.10	\$3,031.93	\$285.83	10.4%	\$2,979.52	\$3,289.65	\$310.13	10.4%
County: Bronx								
Four-Tier A								
Single	\$879.07	\$970.57	\$91.50	10.4%	\$953.79	\$1,053.07	\$99.28	10.4%
Parent/Child(ren)	\$1,687.27	\$1,862.89	\$175.62	10.4%	\$1,830.69	\$2,021.24	\$190.55	10.4%
Couple	\$1,758.14	\$1,941.14	\$183.00	10.4%	\$1,907.58	\$2,106.14	\$198.56	10.4%
Family	\$2,746.10	\$3,031.93	\$285.83	10.4%	\$2,979.52	\$3,289.65	\$310.13	10.4%
County: Nassau								
Four-Tier A								
Single	\$879.07	\$970.57	\$91.50	10.4%	\$953.79	\$1,053.07	\$99.28	10.4%
Parent/Child(ren)	\$1,687.27	\$1,862.89	\$175.62	10.4%	\$1,830.69	\$2,021.24	\$190.55	10.4%
Couple	\$1,758.14	\$1,941.14	\$183.00	10.4%	\$1,907.58	\$2,106.14	\$198.56	10.4%
Family	\$2,746.10	\$3,031.93	\$285.83	10.4%	\$2,979.52	\$3,289.65	\$310.13	10.4%
County: Suffolk								
Four-Tier A								
Single	\$879.07	\$970.57	\$91.50	10.4%	\$953.79	\$1,053.07	\$99.28	10.4%
Parent/Child(ren)	\$1,687.27	\$1,862.89	\$175.62	10.4%	\$1,830.69	\$2,021.24	\$190.55	10.4%
Couple	\$1,758.14	\$1,941.14	\$183.00	10.4%	\$1,907.58	\$2,106.14	\$198.56	10.4%
Family	\$2,746.10	\$3,031.93	\$285.83	10.4%	\$2,979.52	\$3,289.65	\$310.13	10.4%
County: Staten Island								
Four-Tier A								
Single	\$879.07	\$970.57	\$91.50	10.4%	\$953.79	\$1,053.07	\$99.28	10.4%
Parent/Child(ren)	\$1,687.27	\$1,862.89	\$175.62	10.4%	\$1,830.69	\$2,021.24	\$190.55	10.4%
Couple	\$1,758.14	\$1,941.14	\$183.00	10.4%	\$1,907.58	\$2,106.14	\$198.56	10.4%
Family	\$2,746.10	\$3,031.93	\$285.83	10.4%	\$2,979.52	\$3,289.65	\$310.13	10.4%
County: Westchester								
Four-Tier A								
Single	\$879.07	\$970.57	\$91.50	10.4%	\$953.79	\$1,053.07	\$99.28	10.4%
Parent/Child(ren)	\$1,687.27	\$1,862.89	\$175.62	10.4%	\$1,830.69	\$2,021.24	\$190.55	10.4%
Couple	\$1,758.14	\$1,941.14	\$183.00	10.4%	\$1,907.58	\$2,106.14	\$198.56	10.4%
Family	\$2,746.10	\$3,031.93	\$285.83	10.4%	\$2,979.52	\$3,289.65	\$310.13	10.4%
County: Rockland								
Four-Tier A								
Single	\$879.07	\$970.57	\$91.50	10.4%	\$953.79	\$1,053.07	\$99.28	10.4%
Parent/Child(ren)	\$1,687.27	\$1,862.89	\$175.62	10.4%	\$1,830.69	\$2,021.24	\$190.55	10.4%
Couple	\$1,758.14	\$1,941.14	\$183.00	10.4%	\$1,907.58	\$2,106.14	\$198.56	10.4%
Family	\$2,746.10	\$3,031.93	\$285.83	10.4%	\$2,979.52	\$3,289.65	\$310.13	10.4%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$782.37	\$863.81	\$81.43	10.4%	\$848.87	\$937.23	\$88.36	10.4%
Parent/Child(ren)	\$1,501.67	\$1,657.97	\$156.30	10.4%	\$1,629.31	\$1,798.90	\$169.59	10.4%
Couple	\$1,564.74	\$1,727.61	\$162.87	10.4%	\$1,697.75	\$1,874.46	\$176.71	10.4%
Family	\$2,444.03	\$2,698.42	\$254.39	10.4%	\$2,651.77	\$2,927.79	\$276.02	10.4%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$782.37	\$863.81	\$81.43	10.4%	\$848.87	\$937.23	\$88.36	10.4%
Parent/Child(ren)	\$1,501.67	\$1,657.97	\$156.30	10.4%	\$1,629.31	\$1,798.90	\$169.59	10.4%
Couple	\$1,564.74	\$1,727.61	\$162.87	10.4%	\$1,697.75	\$1,874.46	\$176.71	10.4%
Family	\$2,444.03	\$2,698.42	\$254.39	10.4%	\$2,651.77	\$2,927.79	\$276.02	10.4%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS Plan Rates

\$10 OV, \$500 Deductible/70% Coinsurance/\$10,000 Out of Pocket Maximum (140% Medicare) with \$0 IP Copay

LIBERTY NETWORK RATES								
GATED					NON-GATED			
October to December 2013					October to December 2013			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
County: Manhattan								
Four-Tier A								
Single	\$811.80	\$896.29	\$84.50	10.4%	\$880.80	\$972.48	\$91.68	10.4%
Parent/Child(ren)	\$1,558.14	\$1,720.33	\$162.18	10.4%	\$1,690.59	\$1,866.55	\$175.97	10.4%
Couple	\$1,623.59	\$1,792.58	\$168.99	10.4%	\$1,761.60	\$1,944.95	\$183.36	10.4%
Family	\$2,535.94	\$2,799.90	\$263.96	10.4%	\$2,751.50	\$3,037.89	\$286.39	10.4%
County: Brooklyn/Queens								
Four-Tier A								
Single	\$811.80	\$896.29	\$84.50	10.4%	\$880.80	\$972.48	\$91.68	10.4%
Parent/Child(ren)	\$1,558.14	\$1,720.33	\$162.18	10.4%	\$1,690.59	\$1,866.55	\$175.97	10.4%
Couple	\$1,623.59	\$1,792.58	\$168.99	10.4%	\$1,761.60	\$1,944.95	\$183.36	10.4%
Family	\$2,535.94	\$2,799.90	\$263.96	10.4%	\$2,751.50	\$3,037.89	\$286.39	10.4%
County: Bronx								
Four-Tier A								
Single	\$811.80	\$896.29	\$84.50	10.4%	\$880.80	\$972.48	\$91.68	10.4%
Parent/Child(ren)	\$1,558.14	\$1,720.33	\$162.18	10.4%	\$1,690.59	\$1,866.55	\$175.97	10.4%
Couple	\$1,623.59	\$1,792.58	\$168.99	10.4%	\$1,761.60	\$1,944.95	\$183.36	10.4%
Family	\$2,535.94	\$2,799.90	\$263.96	10.4%	\$2,751.50	\$3,037.89	\$286.39	10.4%
County: Nassau								
Four-Tier A								
Single	\$811.80	\$896.29	\$84.50	10.4%	\$880.80	\$972.48	\$91.68	10.4%
Parent/Child(ren)	\$1,558.14	\$1,720.33	\$162.18	10.4%	\$1,690.59	\$1,866.55	\$175.97	10.4%
Couple	\$1,623.59	\$1,792.58	\$168.99	10.4%	\$1,761.60	\$1,944.95	\$183.36	10.4%
Family	\$2,535.94	\$2,799.90	\$263.96	10.4%	\$2,751.50	\$3,037.89	\$286.39	10.4%
County: Suffolk								
Four-Tier A								
Single	\$811.80	\$896.29	\$84.50	10.4%	\$880.80	\$972.48	\$91.68	10.4%
Parent/Child(ren)	\$1,558.14	\$1,720.33	\$162.18	10.4%	\$1,690.59	\$1,866.55	\$175.97	10.4%
Couple	\$1,623.59	\$1,792.58	\$168.99	10.4%	\$1,761.60	\$1,944.95	\$183.36	10.4%
Family	\$2,535.94	\$2,799.90	\$263.96	10.4%	\$2,751.50	\$3,037.89	\$286.39	10.4%
County: Staten Island								
Four-Tier A								
Single	\$811.80	\$896.29	\$84.50	10.4%	\$880.80	\$972.48	\$91.68	10.4%
Parent/Child(ren)	\$1,558.14	\$1,720.33	\$162.18	10.4%	\$1,690.59	\$1,866.55	\$175.97	10.4%
Couple	\$1,623.59	\$1,792.58	\$168.99	10.4%	\$1,761.60	\$1,944.95	\$183.36	10.4%
Family	\$2,535.94	\$2,799.90	\$263.96	10.4%	\$2,751.50	\$3,037.89	\$286.39	10.4%
County: Westchester								
Four-Tier A								
Single	\$811.80	\$896.29	\$84.50	10.4%	\$880.80	\$972.48	\$91.68	10.4%
Parent/Child(ren)	\$1,558.14	\$1,720.33	\$162.18	10.4%	\$1,690.59	\$1,866.55	\$175.97	10.4%
Couple	\$1,623.59	\$1,792.58	\$168.99	10.4%	\$1,761.60	\$1,944.95	\$183.36	10.4%
Family	\$2,535.94	\$2,799.90	\$263.96	10.4%	\$2,751.50	\$3,037.89	\$286.39	10.4%
County: Rockland								
Four-Tier A								
Single	\$811.80	\$896.29	\$84.50	10.4%	\$880.80	\$972.48	\$91.68	10.4%
Parent/Child(ren)	\$1,558.14	\$1,720.33	\$162.18	10.4%	\$1,690.59	\$1,866.55	\$175.97	10.4%
Couple	\$1,623.59	\$1,792.58	\$168.99	10.4%	\$1,761.60	\$1,944.95	\$183.36	10.4%
Family	\$2,535.94	\$2,799.90	\$263.96	10.4%	\$2,751.50	\$3,037.89	\$286.39	10.4%
County: Putnam/Orange/Dutchess								
Four-Tier A								
Single	\$722.50	\$797.70	\$75.20	10.4%	\$783.91	\$865.50	\$81.59	10.4%
Parent/Child(ren)	\$1,386.75	\$1,531.09	\$144.34	10.4%	\$1,504.62	\$1,661.23	\$156.61	10.4%
Couple	\$1,445.00	\$1,595.40	\$150.40	10.4%	\$1,567.82	\$1,731.01	\$163.19	10.4%
Family	\$2,256.99	\$2,491.91	\$234.92	10.4%	\$2,448.83	\$2,703.72	\$254.89	10.4%
County: Sullivan/Ulster								
Four-Tier A								
Single	\$722.50	\$797.70	\$75.20	10.4%	\$783.91	\$865.50	\$81.59	10.4%
Parent/Child(ren)	\$1,386.75	\$1,531.09	\$144.34	10.4%	\$1,504.62	\$1,661.23	\$156.61	10.4%
Couple	\$1,445.00	\$1,595.40	\$150.40	10.4%	\$1,567.82	\$1,731.01	\$163.19	10.4%
Family	\$2,256.99	\$2,491.91	\$234.92	10.4%	\$2,448.83	\$2,703.72	\$254.89	10.4%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan Savings Due to Copayment Differential
In-Network Rates

Emergency Room

	Copay	January to March 2012			January to March 2013			\$ Adjustment			Percent Adjustment		
		\$30	\$35	\$50	\$30	\$35	\$50	\$30	\$35	\$50	\$30	\$35	\$50
Four-Tier A													
Single		(\$1.00)	(\$1.46)	(\$2.78)	(\$1.12)	(\$1.64)	(\$3.11)	(\$0.12)	(\$0.17)	(\$0.33)	11.9%	11.9%	11.9%
Parent/Child(ren)		(\$1.92)	(\$2.81)	(\$5.33)	(\$2.15)	(\$3.15)	(\$5.97)	(\$0.23)	(\$0.34)	(\$0.64)	11.9%	11.9%	11.9%
Couple		(\$2.00)	(\$2.93)	(\$5.56)	(\$2.24)	(\$3.28)	(\$6.22)	(\$0.24)	(\$0.35)	(\$0.66)	11.9%	11.9%	11.9%
Family		(\$3.12)	(\$4.58)	(\$8.68)	(\$3.49)	(\$5.12)	(\$9.72)	(\$0.37)	(\$0.55)	(\$1.04)	11.9%	11.9%	11.9%
	Copay	April to June 2012			April to June 2013			\$ Adjustment			Percent Adjustment		
		\$30	\$35	\$50	\$30	\$35	\$50	\$30	\$35	\$50	\$30	\$35	\$50
Four-Tier A													
Single		(\$1.03)	(\$1.52)	(\$2.88)	(\$1.16)	(\$1.70)	(\$3.23)	(\$0.13)	(\$0.19)	(\$0.35)	12.3%	12.3%	12.3%
Parent/Child(ren)		(\$1.99)	(\$2.91)	(\$5.52)	(\$2.23)	(\$3.27)	(\$6.20)	(\$0.24)	(\$0.36)	(\$0.68)	12.3%	12.3%	12.3%
Couple		(\$2.07)	(\$3.03)	(\$5.75)	(\$2.32)	(\$3.40)	(\$6.46)	(\$0.25)	(\$0.37)	(\$0.71)	12.3%	12.3%	12.3%
Family		(\$3.23)	(\$4.74)	(\$8.99)	(\$3.63)	(\$5.32)	(\$10.09)	(\$0.40)	(\$0.58)	(\$1.10)	12.3%	12.3%	12.3%
	Copay	July to September 2012			July to September 2013			\$ Adjustment			Percent Adjustment		
		\$30	\$35	\$50	\$30	\$35	\$50	\$30	\$35	\$50	\$30	\$35	\$50
Four-Tier A													
Single		(\$1.10)	(\$1.61)	(\$3.05)	(\$1.21)	(\$1.77)	(\$3.36)	(\$0.11)	(\$0.16)	(\$0.31)	10.1%	10.1%	10.1%
Parent/Child(ren)		(\$2.10)	(\$3.08)	(\$5.85)	(\$2.32)	(\$3.40)	(\$6.44)	(\$0.21)	(\$0.31)	(\$0.59)	10.1%	10.1%	10.1%
Couple		(\$2.19)	(\$3.21)	(\$6.10)	(\$2.41)	(\$3.54)	(\$6.71)	(\$0.22)	(\$0.32)	(\$0.61)	10.1%	10.1%	10.1%
Family		(\$3.43)	(\$5.02)	(\$9.52)	(\$3.77)	(\$5.53)	(\$10.49)	(\$0.35)	(\$0.51)	(\$0.96)	10.1%	10.1%	10.1%
	Copay	October to December 2012			October to December 2013			\$ Adjustment			Percent Adjustment		
		\$30	\$35	\$50	\$30	\$35	\$50	\$30	\$35	\$50	\$30	\$35	\$50
Four-Tier A													
Single		(\$1.13)	(\$1.66)	(\$3.16)	(\$1.25)	(\$1.84)	(\$3.48)	(\$0.12)	(\$0.17)	(\$0.33)	10.4%	10.4%	10.4%
Parent/Child(ren)		(\$2.18)	(\$3.19)	(\$6.06)	(\$2.40)	(\$3.53)	(\$6.69)	(\$0.23)	(\$0.33)	(\$0.63)	10.4%	10.4%	10.4%
Couple		(\$2.27)	(\$3.33)	(\$6.31)	(\$2.51)	(\$3.67)	(\$6.97)	(\$0.24)	(\$0.35)	(\$0.66)	10.4%	10.4%	10.4%
Family		(\$3.55)	(\$5.20)	(\$9.86)	(\$3.91)	(\$5.74)	(\$10.88)	(\$0.37)	(\$0.54)	(\$1.03)	10.4%	10.4%	10.4%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Dental Plan
In-Network Rates

	Jan to March 2012		Jan to March 2013		\$ Adjustment		% Adjustment	
	Enhanced	Premium	Enhanced	Premium	Enhanced	Premium	Enhanced	Premium
Four-Tier A								
Single	\$4.66	\$9.32	\$4.66	\$9.32	\$0.00	\$0.00	0.0%	0.0%
Parent/Child(ren)	\$8.94	\$17.89	\$8.94	\$17.89	\$0.00	\$0.00	0.0%	0.0%
Couple	\$9.32	\$18.64	\$9.32	\$18.64	\$0.00	\$0.00	0.0%	0.0%
Family	\$14.56	\$29.11	\$14.56	\$29.11	\$0.00	\$0.00	0.0%	0.0%

	April to June 2012		April to June 2013		\$ Adjustment		% Adjustment	
	Enhanced	Premium	Enhanced	Premium	Enhanced	Premium	Enhanced	Premium
Four-Tier A								
Single	\$4.66	\$9.32	\$4.66	\$9.32	\$0.00	\$0.00	0.0%	0.0%
Parent/Child(ren)	\$8.94	\$17.89	\$8.94	\$17.89	\$0.00	\$0.00	0.0%	0.0%
Couple	\$9.32	\$18.64	\$9.32	\$18.64	\$0.00	\$0.00	0.0%	0.0%
Family	\$14.56	\$29.11	\$14.56	\$29.11	\$0.00	\$0.00	0.0%	0.0%

	July to Sept 2012		July to Sept 2013		\$ Adjustment		% Adjustment	
	Enhanced	Premium	Enhanced	Premium	Enhanced	Premium	Enhanced	Premium
Four-Tier A								
Single	\$4.66	\$9.32	\$4.66	\$9.32	\$0.00	\$0.00	0.0%	0.0%
Parent/Child(ren)	\$8.94	\$17.89	\$8.94	\$17.89	\$0.00	\$0.00	0.0%	0.0%
Couple	\$9.32	\$18.64	\$9.32	\$18.64	\$0.00	\$0.00	0.0%	0.0%
Family	\$14.56	\$29.11	\$14.56	\$29.11	\$0.00	\$0.00	0.0%	0.0%

	Oct to Dec 2012		Oct to Dec 2013		\$ Adjustment		% Adjustment	
	Enhanced	Premium	Enhanced	Premium	Enhanced	Premium	Enhanced	Premium
Four-Tier A								
Single	\$4.66	\$9.32	\$4.66	\$9.32	\$0.00	\$0.00	0.0%	0.0%
Parent/Child(ren)	\$8.94	\$17.89	\$8.94	\$17.89	\$0.00	\$0.00	0.0%	0.0%
Couple	\$9.32	\$18.64	\$9.32	\$18.64	\$0.00	\$0.00	0.0%	0.0%
Family	\$14.56	\$29.11	\$14.56	\$29.11	\$0.00	\$0.00	0.0%	0.0%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan**

In-Network Rates

**Mental Health & Substance Abuse Supplemental Coverage: Inpatient Detox
(When Purchased With Out of Plan Mental Health Benefits)**

January to March				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$0.31	\$0.35	\$0.04	11.9%
Parent/Child(ren)	\$0.60	\$0.68	\$0.07	11.9%
Couple	\$0.63	\$0.70	\$0.08	11.9%
Family	\$0.98	\$1.10	\$0.12	11.9%

April to June				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$0.33	\$0.37	\$0.04	12.3%
Parent/Child(ren)	\$0.63	\$0.70	\$0.08	12.3%
Couple	\$0.65	\$0.73	\$0.08	12.3%
Family	\$1.02	\$1.14	\$0.13	12.3%

July to September				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$0.35	\$0.38	\$0.03	10.1%
Parent/Child(ren)	\$0.66	\$0.73	\$0.07	10.1%
Couple	\$0.69	\$0.76	\$0.07	10.1%
Family	\$1.08	\$1.19	\$0.11	10.1%

October to December				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$0.36	\$0.39	\$0.04	10.4%
Parent/Child(ren)	\$0.69	\$0.76	\$0.07	10.4%
Couple	\$0.72	\$0.79	\$0.07	10.4%
Family	\$1.12	\$1.23	\$0.12	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan**

In-Network Rates

**Mental Health & Substance Abuse Supplemental Coverage: Inpatient Chemical Dependency
(When Purchased With Out of Plan Mental Health Benefits)**

January to March				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$1.00	\$1.12	\$0.12	11.9%
Parent/Child(ren)	\$1.92	\$2.15	\$0.23	11.9%
Couple	\$2.00	\$2.24	\$0.24	11.9%
Family	\$3.12	\$3.49	\$0.37	11.9%

April to June				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$1.03	\$1.16	\$0.13	12.3%
Parent/Child(ren)	\$1.99	\$2.23	\$0.24	12.3%
Couple	\$2.07	\$2.32	\$0.25	12.3%
Family	\$3.23	\$3.63	\$0.40	12.3%

July to September				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$1.10	\$1.21	\$0.11	10.1%
Parent/Child(ren)	\$2.10	\$2.32	\$0.21	10.1%
Couple	\$2.19	\$2.41	\$0.22	10.1%
Family	\$3.43	\$3.77	\$0.35	10.1%

October to December				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$1.13	\$1.25	\$0.12	10.4%
Parent/Child(ren)	\$2.18	\$2.40	\$0.23	10.4%
Couple	\$2.27	\$2.51	\$0.24	10.4%
Family	\$3.55	\$3.91	\$0.37	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan**

In-Network Rates

**Mental Health & Substance Abuse Supplemental Coverage: Inpatient Detox
(When Purchased Without Out of Plan Mental Health Benefits)**

January to March				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$0.31	\$0.35	\$0.04	11.9%
Parent/Child(ren)	\$0.60	\$0.68	\$0.07	11.9%
Couple	\$0.63	\$0.70	\$0.08	11.9%
Family	\$0.98	\$1.10	\$0.12	11.9%

April to June				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$0.33	\$0.37	\$0.04	12.3%
Parent/Child(ren)	\$0.63	\$0.70	\$0.08	12.3%
Couple	\$0.65	\$0.73	\$0.08	12.3%
Family	\$1.02	\$1.14	\$0.13	12.3%

July to September				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$0.35	\$0.38	\$0.03	10.1%
Parent/Child(ren)	\$0.66	\$0.73	\$0.07	10.1%
Couple	\$0.69	\$0.76	\$0.07	10.1%
Family	\$1.08	\$1.19	\$0.11	10.1%

October to December				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$0.36	\$0.39	\$0.04	10.4%
Parent/Child(ren)	\$0.69	\$0.76	\$0.07	10.4%
Couple	\$0.72	\$0.79	\$0.07	10.4%
Family	\$1.12	\$1.23	\$0.12	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan**

In-Network Rates

**Mental Health & Substance Abuse Supplemental Coverage: Inpatient Chemical Dependency
(When Purchased Without Out of Plan Mental Health Benefits)**

January to March				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$1.00	\$1.12	\$0.12	11.9%
Parent/Child(ren)	\$1.92	\$2.15	\$0.23	11.9%
Couple	\$2.00	\$2.24	\$0.24	11.9%
Family	\$3.12	\$3.49	\$0.37	11.9%

April to June				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$1.03	\$1.16	\$0.13	12.3%
Parent/Child(ren)	\$1.99	\$2.23	\$0.24	12.3%
Couple	\$2.07	\$2.32	\$0.25	12.3%
Family	\$3.23	\$3.63	\$0.40	12.3%

July to September				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$1.10	\$1.21	\$0.11	10.1%
Parent/Child(ren)	\$2.10	\$2.32	\$0.21	10.1%
Couple	\$2.19	\$2.41	\$0.22	10.1%
Family	\$3.43	\$3.77	\$0.35	10.1%

October to December				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$1.13	\$1.25	\$0.12	10.4%
Parent/Child(ren)	\$2.18	\$2.40	\$0.23	10.4%
Couple	\$2.27	\$2.51	\$0.24	10.4%
Family	\$3.55	\$3.91	\$0.37	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan**

In-Network Rates

**Mental Health & Substance Abuse Supplemental Coverage, 20 Visits with Non-Bio
(When Purchased With Copay/20 Visit Out of Plan Mental Health Supplemental Coverage with Non-Bio) - Gated**

January to March				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$0.00	\$0.00	\$0.00	NA
Parent/Child(ren)	\$0.00	\$0.00	\$0.00	NA
Couple	\$0.00	\$0.00	\$0.00	NA
Family	\$0.00	\$0.00	\$0.00	NA

April to June				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$0.00	\$0.00	\$0.00	NA
Parent/Child(ren)	\$0.00	\$0.00	\$0.00	NA
Couple	\$0.00	\$0.00	\$0.00	NA
Family	\$0.00	\$0.00	\$0.00	NA

July to September				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$0.00	\$0.00	\$0.00	NA
Parent/Child(ren)	\$0.00	\$0.00	\$0.00	NA
Couple	\$0.00	\$0.00	\$0.00	NA
Family	\$0.00	\$0.00	\$0.00	NA

October to December				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$0.00	\$0.00	\$0.00	NA
Parent/Child(ren)	\$0.00	\$0.00	\$0.00	NA
Couple	\$0.00	\$0.00	\$0.00	NA
Family	\$0.00	\$0.00	\$0.00	NA

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan**

In-Network Rates

Mental Health & Substance Abuse Supplemental Coverage, 30 Visits with Non-Bio (When Purchased With Copay/30 Visit Out of Plan Mental Health Supplemental Coverage with Non-Bio) - Gated

Add-on to 20 visits with Non-Bio

January to March				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$1.15	\$1.29	\$0.14	11.9%
Parent/Child(ren)	\$2.21	\$2.47	\$0.26	11.9%
Couple	\$2.30	\$2.57	\$0.27	11.9%
Family	\$3.59	\$4.02	\$0.43	11.9%

April to June				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$1.19	\$1.34	\$0.15	12.3%
Parent/Child(ren)	\$2.28	\$2.57	\$0.28	12.3%
Couple	\$2.38	\$2.67	\$0.29	12.3%
Family	\$3.72	\$4.18	\$0.46	12.3%

July to September				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$1.26	\$1.39	\$0.13	10.1%
Parent/Child(ren)	\$2.42	\$2.67	\$0.24	10.1%
Couple	\$2.52	\$2.78	\$0.25	10.1%
Family	\$3.94	\$4.34	\$0.40	10.1%

October to December				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$1.31	\$1.44	\$0.14	10.4%
Parent/Child(ren)	\$2.51	\$2.77	\$0.26	10.4%
Couple	\$2.61	\$2.88	\$0.27	10.4%
Family	\$4.08	\$4.50	\$0.42	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan**

In-Network Rates

Mental Health & Substance Abuse Supplemental Coverage, 40 Visits with Non-Bio (When Purchased With Copay/40 Visit Out of Plan Mental Health Supplemental Coverage with Non-Bio) - Gated

Add-on to 20 visits with Non-Bio

January to March				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$2.51	\$2.80	\$0.30	11.9%
Parent/Child(ren)	\$4.81	\$5.38	\$0.57	11.9%
Couple	\$5.01	\$5.61	\$0.60	11.9%
Family	\$7.83	\$8.76	\$0.93	11.9%

April to June				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$2.59	\$2.91	\$0.32	12.3%
Parent/Child(ren)	\$4.98	\$5.59	\$0.61	12.3%
Couple	\$5.19	\$5.82	\$0.64	12.3%
Family	\$8.10	\$9.10	\$1.00	12.3%

July to September				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$2.75	\$3.03	\$0.28	10.1%
Parent/Child(ren)	\$5.28	\$5.81	\$0.53	10.1%
Couple	\$5.50	\$6.05	\$0.55	10.1%
Family	\$8.59	\$9.45	\$0.87	10.1%

October to December				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$2.84	\$3.14	\$0.30	10.4%
Parent/Child(ren)	\$5.46	\$6.03	\$0.57	10.4%
Couple	\$5.69	\$6.28	\$0.59	10.4%
Family	\$8.89	\$9.81	\$0.93	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan
In-Network Rates**

Mental Health & Substance Abuse Supplemental Coverage, 30 Visits with Bio (When Purchased With Copay/30 Visit Out of Plan Mental Health Supplemental Coverage with Bio) - Gated

Add-on to 30 visits with Non-Bio

	January to March			
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$3.98	\$4.46	\$0.48	11.9%
Parent/Child(ren)	\$7.65	\$8.56	\$0.91	11.9%
Couple	\$7.97	\$8.92	\$0.95	11.9%
Family	\$12.45	\$13.93	\$1.49	11.9%

	April to June			
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$4.12	\$4.63	\$0.51	12.3%
Parent/Child(ren)	\$7.91	\$8.89	\$0.97	12.3%
Couple	\$8.25	\$9.26	\$1.01	12.3%
Family	\$12.88	\$14.46	\$1.58	12.3%

	July to September			
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$4.37	\$4.81	\$0.44	10.1%
Parent/Child(ren)	\$8.39	\$9.24	\$0.85	10.1%
Couple	\$8.74	\$9.62	\$0.88	10.1%
Family	\$13.65	\$15.03	\$1.38	10.1%

	October to December			
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$4.52	\$4.99	\$0.47	10.4%
Parent/Child(ren)	\$8.68	\$9.59	\$0.90	10.4%
Couple	\$9.05	\$9.99	\$0.94	10.4%
Family	\$14.13	\$15.60	\$1.47	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan
In-Network Rates**

Mental Health & Substance Abuse Supplemental Coverage, 20 Visits with Bio (When Purchased With Copay/20 Visit Out of Plan Mental Health Supplemental Coverage with Bio) - Gated

Add-on to 20 visits with Non-Bio

	January to March			
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$4.20	\$4.70	\$0.50	11.9%
Parent/Child(ren)	\$8.07	\$9.03	\$0.96	11.9%
Couple	\$8.41	\$9.41	\$1.00	11.9%
Family	\$13.13	\$14.70	\$1.57	11.9%

	April to June			
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$4.35	\$4.88	\$0.53	12.3%
Parent/Child(ren)	\$8.35	\$9.38	\$1.03	12.3%
Couple	\$8.70	\$9.77	\$1.07	12.3%
Family	\$13.59	\$15.26	\$1.67	12.3%

	July to September			
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$4.61	\$5.08	\$0.46	10.1%
Parent/Child(ren)	\$8.85	\$9.74	\$0.89	10.1%
Couple	\$9.22	\$10.15	\$0.93	10.1%
Family	\$14.40	\$15.86	\$1.45	10.1%

	October to December			
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$4.77	\$5.27	\$0.50	10.4%
Parent/Child(ren)	\$9.16	\$10.11	\$0.95	10.4%
Couple	\$9.55	\$10.54	\$0.99	10.4%
Family	\$14.91	\$16.46	\$1.55	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan**

In-Network Rates

**Mental Health & Substance Abuse Supplemental Coverage, 20 Visits with Non-Bio
(When Purchased With Copay/20 Visit Out of Plan Mental Health Supplemental Coverage with Non-Bio) - Non-Gated**

January to March				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$0.00	\$0.00	\$0.00	NA
Parent/Child(ren)	\$0.00	\$0.00	\$0.00	NA
Couple	\$0.00	\$0.00	\$0.00	NA
Family	\$0.00	\$0.00	\$0.00	NA

April to June				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$0.00	\$0.00	\$0.00	NA
Parent/Child(ren)	\$0.00	\$0.00	\$0.00	NA
Couple	\$0.00	\$0.00	\$0.00	NA
Family	\$0.00	\$0.00	\$0.00	NA

July to September				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$0.00	\$0.00	\$0.00	NA
Parent/Child(ren)	\$0.00	\$0.00	\$0.00	NA
Couple	\$0.00	\$0.00	\$0.00	NA
Family	\$0.00	\$0.00	\$0.00	NA

October to December				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$0.00	\$0.00	\$0.00	NA
Parent/Child(ren)	\$0.00	\$0.00	\$0.00	NA
Couple	\$0.00	\$0.00	\$0.00	NA
Family	\$0.00	\$0.00	\$0.00	NA

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan**

In-Network Rates

Mental Health & Substance Abuse Supplemental Coverage, 30 Visits with Non-Bio (When Purchased With Copay/30 Visit Out of Plan Mental Health Supplemental Coverage with Non-Bio) - Non-Gated

Add-on to 20 visits with Non-Bio

		January to March			
		2012	2013	\$ Adj	% Adj
Four-Tier A					
	Single	\$1.25	\$1.39	\$0.15	11.9%
	Parent/Child(ren)	\$2.39	\$2.68	\$0.29	11.9%
	Couple	\$2.49	\$2.79	\$0.30	11.9%
	Family	\$3.89	\$4.36	\$0.46	11.9%

		April to June			
		2012	2013	\$ Adj	% Adj
Four-Tier A					
	Single	\$1.29	\$1.45	\$0.16	12.3%
	Parent/Child(ren)	\$2.47	\$2.78	\$0.30	12.3%
	Couple	\$2.58	\$2.90	\$0.32	12.3%
	Family	\$4.03	\$4.52	\$0.49	12.3%

		July to September			
		2012	2013	\$ Adj	% Adj
Four-Tier A					
	Single	\$1.37	\$1.50	\$0.14	10.1%
	Parent/Child(ren)	\$2.62	\$2.89	\$0.26	10.1%
	Couple	\$2.73	\$3.01	\$0.28	10.1%
	Family	\$4.27	\$4.70	\$0.43	10.1%

		October to December			
		2012	2013	\$ Adj	% Adj
Four-Tier A					
	Single	\$1.41	\$1.56	\$0.15	10.4%
	Parent/Child(ren)	\$2.72	\$3.00	\$0.28	10.4%
	Couple	\$2.83	\$3.12	\$0.29	10.4%
	Family	\$4.42	\$4.88	\$0.46	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan**

In-Network Rates

Mental Health & Substance Abuse Supplemental Coverage, 40 Visits with Non-Bio (When Purchased With Copay/40 Visit Out of Plan Mental Health Supplemental Coverage with Non-Bio) - Non-Gated

Add-on to 20 visits with Non-Bio

January to March				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$2.72	\$3.05	\$0.33	11.9%
Parent/Child(ren)	\$5.23	\$5.85	\$0.62	11.9%
Couple	\$5.45	\$6.10	\$0.65	11.9%
Family	\$8.51	\$9.53	\$1.02	11.9%

April to June				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$2.82	\$3.17	\$0.35	12.3%
Parent/Child(ren)	\$5.41	\$6.08	\$0.67	12.3%
Couple	\$5.64	\$6.33	\$0.69	12.3%
Family	\$8.81	\$9.89	\$1.08	12.3%

July to September				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$2.99	\$3.29	\$0.30	10.1%
Parent/Child(ren)	\$5.74	\$6.32	\$0.58	10.1%
Couple	\$5.98	\$6.58	\$0.60	10.1%
Family	\$9.34	\$10.28	\$0.94	10.1%

October to December				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$3.09	\$3.42	\$0.32	10.4%
Parent/Child(ren)	\$5.94	\$6.56	\$0.62	10.4%
Couple	\$6.19	\$6.83	\$0.64	10.4%
Family	\$9.66	\$10.67	\$1.01	10.4%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan
In-Network Rates

Mental Health & Substance Abuse Supplemental Coverage, 30 Visits with Bio (When Purchased With Copay/30 Visit Out of Plan Mental Health Supplemental Coverage with Bio) - Non-Gated

Add-on to 30 visits with Non-Bio

January to March				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$4.33	\$4.84	\$0.52	11.9%
Parent/Child(ren)	\$8.30	\$9.30	\$0.99	11.9%
Couple	\$8.65	\$9.69	\$1.03	11.9%
Family	\$13.51	\$15.13	\$1.61	11.9%

April to June				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$4.48	\$5.03	\$0.55	12.3%
Parent/Child(ren)	\$8.59	\$9.65	\$1.06	12.3%
Couple	\$8.96	\$10.06	\$1.10	12.3%
Family	\$13.99	\$15.71	\$1.72	12.3%

July to September				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$4.75	\$5.22	\$0.48	10.1%
Parent/Child(ren)	\$9.11	\$10.03	\$0.92	10.1%
Couple	\$9.49	\$10.45	\$0.96	10.1%
Family	\$14.83	\$16.32	\$1.49	10.1%

October to December				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$4.91	\$5.42	\$0.51	10.4%
Parent/Child(ren)	\$9.43	\$10.41	\$0.98	10.4%
Couple	\$9.82	\$10.85	\$1.02	10.4%
Family	\$15.35	\$16.94	\$1.60	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan
In-Network Rates**

Mental Health & Substance Abuse Supplemental Coverage, 20 Visits with Bio (When Purchased With Copay/20 Visit Out of Plan Mental Health Supplemental Coverage with Bio) - Non-Gated

Add-on to 20 visits with Non-Bio

January to March				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$4.56	\$5.10	\$0.54	11.9%
Parent/Child(ren)	\$8.75	\$9.80	\$1.04	11.9%
Couple	\$9.12	\$10.21	\$1.09	11.9%
Family	\$14.24	\$15.94	\$1.70	11.9%

April to June				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$4.72	\$5.30	\$0.58	12.3%
Parent/Child(ren)	\$9.06	\$10.17	\$1.11	12.3%
Couple	\$9.44	\$10.60	\$1.16	12.3%
Family	\$14.74	\$16.55	\$1.81	12.3%

July to September				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$5.00	\$5.51	\$0.50	10.1%
Parent/Child(ren)	\$9.60	\$10.57	\$0.97	10.1%
Couple	\$10.00	\$11.01	\$1.01	10.1%
Family	\$15.62	\$17.20	\$1.58	10.1%

October to December				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$5.18	\$5.72	\$0.54	10.4%
Parent/Child(ren)	\$9.94	\$10.97	\$1.03	10.4%
Couple	\$10.35	\$11.43	\$1.08	10.4%
Family	\$16.17	\$17.85	\$1.68	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan
Out of Network Rates**

**Mental Health & Substance Abuse Supplemental Coverage, 20 Visits with Non-Bio
(When Purchased With Copay/20 Visit Out of Plan Mental Health Supplemental Coverage with Non-Bio) - Gated**

January to March				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$0.00	\$0.00	\$0.00	NA
Parent/Child(ren)	\$0.00	\$0.00	\$0.00	NA
Couple	\$0.00	\$0.00	\$0.00	NA
Family	\$0.00	\$0.00	\$0.00	NA

April to June				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$0.00	\$0.00	\$0.00	NA
Parent/Child(ren)	\$0.00	\$0.00	\$0.00	NA
Couple	\$0.00	\$0.00	\$0.00	NA
Family	\$0.00	\$0.00	\$0.00	NA

July to September				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$0.00	\$0.00	\$0.00	NA
Parent/Child(ren)	\$0.00	\$0.00	\$0.00	NA
Couple	\$0.00	\$0.00	\$0.00	NA
Family	\$0.00	\$0.00	\$0.00	NA

October to December				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$0.00	\$0.00	\$0.00	NA
Parent/Child(ren)	\$0.00	\$0.00	\$0.00	NA
Couple	\$0.00	\$0.00	\$0.00	NA
Family	\$0.00	\$0.00	\$0.00	NA

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan
Out of Network Rates**

**Mental Health & Substance Abuse Supplemental Coverage, 30 Visits with Non-Bio (When Purchased
With Copay/30 Visit Out of Plan Mental Health Supplemental Coverage with Non-Bio) - Gated**

Add-on to 20 visits with Non-Bio

January to March				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$2.86	\$3.20	\$0.34	11.9%
Parent/Child(ren)	\$5.49	\$6.15	\$0.66	11.9%
Couple	\$5.72	\$6.41	\$0.68	11.9%
Family	\$8.94	\$10.01	\$1.07	11.9%

April to June				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$2.96	\$3.33	\$0.36	12.3%
Parent/Child(ren)	\$5.68	\$6.38	\$0.70	12.3%
Couple	\$5.92	\$6.65	\$0.73	12.3%
Family	\$9.25	\$10.39	\$1.14	12.3%

July to September				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$3.14	\$3.46	\$0.32	10.1%
Parent/Child(ren)	\$6.03	\$6.63	\$0.61	10.1%
Couple	\$6.28	\$6.91	\$0.63	10.1%
Family	\$9.81	\$10.80	\$0.99	10.1%

October to December				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$3.25	\$3.59	\$0.34	10.4%
Parent/Child(ren)	\$6.24	\$6.89	\$0.65	10.4%
Couple	\$6.50	\$7.17	\$0.68	10.4%
Family	\$10.15	\$11.21	\$1.06	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan
Out of Network Rates**

**Mental Health & Substance Abuse Supplemental Coverage, 40 Visits with Non-Bio (When Purchased
With Copay/40 Visit Out of Plan Mental Health Supplemental Coverage with Non-Bio) - Gated**

Add-on to 20 visits with Non-Bio

January to March				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$6.05	\$6.77	\$0.72	11.9%
Parent/Child(ren)	\$11.61	\$13.00	\$1.39	11.9%
Couple	\$12.10	\$13.55	\$1.45	11.9%
Family	\$18.90	\$21.16	\$2.26	11.9%

April to June				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$6.26	\$7.03	\$0.77	12.3%
Parent/Child(ren)	\$12.02	\$13.50	\$1.48	12.3%
Couple	\$12.53	\$14.07	\$1.54	12.3%
Family	\$19.57	\$21.97	\$2.40	12.3%

July to September				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$6.64	\$7.31	\$0.67	10.1%
Parent/Child(ren)	\$12.74	\$14.03	\$1.28	10.1%
Couple	\$13.28	\$14.62	\$1.34	10.1%
Family	\$20.74	\$22.83	\$2.09	10.1%

October to December				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$6.87	\$7.59	\$0.72	10.4%
Parent/Child(ren)	\$13.19	\$14.56	\$1.37	10.4%
Couple	\$13.74	\$15.17	\$1.43	10.4%
Family	\$21.46	\$23.70	\$2.23	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan
Out of Network Rates**

Mental Health & Substance Abuse Supplemental Coverage, 30 Visits with Bio (When Purchased With Copay/30 Visit Out of Plan Mental Health Supplemental Coverage with Bio) - Gated

Add-on to 30 visits with Non-Bio

	January to March			
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$5.60	\$6.27	\$0.67	11.9%
Parent/Child(ren)	\$10.75	\$12.03	\$1.28	11.9%
Couple	\$11.20	\$12.54	\$1.34	11.9%
Family	\$17.49	\$19.58	\$2.09	11.9%

	April to June			
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$5.80	\$6.51	\$0.71	12.3%
Parent/Child(ren)	\$11.12	\$12.49	\$1.37	12.3%
Couple	\$11.59	\$13.02	\$1.42	12.3%
Family	\$18.10	\$20.33	\$2.22	12.3%

	July to September			
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$6.14	\$6.76	\$0.62	10.1%
Parent/Child(ren)	\$11.79	\$12.98	\$1.19	10.1%
Couple	\$12.29	\$13.53	\$1.24	10.1%
Family	\$19.19	\$21.13	\$1.93	10.1%

	October to December			
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$6.36	\$7.02	\$0.66	10.4%
Parent/Child(ren)	\$12.20	\$13.47	\$1.27	10.4%
Couple	\$12.72	\$14.04	\$1.32	10.4%
Family	\$19.86	\$21.93	\$2.07	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan
Out of Network Rates**

Mental Health & Substance Abuse Supplemental Coverage, 20 Visits with Bio (When Purchased With Copay/20 Visit Out of Plan Mental Health Supplemental Coverage with Bio) - Gated

Add-on to 20 visits with Non-Bio

	January to March			
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$6.11	\$6.84	\$0.73	11.9%
Parent/Child(ren)	\$11.72	\$13.12	\$1.40	11.9%
Couple	\$12.21	\$13.67	\$1.46	11.9%
Family	\$19.07	\$21.35	\$2.28	11.9%

	April to June			
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$6.32	\$7.10	\$0.78	12.3%
Parent/Child(ren)	\$12.13	\$13.62	\$1.49	12.3%
Couple	\$12.64	\$14.19	\$1.55	12.3%
Family	\$19.74	\$22.17	\$2.43	12.3%

	July to September			
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$6.70	\$7.37	\$0.68	10.1%
Parent/Child(ren)	\$12.86	\$14.15	\$1.30	10.1%
Couple	\$13.40	\$14.75	\$1.35	10.1%
Family	\$20.93	\$23.04	\$2.11	10.1%

	October to December			
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$6.93	\$7.66	\$0.72	10.4%
Parent/Child(ren)	\$13.31	\$14.69	\$1.39	10.4%
Couple	\$13.87	\$15.31	\$1.44	10.4%
Family	\$21.66	\$23.91	\$2.25	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan
Out of Network Rates**

**Mental Health & Substance Abuse Supplemental Coverage, 20 Visits with Non-Bio
(When Purchased With Copay/20 Visit Out of Plan Mental Health Supplemental Coverage with Non-Bio) - Non-Gated**

January to March				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$0.00	\$0.00	\$0.00	NA
Parent/Child(ren)	\$0.00	\$0.00	\$0.00	NA
Couple	\$0.00	\$0.00	\$0.00	NA
Family	\$0.00	\$0.00	\$0.00	NA

April to June				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$0.00	\$0.00	\$0.00	NA
Parent/Child(ren)	\$0.00	\$0.00	\$0.00	NA
Couple	\$0.00	\$0.00	\$0.00	NA
Family	\$0.00	\$0.00	\$0.00	NA

July to September				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$0.00	\$0.00	\$0.00	NA
Parent/Child(ren)	\$0.00	\$0.00	\$0.00	NA
Couple	\$0.00	\$0.00	\$0.00	NA
Family	\$0.00	\$0.00	\$0.00	NA

October to December				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$0.00	\$0.00	\$0.00	NA
Parent/Child(ren)	\$0.00	\$0.00	\$0.00	NA
Couple	\$0.00	\$0.00	\$0.00	NA
Family	\$0.00	\$0.00	\$0.00	NA

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan
Out of Network Rates**

**Mental Health & Substance Abuse Supplemental Coverage, 30 Visits with Non-Bio (When Purchased
With Copay/30 Visit Out of Plan Mental Health Supplemental Coverage with Non-Bio) - Non-Gated**

Add-on to 20 visits with Non-Bio

	January to March			
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$2.86	\$3.20	\$0.34	11.9%
Parent/Child(ren)	\$5.49	\$6.15	\$0.66	11.9%
Couple	\$5.72	\$6.41	\$0.68	11.9%
Family	\$8.94	\$10.01	\$1.07	11.9%

	April to June			
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$2.96	\$3.33	\$0.36	12.3%
Parent/Child(ren)	\$5.68	\$6.38	\$0.70	12.3%
Couple	\$5.92	\$6.65	\$0.73	12.3%
Family	\$9.25	\$10.39	\$1.14	12.3%

	July to September			
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$3.14	\$3.46	\$0.32	10.1%
Parent/Child(ren)	\$6.03	\$6.63	\$0.61	10.1%
Couple	\$6.28	\$6.91	\$0.63	10.1%
Family	\$9.81	\$10.80	\$0.99	10.1%

	October to December			
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$3.25	\$3.59	\$0.34	10.4%
Parent/Child(ren)	\$6.24	\$6.89	\$0.65	10.4%
Couple	\$6.50	\$7.17	\$0.68	10.4%
Family	\$10.15	\$11.21	\$1.06	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan
Out of Network Rates**

Mental Health & Substance Abuse Supplemental Coverage, 40 Visits with Non-Bio (When Purchased With Copay/40 Visit Out of Plan Mental Health Supplemental Coverage with Non-Bio) - Non-Gated

Add-on to 20 visits with Non-Bio

January to March				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$6.05	\$6.77	\$0.72	11.9%
Parent/Child(ren)	\$11.61	\$13.00	\$1.39	11.9%
Couple	\$12.10	\$13.55	\$1.45	11.9%
Family	\$18.90	\$21.16	\$2.26	11.9%

April to June				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$6.26	\$7.03	\$0.77	12.3%
Parent/Child(ren)	\$12.02	\$13.50	\$1.48	12.3%
Couple	\$12.53	\$14.07	\$1.54	12.3%
Family	\$19.57	\$21.97	\$2.40	12.3%

July to September				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$6.64	\$7.31	\$0.67	10.1%
Parent/Child(ren)	\$12.74	\$14.03	\$1.28	10.1%
Couple	\$13.28	\$14.62	\$1.34	10.1%
Family	\$20.74	\$22.83	\$2.09	10.1%

October to December				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$6.87	\$7.59	\$0.72	10.4%
Parent/Child(ren)	\$13.19	\$14.56	\$1.37	10.4%
Couple	\$13.74	\$15.17	\$1.43	10.4%
Family	\$21.46	\$23.70	\$2.23	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan
Out of Network Rates**

Mental Health & Substance Abuse Supplemental Coverage, 30 Visits with Bio (When Purchased With Copay/30 Visit Out of Plan Mental Health Supplemental Coverage with Bio) - Non-Gated

Add-on to 30 visits with Non-Bio

	January to March			
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$5.60	\$6.27	\$0.67	11.9%
Parent/Child(ren)	\$10.75	\$12.03	\$1.28	11.9%
Couple	\$11.20	\$12.54	\$1.34	11.9%
Family	\$17.49	\$19.58	\$2.09	11.9%

	April to June			
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$5.80	\$6.51	\$0.71	12.3%
Parent/Child(ren)	\$11.12	\$12.49	\$1.37	12.3%
Couple	\$11.59	\$13.02	\$1.42	12.3%
Family	\$18.10	\$20.33	\$2.22	12.3%

	July to September			
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$6.14	\$6.76	\$0.62	10.1%
Parent/Child(ren)	\$11.79	\$12.98	\$1.19	10.1%
Couple	\$12.29	\$13.53	\$1.24	10.1%
Family	\$19.19	\$21.13	\$1.93	10.1%

	October to December			
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$6.36	\$7.02	\$0.66	10.4%
Parent/Child(ren)	\$12.20	\$13.47	\$1.27	10.4%
Couple	\$12.72	\$14.04	\$1.32	10.4%
Family	\$19.86	\$21.93	\$2.07	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan
Out of Network Rates**

Mental Health & Substance Abuse Supplemental Coverage, 20 Visits with Bio (When Purchased With Copay/20 Visit Out of Plan Mental Health Supplemental Coverage with Bio) - Non-Gated

Add-on to 20 visits with Non-Bio

	January to March			
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$6.11	\$6.84	\$0.73	11.9%
Parent/Child(ren)	\$11.72	\$13.12	\$1.40	11.9%
Couple	\$12.21	\$13.67	\$1.46	11.9%
Family	\$19.07	\$21.35	\$2.28	11.9%

	April to June			
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$6.32	\$7.10	\$0.78	12.3%
Parent/Child(ren)	\$12.13	\$13.62	\$1.49	12.3%
Couple	\$12.64	\$14.19	\$1.55	12.3%
Family	\$19.74	\$22.17	\$2.43	12.3%

	July to September			
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$6.70	\$7.37	\$0.68	10.1%
Parent/Child(ren)	\$12.86	\$14.15	\$1.30	10.1%
Couple	\$13.40	\$14.75	\$1.35	10.1%
Family	\$20.93	\$23.04	\$2.11	10.1%

	October to December			
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$6.93	\$7.66	\$0.72	10.4%
Parent/Child(ren)	\$13.31	\$14.69	\$1.39	10.4%
Couple	\$13.87	\$15.31	\$1.44	10.4%
Family	\$21.66	\$23.91	\$2.25	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan**

Mental Health Federal Parity Rider - Gated

January to March				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$25.03	\$28.02	\$2.99	11.9%
Parent/Child(ren)	\$48.04	\$53.78	\$5.74	11.9%
Couple	\$50.06	\$56.04	\$5.98	11.9%
Family	\$78.19	\$87.53	\$9.34	11.9%

April to June				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$25.91	\$29.09	\$3.18	12.3%
Parent/Child(ren)	\$49.72	\$55.83	\$6.11	12.3%
Couple	\$51.81	\$58.18	\$6.37	12.3%
Family	\$80.93	\$90.87	\$9.94	12.3%

July to September				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$27.46	\$30.23	\$2.77	10.1%
Parent/Child(ren)	\$52.71	\$58.02	\$5.31	10.1%
Couple	\$54.92	\$60.46	\$5.54	10.1%
Family	\$85.78	\$94.43	\$8.65	10.1%

October to December				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$28.42	\$31.38	\$2.96	10.4%
Parent/Child(ren)	\$54.55	\$60.23	\$5.68	10.4%
Couple	\$56.84	\$62.76	\$5.92	10.4%
Family	\$88.78	\$98.03	\$9.24	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan**

Mental Health Federal Parity Rider - Non-Gated

January to March				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$27.16	\$30.40	\$3.24	11.9%
Parent/Child(ren)	\$52.12	\$58.35	\$6.22	11.9%
Couple	\$54.31	\$60.80	\$6.49	11.9%
Family	\$84.84	\$94.97	\$10.13	11.9%

April to June				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$28.11	\$31.56	\$3.45	12.3%
Parent/Child(ren)	\$53.95	\$60.58	\$6.63	12.3%
Couple	\$56.22	\$63.12	\$6.91	12.3%
Family	\$87.80	\$98.59	\$10.79	12.3%

July to September				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$29.79	\$32.80	\$3.00	10.1%
Parent/Child(ren)	\$57.19	\$62.95	\$5.77	10.1%
Couple	\$59.59	\$65.60	\$6.01	10.1%
Family	\$93.07	\$102.46	\$9.38	10.1%

October to December				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$30.84	\$34.05	\$3.21	10.4%
Parent/Child(ren)	\$59.19	\$65.35	\$6.16	10.4%
Couple	\$61.67	\$68.09	\$6.42	10.4%
Family	\$96.33	\$106.36	\$10.03	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan**

In-Network Rates

Skilled Nursing Facility - 60 Days

January to March				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$0.94	\$1.06	\$0.11	11.9%
Parent/Child(ren)	\$1.81	\$2.03	\$0.22	11.9%
Couple	\$1.89	\$2.11	\$0.23	11.9%
Family	\$2.95	\$3.30	\$0.35	11.9%

April to June				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$0.98	\$1.10	\$0.12	12.3%
Parent/Child(ren)	\$1.88	\$2.11	\$0.23	12.3%
Couple	\$1.96	\$2.20	\$0.24	12.3%
Family	\$3.05	\$3.43	\$0.38	12.3%

July to September				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$1.04	\$1.14	\$0.10	10.1%
Parent/Child(ren)	\$1.99	\$2.19	\$0.20	10.1%
Couple	\$2.07	\$2.28	\$0.21	10.1%
Family	\$3.24	\$3.56	\$0.33	10.1%

October to December				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$1.07	\$1.18	\$0.11	10.4%
Parent/Child(ren)	\$2.06	\$2.27	\$0.21	10.4%
Couple	\$2.15	\$2.37	\$0.22	10.4%
Family	\$3.35	\$3.70	\$0.35	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan**

In-Network Rates

Skilled Nursing Facility - 100 Days

January to March				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$1.00	\$1.12	\$0.12	11.9%
Parent/Child(ren)	\$1.92	\$2.15	\$0.23	11.9%
Couple	\$2.00	\$2.24	\$0.24	11.9%
Family	\$3.12	\$3.49	\$0.37	11.9%

April to June				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$1.03	\$1.16	\$0.13	12.3%
Parent/Child(ren)	\$1.99	\$2.23	\$0.24	12.3%
Couple	\$2.07	\$2.32	\$0.25	12.3%
Family	\$3.23	\$3.63	\$0.40	12.3%

July to September				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$1.10	\$1.21	\$0.11	10.1%
Parent/Child(ren)	\$2.10	\$2.32	\$0.21	10.1%
Couple	\$2.19	\$2.41	\$0.22	10.1%
Family	\$3.43	\$3.77	\$0.35	10.1%

October to December				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$1.13	\$1.25	\$0.12	10.4%
Parent/Child(ren)	\$2.18	\$2.40	\$0.23	10.4%
Couple	\$2.27	\$2.51	\$0.24	10.4%
Family	\$3.55	\$3.91	\$0.37	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan**

In-Network Rates

Skilled Nursing Facility - 200 Days

January to March				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$1.27	\$1.43	\$0.15	11.9%
Parent/Child(ren)	\$2.44	\$2.74	\$0.29	11.9%
Couple	\$2.55	\$2.85	\$0.30	11.9%
Family	\$3.98	\$4.45	\$0.47	11.9%

April to June				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$1.32	\$1.48	\$0.16	12.3%
Parent/Child(ren)	\$2.53	\$2.84	\$0.31	12.3%
Couple	\$2.64	\$2.96	\$0.32	12.3%
Family	\$4.12	\$4.62	\$0.51	12.3%

July to September				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$1.40	\$1.54	\$0.14	10.1%
Parent/Child(ren)	\$2.68	\$2.95	\$0.27	10.1%
Couple	\$2.79	\$3.08	\$0.28	10.1%
Family	\$4.36	\$4.80	\$0.44	10.1%

October to December				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$1.45	\$1.60	\$0.15	10.4%
Parent/Child(ren)	\$2.77	\$3.06	\$0.29	10.4%
Couple	\$2.89	\$3.19	\$0.30	10.4%
Family	\$4.52	\$4.99	\$0.47	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan**

In-Network Rates

Skilled Nursing Facility - Unlimited Days

January to March				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$1.27	\$1.43	\$0.15	11.9%
Parent/Child(ren)	\$2.44	\$2.74	\$0.29	11.9%
Couple	\$2.55	\$2.85	\$0.30	11.9%
Family	\$3.98	\$4.45	\$0.47	11.9%

April to June				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$1.32	\$1.48	\$0.16	12.3%
Parent/Child(ren)	\$2.53	\$2.84	\$0.31	12.3%
Couple	\$2.64	\$2.96	\$0.32	12.3%
Family	\$4.12	\$4.62	\$0.51	12.3%

July to September				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$1.40	\$1.54	\$0.14	10.1%
Parent/Child(ren)	\$2.68	\$2.95	\$0.27	10.1%
Couple	\$2.79	\$3.08	\$0.28	10.1%
Family	\$4.36	\$4.80	\$0.44	10.1%

October to December				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$1.45	\$1.60	\$0.15	10.4%
Parent/Child(ren)	\$2.77	\$3.06	\$0.29	10.4%
Couple	\$2.89	\$3.19	\$0.30	10.4%
Family	\$4.52	\$4.99	\$0.47	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan
In-Network Rates**

A

Home Health Care - 100 Visits

January to March				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$0.04	\$0.05	\$0.01	25.0%
Parent/Child(ren)	\$0.08	\$0.09	\$0.01	12.5%
Couple	\$0.08	\$0.09	\$0.01	12.5%
Family	\$0.13	\$0.14	\$0.01	7.7%

April to June				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$0.04	\$0.05	\$0.01	25.0%
Parent/Child(ren)	\$0.08	\$0.09	\$0.01	12.5%
Couple	\$0.09	\$0.10	\$0.01	11.1%
Family	\$0.13	\$0.15	\$0.02	15.4%

July to September				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$0.05	\$0.05	\$0.00	0.0%
Parent/Child(ren)	\$0.09	\$0.10	\$0.01	11.1%
Couple	\$0.09	\$0.10	\$0.01	11.1%
Family	\$0.14	\$0.15	\$0.01	7.1%

October to December				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$0.05	\$0.05	\$0.00	0.0%
Parent/Child(ren)	\$0.09	\$0.10	\$0.01	11.1%
Couple	\$0.09	\$0.10	\$0.01	11.1%
Family	\$0.15	\$0.16	\$0.01	6.7%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan
In-Network Rates

A

Home Health Care - 120 Visits

January to March				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$0.07	\$0.08	\$0.01	14.3%
Parent/Child(ren)	\$0.13	\$0.15	\$0.02	15.4%
Couple	\$0.14	\$0.15	\$0.01	7.1%
Family	\$0.21	\$0.24	\$0.03	14.3%

April to June				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$0.07	\$0.08	\$0.01	14.3%
Parent/Child(ren)	\$0.14	\$0.15	\$0.01	7.1%
Couple	\$0.14	\$0.16	\$0.02	14.3%
Family	\$0.22	\$0.25	\$0.03	13.6%

July to September				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$0.08	\$0.08	\$0.00	0.0%
Parent/Child(ren)	\$0.14	\$0.16	\$0.02	14.3%
Couple	\$0.15	\$0.17	\$0.02	13.3%
Family	\$0.23	\$0.26	\$0.03	13.0%

October to December				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$0.08	\$0.09	\$0.01	12.5%
Parent/Child(ren)	\$0.15	\$0.16	\$0.01	6.7%
Couple	\$0.16	\$0.17	\$0.01	6.3%
Family	\$0.24	\$0.27	\$0.03	12.5%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan
In-Network Rates**

A

Home Health Care - Unlimited Visits

January to March				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$0.08	\$0.09	\$0.01	12.5%
Parent/Child(ren)	\$0.16	\$0.18	\$0.02	12.5%
Couple	\$0.16	\$0.18	\$0.02	12.5%
Family	\$0.26	\$0.29	\$0.03	11.5%

April to June				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$0.09	\$0.10	\$0.01	11.1%
Parent/Child(ren)	\$0.16	\$0.18	\$0.02	12.5%
Couple	\$0.17	\$0.19	\$0.02	11.8%
Family	\$0.27	\$0.30	\$0.03	11.1%

July to September				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$0.09	\$0.10	\$0.01	11.1%
Parent/Child(ren)	\$0.17	\$0.19	\$0.02	11.8%
Couple	\$0.18	\$0.20	\$0.02	11.1%
Family	\$0.28	\$0.31	\$0.03	10.7%

October to December				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$0.09	\$0.10	\$0.01	11.1%
Parent/Child(ren)	\$0.18	\$0.20	\$0.02	11.1%
Couple	\$0.19	\$0.21	\$0.02	10.5%
Family	\$0.29	\$0.32	\$0.03	10.3%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan
In-Network Rates**

A

Vision Care Supplemental Coverage

January to March				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$4.40	\$4.40	\$0.00	0.0%
Parent/Child(ren)	\$8.45	\$8.45	\$0.00	0.0%
Couple	\$8.80	\$8.80	\$0.00	0.0%
Family	\$13.75	\$13.75	\$0.00	0.0%

April to June				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$4.40	\$4.40	\$0.00	0.0%
Parent/Child(ren)	\$8.45	\$8.45	\$0.00	0.0%
Couple	\$8.80	\$8.80	\$0.00	0.0%
Family	\$13.75	\$13.75	\$0.00	0.0%

July to September				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$4.40	\$4.40	\$0.00	0.0%
Parent/Child(ren)	\$8.45	\$8.45	\$0.00	0.0%
Couple	\$8.80	\$8.80	\$0.00	0.0%
Family	\$13.75	\$13.75	\$0.00	0.0%

October to December				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$4.40	\$4.40	\$0.00	0.0%
Parent/Child(ren)	\$8.45	\$8.45	\$0.00	0.0%
Couple	\$8.80	\$8.80	\$0.00	0.0%
Family	\$13.75	\$13.75	\$0.00	0.0%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan
In-Network Rates

A

Vision Care

January to March				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$26.12	\$29.24	\$3.12	11.9%
Parent/Child(ren)	\$50.14	\$56.12	\$5.98	11.9%
Couple	\$52.24	\$58.48	\$6.24	11.9%
Family	\$81.60	\$91.35	\$9.75	11.9%

April to June				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$27.04	\$30.36	\$3.32	12.3%
Parent/Child(ren)	\$51.89	\$58.27	\$6.38	12.3%
Couple	\$54.07	\$60.72	\$6.65	12.3%
Family	\$84.46	\$94.84	\$10.38	12.3%

July to September				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$28.66	\$31.55	\$2.89	10.1%
Parent/Child(ren)	\$55.01	\$60.55	\$5.54	10.1%
Couple	\$57.32	\$63.10	\$5.78	10.1%
Family	\$89.53	\$98.55	\$9.02	10.1%

October to December				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$29.66	\$32.75	\$3.09	10.4%
Parent/Child(ren)	\$56.93	\$62.86	\$5.93	10.4%
Couple	\$59.32	\$65.50	\$6.18	10.4%
Family	\$92.66	\$102.30	\$9.64	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan
In-Network Rates**

A

Physical Therapy

January to March				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$2.98	\$3.34	\$0.36	12.1%
Parent/Child(ren)	\$5.73	\$6.41	\$0.68	11.9%
Couple	\$5.97	\$6.68	\$0.71	11.9%
Family	\$9.32	\$10.44	\$1.12	12.0%

April to June				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$3.09	\$3.47	\$0.38	12.3%
Parent/Child(ren)	\$5.93	\$6.66	\$0.73	12.3%
Couple	\$6.18	\$6.94	\$0.76	12.3%
Family	\$9.65	\$10.84	\$1.19	12.3%

July to September				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$3.27	\$3.60	\$0.33	10.1%
Parent/Child(ren)	\$6.28	\$6.92	\$0.64	10.2%
Couple	\$6.55	\$7.21	\$0.66	10.1%
Family	\$10.23	\$11.26	\$1.03	10.1%

October to December				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$3.39	\$3.74	\$0.35	10.3%
Parent/Child(ren)	\$6.50	\$7.18	\$0.68	10.5%
Couple	\$6.78	\$7.48	\$0.70	10.3%
Family	\$10.59	\$11.69	\$1.10	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan
In-Network Rates**

A

Durable Medical Equipment

January to March				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$5.05	\$5.66	\$0.61	12.1%
Parent/Child(ren)	\$9.70	\$10.85	\$1.15	11.9%
Couple	\$10.10	\$11.31	\$1.21	12.0%
Family	\$15.78	\$17.67	\$1.89	12.0%

April to June				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$5.23	\$5.87	\$0.64	12.2%
Parent/Child(ren)	\$10.04	\$11.27	\$1.23	12.3%
Couple	\$10.46	\$11.74	\$1.28	12.2%
Family	\$16.33	\$18.34	\$2.01	12.3%

July to September				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$5.54	\$6.10	\$0.56	10.1%
Parent/Child(ren)	\$10.64	\$11.71	\$1.07	10.1%
Couple	\$11.08	\$12.20	\$1.12	10.1%
Family	\$17.31	\$19.06	\$1.75	10.1%

October to December				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$5.74	\$6.33	\$0.59	10.3%
Parent/Child(ren)	\$11.01	\$12.16	\$1.15	10.4%
Couple	\$11.47	\$12.67	\$1.20	10.5%
Family	\$17.92	\$19.79	\$1.87	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan
In-Network Rates**

A

No Hospice Care

January to March				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	(\$1.27)	(\$1.43)	(\$0.16)	12.6%
Parent/Child(ren)	(\$2.44)	(\$2.74)	(\$0.30)	12.3%
Couple	(\$2.55)	(\$2.85)	(\$0.30)	11.8%
Family	(\$3.98)	(\$4.45)	(\$0.47)	11.8%

April to June				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	(\$1.32)	(\$1.48)	(\$0.16)	12.1%
Parent/Child(ren)	(\$2.53)	(\$2.84)	(\$0.31)	12.3%
Couple	(\$2.64)	(\$2.96)	(\$0.32)	12.1%
Family	(\$4.12)	(\$4.62)	(\$0.50)	12.1%

July to September				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	(\$1.40)	(\$1.54)	(\$0.14)	10.0%
Parent/Child(ren)	(\$2.68)	(\$2.95)	(\$0.27)	10.1%
Couple	(\$2.79)	(\$3.08)	(\$0.29)	10.4%
Family	(\$4.36)	(\$4.80)	(\$0.44)	10.1%

October to December				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	(\$1.45)	(\$1.60)	(\$0.15)	10.3%
Parent/Child(ren)	(\$2.77)	(\$3.06)	(\$0.29)	10.5%
Couple	(\$2.89)	(\$3.19)	(\$0.30)	10.4%
Family	(\$4.52)	(\$4.99)	(\$0.47)	10.4%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan
In-Network Rates

**Alternative Medicine Supplemental Coverage: Acupuncture and Chiropractic; \$10 office visit copay
No PCP referral, unlimited maximum amount payable**

January to March				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$47.59	\$53.27	\$5.68	11.9%
Parent/Child(ren)	\$91.34	\$102.25	\$10.91	11.9%
Couple	\$95.18	\$106.54	\$11.36	11.9%
Family	\$148.66	\$166.41	\$17.75	11.9%

April to June				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$49.25	\$55.31	\$6.06	12.3%
Parent/Child(ren)	\$94.54	\$106.16	\$11.62	12.3%
Couple	\$98.51	\$110.61	\$12.10	12.3%
Family	\$153.87	\$172.77	\$18.90	12.3%

July to September				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$52.21	\$57.47	\$5.26	10.1%
Parent/Child(ren)	\$100.21	\$110.31	\$10.10	10.1%
Couple	\$104.42	\$114.95	\$10.53	10.1%
Family	\$163.10	\$179.54	\$16.44	10.1%

October to December				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$54.04	\$59.66	\$5.62	10.4%
Parent/Child(ren)	\$103.72	\$114.51	\$10.79	10.4%
Couple	\$108.07	\$119.32	\$11.25	10.4%
Family	\$168.81	\$186.38	\$17.57	10.4%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan
In-Network Rates

A

**Alternative Medicine Supplemental Coverage: Acupuncture and Chiropractic; \$15 office visit copay
No PCP referral, unlimited maximum amount payable**

January to March				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$36.34	\$40.67	\$4.33	11.9%
Parent/Child(ren)	\$69.74	\$78.07	\$8.33	11.9%
Couple	\$72.67	\$81.35	\$8.68	11.9%
Family	\$113.51	\$127.06	\$13.55	11.9%

April to June				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$37.61	\$42.23	\$4.62	12.3%
Parent/Child(ren)	\$72.18	\$81.05	\$8.87	12.3%
Couple	\$75.21	\$84.46	\$9.25	12.3%
Family	\$117.48	\$131.92	\$14.44	12.3%

July to September				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$39.86	\$43.88	\$4.02	10.1%
Parent/Child(ren)	\$76.51	\$84.23	\$7.72	10.1%
Couple	\$79.73	\$87.76	\$8.03	10.1%
Family	\$124.53	\$137.08	\$12.55	10.1%

October to December				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$41.26	\$45.55	\$4.29	10.4%
Parent/Child(ren)	\$79.19	\$87.43	\$8.24	10.4%
Couple	\$82.52	\$91.11	\$8.59	10.4%
Family	\$128.89	\$142.30	\$13.41	10.4%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan
In-Network Rates

**Alternative Medicine Supplemental Coverage: Acupuncture and Chiropractic; \$20 office visit copay
No PCP referral, unlimited maximum amount payable**

January to March				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$26.22	\$29.35	\$3.13	11.9%
Parent/Child(ren)	\$50.32	\$56.33	\$6.01	11.9%
Couple	\$52.44	\$58.70	\$6.26	11.9%
Family	\$81.90	\$91.68	\$9.78	11.9%

April to June				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$27.14	\$30.47	\$3.33	12.3%
Parent/Child(ren)	\$52.08	\$58.48	\$6.40	12.3%
Couple	\$54.27	\$60.94	\$6.67	12.3%
Family	\$84.77	\$95.18	\$10.41	12.3%

July to September				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$28.76	\$31.66	\$2.90	10.1%
Parent/Child(ren)	\$55.21	\$60.77	\$5.56	10.1%
Couple	\$57.53	\$63.33	\$5.80	10.1%
Family	\$89.85	\$98.91	\$9.06	10.1%

October to December				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$29.77	\$32.87	\$3.10	10.4%
Parent/Child(ren)	\$57.14	\$63.09	\$5.95	10.4%
Couple	\$59.54	\$65.74	\$6.20	10.4%
Family	\$93.00	\$102.68	\$9.68	10.4%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group Freedom Plan
In-Network Rates

**Alternative Medicine Supplemental Coverage: Acupuncture and Chiropractic; \$25 office visit copay
No PCP referral, unlimited maximum amount payable**

January to March				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$18.33	\$20.52	\$2.19	11.9%
Parent/Child(ren)	\$35.19	\$39.39	\$4.20	11.9%
Couple	\$36.66	\$41.04	\$4.38	11.9%
Family	\$57.27	\$64.10	\$6.83	11.9%

April to June				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$18.97	\$21.31	\$2.34	12.3%
Parent/Child(ren)	\$36.42	\$40.89	\$4.47	12.3%
Couple	\$37.95	\$42.61	\$4.66	12.3%
Family	\$59.27	\$66.55	\$7.28	12.3%

July to September				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$20.11	\$22.14	\$2.03	10.1%
Parent/Child(ren)	\$38.60	\$42.49	\$3.89	10.1%
Couple	\$40.22	\$44.28	\$4.06	10.1%
Family	\$62.83	\$69.16	\$6.33	10.1%

October to December				
	2012	2013	\$ Adj	% Adj
Four-Tier A				
Single	\$20.82	\$22.98	\$2.16	10.4%
Parent/Child(ren)	\$39.95	\$44.11	\$4.16	10.4%
Couple	\$41.63	\$45.97	\$4.34	10.4%
Family	\$65.03	\$71.79	\$6.76	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS
Pharmacy Rates**

(Generic Copay=\$7, Pref.Brand Copay=\$20, Non Pref.Brand Copay=\$40, Annual Deductible=\$0, Annual Cap=None)
(With Oral Contraceptive, Generics Not Mandatory)

Gated								
	January to March				April to June			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$262.24	\$293.56	\$31.32	11.9%	\$271.42	\$304.78	\$33.36	12.3%
Parent/Child(ren)	\$503.34	\$563.45	\$60.11	11.9%	\$520.96	\$584.98	\$64.03	12.3%
Couple	\$524.48	\$587.12	\$62.64	11.9%	\$542.84	\$609.56	\$66.72	12.3%
Family	\$819.20	\$917.04	\$97.84	11.9%	\$847.88	\$952.09	\$104.21	12.3%
	July to September				October to December			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$287.71	\$316.72	\$29.01	10.1%	\$297.78	\$328.78	\$31.00	10.4%
Parent/Child(ren)	\$552.22	\$607.90	\$55.67	10.1%	\$571.55	\$631.05	\$59.49	10.4%
Couple	\$575.42	\$633.43	\$58.01	10.1%	\$595.56	\$657.55	\$61.99	10.4%
Family	\$898.77	\$989.38	\$90.61	10.1%	\$930.23	\$1,027.05	\$96.83	10.4%
Non-Gated								
	January to March				April to June			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$278.04	\$311.25	\$33.21	11.9%	\$287.77	\$323.14	\$35.37	12.3%
Parent/Child(ren)	\$533.66	\$597.40	\$63.73	11.9%	\$552.34	\$620.23	\$67.89	12.3%
Couple	\$556.08	\$622.49	\$66.41	11.9%	\$575.54	\$646.28	\$70.74	12.3%
Family	\$868.56	\$972.29	\$103.73	11.9%	\$898.96	\$1,009.45	\$110.49	12.3%
	July to September				October to December			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$305.04	\$335.80	\$30.76	10.1%	\$315.72	\$348.58	\$32.86	10.4%
Parent/Child(ren)	\$585.49	\$644.52	\$59.03	10.1%	\$605.99	\$669.06	\$63.08	10.4%
Couple	\$610.08	\$671.59	\$61.51	10.1%	\$631.44	\$697.17	\$65.73	10.4%
Family	\$952.91	\$1,048.98	\$96.08	10.1%	\$986.27	\$1,088.93	\$102.66	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS
Pharmacy Rates**

(Generic Copay=\$7, Pref.Brand Copay=\$20, Non Pref.Brand Copay=\$40, Annual Deductible=\$50, Annual Cap=None)
(With Oral Contraceptive, Generics Not Mandatory)

Gated								
	January to March				April to June			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$236.11	\$264.30	\$28.19	11.9%	\$244.37	\$274.40	\$30.03	12.3%
Parent/Child(ren)	\$453.18	\$507.29	\$54.11	11.9%	\$469.04	\$526.68	\$57.64	12.3%
Couple	\$472.22	\$528.60	\$56.38	11.9%	\$488.74	\$548.80	\$60.06	12.3%
Family	\$737.58	\$825.64	\$88.06	11.9%	\$763.38	\$857.19	\$93.81	12.3%
July to September								
	July to September				October to December			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$259.03	\$285.15	\$26.12	10.1%	\$268.10	\$296.01	\$27.91	10.4%
Parent/Child(ren)	\$497.18	\$547.31	\$50.13	10.1%	\$514.59	\$568.15	\$53.56	10.4%
Couple	\$518.06	\$570.30	\$52.24	10.1%	\$536.20	\$592.01	\$55.81	10.4%
Family	\$809.18	\$890.77	\$81.59	10.1%	\$837.51	\$924.69	\$87.18	10.4%
Non-Gated								
	January to March				April to June			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$250.33	\$280.22	\$29.89	11.9%	\$259.09	\$290.93	\$31.84	12.3%
Parent/Child(ren)	\$480.48	\$537.85	\$57.37	11.9%	\$497.29	\$558.40	\$61.11	12.3%
Couple	\$500.66	\$560.44	\$59.78	11.9%	\$518.18	\$581.86	\$63.68	12.3%
Family	\$782.00	\$875.37	\$93.38	11.9%	\$809.36	\$908.83	\$99.46	12.3%
July to September								
	July to September				October to December			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$274.64	\$302.33	\$27.69	10.1%	\$284.25	\$313.84	\$29.59	10.4%
Parent/Child(ren)	\$527.14	\$580.28	\$53.14	10.1%	\$545.58	\$602.37	\$56.79	10.4%
Couple	\$549.28	\$604.65	\$55.37	10.1%	\$568.50	\$627.67	\$59.17	10.4%
Family	\$857.94	\$944.42	\$86.49	10.1%	\$887.96	\$980.39	\$92.43	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS
Pharmacy Rates**

(Generic Copay=\$7, Pref.Brand Copay=\$20, Non Pref.Brand Copay=\$40, Annual Deductible=\$100, Annual Cap=None)
(With Oral Contraceptive, Generics Not Mandatory)

Gated								
	January to March				April to June			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$222.96	\$249.58	\$26.62	11.9%	\$230.76	\$259.12	\$28.36	12.3%
Parent/Child(ren)	\$427.94	\$479.04	\$51.10	11.9%	\$442.92	\$497.35	\$54.43	12.3%
Couple	\$445.92	\$499.16	\$53.24	11.9%	\$461.52	\$518.24	\$56.72	12.3%
Family	\$696.50	\$779.66	\$83.16	11.9%	\$720.86	\$809.46	\$88.59	12.3%
	July to September				October to December			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$244.61	\$269.27	\$24.66	10.1%	\$253.17	\$279.52	\$26.35	10.4%
Parent/Child(ren)	\$469.50	\$516.83	\$47.33	10.1%	\$485.93	\$536.51	\$50.58	10.4%
Couple	\$489.22	\$538.54	\$49.32	10.1%	\$506.34	\$559.04	\$52.70	10.4%
Family	\$764.13	\$841.16	\$77.03	10.1%	\$790.87	\$873.19	\$82.32	10.4%
Non-Gated								
	January to March				April to June			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$236.40	\$264.63	\$28.23	11.9%	\$244.67	\$274.74	\$30.07	12.3%
Parent/Child(ren)	\$453.74	\$507.92	\$54.18	11.9%	\$469.61	\$527.33	\$57.71	12.3%
Couple	\$472.80	\$529.25	\$56.45	11.9%	\$489.34	\$549.48	\$60.14	12.3%
Family	\$738.48	\$826.66	\$88.17	11.9%	\$764.32	\$858.25	\$93.93	12.3%
	July to September				October to December			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$259.35	\$285.50	\$26.15	10.1%	\$268.43	\$296.37	\$27.94	10.4%
Parent/Child(ren)	\$497.79	\$547.98	\$50.19	10.1%	\$515.22	\$568.85	\$53.63	10.4%
Couple	\$518.70	\$571.00	\$52.30	10.1%	\$536.86	\$592.74	\$55.88	10.4%
Family	\$810.18	\$891.86	\$81.69	10.1%	\$838.54	\$925.82	\$87.28	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS
Pharmacy Rates**

(Generic Copay=\$7, Pref.Brand Copay=\$20, Non Pref.Brand Copay=\$40, Annual Deductible=\$250, Annual Cap=None)
(With Oral Contraceptive, Generics Not Mandatory)

Gated								
	January to March				April to June			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$204.84	\$229.30	\$24.46	11.9%	\$212.01	\$238.07	\$26.06	12.3%
Parent/Child(ren)	\$393.17	\$440.12	\$46.95	11.9%	\$406.93	\$456.94	\$50.01	12.3%
Couple	\$409.68	\$458.61	\$48.93	11.9%	\$424.02	\$476.13	\$52.11	12.3%
Family	\$639.89	\$716.31	\$76.42	11.9%	\$662.29	\$743.69	\$81.40	12.3%
	July to September				October to December			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$224.73	\$247.39	\$22.66	10.1%	\$232.60	\$256.81	\$24.21	10.4%
Parent/Child(ren)	\$431.34	\$474.84	\$43.49	10.1%	\$446.45	\$492.92	\$46.47	10.4%
Couple	\$449.46	\$494.78	\$45.32	10.1%	\$465.20	\$513.62	\$48.42	10.4%
Family	\$702.03	\$772.82	\$70.79	10.1%	\$726.61	\$802.24	\$75.63	10.4%
Non-Gated								
	January to March				April to June			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$217.18	\$243.11	\$25.93	11.9%	\$224.78	\$252.41	\$27.63	12.3%
Parent/Child(ren)	\$416.85	\$466.63	\$49.78	11.9%	\$431.44	\$484.46	\$53.02	12.3%
Couple	\$434.36	\$486.23	\$51.87	11.9%	\$449.56	\$504.81	\$55.25	12.3%
Family	\$678.44	\$759.46	\$81.02	11.9%	\$702.18	\$788.48	\$86.30	12.3%
	July to September				October to December			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$238.27	\$262.29	\$24.02	10.1%	\$246.61	\$272.28	\$25.67	10.4%
Parent/Child(ren)	\$457.33	\$503.44	\$46.11	10.1%	\$473.34	\$522.61	\$49.27	10.4%
Couple	\$476.54	\$524.58	\$48.04	10.1%	\$493.22	\$544.56	\$51.34	10.4%
Family	\$744.32	\$819.37	\$75.04	10.1%	\$770.38	\$850.57	\$80.19	10.4%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS
Pharmacy Rates

(Generic Copay=\$7, Pref.Brand Copay=\$20, Non Pref.Brand Copay=\$40, Annual Deductible=\$500, Annual Cap=None)
(With Oral Contraceptive, Generics Not Mandatory)

Gated								
	January to March				April to June			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$173.21	\$193.89	\$20.68	11.9%	\$179.27	\$201.30	\$22.03	12.3%
Parent/Child(ren)	\$332.46	\$372.15	\$39.70	11.9%	\$344.09	\$386.37	\$42.29	12.3%
Couple	\$346.42	\$387.78	\$41.36	11.9%	\$358.54	\$402.60	\$44.06	12.3%
Family	\$541.09	\$605.69	\$64.61	11.9%	\$560.02	\$628.84	\$68.82	12.3%
July to September								
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$190.03	\$209.19	\$19.16	10.1%	\$196.68	\$217.15	\$20.47	10.4%
Parent/Child(ren)	\$364.74	\$401.51	\$36.77	10.1%	\$377.50	\$416.80	\$39.29	10.4%
Couple	\$380.06	\$418.37	\$38.31	10.1%	\$393.36	\$434.30	\$40.94	10.4%
Family	\$593.63	\$653.47	\$59.84	10.1%	\$614.40	\$678.36	\$63.95	10.4%
Non-Gated								
	January to March				April to June			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$183.61	\$205.53	\$21.92	11.9%	\$190.04	\$213.39	\$23.35	12.3%
Parent/Child(ren)	\$352.42	\$394.50	\$42.08	11.9%	\$364.76	\$409.58	\$44.82	12.3%
Couple	\$367.22	\$411.07	\$43.85	11.9%	\$380.08	\$426.78	\$46.70	12.3%
Family	\$573.57	\$642.06	\$68.49	11.9%	\$593.66	\$666.60	\$72.94	12.3%
July to September								
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$201.44	\$221.75	\$20.31	10.1%	\$208.49	\$230.19	\$21.70	10.4%
Parent/Child(ren)	\$386.64	\$425.62	\$38.98	10.1%	\$400.17	\$441.83	\$41.65	10.4%
Couple	\$402.88	\$443.50	\$40.62	10.1%	\$416.98	\$460.38	\$43.40	10.4%
Family	\$629.27	\$692.71	\$63.44	10.1%	\$651.30	\$719.09	\$67.79	10.4%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS
Pharmacy Rates

(Generic Copay=\$10, Pref. Brand Copay=\$30, Non Pref. Brand Copay=\$60, Annual Deductible=\$0, Annual Cap=None)
(With Oral Contraceptive, Generics Not Mandatory)

Gated								
	January to March				April to June			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$155.63	\$174.22	\$18.59	11.9%	\$161.08	\$180.87	\$19.79	12.3%
Parent/Child(ren)	\$298.71	\$334.39	\$35.67	11.9%	\$309.17	\$347.16	\$37.99	12.3%
Couple	\$311.26	\$348.43	\$37.17	11.9%	\$322.16	\$361.75	\$39.59	12.3%
Family	\$486.17	\$544.23	\$58.06	11.9%	\$503.19	\$565.02	\$61.83	12.3%
July to September								
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
	October to December							
Four-Tier A								
Single	\$170.74	\$187.96	\$17.22	10.1%	\$176.72	\$195.11	\$18.39	10.4%
Parent/Child(ren)	\$327.71	\$360.76	\$33.05	10.1%	\$339.19	\$374.50	\$35.31	10.4%
Couple	\$341.48	\$375.92	\$34.44	10.1%	\$353.44	\$390.23	\$36.79	10.4%
Family	\$533.37	\$587.15	\$53.79	10.1%	\$552.05	\$609.51	\$57.46	10.4%
Non-Gated								
	January to March				April to June			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$165.00	\$184.71	\$19.71	11.9%	\$170.78	\$191.77	\$20.99	12.3%
Parent/Child(ren)	\$316.70	\$354.54	\$37.84	11.9%	\$327.79	\$368.09	\$40.29	12.3%
Couple	\$330.00	\$369.43	\$39.43	11.9%	\$341.56	\$383.55	\$41.99	12.3%
Family	\$515.44	\$577.02	\$61.58	11.9%	\$533.49	\$599.07	\$65.58	12.3%
July to September								
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
	October to December							
Four-Tier A								
Single	\$181.03	\$199.28	\$18.25	10.1%	\$187.37	\$206.87	\$19.50	10.4%
Parent/Child(ren)	\$347.47	\$382.50	\$35.04	10.1%	\$359.63	\$397.07	\$37.43	10.4%
Couple	\$362.06	\$398.57	\$36.51	10.1%	\$374.74	\$413.75	\$39.01	10.4%
Family	\$565.51	\$622.54	\$57.03	10.1%	\$585.32	\$646.24	\$60.93	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS
Pharmacy Rates**

(Generic Copay=\$10, Pref. Brand Copay=\$30, Non Pref. Brand Copay=\$60, Annual Deductible=\$250, Annual Cap=None)
(With Oral Contraceptive, Generics Not Mandatory)

Gated								
	January to March				April to June			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$143.78	\$160.95	\$17.17	11.9%	\$148.81	\$167.10	\$18.29	12.3%
Parent/Child(ren)	\$275.97	\$308.92	\$32.95	11.9%	\$285.62	\$320.72	\$35.10	12.3%
Couple	\$287.56	\$321.89	\$34.33	11.9%	\$297.62	\$334.19	\$36.57	12.3%
Family	\$449.15	\$502.77	\$53.62	11.9%	\$464.86	\$521.99	\$57.12	12.3%
July to September								
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
	October to December							
Four-Tier A								
Single	\$157.74	\$173.64	\$15.90	10.1%	\$163.26	\$180.25	\$16.99	10.4%
Parent/Child(ren)	\$302.76	\$333.28	\$30.52	10.1%	\$313.36	\$345.98	\$32.62	10.4%
Couple	\$315.48	\$347.28	\$31.80	10.1%	\$326.52	\$360.51	\$33.99	10.4%
Family	\$492.76	\$542.43	\$49.67	10.1%	\$510.00	\$563.09	\$53.09	10.4%
Non-Gated								
	January to March				April to June			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$152.45	\$170.66	\$18.21	11.9%	\$157.79	\$177.18	\$19.39	12.3%
Parent/Child(ren)	\$292.61	\$327.55	\$34.94	11.9%	\$302.86	\$340.07	\$37.21	12.3%
Couple	\$304.90	\$341.31	\$36.41	11.9%	\$315.58	\$354.36	\$38.78	12.3%
Family	\$476.23	\$533.11	\$56.87	11.9%	\$492.92	\$553.48	\$60.57	12.3%
July to September								
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
	October to December							
Four-Tier A								
Single	\$167.26	\$184.12	\$16.86	10.1%	\$173.11	\$191.13	\$18.02	10.4%
Parent/Child(ren)	\$321.04	\$353.39	\$32.36	10.1%	\$332.26	\$366.85	\$34.59	10.4%
Couple	\$334.52	\$368.24	\$33.72	10.1%	\$346.22	\$382.26	\$36.04	10.4%
Family	\$522.50	\$575.16	\$52.66	10.1%	\$540.77	\$597.06	\$56.29	10.4%

**OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS
Pharmacy Rates**

(Generic Copay=\$10, Pref. Brand Copay=\$30, Non Pref. Brand Copay=\$60, Annual Deductible=\$500, Annual Cap=None)
(With Oral Contraceptive, Generics Not Mandatory)

Gated								
	January to March				April to June			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$122.52	\$137.15	\$14.63	11.9%	\$126.81	\$142.39	\$15.58	12.3%
Parent/Child(ren)	\$235.16	\$263.24	\$28.08	11.9%	\$243.40	\$273.30	\$29.90	12.3%
Couple	\$245.04	\$274.30	\$29.26	11.9%	\$253.62	\$284.78	\$31.16	12.3%
Family	\$382.74	\$428.43	\$45.70	11.9%	\$396.14	\$444.81	\$48.67	12.3%
	July to September				October to December			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$134.42	\$147.97	\$13.55	10.1%	\$139.12	\$153.60	\$14.48	10.4%
Parent/Child(ren)	\$258.00	\$284.00	\$26.00	10.1%	\$267.02	\$294.82	\$27.79	10.4%
Couple	\$268.84	\$295.93	\$27.09	10.1%	\$278.24	\$307.20	\$28.96	10.4%
Family	\$419.91	\$462.23	\$42.32	10.1%	\$434.59	\$479.83	\$45.24	10.4%
Non-Gated								
	January to March				April to June			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$129.89	\$145.41	\$15.52	11.9%	\$134.44	\$150.97	\$16.53	12.3%
Parent/Child(ren)	\$249.31	\$279.10	\$29.79	11.9%	\$258.04	\$289.76	\$31.72	12.3%
Couple	\$259.78	\$290.82	\$31.04	11.9%	\$268.88	\$301.93	\$33.05	12.3%
Family	\$405.76	\$454.24	\$48.48	11.9%	\$419.97	\$471.60	\$51.63	12.3%
	July to September				October to December			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$142.51	\$156.88	\$14.37	10.1%	\$147.50	\$162.85	\$15.35	10.4%
Parent/Child(ren)	\$273.53	\$301.11	\$27.58	10.1%	\$283.11	\$312.58	\$29.47	10.4%
Couple	\$285.02	\$313.76	\$28.74	10.1%	\$295.00	\$325.71	\$30.71	10.4%
Family	\$445.18	\$490.07	\$44.89	10.1%	\$460.77	\$508.73	\$47.96	10.4%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS
Pharmacy Rates

(Generic Copay=\$15, Brand Coinsurance = 50%, Annual Deductible=\$0, Annual Cap=None)
(With Oral Contraceptive, Generics Not Mandatory)

Gated								
	January to March				April to June			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$141.52	\$158.41	\$16.89	11.9%	\$146.47	\$164.47	\$18.00	12.3%
Parent/Child(ren)	\$271.63	\$304.05	\$32.42	11.9%	\$281.13	\$315.67	\$34.54	12.3%
Couple	\$283.04	\$316.82	\$33.78	11.9%	\$292.94	\$328.93	\$35.99	12.3%
Family	\$442.09	\$494.86	\$52.77	11.9%	\$457.55	\$513.77	\$56.22	12.3%
	July to September				October to December			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$155.26	\$170.91	\$15.65	10.1%	\$160.69	\$177.42	\$16.73	10.4%
Parent/Child(ren)	\$298.00	\$328.04	\$30.03	10.1%	\$308.43	\$340.53	\$32.10	10.4%
Couple	\$310.52	\$341.82	\$31.30	10.1%	\$321.38	\$354.83	\$33.45	10.4%
Family	\$485.01	\$533.89	\$48.88	10.1%	\$501.97	\$554.22	\$52.25	10.4%
Non-Gated								
	January to March				April to June			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$150.04	\$167.96	\$17.92	11.9%	\$155.29	\$174.37	\$19.08	12.3%
Parent/Child(ren)	\$287.98	\$322.37	\$34.39	11.9%	\$298.06	\$334.69	\$36.63	12.3%
Couple	\$300.08	\$335.91	\$35.83	11.9%	\$310.58	\$348.75	\$38.17	12.3%
Family	\$468.71	\$524.67	\$55.96	11.9%	\$485.11	\$544.72	\$59.61	12.3%
	July to September				October to December			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$164.61	\$181.20	\$16.59	10.1%	\$170.37	\$188.10	\$17.73	10.4%
Parent/Child(ren)	\$315.95	\$347.80	\$31.85	10.1%	\$327.00	\$361.04	\$34.04	10.4%
Couple	\$329.22	\$362.41	\$33.19	10.1%	\$340.74	\$376.21	\$35.47	10.4%
Family	\$514.22	\$566.06	\$51.84	10.1%	\$532.21	\$587.61	\$55.40	10.4%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS
Pharmacy Rates

(Generic Copay=\$15, Brand Coinsurance = 50%, Annual Deductible=\$50, Annual Cap=None)
(With Oral Contraceptive, Generics Not Mandatory)

Gated								
	January to March				April to June			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$127.30	\$142.51	\$15.21	11.9%	\$131.76	\$147.96	\$16.20	12.3%
Parent/Child(ren)	\$244.34	\$273.53	\$29.20	11.9%	\$252.90	\$283.99	\$31.09	12.3%
Couple	\$254.60	\$285.02	\$30.42	11.9%	\$263.52	\$295.91	\$32.39	12.3%
Family	\$397.67	\$445.19	\$47.52	11.9%	\$411.60	\$462.20	\$50.60	12.3%
	July to September				October to December			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$139.67	\$153.75	\$14.08	10.1%	\$144.56	\$159.61	\$15.05	10.4%
Parent/Child(ren)	\$268.08	\$295.11	\$27.03	10.1%	\$277.47	\$306.35	\$28.88	10.4%
Couple	\$279.34	\$307.50	\$28.16	10.1%	\$289.12	\$319.21	\$30.09	10.4%
Family	\$436.31	\$480.30	\$43.99	10.1%	\$451.59	\$498.59	\$47.01	10.4%
Non-Gated								
	January to March				April to June			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$134.96	\$151.07	\$16.11	11.9%	\$139.68	\$156.84	\$17.16	12.3%
Parent/Child(ren)	\$259.04	\$289.96	\$30.92	11.9%	\$268.10	\$301.04	\$32.94	12.3%
Couple	\$269.92	\$302.14	\$32.22	11.9%	\$279.36	\$313.68	\$34.32	12.3%
Family	\$421.60	\$471.92	\$50.32	11.9%	\$436.34	\$489.95	\$53.61	12.3%
	July to September				October to December			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$148.06	\$162.98	\$14.92	10.1%	\$153.24	\$169.19	\$15.95	10.4%
Parent/Child(ren)	\$284.18	\$312.83	\$28.65	10.1%	\$294.13	\$324.74	\$30.62	10.4%
Couple	\$296.12	\$325.97	\$29.85	10.1%	\$306.48	\$338.38	\$31.90	10.4%
Family	\$462.52	\$509.14	\$46.62	10.1%	\$478.70	\$528.53	\$49.83	10.4%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS
Pharmacy Rates

(Generic Copay=\$15, Brand Coinsurance = 50%, Annual Deductible=\$100, Annual Cap=None)
(With Oral Contraceptive, Generics Not Mandatory)

Gated								
	January to March				April to June			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$120.34	\$134.70	\$14.36	11.9%	\$124.55	\$139.85	\$15.30	12.3%
Parent/Child(ren)	\$230.98	\$258.55	\$27.57	11.9%	\$239.06	\$268.43	\$29.37	12.3%
Couple	\$240.68	\$269.41	\$28.73	11.9%	\$249.10	\$279.70	\$30.60	12.3%
Family	\$375.93	\$420.80	\$44.87	11.9%	\$389.08	\$436.88	\$47.80	12.3%
	July to September				October to December			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$132.02	\$145.33	\$13.31	10.1%	\$136.64	\$150.86	\$14.22	10.4%
Parent/Child(ren)	\$253.40	\$278.94	\$25.54	10.1%	\$262.26	\$289.56	\$27.30	10.4%
Couple	\$264.04	\$290.66	\$26.62	10.1%	\$273.28	\$301.73	\$28.45	10.4%
Family	\$412.41	\$453.99	\$41.58	10.1%	\$426.85	\$471.28	\$44.43	10.4%
Non-Gated								
	January to March				April to June			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$127.57	\$142.80	\$15.23	11.9%	\$132.03	\$148.25	\$16.22	12.3%
Parent/Child(ren)	\$244.86	\$274.08	\$29.23	11.9%	\$253.42	\$284.56	\$31.14	12.3%
Couple	\$255.14	\$285.59	\$30.45	11.9%	\$264.06	\$296.51	\$32.45	12.3%
Family	\$398.51	\$446.08	\$47.57	11.9%	\$412.44	\$463.13	\$50.68	12.3%
	July to September				October to December			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$139.95	\$154.06	\$14.11	10.1%	\$144.85	\$159.93	\$15.08	10.4%
Parent/Child(ren)	\$268.62	\$295.70	\$27.08	10.1%	\$278.02	\$306.96	\$28.94	10.4%
Couple	\$279.90	\$308.12	\$28.22	10.1%	\$289.70	\$319.85	\$30.15	10.4%
Family	\$437.19	\$481.27	\$44.08	10.1%	\$452.49	\$499.59	\$47.10	10.4%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS
Pharmacy Rates

(Generic Copay=\$15, Brand Coinsurance = 50%, Annual Deductible=\$250, Annual Cap=None)
(With Oral Contraceptive, Generics Not Mandatory)

Gated								
	January to March				April to June			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$110.34	\$123.51	\$13.17	11.9%	\$114.20	\$128.23	\$14.03	12.3%
Parent/Child(ren)	\$211.78	\$237.07	\$25.29	11.9%	\$219.19	\$246.13	\$26.94	12.3%
Couple	\$220.68	\$247.03	\$26.35	11.9%	\$228.40	\$256.47	\$28.07	12.3%
Family	\$344.69	\$385.84	\$41.15	11.9%	\$356.75	\$400.59	\$43.84	12.3%
	July to September				October to December			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$121.05	\$133.26	\$12.21	10.1%	\$125.29	\$138.33	\$13.04	10.4%
Parent/Child(ren)	\$232.34	\$255.77	\$23.43	10.1%	\$240.48	\$265.51	\$25.03	10.4%
Couple	\$242.10	\$266.51	\$24.41	10.1%	\$250.58	\$276.66	\$26.08	10.4%
Family	\$378.14	\$416.28	\$38.13	10.1%	\$391.39	\$432.13	\$40.74	10.4%
Non-Gated								
	January to March				April to June			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$116.93	\$130.89	\$13.96	11.9%	\$121.02	\$135.89	\$14.87	12.3%
Parent/Child(ren)	\$224.43	\$251.22	\$26.79	11.9%	\$232.28	\$260.82	\$28.54	12.3%
Couple	\$233.86	\$261.78	\$27.92	11.9%	\$242.04	\$271.78	\$29.74	12.3%
Family	\$365.27	\$408.88	\$43.60	11.9%	\$378.05	\$424.50	\$46.45	12.3%
	July to September				October to December			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$128.28	\$141.21	\$12.93	10.1%	\$132.77	\$146.59	\$13.82	10.4%
Parent/Child(ren)	\$246.22	\$271.04	\$24.82	10.1%	\$254.84	\$281.36	\$26.53	10.4%
Couple	\$256.56	\$282.43	\$25.87	10.1%	\$265.54	\$293.18	\$27.64	10.4%
Family	\$400.73	\$441.13	\$40.40	10.1%	\$414.76	\$457.93	\$43.17	10.4%

OXFORD HEALTH PLANS (NY), INC.
OXFORD HEALTH INSURANCE, INC.
Small Group POS
Pharmacy Rates

(Generic Copay=\$15, Brand Coinsurance = 50%, Annual Deductible=\$500, Annual Cap=None)
(With Oral Contraceptive, Generics Not Mandatory)

Gated								
	January to March				April to June			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$93.42	\$104.58	\$11.16	11.9%	\$96.69	\$108.57	\$11.88	12.3%
Parent/Child(ren)	\$179.31	\$200.72	\$21.41	11.9%	\$185.58	\$208.39	\$22.81	12.3%
Couple	\$186.84	\$209.15	\$22.31	11.9%	\$193.38	\$217.15	\$23.77	12.3%
Family	\$291.83	\$326.68	\$34.85	11.9%	\$302.05	\$339.17	\$37.12	12.3%
	July to September				October to December			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$102.49	\$112.83	\$10.34	10.1%	\$106.08	\$117.12	\$11.04	10.4%
Parent/Child(ren)	\$196.72	\$216.56	\$19.84	10.1%	\$203.61	\$224.80	\$21.19	10.4%
Couple	\$204.98	\$225.65	\$20.67	10.1%	\$212.16	\$234.24	\$22.08	10.4%
Family	\$320.17	\$352.45	\$32.29	10.1%	\$331.38	\$365.87	\$34.49	10.4%
Non-Gated								
	January to March				April to June			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$99.03	\$110.86	\$11.83	11.9%	\$102.50	\$115.09	\$12.59	12.3%
Parent/Child(ren)	\$190.08	\$212.78	\$22.70	11.9%	\$196.74	\$220.91	\$24.17	12.3%
Couple	\$198.06	\$221.71	\$23.65	11.9%	\$205.00	\$230.19	\$25.19	12.3%
Family	\$309.36	\$346.30	\$36.94	11.9%	\$320.20	\$359.53	\$39.34	12.3%
	July to September				October to December			
	2012	2013	\$ Adj	% Adj	2012	2013	\$ Adj	% Adj
Four-Tier A								
Single	\$108.65	\$119.60	\$10.95	10.1%	\$112.45	\$124.15	\$11.70	10.4%
Parent/Child(ren)	\$208.54	\$229.56	\$21.02	10.1%	\$215.83	\$238.30	\$22.47	10.4%
Couple	\$217.30	\$239.20	\$21.90	10.1%	\$224.90	\$248.31	\$23.41	10.4%
Family	\$339.41	\$373.62	\$34.21	10.1%	\$351.28	\$387.84	\$36.56	10.4%