

EXHIBIT 14A

EXHIBIT 14 - PART A: SUMMARY OF REQUESTED PERCENTAGE CHANGES TO EXISTING RATES
-- for Individual Medical Plans

Company Name: Excellus Health Plan, Inc.
NAC Code: 55107
SERFF Tracking #: EXHP-129573508
Market Segment: Individuals On Exchange

- 1) Use this Exhibit for Individual Medical Plans. Individual market ACA compliant plans must use non-rolling rates where rates change each January 1.
- 2) The format of this exhibit is discussed below. Add more rows as needed. Only use the first tab for data entry.
- 3) Market segment refers to Individual plans.
- 4) The requested percentage rate change reflects the expected change in premium rates that would apply to the contract holder on that contract holder's next rate.
- 5) The product name is the product name as advertised to consumers (i.e., as consumers are likely to refer to this product/metal level when communicating with DFS).
- 6) If the percentage changes (lowest and highest and weighted average) are identical for all the rating regions, then separate rows by rating region need not be used.
- 7) The "requested rate change" includes the impact of any riders (such as: age 29, domestic partner, family planning, pediatric dental, etc.).
- 8) Lowest should be the smallest percentage change that could affect any contract holder due to the submitted rate filing with that metal level, and rating region.
- 9) Highest should be the largest percentage change that could affect any contract holder due to the submitted rate filing with that metal level, and rating region.
- 10) The weighted average percentage should be developed based on annualized premium volume or membership for that metal level, and rating region, including any.
- 11) This exhibit must be submitted as an Excel file and as a PDF file.

Individual Medical Plan Products

Market Segment	Effective Date of New Rate	Metal Level (or Catastrophic)	Rating Region	Product Name	Product Street Name	Requested Percentage Rate Change		
						Lowest	Highest	Weighted Avg
Individual	01/01/15	Platinum	Rochester Area	Platinum Standard	Platinum Standard	16.80%	17.00%	16.99%
Individual	01/01/15	Gold	Rochester Area	Gold Standard	Gold Standard	17.33%	17.54%	17.52%
Individual	01/01/15	Silver	Rochester Area	Silver Standard	Silver Standard	17.91%	18.15%	18.14%
Individual	01/01/15	Bronze	Rochester Area	Bronze Standard	Bronze Standard	19.25%	19.46%	19.46%
Individual	01/01/15	Catastrophic	Rochester Area	Base	Base	-21.00%	-21.00%	-21.00%
Individual	01/01/15	Platinum	Rochester Area	Platinum Select	Platinum Select	16.83%	17.00%	16.99%
Individual	01/01/15	Gold	Rochester Area	Gold Select	Gold Select	17.33%	17.53%	17.52%
Individual	01/01/15	Silver	Rochester Area	Silver Select	Silver Select	18.28%	18.55%	18.54%
Individual	01/01/15	Bronze	Rochester Area	Bronze Select	Bronze Select	19.49%	19.85%	19.83%
Individual	01/01/15	Platinum	Buffalo Area	Platinum Standard	Platinum Standard	18.98%	19.20%	19.19%
Individual	01/01/15	Gold	Buffalo Area	Gold Standard	Gold Standard	19.53%	19.74%	19.72%
Individual	01/01/15	Silver	Buffalo Area	Silver Standard	Silver Standard	20.12%	20.36%	20.36%
Individual	01/01/15	Bronze	Buffalo Area	Bronze Standard	Bronze Standard	21.48%	21.70%	21.70%
Individual	01/01/15	Catastrophic	Buffalo Area	Base	Base	-19.52%	-19.52%	-19.52%
Individual	01/01/15	Platinum	Buffalo Area	Univera Platinum Select	Univera Platinum Select	19.20%	19.20%	19.20%
Individual	01/01/15	Gold	Buffalo Area	Gold Select	Gold Select	19.53%	19.73%	19.73%
Individual	01/01/15	Silver	Buffalo Area	Silver Select	Silver Select	20.50%	20.77%	20.76%
Individual	01/01/15	Bronze	Buffalo Area	Bronze Select	Bronze Select	21.73%	22.10%	22.08%
Individual	01/01/15	Platinum	Syracuse Area	Platinum Standard	Platinum Standard	19.05%	19.27%	19.24%
Individual	01/01/15	Gold	Syracuse Area	Gold Standard	Gold Standard	19.60%	19.81%	19.78%
Individual	01/01/15	Silver	Syracuse Area	Silver Standard	Silver Standard	20.19%	20.43%	20.43%
Individual	01/01/15	Bronze	Syracuse Area	Bronze Standard	Bronze Standard	21.55%	21.76%	21.76%
Individual	01/01/15	Catastrophic	Syracuse Area	Base	Base	-19.48%	-19.48%	-19.48%
Individual	01/01/15	Platinum	Syracuse Area	Platinum Select	Platinum Select	19.09%	19.27%	19.25%
Individual	01/01/15	Gold	Syracuse Area	Gold Select	Gold Select	19.60%	19.80%	19.79%
Individual	01/01/15	Silver	Syracuse Area	Silver Select	Silver Select	20.56%	20.84%	20.83%
Individual	01/01/15	Bronze	Syracuse Area	Bronze Select	Bronze Select	21.79%	22.16%	22.15%
Individual	01/01/15	Platinum	Utica/Watertown Area	Platinum Standard	Platinum Standard	18.93%	19.14%	19.12%
Individual	01/01/15	Gold	Utica/Watertown Area	Gold Standard	Gold Standard	19.48%	19.68%	19.66%
Individual	01/01/15	Silver	Utica/Watertown Area	Silver Standard	Silver Standard	20.07%	20.31%	20.30%
Individual	01/01/15	Bronze	Utica/Watertown Area	Bronze Standard	Bronze Standard	21.42%	21.64%	21.64%

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Market Segment	Effective Date of New Rate	Metal Level (or Catastrophic)	Rating Region	Product Name	Product Street Name	Requested Percentage Rate Change		
						Lowest	Highest	Weighted Avg
Individual	01/01/15	Catastrophic	Utica/Watertown Area	Base	Base	-19.56%	-19.56%	-19.56%
Individual	01/01/15	Platinum	Utica/Watertown Area	Platinum Select	Platinum Select	18.97%	19.14%	19.13%
Individual	01/01/15	Gold	Utica/Watertown Area	Gold Select	Gold Select	19.47%	19.68%	19.67%
Individual	01/01/15	Silver	Utica/Watertown Area	Silver Select	Silver Select	20.44%	20.72%	20.70%
Individual	01/01/15	Bronze	Utica/Watertown Area	Bronze Select	Bronze Select	21.66%	22.04%	22.01%
Individual	01/01/15	Gold	Utica/Watertown Area	Bassett Gold Select	Bassett Gold Select	20.44%	20.69%	20.69%
Individual	01/01/15	Platinum	Mid-Hudson Area	Platinum Standard	Platinum Standard	18.93%	19.14%	19.12%
Individual	01/01/15	Gold	Mid-Hudson Area	Gold Standard	Gold Standard	19.48%	19.68%	19.68%
Individual	01/01/15	Silver	Mid-Hudson Area	Silver Standard	Silver Standard	20.07%	20.31%	20.30%
Individual	01/01/15	Bronze	Mid-Hudson Area	Bronze Standard	Bronze Standard	21.42%	21.64%	21.62%
Individual	01/01/15	Catastrophic	Mid-Hudson Area	Base	Base	-19.56%	-19.56%	-19.56%
Individual	01/01/15	Platinum	Mid-Hudson Area	Platinum Select	Platinum Select	18.97%	19.14%	19.12%
Individual	01/01/15	Gold	Mid-Hudson Area	Gold Select	Gold Select	19.47%	19.68%	19.58%
Individual	01/01/15	Silver	Mid-Hudson Area	Silver Select	Silver Select	20.44%	20.72%	20.70%
Individual	01/01/15	Bronze	Mid-Hudson Area	Bronze Select	Bronze Select	21.66%	22.04%	22.04%
Individual	01/01/15	Gold	Mid-Hudson Area	Bassett Gold Select	Bassett Gold Select	20.44%	20.69%	20.69%
Individual	01/01/15	Platinum	Albany Area	Platinum Standard	Platinum Standard	18.93%	19.14%	19.14%
Individual	01/01/15	Gold	Albany Area	Gold Standard	Gold Standard	19.48%	19.68%	19.68%
Individual	01/01/15	Silver	Albany Area	Silver Standard	Silver Standard	20.07%	20.31%	20.30%
Individual	01/01/15	Bronze	Albany Area	Bronze Standard	Bronze Standard	21.42%	21.64%	21.64%
Individual	01/01/15	Catastrophic	Albany Area	Base	Base	-19.56%	-19.56%	-19.56%
Individual	01/01/15	Platinum	Albany Area	Platinum Select	Platinum Select	18.97%	19.14%	19.14%
Individual	01/01/15	Gold	Albany Area	Gold Select	Gold Select	19.47%	19.68%	19.68%
Individual	01/01/15	Silver	Albany Area	Silver Select	Silver Select	20.44%	20.72%	20.72%
Individual	01/01/15	Bronze	Albany Area	Bronze Select	Bronze Select	21.66%	22.04%	22.04%
Individual	01/01/15	Platinum	Buffalo Area	Platinum Select	Platinum Select	19.03%	19.20%	19.19%