

EXHIBIT 14 - PART B: SUMMARY OF REQUESTED PERCENTAGE CHANGES TO EXISTING RATES

- for Small Group Medical Plans

Company Name: Excellus Health Plan, Inc.
NAIC Code: 55107
SERFF Tracking #: EXHP-129573829
Market Segment: Small Groups On Exchange

- 1) Use this Exhibit for Small Group Medical Plans.
- 2) The format of this exhibit is discussed below. Insert more rows as needed. Only use the first tab for data entry.
- 3) Market segment refers to the Small Group 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 change date for each contract holder within the indicated combination of rating period, metal level, rating region and product name.
- 5) The product street 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 the DFS). A separate row is to be used for each combination of rating period, metal level, rating region and product name.
- 6) The effective date is the earliest date that the proposed new rate would become effective if approved. Effective Dates for Small Groups are 1/1/15, 4/1/15, 7/1/15 and 10/1/15.
- 7) If the percentage change (lowest and highest and weighted average) are identical for all the rating regions, then separate rows by rating region need not be used, and "All Regions" can be shown in the Rating Region column. If the rate change range information differs by rating region, then separate rows need to be used for each rating region the insurer uses. Rating region names used on this exhibit are to use the standard rating region names developed by DFS (e.g., Albany Area, Buffalo Area, etc.).
- 8) The "requested rate change" includes the impact of any riders (such as: age 29, domestic partner, family planning, pediatric dental, etc.).
- 9) Lowest should be the smallest percentage change that could affect any contract holder due to the submitted rate filing with that rating period, metal level and rating region, including any applicable riders. This includes benefit designs included in this rate filing which have no actual members.
- 10) Highest should be the largest percentage change that could affect any contract holder due to the submitted rate filing with that rating period, metal level and rating region, including any applicable riders. This includes benefit designs included in this rate filing which have no actual members.
- 11) The weighted average percentage should be developed based on annualized premium volume or membership for that rating period, metal level and rating region, including any applicable riders.
- 12) This exhibit must be submitted as an Excel file and as a PDF file.

Small Group Medical Products

Market Segment	Effective Date of New Rate	Metal Level	Rating Region	Product Name	Product Street Name	Requested Percentage Rate Change		
						Lowest	Highest	Weighted Avg
Small Group	1/1/2015	Platinum	Rochester Area	SimplyBlue Plus Standard Platinum	SimplyBlue Plus Standard Platinum	16.70%	16.81%	16.79%
Small Group	1/1/2015	Platinum	Rochester Area	SimplyBlue Plus Platinum	SimplyBlue Plus Platinum	16.35%	16.82%	16.64%
Small Group	1/1/2015	Gold	Rochester Area	SimplyBlue Plus Standard Gold	SimplyBlue Plus Standard Gold	16.96%	17.08%	17.07%
Small Group	1/1/2015	Gold	Rochester Area	SimplyBlue Plus Gold	SimplyBlue Plus Gold	16.57%	17.04%	16.75%
Small Group	1/1/2015	Silver	Rochester Area	SimplyBlue Plus Standard Silver	SimplyBlue Plus Standard Silver	17.25%	17.38%	17.32%
Small Group	1/1/2015	Silver	Rochester Area	SimplyBlue Plus Silver	SimplyBlue Plus Silver	16.82%	17.25%	17.09%
Small Group	1/1/2015	Bronze	Rochester Area	SimplyBlue Plus Standard Bronze	SimplyBlue Plus Standard Bronze	17.92%	18.04%	18.02%
Small Group	1/1/2015	Bronze	Rochester Area	SimplyBlue Plus Bronze	SimplyBlue Plus Bronze	17.53%	17.86%	17.75%
Small Group	1/1/2015	Platinum	Buffalo Area	valUcare Plus Standard Platinum	valUcare Plus Standard Platinum	15.85%	15.95%	15.95%
Small Group	1/1/2015	Platinum	Buffalo Area	valUcare Plus Platinum	valUcare Plus Platinum	15.86%	15.96%	15.94%
Small Group	1/1/2015	Gold	Buffalo Area	valUcare Plus Standard Gold	valUcare Plus Standard Gold	16.11%	16.22%	16.19%
Small Group	1/1/2015	Gold	Buffalo Area	valUcare Plus Gold	valUcare Plus Gold	16.07%	16.38%	16.23%
Small Group	1/1/2015	Silver	Buffalo Area	valUcare Plus Standard Silver	valUcare Plus Standard Silver	16.40%	16.52%	16.48%
Small Group	1/1/2015	Silver	Buffalo Area	valUcare Plus Silver	valUcare Plus Silver	16.33%	16.76%	16.60%
Small Group	1/1/2015	Bronze	Buffalo Area	valUcare Plus Standard Bronze	valUcare Plus Standard Bronze	17.08%	17.19%	17.16%
Small Group	1/1/2015	Bronze	Buffalo Area	valUcare Plus Bronze	valUcare Plus Bronze	17.04%	17.37%	17.26%
Small Group	1/1/2015	Platinum	Syracuse Area	SimplyBlue Plus Standard Platinum	SimplyBlue Plus Standard Platinum	15.91%	16.02%	15.99%
Small Group	1/1/2015	Platinum	Syracuse Area	SimplyBlue Plus Platinum	SimplyBlue Plus Platinum	15.92%	16.03%	15.99%

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Small Group Medical Products

Market Segment	Effective Date of New Rate	Metal Level	Rating Region	Product Name	Product Street Name	Requested Percentage Rate Change		
						Lowest	Highest	Weighted Avg
Small Group	1/1/2015	Gold	Syracuse Area	SimplyBlue Plus Standard Gold	SimplyBlue Plus Standard Gold	16.17%	16.28%	16.26%
Small Group	1/1/2015	Gold	Syracuse Area	SimplyBlue Plus Gold	SimplyBlue Plus Gold	16.14%	16.45%	16.27%
Small Group	1/1/2015	Silver	Syracuse Area	SimplyBlue Plus Standard Silver	SimplyBlue Plus Standard Silver	16.46%	16.59%	16.56%
Small Group	1/1/2015	Silver	Syracuse Area	SimplyBlue Plus Silver	SimplyBlue Plus Silver	16.40%	16.83%	16.62%
Small Group	1/1/2015	Bronze	Syracuse Area	SimplyBlue Plus Standard Bronze	SimplyBlue Plus Standard Bronze	17.15%	17.26%	17.23%
Small Group	1/1/2015	Bronze	Syracuse Area	SimplyBlue Plus Bronze	SimplyBlue Plus Bronze	17.10%	17.44%	17.27%
Small Group	1/1/2015	Platinum	Utica/Watertown Area	SimplyBlue Plus Standard Platinum	SimplyBlue Plus Standard Platinum	15.79%	15.89%	15.85%
Small Group	1/1/2015	Platinum	Utica/Watertown Area	SimplyBlue Plus Platinum	SimplyBlue Plus Platinum	15.80%	15.91%	15.86%
Small Group	1/1/2015	Gold	Utica/Watertown Area	SimplyBlue Plus Standard Gold	SimplyBlue Plus Standard Gold	16.05%	16.17%	16.14%
Small Group	1/1/2015	Gold	Utica/Watertown Area	SimplyBlue Plus Gold	SimplyBlue Plus Gold	16.02%	16.33%	16.14%
Small Group	1/1/2015	Silver	Utica/Watertown Area	SimplyBlue Plus Standard Silver	SimplyBlue Plus Standard Silver	16.35%	16.47%	16.44%
Small Group	1/1/2015	Silver	Utica/Watertown Area	SimplyBlue Plus Silver	SimplyBlue Plus Silver	16.28%	16.71%	16.51%
Small Group	1/1/2015	Bronze	Utica/Watertown Area	SimplyBlue Plus Standard Bronze	SimplyBlue Plus Standard Bronze	17.03%	17.14%	17.12%
Small Group	1/1/2015	Bronze	Utica/Watertown Area	SimplyBlue Plus Bronze	SimplyBlue Plus Bronze	16.98%	17.31%	17.16%
Small Group	1/1/2015	Platinum	Mid-Hudson Area	SimplyBlue Plus Standard Platinum	SimplyBlue Plus Standard Platinum	15.79%	15.89%	15.84%
Small Group	1/1/2015	Platinum	Mid-Hudson Area	SimplyBlue Plus Platinum	SimplyBlue Plus Platinum	15.80%	15.91%	15.86%
Small Group	1/1/2015	Gold	Mid-Hudson Area	SimplyBlue Plus Standard Gold	SimplyBlue Plus Standard Gold	16.05%	16.17%	16.16%
Small Group	1/1/2015	Gold	Mid-Hudson Area	SimplyBlue Plus Gold	SimplyBlue Plus Gold	16.02%	16.33%	16.15%
Small Group	1/1/2015	Silver	Mid-Hudson Area	SimplyBlue Plus Standard Silver	SimplyBlue Plus Standard Silver	16.35%	16.47%	16.41%
Small Group	1/1/2015	Silver	Mid-Hudson Area	SimplyBlue Plus Silver	SimplyBlue Plus Silver	16.28%	16.71%	16.50%
Small Group	1/1/2015	Bronze	Mid-Hudson Area	SimplyBlue Plus Standard Bronze	SimplyBlue Plus Standard Bronze	17.03%	17.14%	17.13%
Small Group	1/1/2015	Bronze	Mid-Hudson Area	SimplyBlue Plus Bronze	SimplyBlue Plus Bronze	16.98%	17.31%	17.20%
Small Group	1/1/2015	Platinum	Albany Area	SimplyBlue Plus Standard Platinum	SimplyBlue Plus Standard Platinum	15.79%	15.89%	15.89%
Small Group	1/1/2015	Platinum	Albany Area	SimplyBlue Plus Platinum	SimplyBlue Plus Platinum	15.80%	15.91%	15.90%
Small Group	1/1/2015	Gold	Albany Area	SimplyBlue Plus Standard Gold	SimplyBlue Plus Standard Gold	16.05%	16.17%	16.11%
Small Group	1/1/2015	Gold	Albany Area	SimplyBlue Plus Gold	SimplyBlue Plus Gold	16.02%	16.33%	16.17%
Small Group	1/1/2015	Silver	Albany Area	SimplyBlue Plus Standard Silver	SimplyBlue Plus Standard Silver	16.35%	16.47%	16.41%
Small Group	1/1/2015	Silver	Albany Area	SimplyBlue Plus Silver	SimplyBlue Plus Silver	16.28%	16.71%	16.43%
Small Group	1/1/2015	Bronze	Albany Area	SimplyBlue Plus Standard Bronze	SimplyBlue Plus Standard Bronze	17.03%	17.14%	17.08%
Small Group	1/1/2015	Bronze	Albany Area	SimplyBlue Plus Bronze	SimplyBlue Plus Bronze	16.98%	17.31%	17.14%
Small Group	1/1/2015	Gold	Rochester Area	Healthy New York EPO	Healthy New York EPO	17.69%	17.88%	17.88%
Small Group	1/1/2015	Gold	Rochester Area	Excellus BCBS HMO	Excellus BCBS HMO	16.98%	17.10%	17.10%
Small Group	1/1/2015	Gold	Buffalo Area	Healthy New York EPO	Healthy New York EPO	16.68%	16.86%	16.85%
Small Group	1/1/2015	Gold	Buffalo Area	Univera Healthcare HMO	Univera Healthcare HMO	16.13%	16.25%	16.19%
Small Group	1/1/2015	Gold	Syracuse Area	Healthy New York EPO	Healthy New York EPO	16.83%	17.03%	17.01%
Small Group	1/1/2015	Gold	Syracuse Area	Excellus BCBS HMO	Excellus BCBS HMO	16.20%	16.32%	16.26%
Small Group	1/1/2015	Gold	Utica/Watertown Area	Healthy New York EPO	Healthy New York EPO	16.72%	16.90%	16.87%
Small Group	1/1/2015	Gold	Utica/Watertown Area	Excellus BCBS HMO	Excellus BCBS HMO	16.08%	16.19%	16.14%
Small Group	1/1/2015	Gold	Albany Area	Healthy New York EPO	Healthy New York EPO	16.72%	16.90%	16.87%
Small Group	1/1/2015	Gold	Albany Area	Excellus BCBS HMO	Excellus BCBS HMO	16.08%	16.19%	16.14%
Small Group	1/1/2015	Gold	Mid-Hudson Area	Healthy New York EPO	Healthy New York EPO	16.72%	16.90%	16.87%
Small Group	1/1/2015	Gold	Mid-Hudson Area	Excellus BCBS HMO	Excellus BCBS HMO	16.08%	16.19%	16.14%
Small Group	4/1/2015	Platinum	Rochester Area	SimplyBlue Plus Standard Platinum	SimplyBlue Plus Standard Platinum	16.70%	16.81%	16.79%
Small Group	4/1/2015	Platinum	Rochester Area	SimplyBlue Plus Platinum	SimplyBlue Plus Platinum	16.35%	16.82%	16.64%
Small Group	4/1/2015	Gold	Rochester Area	SimplyBlue Plus Standard Gold	SimplyBlue Plus Standard Gold	16.96%	17.08%	17.07%
Small Group	4/1/2015	Gold	Rochester Area	SimplyBlue Plus Gold	SimplyBlue Plus Gold	16.57%	17.04%	16.75%
Small Group	4/1/2015	Silver	Rochester Area	SimplyBlue Plus Standard Silver	SimplyBlue Plus Standard Silver	17.25%	17.38%	17.32%
Small Group	4/1/2015	Silver	Rochester Area	SimplyBlue Plus Silver	SimplyBlue Plus Silver	16.82%	17.25%	17.09%

EXHIBIT 14B

Small Group Medical Products

Market Segment	Effective Date of New Rate	Metal Level	Rating Region	Product Name	Product Street Name	Requested Percentage Rate Change		
						Lowest	Highest	Weighted Avg
Small Group	4/1/2015	Bronze	Rochester Area	SimplyBlue Plus Standard Bronze	SimplyBlue Plus Standard Bronze	17.92%	18.04%	18.02%
Small Group	4/1/2015	Bronze	Rochester Area	SimplyBlue Plus Bronze	SimplyBlue Plus Bronze	17.53%	17.86%	17.75%
Small Group	4/1/2015	Platinum	Buffalo Area	valUcare Plus Standard Platinum	valUcare Plus Standard Platinum	15.85%	15.95%	15.95%
Small Group	4/1/2015	Platinum	Buffalo Area	valUcare Plus Platinum	valUcare Plus Platinum	15.86%	15.96%	15.94%
Small Group	4/1/2015	Gold	Buffalo Area	valUcare Plus Standard Gold	valUcare Plus Standard Gold	16.11%	16.22%	16.19%
Small Group	4/1/2015	Gold	Buffalo Area	valUcare Plus Gold	valUcare Plus Gold	16.07%	16.38%	16.23%
Small Group	4/1/2015	Silver	Buffalo Area	valUcare Plus Standard Silver	valUcare Plus Standard Silver	16.40%	16.52%	16.48%
Small Group	4/1/2015	Silver	Buffalo Area	valUcare Plus Silver	valUcare Plus Silver	16.33%	16.76%	16.60%
Small Group	4/1/2015	Bronze	Buffalo Area	valUcare Plus Standard Bronze	valUcare Plus Standard Bronze	17.08%	17.19%	17.16%
Small Group	4/1/2015	Bronze	Buffalo Area	valUcare Plus Bronze	valUcare Plus Bronze	17.04%	17.37%	17.26%
Small Group	4/1/2015	Platinum	Syracuse Area	SimplyBlue Plus Standard Platinum	SimplyBlue Plus Standard Platinum	15.91%	16.02%	15.99%
Small Group	4/1/2015	Platinum	Syracuse Area	SimplyBlue Plus Platinum	SimplyBlue Plus Platinum	15.92%	16.03%	15.99%
Small Group	4/1/2015	Gold	Syracuse Area	SimplyBlue Plus Standard Gold	SimplyBlue Plus Standard Gold	16.17%	16.28%	16.26%
Small Group	4/1/2015	Gold	Syracuse Area	SimplyBlue Plus Gold	SimplyBlue Plus Gold	16.14%	16.45%	16.27%
Small Group	4/1/2015	Silver	Syracuse Area	SimplyBlue Plus Standard Silver	SimplyBlue Plus Standard Silver	16.46%	16.59%	16.56%
Small Group	4/1/2015	Silver	Syracuse Area	SimplyBlue Plus Silver	SimplyBlue Plus Silver	16.40%	16.83%	16.62%
Small Group	4/1/2015	Bronze	Syracuse Area	SimplyBlue Plus Standard Bronze	SimplyBlue Plus Standard Bronze	17.15%	17.26%	17.23%
Small Group	4/1/2015	Bronze	Syracuse Area	SimplyBlue Plus Bronze	SimplyBlue Plus Bronze	17.10%	17.44%	17.27%
Small Group	4/1/2015	Platinum	Utica/Watertown Area	SimplyBlue Plus Standard Platinum	SimplyBlue Plus Standard Platinum	15.79%	15.89%	15.85%
Small Group	4/1/2015	Platinum	Utica/Watertown Area	SimplyBlue Plus Platinum	SimplyBlue Plus Platinum	15.80%	15.91%	15.86%
Small Group	4/1/2015	Gold	Utica/Watertown Area	SimplyBlue Plus Standard Gold	SimplyBlue Plus Standard Gold	16.05%	16.17%	16.14%
Small Group	4/1/2015	Gold	Utica/Watertown Area	SimplyBlue Plus Gold	SimplyBlue Plus Gold	16.02%	16.33%	16.14%
Small Group	4/1/2015	Silver	Utica/Watertown Area	SimplyBlue Plus Standard Silver	SimplyBlue Plus Standard Silver	16.35%	16.47%	16.44%
Small Group	4/1/2015	Silver	Utica/Watertown Area	SimplyBlue Plus Silver	SimplyBlue Plus Silver	16.28%	16.71%	16.51%
Small Group	4/1/2015	Bronze	Utica/Watertown Area	SimplyBlue Plus Standard Bronze	SimplyBlue Plus Standard Bronze	17.03%	17.14%	17.12%
Small Group	4/1/2015	Bronze	Utica/Watertown Area	SimplyBlue Plus Bronze	SimplyBlue Plus Bronze	16.98%	17.31%	17.16%
Small Group	4/1/2015	Platinum	Mid-Hudson Area	SimplyBlue Plus Standard Platinum	SimplyBlue Plus Standard Platinum	15.79%	15.89%	15.84%
Small Group	4/1/2015	Platinum	Mid-Hudson Area	SimplyBlue Plus Platinum	SimplyBlue Plus Platinum	15.80%	15.91%	15.86%
Small Group	4/1/2015	Gold	Mid-Hudson Area	SimplyBlue Plus Standard Gold	SimplyBlue Plus Standard Gold	16.05%	16.17%	16.16%
Small Group	4/1/2015	Gold	Mid-Hudson Area	SimplyBlue Plus Gold	SimplyBlue Plus Gold	16.02%	16.33%	16.15%
Small Group	4/1/2015	Silver	Mid-Hudson Area	SimplyBlue Plus Standard Silver	SimplyBlue Plus Standard Silver	16.35%	16.47%	16.41%
Small Group	4/1/2015	Silver	Mid-Hudson Area	SimplyBlue Plus Silver	SimplyBlue Plus Silver	16.28%	16.71%	16.50%
Small Group	4/1/2015	Bronze	Mid-Hudson Area	SimplyBlue Plus Standard Bronze	SimplyBlue Plus Standard Bronze	17.03%	17.14%	17.13%
Small Group	4/1/2015	Bronze	Mid-Hudson Area	SimplyBlue Plus Bronze	SimplyBlue Plus Bronze	16.98%	17.31%	17.20%
Small Group	4/1/2015	Platinum	Albany Area	SimplyBlue Plus Standard Platinum	SimplyBlue Plus Standard Platinum	15.79%	15.89%	15.89%
Small Group	4/1/2015	Platinum	Albany Area	SimplyBlue Plus Platinum	SimplyBlue Plus Platinum	15.80%	15.91%	15.90%
Small Group	4/1/2015	Gold	Albany Area	SimplyBlue Plus Standard Gold	SimplyBlue Plus Standard Gold	16.05%	16.17%	16.11%
Small Group	4/1/2015	Gold	Albany Area	SimplyBlue Plus Gold	SimplyBlue Plus Gold	16.02%	16.33%	16.17%
Small Group	4/1/2015	Silver	Albany Area	SimplyBlue Plus Standard Silver	SimplyBlue Plus Standard Silver	16.35%	16.47%	16.41%
Small Group	4/1/2015	Silver	Albany Area	SimplyBlue Plus Silver	SimplyBlue Plus Silver	16.28%	16.71%	16.43%
Small Group	4/1/2015	Bronze	Albany Area	SimplyBlue Plus Standard Bronze	SimplyBlue Plus Standard Bronze	17.03%	17.14%	17.08%
Small Group	4/1/2015	Bronze	Albany Area	SimplyBlue Plus Bronze	SimplyBlue Plus Bronze	16.98%	17.31%	17.14%
Small Group	4/1/2015	Gold	Rochester Area	Healthy New York EPO	Healthy New York EPO	17.69%	17.88%	17.88%
Small Group	4/1/2015	Gold	Rochester Area	Excellus BCBS HMO	Excellus BCBS HMO	16.98%	17.10%	17.10%
Small Group	4/1/2015	Gold	Buffalo Area	Healthy New York EPO	Healthy New York EPO	16.68%	16.86%	16.85%
Small Group	4/1/2015	Gold	Buffalo Area	Univera Healthcare HMO	Univera Healthcare HMO	16.13%	16.25%	16.19%
Small Group	4/1/2015	Gold	Syracuse Area	Healthy New York EPO	Healthy New York EPO	16.83%	17.03%	17.01%
Small Group	4/1/2015	Gold	Syracuse Area	Excellus BCBS HMO	Excellus BCBS HMO	16.20%	16.32%	16.26%

EXHIBIT 14B

Small Group Medical Products

Market Segment	Effective Date of New Rate	Metal Level	Rating Region	Product Name	Product Street Name	Requested Percentage Rate Change		
						Lowest	Highest	Weighted Avg
Small Group	4/1/2015	Gold	Utica/Watertown Area	Healthy New York EPO	Healthy New York EPO	16.72%	16.90%	16.87%
Small Group	4/1/2015	Gold	Utica/Watertown Area	Excelsus BCBS HMO	Excelsus BCBS HMO	16.08%	16.19%	16.14%
Small Group	4/1/2015	Gold	Albany Area	Healthy New York EPO	Healthy New York EPO	16.72%	16.90%	16.87%
Small Group	4/1/2015	Gold	Albany Area	Excelsus BCBS HMO	Excelsus BCBS HMO	16.08%	16.19%	16.14%
Small Group	4/1/2015	Gold	Mid-Hudson Area	Healthy New York EPO	Healthy New York EPO	16.72%	16.90%	16.87%
Small Group	4/1/2015	Gold	Mid-Hudson Area	Excelsus BCBS HMO	Excelsus BCBS HMO	16.08%	16.19%	16.14%
Small Group	7/1/2015	Platinum	Rochester Area	SimplyBlue Plus Standard Platinum	SimplyBlue Plus Standard Platinum	16.70%	16.81%	16.79%
Small Group	7/1/2015	Platinum	Rochester Area	SimplyBlue Plus Platinum	SimplyBlue Plus Platinum	16.35%	16.82%	16.64%
Small Group	7/1/2015	Gold	Rochester Area	SimplyBlue Plus Standard Gold	SimplyBlue Plus Standard Gold	16.96%	17.08%	17.07%
Small Group	7/1/2015	Gold	Rochester Area	SimplyBlue Plus Gold	SimplyBlue Plus Gold	16.57%	17.04%	16.75%
Small Group	7/1/2015	Silver	Rochester Area	SimplyBlue Plus Standard Silver	SimplyBlue Plus Standard Silver	17.25%	17.38%	17.32%
Small Group	7/1/2015	Silver	Rochester Area	SimplyBlue Plus Silver	SimplyBlue Plus Silver	16.82%	17.25%	17.09%
Small Group	7/1/2015	Bronze	Rochester Area	SimplyBlue Plus Standard Bronze	SimplyBlue Plus Standard Bronze	17.92%	18.04%	18.02%
Small Group	7/1/2015	Bronze	Rochester Area	SimplyBlue Plus Bronze	SimplyBlue Plus Bronze	17.53%	17.86%	17.75%
Small Group	7/1/2015	Platinum	Buffalo Area	valUcare Plus Standard Platinum	valUcare Plus Standard Platinum	15.85%	15.95%	15.95%
Small Group	7/1/2015	Platinum	Buffalo Area	valUcare Plus Platinum	valUcare Plus Platinum	15.86%	15.96%	15.94%
Small Group	7/1/2015	Gold	Buffalo Area	valUcare Plus Standard Gold	valUcare Plus Standard Gold	16.11%	16.22%	16.19%
Small Group	7/1/2015	Gold	Buffalo Area	valUcare Plus Gold	valUcare Plus Gold	16.07%	16.38%	16.23%
Small Group	7/1/2015	Silver	Buffalo Area	valUcare Plus Standard Silver	valUcare Plus Standard Silver	16.40%	16.52%	16.48%
Small Group	7/1/2015	Silver	Buffalo Area	valUcare Plus Silver	valUcare Plus Silver	16.33%	16.76%	16.60%
Small Group	7/1/2015	Bronze	Buffalo Area	valUcare Plus Standard Bronze	valUcare Plus Standard Bronze	17.08%	17.19%	17.16%
Small Group	7/1/2015	Bronze	Buffalo Area	valUcare Plus Bronze	valUcare Plus Bronze	17.04%	17.37%	17.26%
Small Group	7/1/2015	Platinum	Syracuse Area	SimplyBlue Plus Standard Platinum	SimplyBlue Plus Standard Platinum	15.91%	16.02%	15.99%
Small Group	7/1/2015	Platinum	Syracuse Area	SimplyBlue Plus Platinum	SimplyBlue Plus Platinum	15.92%	16.03%	15.99%
Small Group	7/1/2015	Gold	Syracuse Area	SimplyBlue Plus Standard Gold	SimplyBlue Plus Standard Gold	16.17%	16.28%	16.26%
Small Group	7/1/2015	Gold	Syracuse Area	SimplyBlue Plus Gold	SimplyBlue Plus Gold	16.14%	16.45%	16.27%
Small Group	7/1/2015	Silver	Syracuse Area	SimplyBlue Plus Standard Silver	SimplyBlue Plus Standard Silver	16.46%	16.59%	16.56%
Small Group	7/1/2015	Silver	Syracuse Area	SimplyBlue Plus Silver	SimplyBlue Plus Silver	16.40%	16.83%	16.62%
Small Group	7/1/2015	Bronze	Syracuse Area	SimplyBlue Plus Standard Bronze	SimplyBlue Plus Standard Bronze	17.15%	17.26%	17.23%
Small Group	7/1/2015	Bronze	Syracuse Area	SimplyBlue Plus Bronze	SimplyBlue Plus Bronze	17.10%	17.44%	17.27%
Small Group	7/1/2015	Platinum	Utica/Watertown Area	SimplyBlue Plus Standard Platinum	SimplyBlue Plus Standard Platinum	15.79%	15.89%	15.85%
Small Group	7/1/2015	Platinum	Utica/Watertown Area	SimplyBlue Plus Platinum	SimplyBlue Plus Platinum	15.80%	15.91%	15.86%
Small Group	7/1/2015	Gold	Utica/Watertown Area	SimplyBlue Plus Standard Gold	SimplyBlue Plus Standard Gold	16.05%	16.17%	16.14%
Small Group	7/1/2015	Gold	Utica/Watertown Area	SimplyBlue Plus Gold	SimplyBlue Plus Gold	16.02%	16.33%	16.14%
Small Group	7/1/2015	Silver	Utica/Watertown Area	SimplyBlue Plus Standard Silver	SimplyBlue Plus Standard Silver	16.35%	16.47%	16.44%
Small Group	7/1/2015	Silver	Utica/Watertown Area	SimplyBlue Plus Silver	SimplyBlue Plus Silver	16.28%	16.71%	16.51%
Small Group	7/1/2015	Bronze	Utica/Watertown Area	SimplyBlue Plus Standard Bronze	SimplyBlue Plus Standard Bronze	17.03%	17.14%	17.12%
Small Group	7/1/2015	Bronze	Utica/Watertown Area	SimplyBlue Plus Bronze	SimplyBlue Plus Bronze	16.98%	17.31%	17.16%
Small Group	7/1/2015	Platinum	Mid-Hudson Area	SimplyBlue Plus Standard Platinum	SimplyBlue Plus Standard Platinum	15.79%	15.89%	15.84%
Small Group	7/1/2015	Platinum	Mid-Hudson Area	SimplyBlue Plus Platinum	SimplyBlue Plus Platinum	15.80%	15.91%	15.86%
Small Group	7/1/2015	Gold	Mid-Hudson Area	SimplyBlue Plus Standard Gold	SimplyBlue Plus Standard Gold	16.05%	16.17%	16.16%
Small Group	7/1/2015	Gold	Mid-Hudson Area	SimplyBlue Plus Gold	SimplyBlue Plus Gold	16.02%	16.33%	16.15%
Small Group	7/1/2015	Silver	Mid-Hudson Area	SimplyBlue Plus Standard Silver	SimplyBlue Plus Standard Silver	16.35%	16.47%	16.41%
Small Group	7/1/2015	Silver	Mid-Hudson Area	SimplyBlue Plus Silver	SimplyBlue Plus Silver	16.28%	16.71%	16.50%
Small Group	7/1/2015	Bronze	Mid-Hudson Area	SimplyBlue Plus Standard Bronze	SimplyBlue Plus Standard Bronze	17.03%	17.14%	17.13%
Small Group	7/1/2015	Bronze	Mid-Hudson Area	SimplyBlue Plus Bronze	SimplyBlue Plus Bronze	16.98%	17.31%	17.20%
Small Group	7/1/2015	Platinum	Albany Area	SimplyBlue Plus Standard Platinum	SimplyBlue Plus Standard Platinum	15.79%	15.89%	15.89%
Small Group	7/1/2015	Platinum	Albany Area	SimplyBlue Plus Platinum	SimplyBlue Plus Platinum	15.80%	15.91%	15.90%

EXHIBIT 14B

Small Group Medical Products

Market Segment	Effective Date of New Rate	Metal Level	Rating Region	Product Name	Product Street Name	Requested Percentage Rate Change		
						Lowest	Highest	Weighted Avg
Small Group	7/1/2015	Gold	Albany Area	SimplyBlue Plus Standard Gold	SimplyBlue Plus Standard Gold	16.05%	16.17%	16.11%
Small Group	7/1/2015	Gold	Albany Area	SimplyBlue Plus Gold	SimplyBlue Plus Gold	16.02%	16.33%	16.17%
Small Group	7/1/2015	Silver	Albany Area	SimplyBlue Plus Standard Silver	SimplyBlue Plus Standard Silver	16.35%	16.47%	16.41%
Small Group	7/1/2015	Silver	Albany Area	SimplyBlue Plus Silver	SimplyBlue Plus Silver	16.28%	16.71%	16.43%
Small Group	7/1/2015	Bronze	Albany Area	SimplyBlue Plus Standard Bronze	SimplyBlue Plus Standard Bronze	17.03%	17.14%	17.08%
Small Group	7/1/2015	Bronze	Albany Area	SimplyBlue Plus Bronze	SimplyBlue Plus Bronze	16.98%	17.31%	17.14%
Small Group	7/1/2015	Gold	Rochester Area	Healthy New York EPO	Healthy New York EPO	17.69%	17.88%	17.88%
Small Group	7/1/2015	Gold	Rochester Area	Excelsus BCBS HMO	Excelsus BCBS HMO	16.98%	17.10%	17.10%
Small Group	7/1/2015	Gold	Buffalo Area	Healthy New York EPO	Healthy New York EPO	16.68%	16.86%	16.85%
Small Group	7/1/2015	Gold	Buffalo Area	Univera Healthcare HMO	Univera Healthcare HMO	16.13%	16.25%	16.19%
Small Group	7/1/2015	Gold	Syracuse Area	Healthy New York EPO	Healthy New York EPO	16.83%	17.03%	17.01%
Small Group	7/1/2015	Gold	Syracuse Area	Excelsus BCBS HMO	Excelsus BCBS HMO	16.20%	16.32%	16.26%
Small Group	7/1/2015	Gold	Utica/Watertown Area	Healthy New York EPO	Healthy New York EPO	16.72%	16.90%	16.87%
Small Group	7/1/2015	Gold	Utica/Watertown Area	Excelsus BCBS HMO	Excelsus BCBS HMO	16.08%	16.19%	16.14%
Small Group	7/1/2015	Gold	Albany Area	Healthy New York EPO	Healthy New York EPO	16.72%	16.90%	16.87%
Small Group	7/1/2015	Gold	Albany Area	Excelsus BCBS HMO	Excelsus BCBS HMO	16.08%	16.19%	16.14%
Small Group	7/1/2015	Gold	Mid-Hudson Area	Healthy New York EPO	Healthy New York EPO	16.72%	16.90%	16.87%
Small Group	7/1/2015	Gold	Mid-Hudson Area	Excelsus BCBS HMO	Excelsus BCBS HMO	16.08%	16.19%	16.14%
Small Group	10/1/2015	Platinum	Rochester Area	SimplyBlue Plus Standard Platinum	SimplyBlue Plus Standard Platinum	16.70%	16.81%	16.79%
Small Group	10/1/2015	Platinum	Rochester Area	SimplyBlue Plus Platinum	SimplyBlue Plus Platinum	16.35%	16.82%	16.64%
Small Group	10/1/2015	Gold	Rochester Area	SimplyBlue Plus Standard Gold	SimplyBlue Plus Standard Gold	16.96%	17.08%	17.07%
Small Group	10/1/2015	Gold	Rochester Area	SimplyBlue Plus Gold	SimplyBlue Plus Gold	16.57%	17.04%	16.75%
Small Group	10/1/2015	Silver	Rochester Area	SimplyBlue Plus Standard Silver	SimplyBlue Plus Standard Silver	17.25%	17.38%	17.32%
Small Group	10/1/2015	Silver	Rochester Area	SimplyBlue Plus Silver	SimplyBlue Plus Silver	16.82%	17.25%	17.09%
Small Group	10/1/2015	Bronze	Rochester Area	SimplyBlue Plus Standard Bronze	SimplyBlue Plus Standard Bronze	17.92%	18.04%	18.02%
Small Group	10/1/2015	Bronze	Rochester Area	SimplyBlue Plus Bronze	SimplyBlue Plus Bronze	17.53%	17.86%	17.75%
Small Group	10/1/2015	Platinum	Buffalo Area	valUcare Plus Standard Platinum	valUcare Plus Standard Platinum	15.85%	15.95%	15.95%
Small Group	10/1/2015	Platinum	Buffalo Area	valUcare Plus Platinum	valUcare Plus Platinum	15.86%	15.96%	15.94%
Small Group	10/1/2015	Gold	Buffalo Area	valUcare Plus Standard Gold	valUcare Plus Standard Gold	16.11%	16.22%	16.19%
Small Group	10/1/2015	Gold	Buffalo Area	valUcare Plus Gold	valUcare Plus Gold	16.07%	16.38%	16.23%
Small Group	10/1/2015	Silver	Buffalo Area	valUcare Plus Standard Silver	valUcare Plus Standard Silver	16.40%	16.52%	16.48%
Small Group	10/1/2015	Silver	Buffalo Area	valUcare Plus Silver	valUcare Plus Silver	16.33%	16.76%	16.60%
Small Group	10/1/2015	Bronze	Buffalo Area	valUcare Plus Standard Bronze	valUcare Plus Standard Bronze	17.08%	17.19%	17.16%
Small Group	10/1/2015	Bronze	Buffalo Area	valUcare Plus Bronze	valUcare Plus Bronze	17.04%	17.37%	17.26%
Small Group	10/1/2015	Platinum	Syracuse Area	SimplyBlue Plus Standard Platinum	SimplyBlue Plus Standard Platinum	15.91%	16.02%	15.99%
Small Group	10/1/2015	Platinum	Syracuse Area	SimplyBlue Plus Platinum	SimplyBlue Plus Platinum	15.92%	16.03%	15.99%
Small Group	10/1/2015	Gold	Syracuse Area	SimplyBlue Plus Standard Gold	SimplyBlue Plus Standard Gold	16.17%	16.28%	16.26%
Small Group	10/1/2015	Gold	Syracuse Area	SimplyBlue Plus Gold	SimplyBlue Plus Gold	16.14%	16.45%	16.27%
Small Group	10/1/2015	Silver	Syracuse Area	SimplyBlue Plus Standard Silver	SimplyBlue Plus Standard Silver	16.46%	16.59%	16.56%
Small Group	10/1/2015	Silver	Syracuse Area	SimplyBlue Plus Silver	SimplyBlue Plus Silver	16.40%	16.83%	16.62%
Small Group	10/1/2015	Bronze	Syracuse Area	SimplyBlue Plus Standard Bronze	SimplyBlue Plus Standard Bronze	17.15%	17.26%	17.23%
Small Group	10/1/2015	Bronze	Syracuse Area	SimplyBlue Plus Bronze	SimplyBlue Plus Bronze	17.10%	17.44%	17.27%
Small Group	10/1/2015	Platinum	Utica/Watertown Area	SimplyBlue Plus Standard Platinum	SimplyBlue Plus Standard Platinum	15.79%	15.89%	15.85%
Small Group	10/1/2015	Platinum	Utica/Watertown Area	SimplyBlue Plus Platinum	SimplyBlue Plus Platinum	15.80%	15.91%	15.86%
Small Group	10/1/2015	Gold	Utica/Watertown Area	SimplyBlue Plus Standard Gold	SimplyBlue Plus Standard Gold	16.05%	16.17%	16.14%
Small Group	10/1/2015	Gold	Utica/Watertown Area	SimplyBlue Plus Gold	SimplyBlue Plus Gold	16.02%	16.33%	16.14%
Small Group	10/1/2015	Silver	Utica/Watertown Area	SimplyBlue Plus Standard Silver	SimplyBlue Plus Standard Silver	16.35%	16.47%	16.44%
Small Group	10/1/2015	Silver	Utica/Watertown Area	SimplyBlue Plus Silver	SimplyBlue Plus Silver	16.28%	16.71%	16.51%

EXHIBIT 14B

Small Group Medical Products

Market Segment	Effective Date of New Rate	Metal Level	Rating Region	Product Name	Product Street Name	Requested Percentage Rate Change		
						Lowest	Highest	Weighted Avg
Small Group	10/1/2015	Bronze	Utica/Watertown Area	SimplyBlue Plus Standard Bronze	SimplyBlue Plus Standard Bronze	17.03%	17.14%	17.12%
Small Group	10/1/2015	Bronze	Utica/Watertown Area	SimplyBlue Plus Bronze	SimplyBlue Plus Bronze	16.98%	17.31%	17.16%
Small Group	10/1/2015	Platinum	Mid-Hudson Area	SimplyBlue Plus Standard Platinum	SimplyBlue Plus Standard Platinum	15.79%	15.89%	15.84%
Small Group	10/1/2015	Platinum	Mid-Hudson Area	SimplyBlue Plus Platinum	SimplyBlue Plus Platinum	15.80%	15.91%	15.86%
Small Group	10/1/2015	Gold	Mid-Hudson Area	SimplyBlue Plus Standard Gold	SimplyBlue Plus Standard Gold	16.05%	16.17%	16.16%
Small Group	10/1/2015	Gold	Mid-Hudson Area	SimplyBlue Plus Gold	SimplyBlue Plus Gold	16.02%	16.33%	16.15%
Small Group	10/1/2015	Silver	Mid-Hudson Area	SimplyBlue Plus Standard Silver	SimplyBlue Plus Standard Silver	16.35%	16.47%	16.41%
Small Group	10/1/2015	Silver	Mid-Hudson Area	SimplyBlue Plus Silver	SimplyBlue Plus Silver	16.28%	16.71%	16.50%
Small Group	10/1/2015	Bronze	Mid-Hudson Area	SimplyBlue Plus Standard Bronze	SimplyBlue Plus Standard Bronze	17.03%	17.14%	17.13%
Small Group	10/1/2015	Bronze	Mid-Hudson Area	SimplyBlue Plus Bronze	SimplyBlue Plus Bronze	16.98%	17.31%	17.20%
Small Group	10/1/2015	Platinum	Albany Area	SimplyBlue Plus Standard Platinum	SimplyBlue Plus Standard Platinum	15.79%	15.89%	15.89%
Small Group	10/1/2015	Platinum	Albany Area	SimplyBlue Plus Platinum	SimplyBlue Plus Platinum	15.80%	15.91%	15.90%
Small Group	10/1/2015	Gold	Albany Area	SimplyBlue Plus Standard Gold	SimplyBlue Plus Standard Gold	16.05%	16.17%	16.11%
Small Group	10/1/2015	Gold	Albany Area	SimplyBlue Plus Gold	SimplyBlue Plus Gold	16.02%	16.33%	16.17%
Small Group	10/1/2015	Silver	Albany Area	SimplyBlue Plus Standard Silver	SimplyBlue Plus Standard Silver	16.35%	16.47%	16.41%
Small Group	10/1/2015	Silver	Albany Area	SimplyBlue Plus Silver	SimplyBlue Plus Silver	16.28%	16.71%	16.43%
Small Group	10/1/2015	Bronze	Albany Area	SimplyBlue Plus Standard Bronze	SimplyBlue Plus Standard Bronze	17.03%	17.14%	17.08%
Small Group	10/1/2015	Bronze	Albany Area	SimplyBlue Plus Bronze	SimplyBlue Plus Bronze	16.98%	17.31%	17.14%
Small Group	10/1/2015	Gold	Rochester Area	Healthy New York EPO	Healthy New York EPO	17.69%	17.88%	17.88%
Small Group	10/1/2015	Gold	Rochester Area	Excellus BCBS HMO	Excellus BCBS HMO	16.98%	17.10%	17.10%
Small Group	10/1/2015	Gold	Buffalo Area	Healthy New York EPO	Healthy New York EPO	16.68%	16.86%	16.85%
Small Group	10/1/2015	Gold	Buffalo Area	Univera Healthcare HMO	Univera Healthcare HMO	16.13%	16.25%	16.19%
Small Group	10/1/2015	Gold	Syracuse Area	Healthy New York EPO	Healthy New York EPO	16.83%	17.03%	17.01%
Small Group	10/1/2015	Gold	Syracuse Area	Excellus BCBS HMO	Excellus BCBS HMO	16.20%	16.32%	16.26%
Small Group	10/1/2015	Gold	Utica/Watertown Area	Healthy New York EPO	Healthy New York EPO	16.72%	16.90%	16.87%
Small Group	10/1/2015	Gold	Utica/Watertown Area	Excellus BCBS HMO	Excellus BCBS HMO	16.08%	16.19%	16.14%
Small Group	10/1/2015	Gold	Albany Area	Healthy New York EPO	Healthy New York EPO	16.72%	16.90%	16.87%
Small Group	10/1/2015	Gold	Albany Area	Excellus BCBS HMO	Excellus BCBS HMO	16.08%	16.19%	16.14%
Small Group	10/1/2015	Gold	Mid-Hudson Area	Healthy New York EPO	Healthy New York EPO	16.72%	16.90%	16.87%
Small Group	10/1/2015	Gold	Mid-Hudson Area	Excellus BCBS HMO	Excellus BCBS HMO	16.08%	16.19%	16.14%