

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

-- for Small Group Medical Plans

Company Name: Independent Health Benefits Corporation
NAIC Code: 47034
SERFF Tracking #: NDDP-129587319
Market Segment: Small Groups Off 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 holdin 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 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 used by the insurer.
- 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	2 - Buffalo Area	Standard Platinum	Standard Platinum	4.58%	5.50%	4.64%
Small Group	1/1/2015	Gold	2 - Buffalo Area	Standard Gold	Standard Gold	5.47%	6.39%	5.47%
Small Group	1/1/2015	Silver	2 - Buffalo Area	Standard Silver	Standard Silver	5.02%	5.95%	5.15%
Small Group	1/1/2015	Bronze	2 - Buffalo Area	Standard Bronze	Standard Bronze	3.87%	4.78%	3.87%
Small Group	1/1/2015	Gold	2 - Buffalo Area	NY PA Gold Option 2	NY PA Gold	10.00%	10.97%	10.00%
Small Group	1/1/2015	Gold	2 - Buffalo Area	Passport Plan Gold Option 2	Passport Plan Gold	7.57%	8.52%	7.57%
Small Group	1/1/2015	Silver	2 - Buffalo Area	NY PA Silver Option 1	NY PA Silver	9.92%	10.89%	9.92%
Small Group	1/1/2015	Silver	2 - Buffalo Area	Passport Plan Silver Option 2	Passport Plan Silver	6.49%	7.43%	6.49%
Small Group	1/1/2015	Platinum	2 - Buffalo Area	FlexFit Platinum Option 6	FlexFit Platinum	5.56%	6.49%	5.58%
Small Group	1/1/2015	Gold	2 - Buffalo Area	iDirect Gold Option 28	iDirect Gold Copay Plan	6.77%	7.70%	6.78%
Small Group	1/1/2015	Gold	2 - Buffalo Area	Choice Plus Gold Option 6	Choice Plus Gold	-1.03%	-0.16%	-0.97%
Small Group	1/1/2015	Silver	2 - Buffalo Area	iDirect Silver Option 5	iDirect Silver Coinsurance	5.81%	6.74%	5.82%
Small Group	1/1/2015	Silver	2 - Buffalo Area	Choice Plus Silver Option 1	Choice Plus Silver	-0.72%	0.14%	-0.69%
Small Group	1/1/2015	Bronze	2 - Buffalo Area	Choice Plus Bronze Option 1	Choice Plus Bronze	-2.81%	-1.96%	-2.81%
Small Group	1/1/2015	Bronze	2 - Buffalo Area	iDirect Bronze Option 2	iDirect Bronze	0.76%	1.65%	0.78%
Small Group	4/1/2015	Platinum	2 - Buffalo Area	Standard Platinum	Standard Platinum	4.33%	5.25%	4.39%
Small Group	4/1/2015	Gold	2 - Buffalo Area	Standard Gold	Standard Gold	5.22%	6.15%	5.22%
Small Group	4/1/2015	Silver	2 - Buffalo Area	Standard Silver	Standard Silver	4.78%	5.71%	4.91%
Small Group	4/1/2015	Bronze	2 - Buffalo Area	Standard Bronze	Standard Bronze	3.64%	4.54%	3.64%
Small Group	4/1/2015	Gold	2 - Buffalo Area	NY PA Gold Option 2	NY PA Gold	9.74%	10.72%	9.74%
Small Group	4/1/2015	Gold	2 - Buffalo Area	Passport Plan Gold Option 2	Passport Plan Gold	7.32%	8.27%	7.32%
Small Group	4/1/2015	Silver	2 - Buffalo Area	NY PA Silver Option 1	NY PA Silver	9.67%	10.63%	9.67%
Small Group	4/1/2015	Silver	2 - Buffalo Area	Passport Plan Silver Option 2	Passport Plan Silver	6.24%	7.18%	6.24%

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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	4/1/2015	Platinum	2 - Buffalo Area	FlexFit Platinum Option 6	FlexFit Platinum	5.31%	6.24%	5.33%
Small Group	4/1/2015	Gold	2 - Buffalo Area	iDirect Gold Option 28	iDirect Gold Copay Plan	6.52%	7.46%	6.53%
Small Group	4/1/2015	Gold	2 - Buffalo Area	Choice Plus Gold Option 6	Choice Plus Gold	-1.26%	-0.39%	-1.20%
Small Group	4/1/2015	Silver	2 - Buffalo Area	iDirect Silver Option 5	iDirect Silver Coinsurance	5.57%	6.50%	5.58%
Small Group	4/1/2015	Silver	2 - Buffalo Area	Choice Plus Silver Option 1	Choice Plus Silver	-0.95%	-0.09%	-0.92%
Small Group	4/1/2015	Bronze	2 - Buffalo Area	Choice Plus Bronze Option 1	Choice Plus Bronze	-3.03%	-2.18%	-3.03%
Small Group	4/1/2015	Bronze	2 - Buffalo Area	iDirect Bronze Option 2	iDirect Bronze	0.53%	1.42%	0.55%
Small Group	7/1/2015	Platinum	2 - Buffalo Area	Standard Platinum	Standard Platinum	4.09%	5.01%	4.15%
Small Group	7/1/2015	Gold	2 - Buffalo Area	Standard Gold	Standard Gold	4.98%	5.90%	4.98%
Small Group	7/1/2015	Silver	2 - Buffalo Area	Standard Silver	Standard Silver	4.54%	5.47%	4.67%
Small Group	7/1/2015	Bronze	2 - Buffalo Area	Standard Bronze	Standard Bronze	3.40%	4.30%	3.40%
Small Group	7/1/2015	Gold	2 - Buffalo Area	NY PA Gold Option 2	NY PA Gold	9.49%	10.46%	9.49%
Small Group	7/1/2015	Gold	2 - Buffalo Area	Passport Plan Gold Option 2	Passport Plan Gold	7.06%	8.01%	7.06%
Small Group	7/1/2015	Silver	2 - Buffalo Area	NY PA Silver Option 1	NY PA Silver	9.43%	10.38%	9.43%
Small Group	7/1/2015	Silver	2 - Buffalo Area	Passport Plan Silver Option 2	Passport Plan Silver	5.99%	6.93%	5.99%
Small Group	7/1/2015	Platinum	2 - Buffalo Area	FlexFit Platinum Option 6	FlexFit Platinum	5.07%	5.99%	5.09%
Small Group	7/1/2015	Gold	2 - Buffalo Area	iDirect Gold Option 28	iDirect Gold Copay Plan	6.27%	7.21%	6.29%
Small Group	7/1/2015	Gold	2 - Buffalo Area	Choice Plus Gold Option 6	Choice Plus Gold	-1.49%	-0.62%	-1.43%
Small Group	7/1/2015	Silver	2 - Buffalo Area	iDirect Silver Option 5	iDirect Silver Coinsurance	5.32%	6.25%	5.34%
Small Group	7/1/2015	Silver	2 - Buffalo Area	Choice Plus Silver Option 1	Choice Plus Silver	-1.18%	-0.32%	-1.15%
Small Group	7/1/2015	Bronze	2 - Buffalo Area	Choice Plus Bronze Option 1	Choice Plus Bronze	-3.25%	-2.40%	-3.25%
Small Group	7/1/2015	Bronze	2 - Buffalo Area	iDirect Bronze Option 2	iDirect Bronze	0.31%	1.19%	0.32%
Small Group	10/1/2015	Platinum	2 - Buffalo Area	Standard Platinum	Standard Platinum	3.84%	4.76%	3.90%
Small Group	10/1/2015	Gold	2 - Buffalo Area	Standard Gold	Standard Gold	4.74%	5.66%	4.74%
Small Group	10/1/2015	Silver	2 - Buffalo Area	Standard Silver	Standard Silver	4.30%	5.22%	4.43%
Small Group	10/1/2015	Bronze	2 - Buffalo Area	Standard Bronze	Standard Bronze	3.16%	4.06%	3.16%
Small Group	10/1/2015	Gold	2 - Buffalo Area	NY PA Gold Option 2	NY PA Gold	9.23%	10.20%	9.23%
Small Group	10/1/2015	Gold	2 - Buffalo Area	Passport Plan Gold Option 2	Passport Plan Gold	6.80%	7.75%	6.80%
Small Group	10/1/2015	Silver	2 - Buffalo Area	NY PA Silver Option 1	NY PA Silver	9.17%	10.12%	9.17%
Small Group	10/1/2015	Silver	2 - Buffalo Area	Passport Plan Silver Option 2	Passport Plan Silver	5.73%	6.67%	5.73%
Small Group	10/1/2015	Platinum	2 - Buffalo Area	FlexFit Platinum Option 6	FlexFit Platinum	4.82%	5.75%	4.84%
Small Group	10/1/2015	Gold	2 - Buffalo Area	iDirect Gold Option 28	iDirect Gold Copay Plan	6.02%	6.96%	6.04%
Small Group	10/1/2015	Gold	2 - Buffalo Area	Choice Plus Gold Option 6	Choice Plus Gold	-1.72%	-0.85%	-1.65%
Small Group	10/1/2015	Silver	2 - Buffalo Area	iDirect Silver Option 5	iDirect Silver Coinsurance	5.09%	6.02%	5.10%
Small Group	10/1/2015	Silver	2 - Buffalo Area	Choice Plus Silver Option 1	Choice Plus Silver	-1.41%	-0.54%	-1.38%
Small Group	10/1/2015	Bronze	2 - Buffalo Area	Choice Plus Bronze Option 1	Choice Plus Bronze	-3.46%	-2.62%	-3.46%
Small Group	10/1/2015	Bronze	2 - Buffalo Area	iDirect Bronze Option 2	iDirect Bronze	0.08%	0.95%	0.09%