

CDPHP Universal Benefits,[®] Inc.
500 Patroon Creek Blvd.
Albany, NY 12206-1057

[Date]

[Contact Name]

[Address]

[City State Zip]

Re: Notice of Proposed Premium Rate Change
Individual Medicare Supplemental Plan

Dear Medicare Supplement Plan Subscriber:

CDPHP Universal Benefits,[®] Inc. (CDPHP UBI) is filing a request with the New York State Department of Financial Services (DFS) to approve a change to your premium rates for 2015. New York Insurance Law requires that we provide a notice to you when we submit requests for premium rate changes to DFS.

DFS is required by law to review our requested rate change. DFS may approve, modify or disapprove the requested rate change.

Proposed Premium Rate Change

Your current monthly premium is: \$X

If approved, the percentage change to your premium is X%.

Please note that while we try to provide you with the most accurate information possible, the final rate may differ based on the benefit plan design and other features you select on renewal. Also, the final, approved rate may differ because DFS may modify the proposed rate.

Why We Are Requesting a Rate Change

The proposed rate adjustments are intended to cover CDPHP UBI's claim cost increases and correct for past years' pricing.

30-day Comment Period

You can contact us or DFS to ask for more information or submit comments to DFS about the proposed rate changes. The comments must be made within 30 days from the date of this notice.

You can contact CDPHP Universal Benefits,[®] Inc. (CDPHP UBI) for additional information at:

CDPHP Universal Benefits, ® Inc. (CDPHP UBI)
500 Patroon Creek Blvd.
Albany, NY 12206-1057
1-855-220-5228 (TTY/TDD: 1-877-261-1164)
www.cdphp.com

Comments or requests for more information on the proposed rate change may be submitted to:

Health Bureau-Premium Rate Adjustments
New York State Department of Financial Services
One Commerce Plaza
Albany, NY 12257
<http://www.dfs.ny.gov>

If you choose to submit comments to DFS, please include the following information:

1. The name of your insurer
2. The name of your plan
3. Whether you have individual or group coverage

Written comments submitted to DFS will be posted on the DFS website with all your personal information removed.

Plain English Summary of Rate Change

We have prepared a plain-English summary that provides a more detailed explanation of the reasons why a premium rate change is being requested. You can find this information at the following websites:

CDPHP UBI's website: www.cdphp.com/members

DFS website: <https://myportal.dfs.ny.gov/web/prior-approval/rate-applications-by-company>

Notice of Approved Premium Rate

After DFS approves the final premium rate, you will receive final rate information at least 60 days before your 2015 renewal date.

Sincerely,

Laura Kordas
Director, Member Services
CDPHP Universal Benefits,®Inc.