

Excellus Health Plan, Inc

**165 Court Street
Rochester, NY 14647**

**Documentation in Support of
New York State
Section 4308(c) Rate Submission**

**Rate Notifications
Effective January 1, 2015**

July 10, 2014

Table of Contents

	Pages
Direct Pay Notifications:	
Excellus Health Plan, Inc.	4 - 5
Univera Healthcare	6 - 7
Group Notifications:	
Excellus Health Plan, Inc.	9 - 10
Univera Healthcare	11 - 12

Direct Pay Notifications

July 25, 2014

Thank you for choosing Excellus BlueCross BlueShield for your health care plan.

As you know, rising medical costs, an aging population and other factors continue to drive health care costs higher. To cover these expenses, Excellus BlueCross BlueShield must modify rates. If you look below, you can find links to a more complete explanation of why the rate adjustment is being requested. The links to the health plan's website and the state Department of Financial Services will connect you to a narrative that is written in plain English.

What do you need to do?

No action is required. Once the rates are approved or modified by DFS, we will send you a letter with your actual rate change, at least 60 days before it becomes effective.

What do you need to know?

- The rate change request will be submitted to DFS on or around July 28, 2014
- The DFS Superintendent may approve, modify, or disapprove the proposed rate adjustment
- After DFS makes the final decision:
 - you will be notified of the actual rate change at least 60 days prior to the date of the change
 - the rate will be effective on your annual renewal date in **2015**
- The proposed rate changes are listed below

HMO Blue 25 - HMO25,IPC 500,ER100,SUR 75/20%,IPRH,HSP,DME,VIS,FMH Proposed Rate Change: -15%

Do you have questions or comments?

The law gives you the opportunity to submit written comments regarding the proposed rate changes within 30 days of the date we file the application. Note that any written comments submitted will be posted to the Department's website, with personal identifying information removed. Please be sure to identify "Excellus Health Plan, Inc." and its dba, "Excellus BlueCross BlueShield" as your insurer and indicate the type of policy you carry in the comments.

You may send comments directly to us or contact us with any questions regarding the start and conclusion of the 30 day comment period.

For HMO Products, please send mail to:
Health Bureau-Premium Rate Adjustments,
New York State Department Financial Services
One State Street, 2nd floor
New York, NY 10004-1511

For Medicare Supplement Products, please send mail to:
New York State Department Financial Services
One Commerce Plaza
Albany, NY 12257

By email: PremiumRateIncreases@dfs.ny.gov Or go online:
www.dfs.ny.gov/healthinsurancepremiums

To contact us:

- Send mail to the return address at the top of this letter
- Call the phone number on your subscriber id card
- Call 1-855-374-7462
- Go online to our website listed below

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:

Excellus BlueCross BlueShield website: <http://excellusbcbs.com/member/rates>

DFS website: www.dfs.ny.gov/healthinsurancepremiums

Please be assured that Excellus BlueCross BlueShield works to provide value to our members. Our administrative costs compare favorably with other health plans, and we consistently rank high in surveys for quality and member satisfaction. Helping our subscribers live a healthier lifestyle is one of the best ways to keep health care costs as low as possible, and we're proud to offer all of our subscribers access to resources, tools and support through excellusbcbs.com.

As always, we look forward to serving you.

Sincerely,



James R. Reed
Senior Vice President, Marketing and Sales

July 25, 2014

Thank you for choosing Univera Healthcare for your health care plan.

As you know, rising medical costs, an aging population and other factors continue to drive health care costs higher. To cover these expenses, Univera Healthcare must modify rates. If you look below, you can find links to a more complete explanation of why the rate adjustment is being requested. The links to the health plan's website and the state Department of Financial Services will connect you to a narrative that is written in plain English.

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HMO Green 25 - HMO 25 Proposed Rate Change: 9.4%

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- Over -

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As always, we look forward to serving you.

Sincerely,



Arthur G. Wingerter
President

Group Notifications

July 25, 2014

Dear Group Administrator:

Thank you for choosing Excellus BlueCross BlueShield for your health care plan.

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R100 - R100/Retirees

Blue Choice 25 - BC25 IP100 ER100 SUR 50/40 IPRH HSP DME VIS EYE
Proposed Rate Change: 10.3%

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Please be assured that Excellus BlueCross BlueShield works to provide value to our members. Our administrative costs compare favorably with other health plans, and we consistently rank high in surveys for quality and member satisfaction.

If the rate adjustment for your current plan does not meet your budget, we offer other plans at prices that may fit your needs. Please contact your sales representative for more information.

As always, we look forward to serving you.

Sincerely,



James R. Reed
Senior Vice President, Marketing and Sales

July 25, 2014

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A001 - A001/All Actives

Green Choice 25 - GC25,IPC 100,ER100,SUR 50/40,IPRH,HSP,DME,VIS,EYE, FMH
Proposed Rate Change: 10.3%

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