

EXHIBIT 4 - PART A: SUMMARY OF PROPOSED PERCENTAGE RATE CHANGE TO EXISTING RATE

-- for Base Medical Plan with NON ROLLING Rate Structure

Excelsus Health Plan, Inc.
Company submitting the rate adjustment request

55107
Company NAIC Code

EXHP-129602950
SERFF tracking number

- => Use this Exhibit for the base medical plan type policy forms/products with NON ROLLING rate structure that are included in the rate adjustment submission.
- => This form must be submitted as an Excel file and as a PDF file.
- => The format of this exhibit is discussed below. Add more rows as needed. Only use the first tab for data entry.
- =>
 - Market segment refers to Individual (IND), Small Group (SG), Sole Proprietor (SP), Large Group (LG), Individual Healthy NY (HNY-IND), Small Group Healthy NY (HNY-SG), Individual Medicare Supplement (MS-INS), and Group Medicare Supplement (MS-GRP). If the proposed percentage rate change for Sole Proprietor is different from Small Group, then a separate market segment of Sole Proprietor (SP) is to be reported; otherwise, use small group. Use the drop down list to enter the market segment.
 - The proposed percentage rate change reflects the expected change in premium rate that would apply to the contract holder on that contract holder's next rate change date for each contract holder with the indicated base medical plan.
 - The product street name is the product name as advertised to consumers (i.e., as consumers are likely to refer to this product/policy form when communicating with the Department).
 - Provide a list of proposed rate changes for each base medical plan type, by product name/street name. If one policy form is used for more than one product, then a separate row should be entered for each policy form/product name/product street name combination.
 - The "proposed rate change" is just for the base medical product, excluding the impact of any riders.
 - Lowest should be the smallest percentage change that could affect any contract holder due to the proposed rate filing with that base medical product; the impact of riders is not included.
 - Highest should be the largest percentage change that could affect any contract holder due to the proposed rate filing with that base medical product; the impact of riders is not included.
 - The weighted average percentage should be developed based on annualized premium volume for that market segment/rating region/base medical product; the impact of riders is not included.

Base Medical Plan Non Rolling Rate Products

SERFF# EXHP-129602950

Policy Form #	Market Segment	Rating Region	Product Name	Product Street Name	Effective Date of New Rate	Proposed Percentage Rate Change		
						Lowest	Highest	Weighted Avg
EXC-8	LG	Rochester	Blue Choice [25, 30] Basic Contract	Blue Choice [\$25, \$30] Copay Plan	01/01/15	10.30%	10.30%	10.30%
EXC-8	LG	Syracuse	HMO Blue [25, 30] Basic Contract	HMO Blue [\$25, \$30] Copay Plan	01/01/15	-15.00%	-15.00%	-15.00%
EXC-8	LG	Utica North	HMO Blue [25, 30] Basic Contract	HMO Blue [\$25, \$30] Copay Plan	01/01/15	-13.70%	-13.70%	-13.70%
EXC-8	LG	Utica South	HMO Blue [25, 30] Basic Contract	HMO Blue [\$25, \$30] Copay Plan	01/01/15	-9.40%	-9.40%	-9.40%

EXHIBIT 4 - PART C: SUMMARY OF PROPOSED PERCENTAGE RATE CHANGE TO EXISTING RATE

- for Drug Riders Available with Base Medical Products (NON ROLLING Rate Structure)

Excellus Health Plan, Inc.
 Company submitting the rate adjustment request

55107
 Company NAIC Code

EXHP-129602950
 SERFF tracking number

- => Use this Exhibit for the Drug Riders that are available for the base medical plan type policy forms/products with a NON ROLLING rate structure included in the rate adjustment submission.
- => The format of this exhibit is discussed below. Add more rows as needed. Only use the first tab for data entry.
- => This form must be submitted as an Excel file and as a PDF file.
- =>

Market segment refers to Individual (IND), Small Group (SG), Sole Proprietor (SP), Large Group (LG), Individual Healthy NY (HNY-IND), Small Group Healthy NY (HNY-SG), Individual Medicare Supplement (MS-INS), and Group Medicare Supplement (MS-GRP). If the proposed percentage rate change for Sole Proprietor is different from Small Group, then a separate market segment of Sole Proprietor (SP) is to be reported; otherwise, use small group. Use the drop down list to enter the market segment.
- => The proposed percentage rate change reflects the expected change in premium rate that would apply to the contract holder on that contract holder's next rate change date for each contract holder with the indicated base medical plan.
- => The product street name is the product name as advertised to consumers (i.e., as consumers are likely to refer to this product/policy form when communicating with the Department).
- => Provide a list of proposed rate changes for drug riders available with non rolling rate base medical products. If one policy form is used for more than one product, then a separate row should be entered for each policy form/product name/product street name combination.
- => The "proposed percentage rate change" is just for the drug riders available with the indicated base medical product and excludes the impact of the base medical plan rates and non-drug riders.

The lowest, highest, and weighted average are just among the drug riders available to the indicated base medical product.
- => This is for the traditional drug riders, but not for minor drug related riders such as the inclusion of oral contraceptives.

Drug Riders Available With Non Rolling Rate Base Medical Products

SERFF#: EXHP-129602950

Base Medical Policy Form #	Market Segment	Rating Region	Drug Rider	Base Medical Product Name	Effective Date of New Rate	Proposed Percentage Rate Change		
						Lowest	Highest	Weighted Avg
EXC-8	LG	Rochester	EX-13	Blue Choice [25, 30] Basic Contract	1/1/2015	10.30%	10.30%	10.30%
EXC-8	LG	Rochester	EX-14	Blue Choice [25, 30] Basic Contract	1/1/2015	10.30%	10.30%	10.30%
EXC-8	LG	Rochester	EXHP-47	Blue Choice [25, 30] Basic Contract	1/1/2015	10.30%	10.30%	10.30%
EXC-8	LG	Rochester	EXHP-50	Blue Choice [25, 30] Basic Contract	1/1/2015	10.30%	10.30%	10.30%
EXC-8	LG	Rochester	EXHP-69 Rev.1	Blue Choice [25, 30] Basic Contract	1/1/2015	10.30%	10.30%	10.30%
EXC-8	LG	Rochester	EXHP-70 Rev.1	Blue Choice [25, 30] Basic Contract	1/1/2015	10.30%	10.30%	10.30%
EXC-8	LG	Rochester	EXHP-113	Blue Choice [25, 30] Basic Contract	1/1/2015	10.30%	10.30%	10.30%

Drug Riders Available With Non Rolling Rate Base Medical Products

SERFF#: EXHP-129602950

Base Medical Policy Form #	Market Segment	Rating Region	Drug Rider	Base Medical Product Name	Effective Date of New Rate	Proposed Percentage Rate Change		
						Lowest	Highest	Weighted Avg
EXC-8	LG	Syracuse	EXHP-47	HMO Blue [25, 30] Basic Contract	1/1/2015	-15.00%	-15.00%	-15.00%
EXC-8	LG	Syracuse	EXHP-51	HMO Blue [25, 30] Basic Contract	1/1/2015	-15.00%	-15.00%	-15.00%
EXC-8	LG	Syracuse	EXHP-69 Rev.1	HMO Blue [25, 30] Basic Contract	1/1/2015	-15.00%	-15.00%	-15.00%
EXC-8	LG	Syracuse	EXHP-113	HMO Blue [25, 30] Basic Contract	1/1/2015	-15.00%	-15.00%	-15.00%
EXC-8	LG	Syracuse	H DCOP R 01 REV. 1	HMO Blue [25, 30] Basic Contract	1/1/2015	-15.00%	-15.00%	-15.00%
EXC-8	LG	Utica North	EXHP-47	HMO Blue [25, 30] Basic Contract	1/1/2015	-13.70%	-13.70%	-13.70%
EXC-8	LG	Utica North	EXHP-51	HMO Blue [25, 30] Basic Contract	1/1/2015	-13.70%	-13.70%	-13.70%
EXC-8	LG	Utica North	EXHP-69 Rev.1	HMO Blue [25, 30] Basic Contract	1/1/2015	-13.70%	-13.70%	-13.70%
EXC-8	LG	Utica North	EXHP-113	HMO Blue [25, 30] Basic Contract	1/1/2015	-13.70%	-13.70%	-13.70%
EXC-8	LG	Utica North	RX-COPAY-00 Rev.1, EXR-10	HMO Blue [25, 30] Basic Contract	1/1/2015	-13.70%	-13.70%	-13.70%
EXC-8	LG	Utica South	EXHP-47	HMO Blue [25, 30] Basic Contract	1/1/2015	-9.40%	-9.40%	-9.40%
EXC-8	LG	Utica South	EXHP-51	HMO Blue [25, 30] Basic Contract	1/1/2015	-9.40%	-9.40%	-9.40%
EXC-8	LG	Utica South	EXHP-69 Rev.1	HMO Blue [25, 30] Basic Contract	1/1/2015	-9.40%	-9.40%	-9.40%
EXC-8	LG	Utica South	EXHP-113	HMO Blue [25, 30] Basic Contract	1/1/2015	-9.40%	-9.40%	-9.40%
EXC-8	LG	Utica South	RX-COPAY-00 Rev.1, EXR-10	HMO Blue [25, 30] Basic Contract	1/1/2015	-9.40%	-9.40%	-9.40%