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

-- for Base Medical Plan with ROLLING Rate Structure

HealthNow New York Incorporated

**company submitting the rate adjustment request**

**company NAIC Code**

**SERFF tracking number**

- **Use this Exhibit for the base medical plan type policy forms/products with 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. Insert 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 (I-HNY), Small Group Healthy NY (S-HNY), Small Group Medicare Supplement (S-MS), and Group Medicare Supplement (G-MS). 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 effective date is the earliest date that the proposed new rate would become effective if approved. The effective period of a new rolling rate may vary depending on the rolling rate structure (e.g., Q1 2013 for a quarterly rolling rate structure.)**
- **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).**
- **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 Rolling Rate Products

<table>
<thead>
<tr>
<th>Policy Form #</th>
<th>Market Segment</th>
<th>Rating Region</th>
<th>Product Name</th>
<th>Product Street Name</th>
<th>Effective Date of New Rate</th>
<th>Effective Period of New Rate</th>
<th>Proposed Percentage Rate Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>S2-1</td>
<td>LS</td>
<td>ABBEY R1/R3</td>
<td>HMO 200</td>
<td>HMO 200</td>
<td>1/1/2016</td>
<td>1/1/2016 - 12/31/2016</td>
<td>9.9%</td>
</tr>
<tr>
<td>S2-2</td>
<td>LS</td>
<td>ABBEY R1/R3</td>
<td>HMO 200</td>
<td>HMO 200</td>
<td>4/1/2015</td>
<td>4/1/2015 - 3/31/2016</td>
<td>9.9%</td>
</tr>
<tr>
<td>S2-3</td>
<td>LS</td>
<td>ABBEY R1/R3</td>
<td>HMO 200</td>
<td>HMO 200</td>
<td>7/1/2015</td>
<td>7/1/2015 - 6/30/2016</td>
<td>9.9%</td>
</tr>
<tr>
<td>S2-4</td>
<td>LS</td>
<td>ABBEY R1/R3</td>
<td>HMO 200</td>
<td>HMO 200</td>
<td>10/1/2015</td>
<td>10/1/2015 - 9/30/2016</td>
<td>9.9%</td>
</tr>
<tr>
<td>S2-5</td>
<td>LS</td>
<td>ABBEY R1/R3</td>
<td>HMO 200</td>
<td>HMO 200</td>
<td>1/1/2016</td>
<td>1/1/2016 - 12/31/2016</td>
<td>-8.8%</td>
</tr>
<tr>
<td>S2-6</td>
<td>LS</td>
<td>ABBEY R1/R3</td>
<td>HMO 200</td>
<td>HMO 200</td>
<td>4/1/2015</td>
<td>4/1/2015 - 3/31/2016</td>
<td>-5.7%</td>
</tr>
<tr>
<td>S2-7</td>
<td>LS</td>
<td>ABBEY R1/R3</td>
<td>HMO 200</td>
<td>HMO 200</td>
<td>7/1/2015</td>
<td>7/1/2015 - 6/30/2016</td>
<td>-5.7%</td>
</tr>
<tr>
<td>S2-8</td>
<td>LS</td>
<td>ABBEY R1/R3</td>
<td>HMO 200</td>
<td>HMO 200</td>
<td>10/1/2015</td>
<td>10/1/2015 - 9/30/2016</td>
<td>-5.7%</td>
</tr>
</tbody>
</table>
EXHIBIT 4 - PART D: SUMMARY OF PROPOSED PERCENTAGE RATE CHANGE TO EXISTING RATE
- for Drug Riders Available with Base Medical Products (ROLLING Rate Structure)

<table>
<thead>
<tr>
<th>Drug Rider Available With Rolling Rate Base Medical Products</th>
<th>SERFF:</th>
<th>HLTH-129621473</th>
</tr>
</thead>
<tbody>
<tr>
<td>LS1G40004</td>
<td>LG</td>
<td>ALBANY R1/R2</td>
</tr>
<tr>
<td>CB147REV; CB-249; CB-250; HNDRUG-HMO.1; CR1AH0098</td>
<td>HMO 200</td>
<td>1/1/2015 - 1/1/2015</td>
</tr>
<tr>
<td>CB147REV; CB-249; CB-250; HNDRUG-HMO.1; CR1AH0098</td>
<td>HMO 200</td>
<td>1/1/2015 - 1/1/2015</td>
</tr>
<tr>
<td>CB147REV; CB-249; CB-250; HNDRUG-HMO.1; CR1AH0098</td>
<td>HMO 200</td>
<td>1/1/2015 - 1/1/2015</td>
</tr>
</tbody>
</table>

Use this Exhibit for the Drug Riders that are available for the base medical plan type policy forms/products with a ROLLING rate structure included in the rate adjustment.

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 (INY-IND), Small Group Healthy NY (INY-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 effective date is the earliest date that proposed rate change will become effective. The effective period of a new rolling rate may vary depending on the rolling rate structure (e.g., Q1 2013 for a quarterly rolling rate structure).

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 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 lowest, highest, and weighted average are just among the drug riders available to the indicated base medical product.

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 effective date is the earliest date that proposed rate change will become effective. The effective period of a new rolling rate may vary depending on the rolling rate structure (e.g., Q1 2013 for a quarterly rolling rate structure).

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 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 lowest, highest, and weighted average are just among the drug riders available to the indicated base medical product.

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 effective date is the earliest date that proposed rate change will become effective. The effective period of a new rolling rate may vary depending on the rolling rate structure (e.g., Q1 2013 for a quarterly rolling rate structure).

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 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 lowest, highest, and weighted average are just among the drug riders available to the indicated base medical product.

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 effective date is the earliest date that proposed rate change will become effective. The effective period of a new rolling rate may vary depending on the rolling rate structure (e.g., Q1 2013 for a quarterly rolling rate structure).

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 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 lowest, highest, and weighted average are just among the drug riders available to the indicated base medical product.

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.

Use this Exhibit for the Drug Riders, but not for minor drug related riders such as the inclusion of oral contraceptives.