

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

### -- for Base Medical Plan with ROLLING Rate Structure

Independent Health Association, Inc.  
Company submitting the rate adjustment request

95308  
Company NAIC Code

NDPD-129607736  
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 (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 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).
- => 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 Rolling Rate Products

SERFF#      NDPD-129607736

Policy Form #	Market Segment	Rating Region	Product Name	Product Street Name	Effective Date of New Rate	Effective Period of New Rate	Proposed Percentage Rate Change		
							Lowest	Highest	Weighted Avg
3270199	LG	Buffalo Area	Encompass A	Encompass A	1/1/2015	Jan. - Mar. 2015	-4.38%	-4.38%	-4.38%
3850199	LG	Buffalo Area	Encompass B	Encompass B	1/1/2015	Jan. - Mar. 2015	-4.39%	-4.39%	-4.39%
4570199	LG	Buffalo Area	Encompass C	Encompass C	1/1/2015	Jan. - Mar. 2015	-4.40%	-4.40%	-4.40%
5170902	LG	Buffalo Area	Encompass D	Encompass D	1/1/2015	Jan. - Mar. 2015	-4.41%	-4.41%	-4.41%
IHA-FEHB-C-001	LG	Buffalo Area	Encompass for FEHB	Encompass for FEHB	1/1/2015	Jan. - Mar. 2015	-4.43%	-4.43%	-4.43%
IHA-NYSHIP-C-001	LG	Buffalo Area	Encompass for NYSHIP	Encompass for NYSHIP	1/1/2015	Jan. - Mar. 2015	-4.40%	-4.40%	-4.40%
IHA-C1000	LG	Buffalo Area	FlexFit	FlexFit	1/1/2015	Jan. - Mar. 2015	-4.40%	-4.40%	-4.40%
IHA-C1001	LG	Buffalo Area	FlexFit Select	FlexFit Select	1/1/2015	Jan. - Mar. 2015	-4.41%	-4.41%	-4.41%
IHA-C-101	LG	Buffalo Area	Encompass Essential	Encompass Essential	1/1/2015	Jan. - Mar. 2015	-4.44%	-4.42%	-4.42%
IHA-C1002	LG	Buffalo Area	Encompass	Encompass	1/1/2015	Jan. - Mar. 2015	-4.41%	-4.38%	N/A

Base Medical Plan Rolling Rate Products

SERFF# NDPD-129607736

Policy Form #	Market Segment	Rating Region	Product Name	Product Street Name	Effective Date of New Rate	Effective Period of New Rate	Proposed Percentage Rate Change		
							Lowest	Highest	Weighted Avg
3270199	LG	Buffalo Area	Encompass A	Encompass A	4/1/2015	Apr. - Jun. 2015	-4.38%	-4.38%	-4.38%
3850199	LG	Buffalo Area	Encompass B	Encompass B	4/1/2015	Apr. - Jun. 2015	-4.38%	-4.38%	-4.38%
4570199	LG	Buffalo Area	Encompass C	Encompass C	4/1/2015	Apr. - Jun. 2015	-4.39%	-4.39%	-4.39%
5170902	LG	Buffalo Area	Encompass D	Encompass D	4/1/2015	Apr. - Jun. 2015	-4.40%	-4.40%	-4.40%
IHA-FEHB-C-001	LG	Buffalo Area	Encompass for FEHB	Encompass for FEHB	4/1/2015	Apr. - Jun. 2015	-4.42%	-4.42%	-4.42%
IHA-NYSHIP-C-001	LG	Buffalo Area	Encompass for NYSHIP	Encompass for NYSHIP	4/1/2015	Apr. - Jun. 2015	-4.40%	-4.40%	-4.40%
IHA-C1000	LG	Buffalo Area	FlexFit	FlexFit	4/1/2015	Apr. - Jun. 2015	-4.40%	-4.40%	-4.40%
IHA-C1001	LG	Buffalo Area	FlexFit Select	FlexFit Select	4/1/2015	Apr. - Jun. 2015	-4.40%	-4.40%	-4.40%
IHA-C-101	LG	Buffalo Area	Encompass Essential	Encompass Essential	4/1/2015	Apr. - Jun. 2015	-4.43%	-4.42%	-4.42%
IHA-C1002	LG	Buffalo Area	Encompass	Encompass	4/1/2015	Apr. - Jun. 2015	-4.41%	-4.38%	N/A
3270199	LG	Buffalo Area	Encompass A	Encompass A	7/1/2015	Jul. - Sep. 2015	-4.37%	-4.37%	-4.37%
3850199	LG	Buffalo Area	Encompass B	Encompass B	7/1/2015	Jul. - Sep. 2015	-4.38%	-4.38%	-4.38%
4570199	LG	Buffalo Area	Encompass C	Encompass C	7/1/2015	Jul. - Sep. 2015	-4.39%	-4.39%	-4.39%
5170902	LG	Buffalo Area	Encompass D	Encompass D	7/1/2015	Jul. - Sep. 2015	-4.40%	-4.40%	-4.40%
IHA-FEHB-C-001	LG	Buffalo Area	Encompass for FEHB	Encompass for FEHB	7/1/2015	Jul. - Sep. 2015	-4.41%	-4.41%	-4.41%
IHA-NYSHIP-C-001	LG	Buffalo Area	Encompass for NYSHIP	Encompass for NYSHIP	7/1/2015	Jul. - Sep. 2015	-4.39%	-4.39%	-4.39%
IHA-C1000	LG	Buffalo Area	FlexFit	FlexFit	7/1/2015	Jul. - Sep. 2015	-4.39%	-4.39%	-4.39%
IHA-C1001	LG	Buffalo Area	FlexFit Select	FlexFit Select	7/1/2015	Jul. - Sep. 2015	-4.40%	-4.40%	-4.40%
IHA-C-101	LG	Buffalo Area	Encompass Essential	Encompass Essential	7/1/2015	Jul. - Sep. 2015	-4.43%	-4.41%	-4.41%
IHA-C1002	LG	Buffalo Area	Encompass	Encompass	7/1/2015	Jul. - Sep. 2015	-4.40%	-4.37%	N/A
3270199	LG	Buffalo Area	Encompass A	Encompass A	10/1/2015	Oct. - Dec. 2015	-4.37%	-4.37%	-4.37%
3850199	LG	Buffalo Area	Encompass B	Encompass B	10/1/2015	Oct. - Dec. 2015	-4.37%	-4.37%	-4.37%
4570199	LG	Buffalo Area	Encompass C	Encompass C	10/1/2015	Oct. - Dec. 2015	-4.38%	-4.38%	-4.38%
5170902	LG	Buffalo Area	Encompass D	Encompass D	10/1/2015	Oct. - Dec. 2015	-4.39%	-4.39%	-4.39%
IHA-FEHB-C-001	LG	Buffalo Area	Encompass for FEHB	Encompass for FEHB	10/1/2015	Oct. - Dec. 2015	-4.41%	-4.41%	-4.41%
IHA-NYSHIP-C-001	LG	Buffalo Area	Encompass for NYSHIP	Encompass for NYSHIP	10/1/2015	Oct. - Dec. 2015	-4.39%	-4.39%	-4.39%
IHA-C1000	LG	Buffalo Area	FlexFit	FlexFit	10/1/2015	Oct. - Dec. 2015	-4.38%	-4.38%	-4.38%
IHA-C1001	LG	Buffalo Area	FlexFit Select	FlexFit Select	10/1/2015	Oct. - Dec. 2015	-4.39%	-4.39%	-4.39%
IHA-C-101	LG	Buffalo Area	Encompass Essential	Encompass Essential	10/1/2015	Oct. - Dec. 2015	-4.42%	-4.40%	-4.40%
IHA-C1002	LG	Buffalo Area	Encompass	Encompass	10/1/2015	Oct. - Dec. 2015	-4.40%	-4.37%	N/A

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

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

Independent Health Association, Inc.  
 Company submitting the rate adjustment request

95308  
 Company NAIC Code

NDPD-129607736  
 SERFF tracking number

- => 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 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 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 "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 Rolling Rate Base Medical Products

SERFF:

NDPD-129607736

Base Medical Policy Form #	Market Segment	Rating Region	Drug Rider	Base Medical Product Name	Effective Date of New Rate	Effective Period of New Rate	Proposed Percentage Rate Change		
							Lowest	Highest	Weighted Avg
3270199	LG	Buffalo Area	ALL DRUG RIDERS	Encompass A	1/1/2015	Jan. - Mar. 2015	-0.47%	0.01%	0.00%
3850199	LG	Buffalo Area	ALL DRUG RIDERS	Encompass B	1/1/2015	Jan. - Mar. 2015	-0.47%	0.01%	0.00%
4570199	LG	Buffalo Area	ALL DRUG RIDERS	Encompass C	1/1/2015	Jan. - Mar. 2015	-0.47%	0.01%	0.00%
5170902	LG	Buffalo Area	ALL DRUG RIDERS	Encompass D	1/1/2015	Jan. - Mar. 2015	-0.47%	0.01%	0.00%
IHA-FEHB-C-001	LG	Buffalo Area	ALL DRUG RIDERS	Encompass for FEHB	1/1/2015	Jan. - Mar. 2015	-0.01%	0.00%	0.00%
IHA-NYSHIP-C-001	LG	Buffalo Area	ALL DRUG RIDERS	Encompass for NYSHIP	1/1/2015	Jan. - Mar. 2015	0.00%	0.00%	0.00%
IHA-C1000	LG	Buffalo Area	ALL DRUG RIDERS	FlexFit	1/1/2015	Jan. - Mar. 2015	-0.47%	0.01%	0.00%
IHA-C1001	LG	Buffalo Area	ALL DRUG RIDERS	FlexFit Select	1/1/2015	Jan. - Mar. 2015	-0.47%	0.01%	0.00%

Drug Riders Available With Rolling Rate Base Medical Products

SERFF:

NDPD-129607736

Base Medical Policy Form #	Market Segment	Rating Region	Drug Rider	Base Medical Product Name	Effective Date of New Rate	Effective Period of New Rate	Proposed Percentage Rate Change		
							Lowest	Highest	Weighted Avg
IHA-C-101	LG	Buffalo Area	ALL DRUG RIDERS	Encompass Essential	1/1/2015	Jan. - Mar. 2015	-0.47%	0.01%	0.00%
IHA-C1002	LG	Buffalo Area	ALL DRUG RIDERS	Encompass	1/1/2015	Jan. - Mar. 2015	-0.47%	0.01%	N/A
3270199	LG	Buffalo Area	ALL DRUG RIDERS	Encompass A	4/1/2015	Apr. - Jun. 2015	-1.35%	1.75%	0.00%
3850199	LG	Buffalo Area	ALL DRUG RIDERS	Encompass B	4/1/2015	Apr. - Jun. 2015	-1.35%	1.75%	0.00%
4570199	LG	Buffalo Area	ALL DRUG RIDERS	Encompass C	4/1/2015	Apr. - Jun. 2015	-1.35%	1.75%	0.00%
5170902	LG	Buffalo Area	ALL DRUG RIDERS	Encompass D	4/1/2015	Apr. - Jun. 2015	-1.35%	1.75%	0.00%
IHA-FEHB-C-001	LG	Buffalo Area	ALL DRUG RIDERS	Encompass for FEHB	4/1/2015	Apr. - Jun. 2015	-0.02%	0.00%	0.00%
IHA-NYSHIP-C-001	LG	Buffalo Area	ALL DRUG RIDERS	Encompass for NYSHIP	4/1/2015	Apr. - Jun. 2015	0.00%	0.00%	0.00%
IHA-C1000	LG	Buffalo Area	ALL DRUG RIDERS	FlexFit	4/1/2015	Apr. - Jun. 2015	-1.35%	1.75%	0.00%
IHA-C1001	LG	Buffalo Area	ALL DRUG RIDERS	FlexFit Select	4/1/2015	Apr. - Jun. 2015	-1.35%	1.75%	0.00%
IHA-C-101	LG	Buffalo Area	ALL DRUG RIDERS	Encompass Essential	4/1/2015	Apr. - Jun. 2015	-1.35%	1.75%	0.00%
IHA-C1002	LG	Buffalo Area	ALL DRUG RIDERS	Encompass	4/1/2015	Apr. - Jun. 2015	-1.35%	1.75%	N/A
3270199	LG	Buffalo Area	ALL DRUG RIDERS	Encompass A	7/1/2015	Jul. - Sep. 2015	-1.30%	1.69%	-0.01%
3850199	LG	Buffalo Area	ALL DRUG RIDERS	Encompass B	7/1/2015	Jul. - Sep. 2015	-1.30%	1.69%	-0.01%
4570199	LG	Buffalo Area	ALL DRUG RIDERS	Encompass C	7/1/2015	Jul. - Sep. 2015	-1.30%	1.69%	-0.01%
5170902	LG	Buffalo Area	ALL DRUG RIDERS	Encompass D	7/1/2015	Jul. - Sep. 2015	-1.30%	1.69%	-0.01%
IHA-FEHB-C-001	LG	Buffalo Area	ALL DRUG RIDERS	Encompass for FEHB	7/1/2015	Jul. - Sep. 2015	-0.01%	0.00%	N/A
IHA-NYSHIP-C-001	LG	Buffalo Area	ALL DRUG RIDERS	NYSHIP	7/1/2015	Jul. - Sep. 2015	0.00%	0.00%	N/A
IHA-C1000	LG	Buffalo Area	ALL DRUG RIDERS	FlexFit	7/1/2015	Jul. - Sep. 2015	-1.30%	1.69%	-0.01%
IHA-C1001	LG	Buffalo Area	ALL DRUG RIDERS	FlexFit Select	7/1/2015	Jul. - Sep. 2015	-1.30%	1.69%	-0.01%
IHA-C-101	LG	Buffalo Area	ALL DRUG RIDERS	Encompass Essential	7/1/2015	Jul. - Sep. 2015	-1.30%	1.69%	-0.01%
IHA-C1002	LG	Buffalo Area	ALL DRUG RIDERS	Encompass	7/1/2015	Jul. - Sep. 2015	-1.30%	1.69%	N/A
3270199	LG	Buffalo Area	ALL DRUG RIDERS	Encompass A	10/1/2015	Oct. - Dec. 2015	-1.56%	1.67%	0.00%
3850199	LG	Buffalo Area	ALL DRUG RIDERS	Encompass B	10/1/2015	Oct. - Dec. 2015	-1.56%	1.67%	0.00%
4570199	LG	Buffalo Area	ALL DRUG RIDERS	Encompass C	10/1/2015	Oct. - Dec. 2015	-1.56%	1.67%	0.00%
5170902	LG	Buffalo Area	ALL DRUG RIDERS	Encompass D	10/1/2015	Oct. - Dec. 2015	-1.56%	1.67%	0.00%
IHA-FEHB-C-001	LG	Buffalo Area	ALL DRUG RIDERS	Encompass for FEHB	10/1/2015	Oct. - Dec. 2015	-0.01%	-0.01%	N/A
IHA-NYSHIP-C-001	LG	Buffalo Area	ALL DRUG RIDERS	Encompass for NYSHIP	10/1/2015	Oct. - Dec. 2015	0.00%	0.00%	N/A
IHA-C1000	LG	Buffalo Area	ALL DRUG RIDERS	FlexFit	10/1/2015	Oct. - Dec. 2015	-1.56%	1.67%	0.00%
IHA-C1001	LG	Buffalo Area	ALL DRUG RIDERS	FlexFit Select	10/1/2015	Oct. - Dec. 2015	-1.56%	1.67%	0.00%
IHA-C-101	LG	Buffalo Area	ALL DRUG RIDERS	Encompass Essential	10/1/2015	Oct. - Dec. 2015	-1.56%	1.67%	0.00%
IHA-C1002	LG	Buffalo Area	ALL DRUG RIDERS	Encompass	10/1/2015	Oct. - Dec. 2015	-1.56%	1.67%	N/A