**State:** *New York* **Filing Company:** *Capital District Physicians Health Plan Inc*
**TOI/Sub-TOI:** *HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.003C Large Group Only - HMO*
**Product Name:** *2015 LG HMO Renewal*
**Project Name/Number:** */*

# Filing at a Glance

| | |
|---|---|
| Company: | Capital District Physicians Health Plan Inc |
| Product Name: | 2015 LG HMO Renewal |
| State: | New York |
| TOI: | HOrg02G Group Health Organizations - Health Maintenance (HMO) |
| Sub-TOI: | HOrg02G.003C Large Group Only - HMO |
| Filing Type: | Rate Adjustment pursuant to Section 4308(c) |
| Date Submitted: | 07/01/2014 |
| SERFF Tr Num: | CAPD-129593947 |
| SERFF Status: | Assigned |
| State Tr Num: | 2014070008 |
| State Status: | |
| Co Tr Num: | 2015_LG_HMO_RENEWAL |
| Implementation Date Requested: | 01/01/2015 |
| Author(s): | [redacted] |
| Reviewer(s): | [redacted] |
| Disposition Date: | |
| Disposition Status: | |
| Implementation Date: | |

State Filing Description:

**State:** *New York* **Filing Company:** *Capital District Physicians Health Plan Inc*
**TOI/Sub-TOI:** *HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.003C Large Group Only - HMO*
**Product Name:** *2015 LG HMO Renewal*
**Project Name/Number:** */*

## General Information

Project Name:
Project Number:
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type:
Group Market Type:
Filing Status Changed: 07/01/2014
State Status Changed:
Created By: [redacted]
Corresponding Filing Tracking Number:

Status of Filing in Domicile:
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Group
Group Market Size: Large
Overall Rate Impact:

Deemer Date:
Submitted By: [redacted]

PPACA: Not PPACA-Related

PPACA Notes: null

Include Exchange Intentions: No

Filing Description:
Large Group HMO Renewal

## Company and Contact

### Filing Contact Information

[redacted]

### Filing Company Information

Capital District Physicians Health Plan Inc
Patroon Creek Corporate Center
1223 Washington Avenue
Albany, NY 12206-1057
(518) 641-3000 ext. [Phone]

CoCode: 95491
Group Code: -99
Group Name:
FEIN Number: 14-1641028

State of Domicile: New York
Company Type:
State ID Number:

## Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

## State Specific

1. Is a parallel product being submitted for another issuing entity of the same parent organization? Yes/No (If Yes, enter name of other entity, submission date, and SERFF Tracking Number of the parallel file.): No
2. Type of insurer? Article 43, HMO, Commercial, Municipal Coop, or Fraternal Benefit Society: HMO
3. Is this filing for Group Remittance, Statutory Individual HMO, Statutory Individual POS, Blanket, or Healthy New York?

Yes/No (If Yes, enter which one.): No

4. Type of filing? Enter Form and Rate, Form only, Rate only (Form only should be used ONLY when the filing only contains an application, advertisement, administrative form, or is a group prefiling notification, out-of-state, or a report filing. Form submissions with no proposed rate impact are considered form and rate filings and require an actuarial memorandum.): Rate

5. Is this a Rate only filing? Yes/No [If Yes, enter one: Commission/Fee Schedule, Prior Approval Rate Adjustment, DBL Loss Ratio Monitoring, Loss Ratio Experience Monitoring/Reporting, Medicare Supplement Annual Filing (other than rate adjustment), Medicare Supplement Refund Calculation Filing, Timothy's Law Subsidy Filing, Sole Proprietor Rating, 4308(h) Loss Ratio Report, 3231(e) Loss Ratio Report, Experience Rating Formula, or Other with brief explanation).]: Yes Prior Approval

6. Does this submission contain a form subject to Regulation 123? Yes/No (If Yes, provide a full explanation in the Filing Description field.: No

7. Did this insurer prefile group coverage for this group under Section 52.32 prior to this filing? Yes/No (If Yes, enter the state tracking number assigned and the effective date of coverage.): No

8. Does this submission contain any form which is subject to review by the Life Bureau, the Property Bureau or both? Yes/No (If Yes, identify the forms, the Bureau, the date submitted, and the SERFF file number.): No

9. Does this filing contain forms that replace any other previously approved forms? Yes/No (If Yes, identify the form numbers, the file number, and the date of approval of the forms being replaced in the Filing Description field.): NO

10. If this is a rate adjustment filing pursuant to Section 3231(e)(1) or 4308(c), did this insurer submit a "Prior Approval Prefiling" containing a draft narrative summary, a draft initial notification letter, and a draft numerical summary associated with this filing? Yes/No (If Yes, enter the state tracking number and the SERFF tracking number of the prefile.): Yes, CAPD-129594032

**State:** New York **Filing Company:** Capital District Physicians Health Plan Inc
**TOI/Sub-TOI:** HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.003C Large Group Only - HMO
**Product Name:** 2015 LG HMO Renewal
**Project Name/Number:** /

## Rate/Rule Schedule

| Item No. | Schedule Item Status | Document Name | Affected Form Numbers (Separated with commas) | Rate Action | Rate Action Information | Attachments |
|---|---|---|---|---|---|---|
| 1 | | 2015 Rate Manual-Medical | | New | | 15. 2015 LG HMO Medical-toc.pdf, 15. 2015 LG HMO Medical.pdf, |
| 2 | | 2015 Rate Manual-Pharmacy | | New | | 15. 2015 LG HMO Rx-toc.pdf, 15. 2015 LG HMO Rx.pdf, |
| 3 | | 2015 Rate Manual-Riders | | New | | 15. 2015 LG HMO Riders-toc.pdf, 15. 2015 LG HMO Riders.pdf, |

**Capital District Physician's Health Plan, Inc.**
**2015 Rate Adjustment**
*HMO Medical Large Group*
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**Capital District Physicians' Health Plan, Inc**
**Region 1 (Albany)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 1 Current Rate | 2015 Quarter 1 Proposed Rate | Quarter 1 Amount of Adjustment | Quarter 1 Percent Change | 2014 Quarter 2 Current Rate | 2015 Quarter 2 Proposed Rate | Quarter 2 Amount of Adjustment | Quarter 2 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *First Quarter 2014 (1/1/2014 - 3/31/2014)* | | | | *Second Quarter 2014 (4/1/2014 - 6/30/2014)* | | | |
| HM2L14 | HM2L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 436.14 | $ 473.78 | $ 37.64 | 8.63% | $ 442.16 | $ 479.47 | $ 37.31 | 8.44% |
| | Family - TWO TIER | $ 1,090.34 | $ 1,184.46 | $ 94.12 | 8.63% | $ 1,105.39 | $ 1,198.67 | $ 93.28 | 8.44% |
| | Double - THREE TIER | $ 872.27 | $ 947.57 | $ 75.30 | 8.63% | $ 884.31 | $ 958.94 | $ 74.63 | 8.44% |
| | Family - THREE TIER | $ 1,133.96 | $ 1,231.84 | $ 97.88 | 8.63% | $ 1,149.61 | $ 1,246.62 | $ 97.01 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 872.27 | $ 947.57 | $ 75.30 | 8.63% | $ 884.31 | $ 958.94 | $ 74.63 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 828.66 | $ 900.19 | $ 71.53 | 8.63% | $ 840.10 | $ 910.99 | $ 70.89 | 8.44% |
| | Family - FOUR TIER | $ 1,221.18 | $ 1,326.59 | $ 105.41 | 8.63% | $ 1,238.04 | $ 1,342.51 | $ 104.47 | 8.44% |
| HM1L14 | HM1L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 454.77 | $ 494.02 | $ 39.25 | 8.63% | $ 461.04 | $ 499.95 | $ 38.91 | 8.44% |
| | Family - TWO TIER | $ 1,136.92 | $ 1,235.05 | $ 98.13 | 8.63% | $ 1,152.61 | $ 1,249.87 | $ 97.26 | 8.44% |
| | Double - THREE TIER | $ 909.53 | $ 988.04 | $ 78.51 | 8.63% | $ 922.09 | $ 999.90 | $ 77.81 | 8.44% |
| | Family - THREE TIER | $ 1,182.39 | $ 1,284.46 | $ 102.07 | 8.63% | $ 1,198.71 | $ 1,299.87 | $ 101.16 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 909.53 | $ 988.04 | $ 78.51 | 8.63% | $ 922.09 | $ 999.90 | $ 77.81 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 864.06 | $ 938.64 | $ 74.58 | 8.63% | $ 875.98 | $ 949.90 | $ 73.92 | 8.44% |
| | Family - FOUR TIER | $ 1,273.35 | $ 1,383.26 | $ 109.91 | 8.63% | $ 1,290.92 | $ 1,399.86 | $ 108.94 | 8.44% |
| HM3L14 | HM3L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 457.67 | $ 497.17 | $ 39.50 | 8.63% | $ 463.99 | $ 503.14 | $ 39.15 | 8.44% |
| | Family - TWO TIER | $ 1,144.17 | $ 1,242.93 | $ 98.76 | 8.63% | $ 1,159.96 | $ 1,257.85 | $ 97.89 | 8.44% |
| | Double - THREE TIER | $ 915.34 | $ 994.34 | $ 79.00 | 8.63% | $ 927.97 | $ 1,006.28 | $ 78.31 | 8.44% |
| | Family - THREE TIER | $ 1,189.94 | $ 1,292.65 | $ 102.71 | 8.63% | $ 1,206.36 | $ 1,308.16 | $ 101.80 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 915.34 | $ 994.34 | $ 79.00 | 8.63% | $ 927.97 | $ 1,006.28 | $ 78.31 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 869.57 | $ 944.63 | $ 75.06 | 8.63% | $ 881.57 | $ 955.96 | $ 74.39 | 8.44% |
| | Family - FOUR TIER | $ 1,281.47 | $ 1,392.08 | $ 110.61 | 8.63% | $ 1,299.16 | $ 1,408.79 | $ 109.63 | 8.44% |
| HA28L14 | HA28L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 456.99 | $ 496.43 | $ 39.44 | 8.63% | $ 463.30 | $ 502.39 | $ 39.09 | 8.44% |
| | Family - TWO TIER | $ 1,142.49 | $ 1,241.08 | $ 98.59 | 8.63% | $ 1,158.25 | $ 1,255.98 | $ 97.73 | 8.44% |
| | Double - THREE TIER | $ 913.99 | $ 992.87 | $ 78.88 | 8.63% | $ 926.60 | $ 1,004.78 | $ 78.18 | 8.44% |
| | Family - THREE TIER | $ 1,188.19 | $ 1,290.73 | $ 102.54 | 8.63% | $ 1,204.58 | $ 1,306.22 | $ 101.64 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 913.99 | $ 992.87 | $ 78.88 | 8.63% | $ 926.60 | $ 1,004.78 | $ 78.18 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 868.29 | $ 943.22 | $ 74.93 | 8.63% | $ 880.27 | $ 954.54 | $ 74.27 | 8.44% |
| | Family - FOUR TIER | $ 1,279.58 | $ 1,390.01 | $ 110.43 | 8.63% | $ 1,297.24 | $ 1,406.69 | $ 109.45 | 8.44% |
| HA29L14 | HA29L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 457.67 | $ 497.17 | $ 39.50 | 8.63% | $ 463.99 | $ 503.14 | $ 39.15 | 8.44% |
| | Family - TWO TIER | $ 1,144.17 | $ 1,242.93 | $ 98.76 | 8.63% | $ 1,159.96 | $ 1,257.85 | $ 97.89 | 8.44% |
| | Double - THREE TIER | $ 915.34 | $ 994.34 | $ 79.00 | 8.63% | $ 927.97 | $ 1,006.28 | $ 78.31 | 8.44% |
| | Family - THREE TIER | $ 1,189.94 | $ 1,292.65 | $ 102.71 | 8.63% | $ 1,206.36 | $ 1,308.16 | $ 101.80 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 915.34 | $ 994.34 | $ 79.00 | 8.63% | $ 927.97 | $ 1,006.28 | $ 78.31 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 869.57 | $ 944.63 | $ 75.06 | 8.63% | $ 881.57 | $ 955.96 | $ 74.39 | 8.44% |
| | Family - FOUR TIER | $ 1,281.47 | $ 1,392.08 | $ 110.61 | 8.63% | $ 1,299.16 | $ 1,408.79 | $ 109.63 | 8.44% |
| HA36L14 | HA36L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 460.84 | $ 500.62 | $ 39.78 | 8.63% | $ 467.20 | $ 506.62 | $ 39.42 | 8.44% |
| | Family - TWO TIER | $ 1,152.11 | $ 1,251.54 | $ 99.43 | 8.63% | $ 1,168.00 | $ 1,266.56 | $ 98.56 | 8.44% |
| | Double - THREE TIER | $ 921.68 | $ 1,001.23 | $ 79.55 | 8.63% | $ 934.40 | $ 1,013.25 | $ 78.85 | 8.44% |
| | Family - THREE TIER | $ 1,198.19 | $ 1,301.60 | $ 103.41 | 8.63% | $ 1,214.72 | $ 1,317.22 | $ 102.50 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 921.68 | $ 1,001.23 | $ 79.55 | 8.63% | $ 934.40 | $ 1,013.25 | $ 78.85 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 875.60 | $ 951.17 | $ 75.57 | 8.63% | $ 887.68 | $ 962.58 | $ 74.90 | 8.44% |
| | Family - FOUR TIER | $ 1,290.36 | $ 1,401.72 | $ 111.36 | 8.63% | $ 1,308.16 | $ 1,418.54 | $ 110.38 | 8.44% |
| HA47L14 | HA47L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 460.64 | $ 500.40 | $ 39.76 | 8.63% | $ 467.00 | $ 506.40 | $ 39.40 | 8.44% |
| | Family - TWO TIER | $ 1,151.60 | $ 1,251.00 | $ 99.40 | 8.63% | $ 1,167.49 | $ 1,266.01 | $ 98.52 | 8.44% |
| | Double - THREE TIER | $ 921.28 | $ 1,000.80 | $ 79.52 | 8.63% | $ 933.99 | $ 1,012.81 | $ 78.82 | 8.44% |
| | Family - THREE TIER | $ 1,197.66 | $ 1,301.04 | $ 103.38 | 8.63% | $ 1,214.19 | $ 1,316.65 | $ 102.46 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 921.28 | $ 1,000.80 | $ 79.52 | 8.63% | $ 933.99 | $ 1,012.81 | $ 78.82 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 875.22 | $ 950.76 | $ 75.54 | 8.63% | $ 887.29 | $ 962.17 | $ 74.88 | 8.44% |
| | Family - FOUR TIER | $ 1,289.79 | $ 1,401.12 | $ 111.33 | 8.63% | $ 1,307.59 | $ 1,417.93 | $ 110.34 | 8.44% |
| HA35L14 | HA35L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 463.81 | $ 503.84 | $ 40.03 | 8.63% | $ 470.21 | $ 509.89 | $ 39.68 | 8.44% |
| | Family - TWO TIER | $ 1,159.53 | $ 1,259.60 | $ 100.07 | 8.63% | $ 1,175.53 | $ 1,274.72 | $ 99.19 | 8.44% |
| | Double - THREE TIER | $ 927.62 | $ 1,007.68 | $ 80.06 | 8.63% | $ 940.43 | $ 1,019.78 | $ 79.35 | 8.44% |
| | Family - THREE TIER | $ 1,205.91 | $ 1,309.99 | $ 104.08 | 8.63% | $ 1,222.55 | $ 1,325.71 | $ 103.16 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 927.62 | $ 1,007.68 | $ 80.06 | 8.63% | $ 940.43 | $ 1,019.78 | $ 79.35 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 881.24 | $ 957.30 | $ 76.06 | 8.63% | $ 893.40 | $ 968.79 | $ 75.39 | 8.44% |
| | Family - FOUR TIER | $ 1,298.67 | $ 1,410.76 | $ 112.09 | 8.63% | $ 1,316.60 | $ 1,427.69 | $ 111.09 | 8.44% |
| HA52L14 | HA52L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 463.34 | $ 503.33 | $ 39.99 | 8.63% | $ 469.73 | $ 509.37 | $ 39.64 | 8.44% |
| | Family - TWO TIER | $ 1,158.35 | $ 1,258.33 | $ 99.98 | 8.63% | $ 1,174.33 | $ 1,273.43 | $ 99.10 | 8.44% |
| | Double - THREE TIER | $ 926.68 | $ 1,006.66 | $ 79.98 | 8.63% | $ 939.47 | $ 1,018.74 | $ 79.27 | 8.44% |
| | Family - THREE TIER | $ 1,204.68 | $ 1,308.66 | $ 103.98 | 8.63% | $ 1,221.31 | $ 1,324.37 | $ 103.06 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 926.68 | $ 1,006.66 | $ 79.98 | 8.63% | $ 939.47 | $ 1,018.74 | $ 79.27 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 880.35 | $ 956.33 | $ 75.98 | 8.63% | $ 892.49 | $ 967.81 | $ 75.32 | 8.44% |
| | Family - FOUR TIER | $ 1,297.35 | $ 1,409.33 | $ 111.98 | 8.63% | $ 1,315.25 | $ 1,426.24 | $ 110.99 | 8.44% |

**Capital District Physicians' Health Plan, Inc**
**Region 1 (Albany)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 3 Current Rate | 2015 Quarter 3 Proposed Rate | Quarter 3 Amount of Adjustment | Quarter 3 Percent Change | 2014 Quarter 4 Current Rate | 2015 Quarter 4 Proposed Rate | Quarter 4 Amount of Adjustment | Quarter 4 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *Third Quarter 2014 (7/1/2014 - 9/30/2014)* | | | | *Fourth Quarter 2014 (10/1/2014 - 12/31/2014)* | | | |
| HM2L14 | HM2L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 448.26 | $ 485.22 | $ 36.96 | 8.25% | $ 454.44 | $ 491.05 | $ 36.61 | 8.06% |
| | Family - TWO TIER | $ 1,120.64 | $ 1,213.06 | $ 92.42 | 8.25% | $ 1,136.11 | $ 1,227.61 | $ 91.50 | 8.05% |
| | Double - THREE TIER | $ 896.52 | $ 970.45 | $ 73.93 | 8.25% | $ 908.89 | $ 982.09 | $ 73.20 | 8.05% |
| | Family - THREE TIER | $ 1,165.47 | $ 1,261.58 | $ 96.11 | 8.25% | $ 1,181.55 | $ 1,276.72 | $ 95.17 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 896.52 | $ 970.45 | $ 73.93 | 8.25% | $ 908.89 | $ 982.09 | $ 73.20 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 851.69 | $ 921.92 | $ 70.23 | 8.25% | $ 863.44 | $ 932.99 | $ 69.55 | 8.05% |
| | Family - FOUR TIER | $ 1,255.12 | $ 1,358.62 | $ 103.50 | 8.25% | $ 1,272.44 | $ 1,374.93 | $ 102.49 | 8.05% |
| HM1L14 | HM1L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 467.41 | $ 505.95 | $ 38.54 | 8.25% | $ 473.86 | $ 512.02 | $ 38.16 | 8.05% |
| | Family - TWO TIER | $ 1,168.51 | $ 1,264.87 | $ 96.36 | 8.25% | $ 1,184.64 | $ 1,280.05 | $ 95.41 | 8.05% |
| | Double - THREE TIER | $ 934.81 | $ 1,011.90 | $ 77.09 | 8.25% | $ 947.71 | $ 1,024.04 | $ 76.33 | 8.05% |
| | Family - THREE TIER | $ 1,215.25 | $ 1,315.47 | $ 100.22 | 8.25% | $ 1,232.02 | $ 1,331.25 | $ 99.23 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 934.81 | $ 1,011.90 | $ 77.09 | 8.25% | $ 947.71 | $ 1,024.04 | $ 76.33 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 888.07 | $ 961.30 | $ 73.23 | 8.25% | $ 900.33 | $ 972.84 | $ 72.51 | 8.05% |
| | Family - FOUR TIER | $ 1,308.73 | $ 1,416.66 | $ 107.93 | 8.25% | $ 1,326.80 | $ 1,433.66 | $ 106.86 | 8.05% |
| HM3L14 | HM3L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 470.39 | $ 509.18 | $ 38.79 | 8.25% | $ 476.88 | $ 515.29 | $ 38.41 | 8.05% |
| | Family - TWO TIER | $ 1,175.97 | $ 1,272.94 | $ 96.97 | 8.25% | $ 1,192.20 | $ 1,288.21 | $ 96.01 | 8.05% |
| | Double - THREE TIER | $ 940.78 | $ 1,018.35 | $ 77.57 | 8.25% | $ 953.76 | $ 1,030.57 | $ 76.81 | 8.05% |
| | Family - THREE TIER | $ 1,223.01 | $ 1,323.86 | $ 100.85 | 8.25% | $ 1,239.89 | $ 1,339.74 | $ 99.85 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 940.78 | $ 1,018.35 | $ 77.57 | 8.25% | $ 953.76 | $ 1,030.57 | $ 76.81 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 893.74 | $ 967.43 | $ 73.69 | 8.25% | $ 906.07 | $ 979.04 | $ 72.97 | 8.05% |
| | Family - FOUR TIER | $ 1,317.09 | $ 1,425.69 | $ 108.60 | 8.25% | $ 1,335.26 | $ 1,442.80 | $ 107.54 | 8.05% |
| HA28L14 | HA28L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 469.69 | $ 508.42 | $ 38.73 | 8.25% | $ 476.18 | $ 514.52 | $ 38.34 | 8.05% |
| | Family - TWO TIER | $ 1,174.24 | $ 1,271.05 | $ 96.81 | 8.24% | $ 1,190.44 | $ 1,286.30 | $ 95.86 | 8.05% |
| | Double - THREE TIER | $ 939.39 | $ 1,016.84 | $ 77.45 | 8.24% | $ 952.35 | $ 1,029.04 | $ 76.69 | 8.05% |
| | Family - THREE TIER | $ 1,221.21 | $ 1,321.89 | $ 100.68 | 8.24% | $ 1,238.06 | $ 1,337.75 | $ 99.69 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 939.39 | $ 1,016.84 | $ 77.45 | 8.24% | $ 952.35 | $ 1,029.04 | $ 76.69 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 892.42 | $ 966.00 | $ 73.58 | 8.24% | $ 904.74 | $ 977.59 | $ 72.85 | 8.05% |
| | Family - FOUR TIER | $ 1,315.14 | $ 1,423.57 | $ 108.43 | 8.24% | $ 1,333.29 | $ 1,440.66 | $ 107.37 | 8.05% |
| HA29L14 | HA29L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 470.39 | $ 509.18 | $ 38.79 | 8.25% | $ 476.88 | $ 515.29 | $ 38.41 | 8.05% |
| | Family - TWO TIER | $ 1,175.97 | $ 1,272.94 | $ 96.97 | 8.25% | $ 1,192.20 | $ 1,288.21 | $ 96.01 | 8.05% |
| | Double - THREE TIER | $ 940.78 | $ 1,018.35 | $ 77.57 | 8.25% | $ 953.76 | $ 1,030.57 | $ 76.81 | 8.05% |
| | Family - THREE TIER | $ 1,223.01 | $ 1,323.86 | $ 100.85 | 8.25% | $ 1,239.89 | $ 1,339.74 | $ 99.85 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 940.78 | $ 1,018.35 | $ 77.57 | 8.25% | $ 953.76 | $ 1,030.57 | $ 76.81 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 893.74 | $ 967.43 | $ 73.69 | 8.25% | $ 906.07 | $ 979.04 | $ 72.97 | 8.05% |
| | Family - FOUR TIER | $ 1,317.09 | $ 1,425.69 | $ 108.60 | 8.25% | $ 1,335.26 | $ 1,442.80 | $ 107.54 | 8.05% |
| HA36L14 | HA36L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 473.65 | $ 512.70 | $ 39.05 | 8.24% | $ 480.19 | $ 518.85 | $ 38.66 | 8.05% |
| | Family - TWO TIER | $ 1,184.12 | $ 1,281.76 | $ 97.64 | 8.25% | $ 1,200.46 | $ 1,297.14 | $ 96.68 | 8.05% |
| | Double - THREE TIER | $ 947.30 | $ 1,025.40 | $ 78.10 | 8.24% | $ 960.37 | $ 1,037.71 | $ 77.34 | 8.05% |
| | Family - THREE TIER | $ 1,231.49 | $ 1,333.03 | $ 101.54 | 8.25% | $ 1,248.48 | $ 1,349.02 | $ 100.54 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 947.30 | $ 1,025.40 | $ 78.10 | 8.24% | $ 960.37 | $ 1,037.71 | $ 77.34 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 899.93 | $ 974.13 | $ 74.20 | 8.25% | $ 912.35 | $ 985.82 | $ 73.47 | 8.05% |
| | Family - FOUR TIER | $ 1,326.22 | $ 1,435.57 | $ 109.35 | 8.25% | $ 1,344.52 | $ 1,452.79 | $ 108.27 | 8.05% |
| HA47L14 | HA47L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 473.44 | $ 512.48 | $ 39.04 | 8.25% | $ 479.97 | $ 518.63 | $ 38.66 | 8.05% |
| | Family - TWO TIER | $ 1,183.60 | $ 1,281.20 | $ 97.60 | 8.25% | $ 1,199.94 | $ 1,296.57 | $ 96.63 | 8.05% |
| | Double - THREE TIER | $ 946.88 | $ 1,024.96 | $ 78.08 | 8.25% | $ 959.95 | $ 1,037.26 | $ 77.31 | 8.05% |
| | Family - THREE TIER | $ 1,230.95 | $ 1,332.45 | $ 101.50 | 8.25% | $ 1,247.93 | $ 1,348.44 | $ 100.51 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 946.88 | $ 1,024.96 | $ 78.08 | 8.25% | $ 959.95 | $ 1,037.26 | $ 77.31 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 899.54 | $ 973.71 | $ 74.17 | 8.25% | $ 911.95 | $ 985.40 | $ 73.45 | 8.05% |
| | Family - FOUR TIER | $ 1,325.63 | $ 1,434.94 | $ 109.31 | 8.25% | $ 1,343.93 | $ 1,452.16 | $ 108.23 | 8.05% |
| HA35L14 | HA35L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 476.70 | $ 516.01 | $ 39.31 | 8.25% | $ 483.28 | $ 522.20 | $ 38.92 | 8.05% |
| | Family - TWO TIER | $ 1,191.75 | $ 1,290.02 | $ 98.27 | 8.25% | $ 1,208.20 | $ 1,305.50 | $ 97.30 | 8.05% |
| | Double - THREE TIER | $ 953.40 | $ 1,032.01 | $ 78.61 | 8.25% | $ 966.56 | $ 1,044.40 | $ 77.84 | 8.05% |
| | Family - THREE TIER | $ 1,239.42 | $ 1,341.62 | $ 102.20 | 8.25% | $ 1,256.53 | $ 1,357.72 | $ 101.19 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 953.40 | $ 1,032.01 | $ 78.61 | 8.25% | $ 966.56 | $ 1,044.40 | $ 77.84 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 905.73 | $ 980.41 | $ 74.68 | 8.25% | $ 918.23 | $ 992.18 | $ 73.95 | 8.05% |
| | Family - FOUR TIER | $ 1,334.76 | $ 1,444.82 | $ 110.06 | 8.25% | $ 1,353.18 | $ 1,462.16 | $ 108.98 | 8.05% |
| HA52L14 | HA52L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 476.22 | $ 515.48 | $ 39.26 | 8.24% | $ 482.79 | $ 521.67 | $ 38.88 | 8.05% |
| | Family - TWO TIER | $ 1,190.54 | $ 1,288.71 | $ 98.17 | 8.25% | $ 1,206.97 | $ 1,304.17 | $ 97.20 | 8.05% |
| | Double - THREE TIER | $ 952.43 | $ 1,030.97 | $ 78.54 | 8.25% | $ 965.58 | $ 1,043.34 | $ 77.76 | 8.05% |
| | Family - THREE TIER | $ 1,238.16 | $ 1,340.26 | $ 102.10 | 8.25% | $ 1,255.25 | $ 1,356.34 | $ 101.09 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 952.43 | $ 1,030.97 | $ 78.54 | 8.25% | $ 965.58 | $ 1,043.34 | $ 77.76 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 904.81 | $ 979.42 | $ 74.61 | 8.25% | $ 917.30 | $ 991.17 | $ 73.87 | 8.05% |
| | Family - FOUR TIER | $ 1,333.40 | $ 1,443.35 | $ 109.95 | 8.25% | $ 1,351.81 | $ 1,460.67 | $ 108.86 | 8.05% |

**Capital District Physicians' Health Plan, Inc**
**Region 1 (Albany)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 1 Current Rate | 2015 Quarter 1 Proposed Rate | Quarter 1 Amount of Adjustment | Quarter 1 Percent Change | 2014 Quarter 2 Current Rate | 2015 Quarter 2 Proposed Rate | Quarter 2 Amount of Adjustment | Quarter 2 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *First Quarter 2014 (1/1/2014 - 3/31/2014)* | | | | *Second Quarter 2014 (4/1/2014 - 6/30/2014)* | | | |
| HA46L14 | HA46L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 472.81 | $ 513.62 | $ 40.81 | 8.63% | $ 479.34 | $ 519.78 | $ 40.44 | 8.44% |
| | Family - TWO TIER | $ 1,182.03 | $ 1,284.05 | $ 102.02 | 8.63% | $ 1,198.34 | $ 1,299.46 | $ 101.12 | 8.44% |
| | Double - THREE TIER | $ 945.62 | $ 1,027.24 | $ 81.62 | 8.63% | $ 958.67 | $ 1,039.56 | $ 80.89 | 8.44% |
| | Family - THREE TIER | $ 1,229.31 | $ 1,335.41 | $ 106.10 | 8.63% | $ 1,246.28 | $ 1,351.43 | $ 105.15 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 945.62 | $ 1,027.24 | $ 81.62 | 8.63% | $ 958.67 | $ 1,039.56 | $ 80.89 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 898.34 | $ 975.88 | $ 77.54 | 8.63% | $ 910.74 | $ 987.59 | $ 76.85 | 8.44% |
| | Family - FOUR TIER | $ 1,323.87 | $ 1,438.13 | $ 114.26 | 8.63% | $ 1,342.14 | $ 1,455.39 | $ 113.25 | 8.44% |
| HA27L14 | HA27L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 471.64 | $ 512.35 | $ 40.71 | 8.63% | $ 478.15 | $ 518.50 | $ 40.35 | 8.44% |
| | Family - TWO TIER | $ 1,179.10 | $ 1,280.87 | $ 101.77 | 8.63% | $ 1,195.38 | $ 1,296.24 | $ 100.86 | 8.44% |
| | Double - THREE TIER | $ 943.28 | $ 1,024.70 | $ 81.42 | 8.63% | $ 956.30 | $ 1,036.99 | $ 80.69 | 8.44% |
| | Family - THREE TIER | $ 1,226.27 | $ 1,332.10 | $ 105.83 | 8.63% | $ 1,243.19 | $ 1,348.09 | $ 104.90 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 943.28 | $ 1,024.70 | $ 81.42 | 8.63% | $ 956.30 | $ 1,036.99 | $ 80.69 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 896.12 | $ 973.46 | $ 77.34 | 8.63% | $ 908.49 | $ 985.14 | $ 76.65 | 8.44% |
| | Family - FOUR TIER | $ 1,320.60 | $ 1,434.57 | $ 113.97 | 8.63% | $ 1,338.82 | $ 1,451.79 | $ 112.97 | 8.44% |
| HA6L14 | HA6L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 472.32 | $ 513.09 | $ 40.77 | 8.63% | $ 478.83 | $ 519.24 | $ 40.41 | 8.44% |
| | Family - TWO TIER | $ 1,180.79 | $ 1,282.72 | $ 101.93 | 8.63% | $ 1,197.09 | $ 1,298.11 | $ 101.02 | 8.44% |
| | Double - THREE TIER | $ 944.63 | $ 1,026.17 | $ 81.54 | 8.63% | $ 957.67 | $ 1,038.49 | $ 80.82 | 8.44% |
| | Family - THREE TIER | $ 1,228.02 | $ 1,334.02 | $ 106.00 | 8.63% | $ 1,244.97 | $ 1,350.03 | $ 105.06 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 944.63 | $ 1,026.17 | $ 81.54 | 8.63% | $ 957.67 | $ 1,038.49 | $ 80.82 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 897.40 | $ 974.86 | $ 77.46 | 8.63% | $ 909.79 | $ 986.56 | $ 76.77 | 8.44% |
| | Family - FOUR TIER | $ 1,322.49 | $ 1,436.64 | $ 114.15 | 8.63% | $ 1,340.74 | $ 1,453.88 | $ 113.14 | 8.44% |
| HA45L14 | HA45L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 480.35 | $ 521.81 | $ 41.46 | 8.63% | $ 486.98 | $ 528.07 | $ 41.09 | 8.44% |
| | Family - TWO TIER | $ 1,200.87 | $ 1,304.52 | $ 103.65 | 8.63% | $ 1,217.45 | $ 1,320.18 | $ 102.73 | 8.44% |
| | Double - THREE TIER | $ 960.70 | $ 1,043.62 | $ 82.92 | 8.63% | $ 973.96 | $ 1,056.14 | $ 82.18 | 8.44% |
| | Family - THREE TIER | $ 1,248.91 | $ 1,356.70 | $ 107.79 | 8.63% | $ 1,266.14 | $ 1,372.99 | $ 106.85 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 960.70 | $ 1,043.62 | $ 82.92 | 8.63% | $ 973.96 | $ 1,056.14 | $ 82.18 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 912.66 | $ 991.44 | $ 78.78 | 8.63% | $ 925.26 | $ 1,003.34 | $ 78.08 | 8.44% |
| | Family - FOUR TIER | $ 1,344.98 | $ 1,461.07 | $ 116.09 | 8.63% | $ 1,363.54 | $ 1,478.60 | $ 115.06 | 8.44% |
| HA42L14 | HA42L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 482.64 | $ 524.30 | $ 41.66 | 8.63% | $ 489.30 | $ 530.59 | $ 41.29 | 8.44% |
| | Family - TWO TIER | $ 1,206.61 | $ 1,310.74 | $ 104.13 | 8.63% | $ 1,223.26 | $ 1,326.47 | $ 103.21 | 8.44% |
| | Double - THREE TIER | $ 965.29 | $ 1,048.59 | $ 83.30 | 8.63% | $ 978.61 | $ 1,061.18 | $ 82.57 | 8.44% |
| | Family - THREE TIER | $ 1,254.88 | $ 1,363.17 | $ 108.29 | 8.63% | $ 1,272.19 | $ 1,379.53 | $ 107.34 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 965.29 | $ 1,048.59 | $ 83.30 | 8.63% | $ 978.61 | $ 1,061.18 | $ 82.57 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 917.02 | $ 996.16 | $ 79.14 | 8.63% | $ 929.68 | $ 1,008.12 | $ 78.44 | 8.44% |
| | Family - FOUR TIER | $ 1,351.40 | $ 1,468.03 | $ 116.63 | 8.63% | $ 1,370.05 | $ 1,485.65 | $ 115.60 | 8.44% |
| HA5L14 | HA5L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 475.29 | $ 516.31 | $ 41.02 | 8.63% | $ 481.85 | $ 522.51 | $ 40.66 | 8.44% |
| | Family - TWO TIER | $ 1,188.22 | $ 1,290.78 | $ 102.56 | 8.63% | $ 1,204.61 | $ 1,306.27 | $ 101.66 | 8.44% |
| | Double - THREE TIER | $ 950.57 | $ 1,032.63 | $ 82.06 | 8.63% | $ 963.69 | $ 1,045.02 | $ 81.33 | 8.44% |
| | Family - THREE TIER | $ 1,235.75 | $ 1,342.41 | $ 106.66 | 8.63% | $ 1,252.80 | $ 1,358.52 | $ 105.72 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 950.57 | $ 1,032.63 | $ 82.06 | 8.63% | $ 963.69 | $ 1,045.02 | $ 81.33 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 903.05 | $ 980.99 | $ 77.94 | 8.63% | $ 915.51 | $ 992.77 | $ 77.26 | 8.44% |
| | Family - FOUR TIER | $ 1,330.80 | $ 1,445.68 | $ 114.88 | 8.63% | $ 1,349.17 | $ 1,463.02 | $ 113.85 | 8.44% |
| HA14L14 | HA14L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 477.99 | $ 519.25 | $ 41.26 | 8.63% | $ 484.58 | $ 525.48 | $ 40.90 | 8.44% |
| | Family - TWO TIER | $ 1,194.97 | $ 1,298.11 | $ 103.14 | 8.63% | $ 1,211.46 | $ 1,313.69 | $ 102.23 | 8.44% |
| | Double - THREE TIER | $ 955.97 | $ 1,038.49 | $ 82.52 | 8.63% | $ 969.17 | $ 1,050.95 | $ 81.78 | 8.44% |
| | Family - THREE TIER | $ 1,242.77 | $ 1,350.04 | $ 107.27 | 8.63% | $ 1,259.92 | $ 1,366.24 | $ 106.32 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 955.97 | $ 1,038.49 | $ 82.52 | 8.63% | $ 969.17 | $ 1,050.95 | $ 81.78 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 908.18 | $ 986.57 | $ 78.39 | 8.63% | $ 920.71 | $ 998.41 | $ 77.70 | 8.44% |
| | Family - FOUR TIER | $ 1,338.36 | $ 1,453.89 | $ 115.53 | 8.63% | $ 1,356.83 | $ 1,471.33 | $ 114.50 | 8.44% |
| HA24L14 | HA24L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 488.52 | $ 530.68 | $ 42.16 | 8.63% | $ 495.26 | $ 537.05 | $ 41.79 | 8.44% |
| | Family - TWO TIER | $ 1,221.29 | $ 1,326.71 | $ 105.42 | 8.63% | $ 1,238.15 | $ 1,342.63 | $ 104.48 | 8.44% |
| | Double - THREE TIER | $ 977.03 | $ 1,061.37 | $ 84.34 | 8.63% | $ 990.52 | $ 1,074.11 | $ 83.59 | 8.44% |
| | Family - THREE TIER | $ 1,270.14 | $ 1,379.78 | $ 109.64 | 8.63% | $ 1,287.67 | $ 1,396.34 | $ 108.67 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 977.03 | $ 1,061.37 | $ 84.34 | 8.63% | $ 990.52 | $ 1,074.11 | $ 83.59 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 928.18 | $ 1,008.30 | $ 80.12 | 8.63% | $ 940.99 | $ 1,020.40 | $ 79.41 | 8.44% |
| | Family - FOUR TIER | $ 1,367.85 | $ 1,485.92 | $ 118.07 | 8.63% | $ 1,386.72 | $ 1,503.75 | $ 117.03 | 8.44% |
| HA20L14 | HA20L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 492.88 | $ 535.42 | $ 42.54 | 8.63% | $ 499.68 | $ 541.85 | $ 42.17 | 8.44% |
| | Family - TWO TIER | $ 1,232.20 | $ 1,338.55 | $ 106.35 | 8.63% | $ 1,249.21 | $ 1,354.62 | $ 105.41 | 8.44% |
| | Double - THREE TIER | $ 985.76 | $ 1,070.84 | $ 85.08 | 8.63% | $ 999.37 | $ 1,083.69 | $ 84.32 | 8.44% |
| | Family - THREE TIER | $ 1,281.49 | $ 1,392.09 | $ 110.60 | 8.63% | $ 1,299.18 | $ 1,408.80 | $ 109.62 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 985.76 | $ 1,070.84 | $ 85.08 | 8.63% | $ 999.37 | $ 1,083.69 | $ 84.32 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 936.48 | $ 1,017.30 | $ 80.82 | 8.63% | $ 949.40 | $ 1,029.51 | $ 80.11 | 8.44% |
| | Family - FOUR TIER | $ 1,380.07 | $ 1,499.18 | $ 119.11 | 8.63% | $ 1,399.11 | $ 1,517.17 | $ 118.06 | 8.44% |

**Capital District Physicians' Health Plan, Inc**
**Region 1 (Albany)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 3 Current Rate | 2015 Quarter 3 Proposed Rate | Quarter 3 Amount of Adjustment | Quarter 3 Percent Change | 2014 Quarter 4 Current Rate | 2015 Quarter 4 Proposed Rate | Quarter 4 Amount of Adjustment | Quarter 4 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *Third Quarter 2014 (7/1/2014 - 9/30/2014)* | | | | *Fourth Quarter 2014 (10/1/2014 - 12/31/2014)* | | | |
| HA46L14 | HA46L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 485.95 | $ 526.02 | $ 40.07 | 8.25% | $ 492.66 | $ 532.33 | $ 39.67 | 8.05% |
| | Family - TWO TIER | $ 1,214.88 | $ 1,315.05 | $ 100.17 | 8.25% | $ 1,231.64 | $ 1,330.83 | $ 99.19 | 8.05% |
| | Double - THREE TIER | $ 971.90 | $ 1,052.04 | $ 80.14 | 8.25% | $ 985.32 | $ 1,064.66 | $ 79.34 | 8.05% |
| | Family - THREE TIER | $ 1,263.47 | $ 1,367.65 | $ 104.18 | 8.25% | $ 1,280.91 | $ 1,384.06 | $ 103.15 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 971.90 | $ 1,052.04 | $ 80.14 | 8.25% | $ 985.32 | $ 1,064.66 | $ 79.34 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 923.31 | $ 999.44 | $ 76.13 | 8.25% | $ 936.05 | $ 1,011.43 | $ 75.38 | 8.05% |
| | Family - FOUR TIER | $ 1,360.66 | $ 1,472.85 | $ 112.19 | 8.25% | $ 1,379.44 | $ 1,490.53 | $ 111.09 | 8.05% |
| HA27L14 | HA27L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 484.75 | $ 524.72 | $ 39.97 | 8.25% | $ 491.44 | $ 531.01 | $ 39.57 | 8.05% |
| | Family - TWO TIER | $ 1,211.87 | $ 1,311.79 | $ 99.92 | 8.25% | $ 1,228.60 | $ 1,327.54 | $ 98.94 | 8.05% |
| | Double - THREE TIER | $ 969.50 | $ 1,049.44 | $ 79.94 | 8.25% | $ 982.88 | $ 1,062.03 | $ 79.15 | 8.05% |
| | Family - THREE TIER | $ 1,260.35 | $ 1,364.27 | $ 103.92 | 8.25% | $ 1,277.74 | $ 1,380.64 | $ 102.90 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 969.50 | $ 1,049.44 | $ 79.94 | 8.25% | $ 982.88 | $ 1,062.03 | $ 79.15 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 921.02 | $ 996.96 | $ 75.94 | 8.25% | $ 933.73 | $ 1,008.93 | $ 75.20 | 8.05% |
| | Family - FOUR TIER | $ 1,357.30 | $ 1,469.21 | $ 111.91 | 8.25% | $ 1,376.03 | $ 1,486.84 | $ 110.81 | 8.05% |
| HA6L14 | HA6L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 485.44 | $ 525.47 | $ 40.03 | 8.25% | $ 492.14 | $ 531.78 | $ 39.64 | 8.05% |
| | Family - TWO TIER | $ 1,213.61 | $ 1,313.69 | $ 100.08 | 8.25% | $ 1,230.35 | $ 1,329.45 | $ 99.10 | 8.05% |
| | Double - THREE TIER | $ 970.89 | $ 1,050.95 | $ 80.06 | 8.25% | $ 984.28 | $ 1,063.56 | $ 79.28 | 8.05% |
| | Family - THREE TIER | $ 1,262.15 | $ 1,366.23 | $ 104.08 | 8.25% | $ 1,279.57 | $ 1,382.63 | $ 103.06 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 970.89 | $ 1,050.95 | $ 80.06 | 8.25% | $ 984.28 | $ 1,063.56 | $ 79.28 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 922.34 | $ 998.40 | $ 76.06 | 8.25% | $ 935.07 | $ 1,010.38 | $ 75.31 | 8.05% |
| | Family - FOUR TIER | $ 1,359.24 | $ 1,471.33 | $ 112.09 | 8.25% | $ 1,378.00 | $ 1,488.98 | $ 110.98 | 8.05% |
| HA45L14 | HA45L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 493.70 | $ 534.41 | $ 40.71 | 8.25% | $ 500.51 | $ 540.82 | $ 40.31 | 8.05% |
| | Family - TWO TIER | $ 1,234.25 | $ 1,336.02 | $ 101.77 | 8.25% | $ 1,251.28 | $ 1,352.05 | $ 100.77 | 8.05% |
| | Double - THREE TIER | $ 987.40 | $ 1,068.82 | $ 81.42 | 8.25% | $ 1,001.02 | $ 1,081.64 | $ 80.62 | 8.05% |
| | Family - THREE TIER | $ 1,283.62 | $ 1,389.46 | $ 105.84 | 8.25% | $ 1,301.33 | $ 1,406.13 | $ 104.80 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 987.40 | $ 1,068.82 | $ 81.42 | 8.25% | $ 1,001.02 | $ 1,081.64 | $ 80.62 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 938.03 | $ 1,015.38 | $ 77.35 | 8.25% | $ 950.97 | $ 1,027.56 | $ 76.59 | 8.05% |
| | Family - FOUR TIER | $ 1,382.36 | $ 1,496.34 | $ 113.98 | 8.25% | $ 1,401.43 | $ 1,514.30 | $ 112.87 | 8.05% |
| HA42L14 | HA42L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 496.06 | $ 536.96 | $ 40.90 | 8.24% | $ 502.90 | $ 543.40 | $ 40.50 | 8.05% |
| | Family - TWO TIER | $ 1,240.14 | $ 1,342.39 | $ 102.25 | 8.25% | $ 1,257.26 | $ 1,358.50 | $ 101.24 | 8.05% |
| | Double - THREE TIER | $ 992.11 | $ 1,073.91 | $ 81.80 | 8.25% | $ 1,005.81 | $ 1,086.80 | $ 80.99 | 8.05% |
| | Family - THREE TIER | $ 1,289.75 | $ 1,396.09 | $ 106.34 | 8.25% | $ 1,307.55 | $ 1,412.84 | $ 105.29 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 992.11 | $ 1,073.91 | $ 81.80 | 8.25% | $ 1,005.81 | $ 1,086.80 | $ 80.99 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 942.51 | $ 1,020.22 | $ 77.71 | 8.25% | $ 955.52 | $ 1,032.46 | $ 76.94 | 8.05% |
| | Family - FOUR TIER | $ 1,388.96 | $ 1,503.48 | $ 114.52 | 8.25% | $ 1,408.13 | $ 1,521.52 | $ 113.39 | 8.05% |
| HA5L14 | HA5L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 488.50 | $ 528.78 | $ 40.28 | 8.25% | $ 495.24 | $ 535.12 | $ 39.88 | 8.05% |
| | Family - TWO TIER | $ 1,221.24 | $ 1,321.95 | $ 100.71 | 8.25% | $ 1,238.09 | $ 1,337.81 | $ 99.72 | 8.05% |
| | Double - THREE TIER | $ 976.99 | $ 1,057.56 | $ 80.57 | 8.25% | $ 990.47 | $ 1,070.25 | $ 79.78 | 8.05% |
| | Family - THREE TIER | $ 1,270.09 | $ 1,374.82 | $ 104.73 | 8.25% | $ 1,287.62 | $ 1,391.32 | $ 103.70 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 976.99 | $ 1,057.56 | $ 80.57 | 8.25% | $ 990.47 | $ 1,070.25 | $ 79.78 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 928.14 | $ 1,004.68 | $ 76.54 | 8.25% | $ 940.95 | $ 1,016.74 | $ 75.79 | 8.05% |
| | Family - FOUR TIER | $ 1,367.79 | $ 1,480.58 | $ 112.79 | 8.25% | $ 1,386.66 | $ 1,498.35 | $ 111.69 | 8.05% |
| HA14L14 | HA14L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 491.27 | $ 531.78 | $ 40.51 | 8.25% | $ 498.05 | $ 538.16 | $ 40.11 | 8.05% |
| | Family - TWO TIER | $ 1,228.18 | $ 1,329.46 | $ 101.28 | 8.25% | $ 1,245.12 | $ 1,345.41 | $ 100.29 | 8.05% |
| | Double - THREE TIER | $ 982.54 | $ 1,063.56 | $ 81.02 | 8.25% | $ 996.10 | $ 1,076.33 | $ 80.23 | 8.05% |
| | Family - THREE TIER | $ 1,277.30 | $ 1,382.63 | $ 105.33 | 8.25% | $ 1,294.93 | $ 1,399.23 | $ 104.30 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 982.54 | $ 1,063.56 | $ 81.02 | 8.25% | $ 996.10 | $ 1,076.33 | $ 80.23 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 933.41 | $ 1,010.39 | $ 76.98 | 8.25% | $ 946.29 | $ 1,022.51 | $ 76.22 | 8.05% |
| | Family - FOUR TIER | $ 1,375.56 | $ 1,488.99 | $ 113.43 | 8.25% | $ 1,394.54 | $ 1,506.86 | $ 112.32 | 8.05% |
| HA24L14 | HA24L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 502.09 | $ 543.50 | $ 41.41 | 8.25% | $ 509.02 | $ 550.02 | $ 41.00 | 8.05% |
| | Family - TWO TIER | $ 1,255.23 | $ 1,358.74 | $ 103.51 | 8.25% | $ 1,272.55 | $ 1,375.05 | $ 102.50 | 8.05% |
| | Double - THREE TIER | $ 1,004.19 | $ 1,087.00 | $ 82.81 | 8.25% | $ 1,018.04 | $ 1,100.04 | $ 82.00 | 8.05% |
| | Family - THREE TIER | $ 1,305.44 | $ 1,413.09 | $ 107.65 | 8.25% | $ 1,323.46 | $ 1,430.05 | $ 106.59 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,004.19 | $ 1,087.00 | $ 82.81 | 8.25% | $ 1,018.04 | $ 1,100.04 | $ 82.00 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 953.98 | $ 1,032.65 | $ 78.67 | 8.25% | $ 967.14 | $ 1,045.04 | $ 77.90 | 8.05% |
| | Family - FOUR TIER | $ 1,405.86 | $ 1,521.79 | $ 115.93 | 8.25% | $ 1,425.26 | $ 1,540.05 | $ 114.79 | 8.05% |
| HA20L14 | HA20L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 506.58 | $ 548.35 | $ 41.77 | 8.25% | $ 513.57 | $ 554.93 | $ 41.36 | 8.05% |
| | Family - TWO TIER | $ 1,266.45 | $ 1,370.87 | $ 104.42 | 8.25% | $ 1,283.93 | $ 1,387.32 | $ 103.39 | 8.05% |
| | Double - THREE TIER | $ 1,013.16 | $ 1,096.70 | $ 83.54 | 8.25% | $ 1,027.14 | $ 1,109.86 | $ 82.72 | 8.05% |
| | Family - THREE TIER | $ 1,317.11 | $ 1,425.71 | $ 108.60 | 8.25% | $ 1,335.28 | $ 1,442.81 | $ 107.53 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,013.16 | $ 1,096.70 | $ 83.54 | 8.25% | $ 1,027.14 | $ 1,109.86 | $ 82.72 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 962.50 | $ 1,041.86 | $ 79.36 | 8.25% | $ 975.78 | $ 1,054.36 | $ 78.58 | 8.05% |
| | Family - FOUR TIER | $ 1,418.42 | $ 1,535.37 | $ 116.95 | 8.25% | $ 1,438.00 | $ 1,553.80 | $ 115.80 | 8.05% |

**Capital District Physicians' Health Plan, Inc**
**Region 1 (Albany)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 1 Current Rate | 2015 Quarter 1 Proposed Rate | Quarter 1 Amount of Adjustment | Quarter 1 Percent Change | 2014 Quarter 2 Current Rate | 2015 Quarter 2 Proposed Rate | Quarter 2 Amount of Adjustment | Quarter 2 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *First Quarter 2014 (1/1/2014 - 3/31/2014)* | | | | *Second Quarter 2014 (4/1/2014 - 6/30/2014)* | | | |
| HA30L14 | HA30L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 488.31 | $ 530.46 | $ 42.15 | 8.63% | $ 495.05 | $ 536.82 | $ 41.77 | 8.44% |
| | Family - TWO TIER | $ 1,220.79 | $ 1,326.14 | $ 105.35 | 8.63% | $ 1,237.63 | $ 1,342.06 | $ 104.43 | 8.44% |
| | Double - THREE TIER | $ 976.63 | $ 1,060.91 | $ 84.28 | 8.63% | $ 990.11 | $ 1,073.64 | $ 83.53 | 8.44% |
| | Family - THREE TIER | $ 1,269.62 | $ 1,379.19 | $ 109.57 | 8.63% | $ 1,287.14 | $ 1,395.74 | $ 108.60 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 976.63 | $ 1,060.91 | $ 84.28 | 8.63% | $ 990.11 | $ 1,073.64 | $ 83.53 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 927.80 | $ 1,007.87 | $ 80.07 | 8.63% | $ 940.60 | $ 1,019.96 | $ 79.36 | 8.44% |
| | Family - FOUR TIER | $ 1,367.28 | $ 1,485.28 | $ 118.00 | 8.63% | $ 1,386.15 | $ 1,503.10 | $ 116.95 | 8.44% |
| HA9L14 | HA9L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 493.42 | $ 536.01 | $ 42.59 | 8.63% | $ 500.23 | $ 542.44 | $ 42.21 | 8.44% |
| | Family - TWO TIER | $ 1,233.55 | $ 1,340.02 | $ 106.47 | 8.63% | $ 1,250.58 | $ 1,356.10 | $ 105.52 | 8.44% |
| | Double - THREE TIER | $ 986.84 | $ 1,072.02 | $ 85.18 | 8.63% | $ 1,000.46 | $ 1,084.88 | $ 84.42 | 8.44% |
| | Family - THREE TIER | $ 1,282.90 | $ 1,393.62 | $ 110.72 | 8.63% | $ 1,300.60 | $ 1,410.34 | $ 109.74 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 986.84 | $ 1,072.02 | $ 85.18 | 8.63% | $ 1,000.46 | $ 1,084.88 | $ 84.42 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 937.50 | $ 1,018.41 | $ 80.91 | 8.63% | $ 950.44 | $ 1,030.64 | $ 80.20 | 8.44% |
| | Family - FOUR TIER | $ 1,381.58 | $ 1,500.82 | $ 119.24 | 8.63% | $ 1,400.65 | $ 1,518.83 | $ 118.18 | 8.44% |
| HA4L14 | HA4L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 492.16 | $ 534.64 | $ 42.48 | 8.63% | $ 498.95 | $ 541.05 | $ 42.10 | 8.44% |
| | Family - TWO TIER | $ 1,230.40 | $ 1,336.60 | $ 106.20 | 8.63% | $ 1,247.38 | $ 1,352.64 | $ 105.26 | 8.44% |
| | Double - THREE TIER | $ 984.32 | $ 1,069.28 | $ 84.96 | 8.63% | $ 997.91 | $ 1,082.11 | $ 84.20 | 8.44% |
| | Family - THREE TIER | $ 1,279.62 | $ 1,390.06 | $ 110.44 | 8.63% | $ 1,297.28 | $ 1,406.74 | $ 109.46 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 984.32 | $ 1,069.28 | $ 84.96 | 8.63% | $ 997.91 | $ 1,082.11 | $ 84.20 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 935.11 | $ 1,015.81 | $ 80.70 | 8.63% | $ 948.01 | $ 1,028.00 | $ 79.99 | 8.44% |
| | Family - FOUR TIER | $ 1,378.05 | $ 1,496.99 | $ 118.94 | 8.63% | $ 1,397.07 | $ 1,514.95 | $ 117.88 | 8.44% |
| HA17L14 | HA17L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 496.39 | $ 539.23 | $ 42.84 | 8.63% | $ 503.24 | $ 545.70 | $ 42.46 | 8.44% |
| | Family - TWO TIER | $ 1,240.98 | $ 1,348.08 | $ 107.10 | 8.63% | $ 1,258.10 | $ 1,364.26 | $ 106.16 | 8.44% |
| | Double - THREE TIER | $ 992.78 | $ 1,078.47 | $ 85.69 | 8.63% | $ 1,006.48 | $ 1,091.41 | $ 84.93 | 8.44% |
| | Family - THREE TIER | $ 1,290.62 | $ 1,402.01 | $ 111.39 | 8.63% | $ 1,308.43 | $ 1,418.83 | $ 110.40 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 992.78 | $ 1,078.47 | $ 85.69 | 8.63% | $ 1,006.48 | $ 1,091.41 | $ 84.93 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 943.14 | $ 1,024.54 | $ 81.40 | 8.63% | $ 956.16 | $ 1,036.84 | $ 80.68 | 8.44% |
| | Family - FOUR TIER | $ 1,389.90 | $ 1,509.86 | $ 119.96 | 8.63% | $ 1,409.08 | $ 1,527.97 | $ 118.89 | 8.44% |
| HA13L14 | HA13L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 499.09 | $ 542.17 | $ 43.08 | 8.63% | $ 505.98 | $ 548.67 | $ 42.69 | 8.44% |
| | Family - TWO TIER | $ 1,247.73 | $ 1,355.42 | $ 107.69 | 8.63% | $ 1,264.95 | $ 1,371.68 | $ 106.73 | 8.44% |
| | Double - THREE TIER | $ 998.18 | $ 1,084.33 | $ 86.15 | 8.63% | $ 1,011.96 | $ 1,097.35 | $ 85.39 | 8.44% |
| | Family - THREE TIER | $ 1,297.64 | $ 1,409.63 | $ 111.99 | 8.63% | $ 1,315.55 | $ 1,426.55 | $ 111.00 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 998.18 | $ 1,084.33 | $ 86.15 | 8.63% | $ 1,011.96 | $ 1,097.35 | $ 85.39 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 948.27 | $ 1,030.12 | $ 81.85 | 8.63% | $ 961.36 | $ 1,042.48 | $ 81.12 | 8.44% |
| | Family - FOUR TIER | $ 1,397.46 | $ 1,518.07 | $ 120.61 | 8.63% | $ 1,416.74 | $ 1,536.28 | $ 119.54 | 8.44% |
| HA8L14 | HA8L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 508.36 | $ 552.24 | $ 43.88 | 8.63% | $ 515.38 | $ 558.86 | $ 43.48 | 8.44% |
| | Family - TWO TIER | $ 1,270.90 | $ 1,380.59 | $ 109.69 | 8.63% | $ 1,288.44 | $ 1,397.16 | $ 108.72 | 8.44% |
| | Double - THREE TIER | $ 1,016.72 | $ 1,104.47 | $ 87.75 | 8.63% | $ 1,030.75 | $ 1,117.73 | $ 86.98 | 8.44% |
| | Family - THREE TIER | $ 1,321.74 | $ 1,435.82 | $ 114.08 | 8.63% | $ 1,339.98 | $ 1,453.05 | $ 113.07 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,016.72 | $ 1,104.47 | $ 87.75 | 8.63% | $ 1,030.75 | $ 1,117.73 | $ 86.98 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 965.89 | $ 1,049.25 | $ 83.36 | 8.63% | $ 979.22 | $ 1,061.84 | $ 82.62 | 8.44% |
| | Family - FOUR TIER | $ 1,423.41 | $ 1,546.26 | $ 122.85 | 8.63% | $ 1,443.06 | $ 1,564.82 | $ 121.76 | 8.44% |
| HA3L14 | HA3L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 507.10 | $ 550.87 | $ 43.77 | 8.63% | $ 514.10 | $ 557.48 | $ 43.38 | 8.44% |
| | Family - TWO TIER | $ 1,267.75 | $ 1,377.17 | $ 109.42 | 8.63% | $ 1,285.25 | $ 1,393.70 | $ 108.45 | 8.44% |
| | Double - THREE TIER | $ 1,014.20 | $ 1,101.74 | $ 87.54 | 8.63% | $ 1,028.20 | $ 1,114.96 | $ 86.76 | 8.44% |
| | Family - THREE TIER | $ 1,318.46 | $ 1,432.26 | $ 113.80 | 8.63% | $ 1,336.66 | $ 1,449.44 | $ 112.78 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,014.20 | $ 1,101.74 | $ 87.54 | 8.63% | $ 1,028.20 | $ 1,114.96 | $ 86.76 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 963.49 | $ 1,046.65 | $ 83.16 | 8.63% | $ 976.79 | $ 1,059.21 | $ 82.42 | 8.44% |
| | Family - FOUR TIER | $ 1,419.88 | $ 1,542.43 | $ 122.55 | 8.63% | $ 1,439.48 | $ 1,560.94 | $ 121.46 | 8.44% |
| HA16L14 | HA16L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 511.33 | $ 555.46 | $ 44.13 | 8.63% | $ 518.39 | $ 562.13 | $ 43.74 | 8.44% |
| | Family - TWO TIER | $ 1,278.33 | $ 1,388.66 | $ 110.33 | 8.63% | $ 1,295.97 | $ 1,405.32 | $ 109.35 | 8.44% |
| | Double - THREE TIER | $ 1,022.66 | $ 1,110.93 | $ 88.27 | 8.63% | $ 1,036.78 | $ 1,124.26 | $ 87.48 | 8.44% |
| | Family - THREE TIER | $ 1,329.46 | $ 1,444.20 | $ 114.74 | 8.63% | $ 1,347.81 | $ 1,461.54 | $ 113.73 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,022.66 | $ 1,110.93 | $ 88.27 | 8.63% | $ 1,036.78 | $ 1,124.26 | $ 87.48 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 971.53 | $ 1,055.38 | $ 83.85 | 8.63% | $ 984.94 | $ 1,068.05 | $ 83.11 | 8.44% |
| | Family - FOUR TIER | $ 1,431.73 | $ 1,555.30 | $ 123.57 | 8.63% | $ 1,451.49 | $ 1,573.96 | $ 122.47 | 8.44% |
| HA50L14 | HA50L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 519.39 | $ 564.22 | $ 44.83 | 8.63% | $ 526.55 | $ 570.99 | $ 44.44 | 8.44% |
| | Family - TWO TIER | $ 1,298.47 | $ 1,410.55 | $ 112.08 | 8.63% | $ 1,316.39 | $ 1,427.47 | $ 111.08 | 8.44% |
| | Double - THREE TIER | $ 1,038.77 | $ 1,128.44 | $ 89.67 | 8.63% | $ 1,053.11 | $ 1,141.98 | $ 88.87 | 8.44% |
| | Family - THREE TIER | $ 1,350.41 | $ 1,466.97 | $ 116.56 | 8.63% | $ 1,369.04 | $ 1,484.57 | $ 115.53 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,038.77 | $ 1,128.44 | $ 89.67 | 8.63% | $ 1,053.11 | $ 1,141.98 | $ 88.87 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 986.83 | $ 1,072.02 | $ 85.19 | 8.63% | $ 1,000.45 | $ 1,084.88 | $ 84.43 | 8.44% |
| | Family - FOUR TIER | $ 1,454.28 | $ 1,579.81 | $ 125.53 | 8.63% | $ 1,474.35 | $ 1,598.77 | $ 124.42 | 8.44% |

**Capital District Physicians' Health Plan, Inc**
**Region 1 (Albany)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 3 Current Rate | 2015 Quarter 3 Proposed Rate | Quarter 3 Amount of Adjustment | Quarter 3 Percent Change | 2014 Quarter 4 Current Rate | 2015 Quarter 4 Proposed Rate | Quarter 4 Amount of Adjustment | Quarter 4 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *Third Quarter 2014 (7/1/2014 - 9/30/2014)* | | | | *Fourth Quarter 2014 (10/1/2014 - 12/31/2014)* | | | |
| HA30L14 | HA30L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 501.88 | $ 543.26 | $ 41.38 | 8.24% | $ 508.81 | $ 549.78 | $ 40.97 | 8.05% |
| | Family - TWO TIER | $ 1,254.71 | $ 1,358.16 | $ 103.45 | 8.24% | $ 1,272.03 | $ 1,374.46 | $ 102.43 | 8.05% |
| | Double - THREE TIER | $ 1,003.77 | $ 1,086.53 | $ 82.76 | 8.24% | $ 1,017.62 | $ 1,099.57 | $ 81.95 | 8.05% |
| | Family - THREE TIER | $ 1,304.90 | $ 1,412.49 | $ 107.59 | 8.25% | $ 1,322.91 | $ 1,429.44 | $ 106.53 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,003.77 | $ 1,086.53 | $ 82.76 | 8.24% | $ 1,017.62 | $ 1,099.57 | $ 81.95 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 953.58 | $ 1,032.20 | $ 78.62 | 8.24% | $ 966.74 | $ 1,044.59 | $ 77.85 | 8.05% |
| | Family - FOUR TIER | $ 1,405.28 | $ 1,521.14 | $ 115.86 | 8.24% | $ 1,424.67 | $ 1,539.39 | $ 114.72 | 8.05% |
| HA9L14 | HA9L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 507.13 | $ 548.95 | $ 41.82 | 8.25% | $ 514.13 | $ 555.54 | $ 41.41 | 8.05% |
| | Family - TWO TIER | $ 1,267.84 | $ 1,372.37 | $ 104.53 | 8.24% | $ 1,285.33 | $ 1,388.84 | $ 103.51 | 8.05% |
| | Double - THREE TIER | $ 1,014.27 | $ 1,097.90 | $ 83.63 | 8.25% | $ 1,028.27 | $ 1,111.07 | $ 82.80 | 8.05% |
| | Family - THREE TIER | $ 1,318.55 | $ 1,427.27 | $ 108.72 | 8.25% | $ 1,336.74 | $ 1,444.39 | $ 107.65 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,014.27 | $ 1,097.90 | $ 83.63 | 8.25% | $ 1,028.27 | $ 1,111.07 | $ 82.80 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 963.56 | $ 1,043.00 | $ 79.44 | 8.24% | $ 976.85 | $ 1,055.52 | $ 78.67 | 8.05% |
| | Family - FOUR TIER | $ 1,419.98 | $ 1,537.06 | $ 117.08 | 8.25% | $ 1,439.57 | $ 1,555.50 | $ 115.93 | 8.05% |
| HA4L14 | HA4L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 505.84 | $ 547.55 | $ 41.71 | 8.25% | $ 512.82 | $ 554.12 | $ 41.30 | 8.05% |
| | Family - TWO TIER | $ 1,264.60 | $ 1,368.87 | $ 104.27 | 8.25% | $ 1,282.05 | $ 1,385.29 | $ 103.24 | 8.05% |
| | Double - THREE TIER | $ 1,011.68 | $ 1,095.09 | $ 83.41 | 8.24% | $ 1,025.64 | $ 1,108.24 | $ 82.60 | 8.05% |
| | Family - THREE TIER | $ 1,315.18 | $ 1,423.62 | $ 108.44 | 8.25% | $ 1,333.33 | $ 1,440.71 | $ 107.38 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,011.68 | $ 1,095.09 | $ 83.41 | 8.24% | $ 1,025.64 | $ 1,108.24 | $ 82.60 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 961.09 | $ 1,040.34 | $ 79.25 | 8.25% | $ 974.36 | $ 1,052.82 | $ 78.46 | 8.05% |
| | Family - FOUR TIER | $ 1,416.35 | $ 1,533.13 | $ 116.78 | 8.25% | $ 1,435.90 | $ 1,551.53 | $ 115.63 | 8.05% |
| HA17L14 | HA17L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 510.19 | $ 552.25 | $ 42.06 | 8.24% | $ 517.23 | $ 558.88 | $ 41.65 | 8.05% |
| | Family - TWO TIER | $ 1,275.47 | $ 1,380.63 | $ 105.16 | 8.24% | $ 1,293.07 | $ 1,397.20 | $ 104.13 | 8.05% |
| | Double - THREE TIER | $ 1,020.37 | $ 1,104.51 | $ 84.14 | 8.25% | $ 1,034.45 | $ 1,117.76 | $ 83.31 | 8.05% |
| | Family - THREE TIER | $ 1,326.49 | $ 1,435.86 | $ 109.37 | 8.25% | $ 1,344.79 | $ 1,453.09 | $ 108.30 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,020.37 | $ 1,104.51 | $ 84.14 | 8.25% | $ 1,034.45 | $ 1,117.76 | $ 83.31 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 969.35 | $ 1,049.28 | $ 79.93 | 8.25% | $ 982.73 | $ 1,061.87 | $ 79.14 | 8.05% |
| | Family - FOUR TIER | $ 1,428.52 | $ 1,546.31 | $ 117.79 | 8.25% | $ 1,448.24 | $ 1,564.86 | $ 116.62 | 8.05% |
| HA13L14 | HA13L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 512.96 | $ 555.26 | $ 42.30 | 8.25% | $ 520.04 | $ 561.92 | $ 41.88 | 8.05% |
| | Family - TWO TIER | $ 1,282.40 | $ 1,388.14 | $ 105.74 | 8.25% | $ 1,300.10 | $ 1,404.80 | $ 104.70 | 8.05% |
| | Double - THREE TIER | $ 1,025.92 | $ 1,110.51 | $ 84.59 | 8.25% | $ 1,040.08 | $ 1,123.84 | $ 83.76 | 8.05% |
| | Family - THREE TIER | $ 1,333.70 | $ 1,443.67 | $ 109.97 | 8.25% | $ 1,352.11 | $ 1,460.99 | $ 108.88 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,025.92 | $ 1,110.51 | $ 84.59 | 8.25% | $ 1,040.08 | $ 1,123.84 | $ 83.76 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 974.63 | $ 1,054.99 | $ 80.36 | 8.25% | $ 988.08 | $ 1,067.65 | $ 79.57 | 8.05% |
| | Family - FOUR TIER | $ 1,436.29 | $ 1,554.72 | $ 118.43 | 8.25% | $ 1,456.11 | $ 1,573.38 | $ 117.27 | 8.05% |
| HA8L14 | HA8L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 522.49 | $ 565.57 | $ 43.08 | 8.25% | $ 529.70 | $ 572.36 | $ 42.66 | 8.05% |
| | Family - TWO TIER | $ 1,306.22 | $ 1,413.93 | $ 107.71 | 8.25% | $ 1,324.25 | $ 1,430.89 | $ 106.64 | 8.05% |
| | Double - THREE TIER | $ 1,044.98 | $ 1,131.14 | $ 86.16 | 8.25% | $ 1,059.40 | $ 1,144.71 | $ 85.31 | 8.05% |
| | Family - THREE TIER | $ 1,358.47 | $ 1,470.48 | $ 112.01 | 8.25% | $ 1,377.22 | $ 1,488.13 | $ 110.91 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,044.98 | $ 1,131.14 | $ 86.16 | 8.25% | $ 1,059.40 | $ 1,144.71 | $ 85.31 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 992.73 | $ 1,074.58 | $ 81.85 | 8.24% | $ 1,006.43 | $ 1,087.48 | $ 81.05 | 8.05% |
| | Family - FOUR TIER | $ 1,462.97 | $ 1,583.60 | $ 120.63 | 8.25% | $ 1,483.16 | $ 1,602.60 | $ 119.44 | 8.05% |
| HA3L14 | HA3L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 521.19 | $ 564.17 | $ 42.98 | 8.25% | $ 528.39 | $ 570.94 | $ 42.55 | 8.05% |
| | Family - TWO TIER | $ 1,302.99 | $ 1,410.42 | $ 107.43 | 8.24% | $ 1,320.97 | $ 1,427.35 | $ 106.38 | 8.05% |
| | Double - THREE TIER | $ 1,042.39 | $ 1,128.34 | $ 85.95 | 8.25% | $ 1,056.77 | $ 1,141.88 | $ 85.11 | 8.05% |
| | Family - THREE TIER | $ 1,355.11 | $ 1,466.84 | $ 111.73 | 8.25% | $ 1,373.81 | $ 1,484.44 | $ 110.63 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,042.39 | $ 1,128.34 | $ 85.95 | 8.25% | $ 1,056.77 | $ 1,141.88 | $ 85.11 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 990.27 | $ 1,071.92 | $ 81.65 | 8.25% | $ 1,003.93 | $ 1,084.78 | $ 80.85 | 8.05% |
| | Family - FOUR TIER | $ 1,459.34 | $ 1,579.67 | $ 120.33 | 8.25% | $ 1,479.48 | $ 1,598.63 | $ 119.15 | 8.05% |
| HA16L14 | HA16L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 525.54 | $ 568.87 | $ 43.33 | 8.24% | $ 532.79 | $ 575.70 | $ 42.91 | 8.05% |
| | Family - TWO TIER | $ 1,313.85 | $ 1,422.19 | $ 108.34 | 8.25% | $ 1,331.99 | $ 1,439.25 | $ 107.26 | 8.05% |
| | Double - THREE TIER | $ 1,051.08 | $ 1,137.75 | $ 86.67 | 8.25% | $ 1,065.59 | $ 1,151.40 | $ 85.81 | 8.05% |
| | Family - THREE TIER | $ 1,366.41 | $ 1,479.07 | $ 112.66 | 8.24% | $ 1,385.27 | $ 1,496.82 | $ 111.55 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,051.08 | $ 1,137.75 | $ 86.67 | 8.25% | $ 1,065.59 | $ 1,151.40 | $ 85.81 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 998.53 | $ 1,080.86 | $ 82.33 | 8.25% | $ 1,012.31 | $ 1,093.83 | $ 81.52 | 8.05% |
| | Family - FOUR TIER | $ 1,471.52 | $ 1,592.85 | $ 121.33 | 8.25% | $ 1,491.82 | $ 1,611.96 | $ 120.14 | 8.05% |
| HA50L14 | HA50L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 533.82 | $ 577.84 | $ 44.02 | 8.25% | $ 541.19 | $ 584.78 | $ 43.59 | 8.05% |
| | Family - TWO TIER | $ 1,334.55 | $ 1,444.60 | $ 110.05 | 8.25% | $ 1,352.97 | $ 1,461.94 | $ 108.97 | 8.05% |
| | Double - THREE TIER | $ 1,067.64 | $ 1,155.68 | $ 88.04 | 8.25% | $ 1,082.37 | $ 1,169.55 | $ 87.18 | 8.05% |
| | Family - THREE TIER | $ 1,387.93 | $ 1,502.39 | $ 114.46 | 8.25% | $ 1,407.09 | $ 1,520.42 | $ 113.33 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,067.64 | $ 1,155.68 | $ 88.04 | 8.25% | $ 1,082.37 | $ 1,169.55 | $ 87.18 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,014.26 | $ 1,097.90 | $ 83.64 | 8.25% | $ 1,028.26 | $ 1,111.07 | $ 82.81 | 8.05% |
| | Family - FOUR TIER | $ 1,494.70 | $ 1,617.96 | $ 123.26 | 8.25% | $ 1,515.32 | $ 1,637.37 | $ 122.05 | 8.05% |

**Capital District Physicians' Health Plan, Inc**
**Region 1 (Albany)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 1 Current Rate | 2015 Quarter 1 Proposed Rate | Quarter 1 Amount of Adjustment | Quarter 1 Percent Change | 2014 Quarter 2 Current Rate | 2015 Quarter 2 Proposed Rate | Quarter 2 Amount of Adjustment | Quarter 2 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *First Quarter 2014 (1/1/2014 - 3/31/2014)* | | | | *Second Quarter 2014 (4/1/2014 - 6/30/2014)* | | | |
| HA12L14 | HA12L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 514.03 | $ 558.40 | $ 44.37 | 8.63% | $ 521.13 | $ 565.10 | $ 43.97 | 8.44% |
| | Family - TWO TIER | $ 1,285.08 | $ 1,395.99 | $ 110.91 | 8.63% | $ 1,302.81 | $ 1,412.74 | $ 109.93 | 8.44% |
| | Double - THREE TIER | $ 1,028.06 | $ 1,116.79 | $ 88.73 | 8.63% | $ 1,042.25 | $ 1,130.19 | $ 87.94 | 8.44% |
| | Family - THREE TIER | $ 1,336.48 | $ 1,451.83 | $ 115.35 | 8.63% | $ 1,354.93 | $ 1,469.25 | $ 114.32 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,028.06 | $ 1,116.79 | $ 88.73 | 8.63% | $ 1,042.25 | $ 1,130.19 | $ 87.94 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 976.66 | $ 1,060.95 | $ 84.29 | 8.63% | $ 990.14 | $ 1,073.68 | $ 83.54 | 8.44% |
| | Family - FOUR TIER | $ 1,439.29 | $ 1,563.51 | $ 124.22 | 8.63% | $ 1,459.15 | $ 1,582.27 | $ 123.12 | 8.44% |
| HA7L14 | HA7L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 525.17 | $ 570.50 | $ 45.33 | 8.63% | $ 532.42 | $ 577.34 | $ 44.92 | 8.44% |
| | Family - TWO TIER | $ 1,312.92 | $ 1,426.24 | $ 113.32 | 8.63% | $ 1,331.04 | $ 1,443.36 | $ 112.32 | 8.44% |
| | Double - THREE TIER | $ 1,050.34 | $ 1,141.00 | $ 90.66 | 8.63% | $ 1,064.83 | $ 1,154.69 | $ 89.86 | 8.44% |
| | Family - THREE TIER | $ 1,365.44 | $ 1,483.29 | $ 117.85 | 8.63% | $ 1,384.28 | $ 1,501.09 | $ 116.81 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,050.34 | $ 1,141.00 | $ 90.66 | 8.63% | $ 1,064.83 | $ 1,154.69 | $ 89.86 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 997.82 | $ 1,083.95 | $ 86.13 | 8.63% | $ 1,011.59 | $ 1,096.95 | $ 85.36 | 8.44% |
| | Family - FOUR TIER | $ 1,470.47 | $ 1,597.39 | $ 126.92 | 8.63% | $ 1,490.77 | $ 1,616.56 | $ 125.79 | 8.44% |
| HA2L14 | HA2L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 514.73 | $ 559.16 | $ 44.43 | 8.63% | $ 521.83 | $ 565.87 | $ 44.04 | 8.44% |
| | Family - TWO TIER | $ 1,286.82 | $ 1,397.89 | $ 111.07 | 8.63% | $ 1,304.58 | $ 1,414.67 | $ 110.09 | 8.44% |
| | Double - THREE TIER | $ 1,029.46 | $ 1,118.31 | $ 88.85 | 8.63% | $ 1,043.66 | $ 1,131.73 | $ 88.07 | 8.44% |
| | Family - THREE TIER | $ 1,338.30 | $ 1,453.81 | $ 115.51 | 8.63% | $ 1,356.76 | $ 1,471.25 | $ 114.49 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,029.46 | $ 1,118.31 | $ 88.85 | 8.63% | $ 1,043.66 | $ 1,131.73 | $ 88.07 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 977.99 | $ 1,062.40 | $ 84.41 | 8.63% | $ 991.48 | $ 1,075.15 | $ 83.67 | 8.44% |
| | Family - FOUR TIER | $ 1,441.24 | $ 1,565.64 | $ 124.40 | 8.63% | $ 1,461.13 | $ 1,584.43 | $ 123.30 | 8.44% |
| HA15L14 | HA15L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 528.14 | $ 573.72 | $ 45.58 | 8.63% | $ 535.43 | $ 580.61 | $ 45.18 | 8.44% |
| | Family - TWO TIER | $ 1,320.35 | $ 1,434.31 | $ 113.96 | 8.63% | $ 1,338.57 | $ 1,451.52 | $ 112.95 | 8.44% |
| | Double - THREE TIER | $ 1,056.28 | $ 1,147.45 | $ 91.17 | 8.63% | $ 1,070.85 | $ 1,161.22 | $ 90.37 | 8.44% |
| | Family - THREE TIER | $ 1,373.16 | $ 1,491.68 | $ 118.52 | 8.63% | $ 1,392.11 | $ 1,509.58 | $ 117.47 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,056.28 | $ 1,147.45 | $ 91.17 | 8.63% | $ 1,070.85 | $ 1,161.22 | $ 90.37 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,003.46 | $ 1,090.08 | $ 86.62 | 8.63% | $ 1,017.31 | $ 1,103.16 | $ 85.85 | 8.44% |
| | Family - FOUR TIER | $ 1,478.79 | $ 1,606.43 | $ 127.64 | 8.63% | $ 1,499.20 | $ 1,625.71 | $ 126.51 | 8.44% |
| HA11L14 | HA11L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 530.84 | $ 576.66 | $ 45.82 | 8.63% | $ 538.16 | $ 583.58 | $ 45.42 | 8.44% |
| | Family - TWO TIER | $ 1,327.10 | $ 1,441.64 | $ 114.54 | 8.63% | $ 1,345.41 | $ 1,458.94 | $ 113.53 | 8.44% |
| | Double - THREE TIER | $ 1,061.68 | $ 1,153.31 | $ 91.63 | 8.63% | $ 1,076.33 | $ 1,167.15 | $ 90.82 | 8.44% |
| | Family - THREE TIER | $ 1,380.18 | $ 1,499.31 | $ 119.13 | 8.63% | $ 1,399.23 | $ 1,517.30 | $ 118.07 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,061.68 | $ 1,153.31 | $ 91.63 | 8.63% | $ 1,076.33 | $ 1,167.15 | $ 90.82 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,008.59 | $ 1,095.65 | $ 87.06 | 8.63% | $ 1,022.51 | $ 1,108.80 | $ 86.29 | 8.44% |
| | Family - FOUR TIER | $ 1,486.35 | $ 1,614.64 | $ 128.29 | 8.63% | $ 1,506.86 | $ 1,634.02 | $ 127.16 | 8.44% |
| HA1L14 | HA1L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 531.54 | $ 577.42 | $ 45.88 | 8.63% | $ 538.87 | $ 584.35 | $ 45.48 | 8.44% |
| | Family - TWO TIER | $ 1,328.84 | $ 1,443.54 | $ 114.70 | 8.63% | $ 1,347.18 | $ 1,460.87 | $ 113.69 | 8.44% |
| | Double - THREE TIER | $ 1,063.07 | $ 1,154.84 | $ 91.77 | 8.63% | $ 1,077.74 | $ 1,168.69 | $ 90.95 | 8.44% |
| | Family - THREE TIER | $ 1,382.00 | $ 1,501.29 | $ 119.29 | 8.63% | $ 1,401.07 | $ 1,519.30 | $ 118.23 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,063.07 | $ 1,154.84 | $ 91.77 | 8.63% | $ 1,077.74 | $ 1,168.69 | $ 90.95 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,009.92 | $ 1,097.09 | $ 87.17 | 8.63% | $ 1,023.86 | $ 1,110.26 | $ 86.40 | 8.44% |
| | Family - FOUR TIER | $ 1,488.30 | $ 1,616.77 | $ 128.47 | 8.63% | $ 1,508.84 | $ 1,636.17 | $ 127.33 | 8.44% |
| HDHA1L14 | HDHA1L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 533.80 | $ 579.87 | $ 46.07 | 8.63% | $ 541.17 | $ 586.83 | $ 45.66 | 8.44% |
| | Family - TWO TIER | $ 1,334.50 | $ 1,449.68 | $ 115.18 | 8.63% | $ 1,352.92 | $ 1,467.08 | $ 114.16 | 8.44% |
| | Double - THREE TIER | $ 1,067.60 | $ 1,159.75 | $ 92.15 | 8.63% | $ 1,082.33 | $ 1,173.66 | $ 91.33 | 8.44% |
| | Family - THREE TIER | $ 1,387.88 | $ 1,507.67 | $ 119.79 | 8.63% | $ 1,407.03 | $ 1,525.76 | $ 118.73 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,067.60 | $ 1,159.75 | $ 92.15 | 8.63% | $ 1,082.33 | $ 1,173.66 | $ 91.33 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,014.22 | $ 1,101.76 | $ 87.54 | 8.63% | $ 1,028.22 | $ 1,114.98 | $ 86.76 | 8.44% |
| | Family - FOUR TIER | $ 1,494.64 | $ 1,623.64 | $ 129.00 | 8.63% | $ 1,515.27 | $ 1,643.13 | $ 127.86 | 8.44% |

**Capital District Physicians' Health Plan, Inc**
**Region 1 (Albany)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 3 Current Rate | 2015 Quarter 3 Proposed Rate | Quarter 3 Amount of Adjustment | Quarter 3 Percent Change | 2014 Quarter 4 Current Rate | 2015 Quarter 4 Proposed Rate | Quarter 4 Amount of Adjustment | Quarter 4 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *Third Quarter 2014 (7/1/2014 - 9/30/2014)* | | | | *Fourth Quarter 2014 (10/1/2014 - 12/31/2014)* | | | |
| HA12L14 | HA12L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 528.32 | $ 571.88 | $ 43.56 | 8.25% | $ 535.61 | $ 578.74 | $ 43.13 | 8.05% |
| | Family - TWO TIER | $ 1,320.79 | $ 1,429.70 | $ 108.91 | 8.25% | $ 1,339.02 | $ 1,446.85 | $ 107.83 | 8.05% |
| | Double - THREE TIER | $ 1,056.63 | $ 1,143.76 | $ 87.13 | 8.25% | $ 1,071.22 | $ 1,157.48 | $ 86.26 | 8.05% |
| | Family - THREE TIER | $ 1,373.62 | $ 1,486.88 | $ 113.26 | 8.25% | $ 1,392.58 | $ 1,504.73 | $ 112.15 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,056.63 | $ 1,143.76 | $ 87.13 | 8.25% | $ 1,071.22 | $ 1,157.48 | $ 86.26 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,003.80 | $ 1,086.57 | $ 82.77 | 8.25% | $ 1,017.65 | $ 1,099.61 | $ 81.96 | 8.05% |
| | Family - FOUR TIER | $ 1,479.29 | $ 1,601.26 | $ 121.97 | 8.25% | $ 1,499.70 | $ 1,620.47 | $ 120.77 | 8.05% |
| HA7L14 | HA7L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 539.76 | $ 584.27 | $ 44.51 | 8.25% | $ 547.21 | $ 591.28 | $ 44.07 | 8.05% |
| | Family - TWO TIER | $ 1,349.41 | $ 1,460.68 | $ 111.27 | 8.25% | $ 1,368.03 | $ 1,478.21 | $ 110.18 | 8.05% |
| | Double - THREE TIER | $ 1,079.53 | $ 1,168.54 | $ 89.01 | 8.25% | $ 1,094.43 | $ 1,182.57 | $ 88.14 | 8.05% |
| | Family - THREE TIER | $ 1,403.39 | $ 1,519.11 | $ 115.72 | 8.25% | $ 1,422.75 | $ 1,537.34 | $ 114.59 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,079.53 | $ 1,168.54 | $ 89.01 | 8.25% | $ 1,094.43 | $ 1,182.57 | $ 88.14 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,025.55 | $ 1,110.12 | $ 84.57 | 8.25% | $ 1,039.70 | $ 1,123.44 | $ 83.74 | 8.05% |
| | Family - FOUR TIER | $ 1,511.34 | $ 1,635.96 | $ 124.62 | 8.25% | $ 1,532.20 | $ 1,655.59 | $ 123.39 | 8.05% |
| HA2L14 | HA2L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 529.03 | $ 572.66 | $ 43.63 | 8.25% | $ 536.33 | $ 579.53 | $ 43.20 | 8.05% |
| | Family - TWO TIER | $ 1,322.58 | $ 1,431.64 | $ 109.06 | 8.25% | $ 1,340.84 | $ 1,448.82 | $ 107.98 | 8.05% |
| | Double - THREE TIER | $ 1,058.07 | $ 1,145.31 | $ 87.24 | 8.25% | $ 1,072.67 | $ 1,159.06 | $ 86.39 | 8.05% |
| | Family - THREE TIER | $ 1,375.49 | $ 1,488.91 | $ 113.42 | 8.25% | $ 1,394.47 | $ 1,506.78 | $ 112.31 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,058.07 | $ 1,145.31 | $ 87.24 | 8.25% | $ 1,072.67 | $ 1,159.06 | $ 86.39 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,005.16 | $ 1,088.05 | $ 82.89 | 8.25% | $ 1,019.04 | $ 1,101.11 | $ 82.07 | 8.05% |
| | Family - FOUR TIER | $ 1,481.29 | $ 1,603.44 | $ 122.15 | 8.25% | $ 1,501.74 | $ 1,622.68 | $ 120.94 | 8.05% |
| HA15L14 | HA15L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 542.82 | $ 587.58 | $ 44.76 | 8.25% | $ 550.31 | $ 594.63 | $ 44.32 | 8.05% |
| | Family - TWO TIER | $ 1,357.04 | $ 1,468.94 | $ 111.90 | 8.25% | $ 1,375.77 | $ 1,486.57 | $ 110.80 | 8.05% |
| | Double - THREE TIER | $ 1,085.63 | $ 1,175.15 | $ 89.52 | 8.25% | $ 1,100.61 | $ 1,189.25 | $ 88.64 | 8.05% |
| | Family - THREE TIER | $ 1,411.32 | $ 1,527.70 | $ 116.38 | 8.25% | $ 1,430.80 | $ 1,546.03 | $ 115.23 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,085.63 | $ 1,175.15 | $ 89.52 | 8.25% | $ 1,100.61 | $ 1,189.25 | $ 88.64 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,031.35 | $ 1,116.40 | $ 85.05 | 8.25% | $ 1,045.58 | $ 1,129.79 | $ 84.21 | 8.05% |
| | Family - FOUR TIER | $ 1,519.89 | $ 1,645.21 | $ 125.32 | 8.25% | $ 1,540.86 | $ 1,664.96 | $ 124.10 | 8.05% |
| HA11L14 | HA11L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 545.59 | $ 590.58 | $ 44.99 | 8.25% | $ 553.12 | $ 597.67 | $ 44.55 | 8.05% |
| | Family - TWO TIER | $ 1,363.98 | $ 1,476.45 | $ 112.47 | 8.25% | $ 1,382.80 | $ 1,494.17 | $ 111.37 | 8.05% |
| | Double - THREE TIER | $ 1,091.18 | $ 1,181.16 | $ 89.98 | 8.25% | $ 1,106.24 | $ 1,195.33 | $ 89.09 | 8.05% |
| | Family - THREE TIER | $ 1,418.54 | $ 1,535.51 | $ 116.97 | 8.25% | $ 1,438.11 | $ 1,553.93 | $ 115.82 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,091.18 | $ 1,181.16 | $ 89.98 | 8.25% | $ 1,106.24 | $ 1,195.33 | $ 89.09 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,036.62 | $ 1,122.10 | $ 85.48 | 8.25% | $ 1,050.93 | $ 1,135.57 | $ 84.64 | 8.05% |
| | Family - FOUR TIER | $ 1,527.66 | $ 1,653.62 | $ 125.96 | 8.25% | $ 1,548.74 | $ 1,673.47 | $ 124.73 | 8.05% |
| HA1L14 | HA1L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 546.31 | $ 591.36 | $ 45.05 | 8.25% | $ 553.85 | $ 598.46 | $ 44.61 | 8.05% |
| | Family - TWO TIER | $ 1,365.77 | $ 1,478.40 | $ 112.63 | 8.25% | $ 1,384.62 | $ 1,496.14 | $ 111.52 | 8.05% |
| | Double - THREE TIER | $ 1,092.62 | $ 1,182.72 | $ 90.10 | 8.25% | $ 1,107.69 | $ 1,196.91 | $ 89.22 | 8.05% |
| | Family - THREE TIER | $ 1,420.40 | $ 1,537.53 | $ 117.13 | 8.25% | $ 1,440.00 | $ 1,555.98 | $ 115.98 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,092.62 | $ 1,182.72 | $ 90.10 | 8.25% | $ 1,107.69 | $ 1,196.91 | $ 89.22 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,037.99 | $ 1,123.58 | $ 85.59 | 8.25% | $ 1,052.31 | $ 1,137.06 | $ 84.75 | 8.05% |
| | Family - FOUR TIER | $ 1,529.66 | $ 1,655.81 | $ 126.15 | 8.25% | $ 1,550.77 | $ 1,675.67 | $ 124.90 | 8.05% |
| HDHA1L14 | HDHA1L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 548.63 | $ 593.87 | $ 45.24 | 8.25% | $ 556.21 | $ 601.00 | $ 44.79 | 8.05% |
| | Family - TWO TIER | $ 1,371.59 | $ 1,484.68 | $ 113.09 | 8.25% | $ 1,390.51 | $ 1,502.50 | $ 111.99 | 8.05% |
| | Double - THREE TIER | $ 1,097.27 | $ 1,187.75 | $ 90.48 | 8.25% | $ 1,112.41 | $ 1,202.00 | $ 89.59 | 8.05% |
| | Family - THREE TIER | $ 1,426.45 | $ 1,544.07 | $ 117.62 | 8.25% | $ 1,446.13 | $ 1,562.60 | $ 116.47 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,097.27 | $ 1,187.75 | $ 90.48 | 8.25% | $ 1,112.41 | $ 1,202.00 | $ 89.59 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,042.41 | $ 1,128.36 | $ 85.95 | 8.25% | $ 1,056.79 | $ 1,141.90 | $ 85.11 | 8.05% |
| | Family - FOUR TIER | $ 1,536.18 | $ 1,662.85 | $ 126.67 | 8.25% | $ 1,557.38 | $ 1,682.80 | $ 125.42 | 8.05% |

**Capital District Physicians' Health Plan, Inc**
**Region 3 (MidHudson)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 1 Current Rate | 2015 Quarter 1 Proposed Rate | Quarter 1 Amount of Adjustment | Quarter 1 Percent Change | 2014 Quarter 2 Current Rate | 2015 Quarter 2 Proposed Rate | Quarter 2 Amount of Adjustment | Quarter 2 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *First Quarter 2014 (1/1/2014 - 3/31/2014)* | | | | *Second Quarter 2014 (4/1/2014 - 6/30/2014)* | | | |
| HM2L14 | HM2L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 493.05 | $ 559.30 | $ 66.25 | 13.44% | $ 499.86 | $ 566.01 | $ 66.15 | 13.23% |
| | Family - TWO TIER | $ 1,232.63 | $ 1,398.25 | $ 165.62 | 13.44% | $ 1,249.64 | $ 1,415.03 | $ 165.39 | 13.24% |
| | Double - THREE TIER | $ 986.11 | $ 1,118.60 | $ 132.49 | 13.44% | $ 999.71 | $ 1,132.03 | $ 132.32 | 13.24% |
| | Family - THREE TIER | $ 1,281.94 | $ 1,454.18 | $ 172.24 | 13.44% | $ 1,299.63 | $ 1,471.63 | $ 172.00 | 13.23% |
| | Employee/Spouse - FOUR TIER | $ 986.11 | $ 1,118.60 | $ 132.49 | 13.44% | $ 999.71 | $ 1,132.03 | $ 132.32 | 13.24% |
| | Employee/Chld(rn) - FOUR TIER | $ 936.80 | $ 1,062.67 | $ 125.87 | 13.44% | $ 949.73 | $ 1,075.43 | $ 125.70 | 13.24% |
| | Family - FOUR TIER | $ 1,380.55 | $ 1,566.04 | $ 185.49 | 13.44% | $ 1,399.60 | $ 1,584.84 | $ 185.24 | 13.24% |
| HM1L14 | HM1L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 514.11 | $ 583.19 | $ 69.08 | 13.44% | $ 521.21 | $ 590.19 | $ 68.98 | 13.23% |
| | Family - TWO TIER | $ 1,285.29 | $ 1,457.98 | $ 172.69 | 13.44% | $ 1,303.02 | $ 1,475.48 | $ 172.46 | 13.24% |
| | Double - THREE TIER | $ 1,028.23 | $ 1,166.39 | $ 138.16 | 13.44% | $ 1,042.42 | $ 1,180.38 | $ 137.96 | 13.23% |
| | Family - THREE TIER | $ 1,336.70 | $ 1,516.30 | $ 179.60 | 13.44% | $ 1,355.14 | $ 1,534.50 | $ 179.36 | 13.24% |
| | Employee/Spouse - FOUR TIER | $ 1,028.23 | $ 1,166.39 | $ 138.16 | 13.44% | $ 1,042.42 | $ 1,180.38 | $ 137.96 | 13.23% |
| | Employee/Chld(rn) - FOUR TIER | $ 976.82 | $ 1,108.07 | $ 131.25 | 13.44% | $ 990.30 | $ 1,121.36 | $ 131.06 | 13.23% |
| | Family - FOUR TIER | $ 1,439.52 | $ 1,632.94 | $ 193.42 | 13.44% | $ 1,459.39 | $ 1,652.53 | $ 193.14 | 13.23% |
| HM3L14 | HM3L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 517.40 | $ 586.91 | $ 69.51 | 13.43% | $ 524.54 | $ 593.95 | $ 69.41 | 13.23% |
| | Family - TWO TIER | $ 1,293.49 | $ 1,467.28 | $ 173.79 | 13.44% | $ 1,311.34 | $ 1,484.89 | $ 173.55 | 13.23% |
| | Double - THREE TIER | $ 1,034.79 | $ 1,173.82 | $ 139.03 | 13.44% | $ 1,049.07 | $ 1,187.91 | $ 138.84 | 13.23% |
| | Family - THREE TIER | $ 1,345.23 | $ 1,525.97 | $ 180.74 | 13.44% | $ 1,363.79 | $ 1,544.28 | $ 180.49 | 13.23% |
| | Employee/Spouse - FOUR TIER | $ 1,034.79 | $ 1,173.82 | $ 139.03 | 13.44% | $ 1,049.07 | $ 1,187.91 | $ 138.84 | 13.23% |
| | Employee/Chld(rn) - FOUR TIER | $ 983.05 | $ 1,115.13 | $ 132.08 | 13.44% | $ 996.62 | $ 1,128.51 | $ 131.89 | 13.23% |
| | Family - FOUR TIER | $ 1,448.71 | $ 1,643.35 | $ 194.64 | 13.44% | $ 1,468.70 | $ 1,663.07 | $ 194.37 | 13.23% |
| HA28L14 | HA28L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 516.63 | $ 586.04 | $ 69.41 | 13.44% | $ 523.76 | $ 593.07 | $ 69.31 | 13.23% |
| | Family - TWO TIER | $ 1,291.58 | $ 1,465.10 | $ 173.52 | 13.43% | $ 1,309.40 | $ 1,482.68 | $ 173.28 | 13.23% |
| | Double - THREE TIER | $ 1,033.26 | $ 1,172.08 | $ 138.82 | 13.44% | $ 1,047.52 | $ 1,186.14 | $ 138.62 | 13.23% |
| | Family - THREE TIER | $ 1,343.24 | $ 1,523.70 | $ 180.46 | 13.43% | $ 1,361.78 | $ 1,541.99 | $ 180.21 | 13.23% |
| | Employee/Spouse - FOUR TIER | $ 1,033.26 | $ 1,172.08 | $ 138.82 | 13.44% | $ 1,047.52 | $ 1,186.14 | $ 138.62 | 13.23% |
| | Employee/Chld(rn) - FOUR TIER | $ 981.60 | $ 1,113.48 | $ 131.88 | 13.44% | $ 995.15 | $ 1,126.84 | $ 131.69 | 13.23% |
| | Family - FOUR TIER | $ 1,446.57 | $ 1,640.91 | $ 194.34 | 13.43% | $ 1,466.53 | $ 1,660.60 | $ 194.07 | 13.23% |
| HA29L14 | HA29L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 517.40 | $ 586.91 | $ 69.51 | 13.43% | $ 524.54 | $ 593.95 | $ 69.41 | 13.23% |
| | Family - TWO TIER | $ 1,293.49 | $ 1,467.28 | $ 173.79 | 13.44% | $ 1,311.34 | $ 1,484.89 | $ 173.55 | 13.23% |
| | Double - THREE TIER | $ 1,034.79 | $ 1,173.82 | $ 139.03 | 13.44% | $ 1,049.07 | $ 1,187.91 | $ 138.84 | 13.23% |
| | Family - THREE TIER | $ 1,345.23 | $ 1,525.97 | $ 180.74 | 13.44% | $ 1,363.79 | $ 1,544.28 | $ 180.49 | 13.23% |
| | Employee/Spouse - FOUR TIER | $ 1,034.79 | $ 1,173.82 | $ 139.03 | 13.44% | $ 1,049.07 | $ 1,187.91 | $ 138.84 | 13.23% |
| | Employee/Chld(rn) - FOUR TIER | $ 983.05 | $ 1,115.13 | $ 132.08 | 13.44% | $ 996.62 | $ 1,128.51 | $ 131.89 | 13.23% |
| | Family - FOUR TIER | $ 1,448.71 | $ 1,643.35 | $ 194.64 | 13.44% | $ 1,468.70 | $ 1,663.07 | $ 194.37 | 13.23% |
| HA36L14 | HA36L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 520.98 | $ 590.98 | $ 70.00 | 13.44% | $ 528.17 | $ 598.07 | $ 69.90 | 13.23% |
| | Family - TWO TIER | $ 1,302.45 | $ 1,477.44 | $ 174.99 | 13.44% | $ 1,320.43 | $ 1,495.17 | $ 174.74 | 13.23% |
| | Double - THREE TIER | $ 1,041.96 | $ 1,181.95 | $ 139.99 | 13.44% | $ 1,056.34 | $ 1,196.14 | $ 139.80 | 13.23% |
| | Family - THREE TIER | $ 1,354.55 | $ 1,536.54 | $ 181.99 | 13.44% | $ 1,373.25 | $ 1,554.98 | $ 181.73 | 13.23% |
| | Employee/Spouse - FOUR TIER | $ 1,041.96 | $ 1,181.95 | $ 139.99 | 13.44% | $ 1,056.34 | $ 1,196.14 | $ 139.80 | 13.23% |
| | Employee/Chld(rn) - FOUR TIER | $ 989.87 | $ 1,122.86 | $ 132.99 | 13.44% | $ 1,003.53 | $ 1,136.33 | $ 132.80 | 13.23% |
| | Family - FOUR TIER | $ 1,458.75 | $ 1,654.73 | $ 195.98 | 13.43% | $ 1,478.88 | $ 1,674.59 | $ 195.71 | 13.23% |
| HA47L14 | HA47L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 520.75 | $ 590.72 | $ 69.97 | 13.44% | $ 527.94 | $ 597.81 | $ 69.87 | 13.23% |
| | Family - TWO TIER | $ 1,301.88 | $ 1,476.80 | $ 174.92 | 13.44% | $ 1,319.85 | $ 1,494.52 | $ 174.67 | 13.23% |
| | Double - THREE TIER | $ 1,041.51 | $ 1,181.44 | $ 139.93 | 13.44% | $ 1,055.88 | $ 1,195.62 | $ 139.74 | 13.23% |
| | Family - THREE TIER | $ 1,353.96 | $ 1,535.87 | $ 181.91 | 13.44% | $ 1,372.64 | $ 1,554.30 | $ 181.66 | 13.23% |
| | Employee/Spouse - FOUR TIER | $ 1,041.51 | $ 1,181.44 | $ 139.93 | 13.44% | $ 1,055.88 | $ 1,195.62 | $ 139.74 | 13.23% |
| | Employee/Chld(rn) - FOUR TIER | $ 989.43 | $ 1,122.37 | $ 132.94 | 13.44% | $ 1,003.08 | $ 1,135.84 | $ 132.76 | 13.24% |
| | Family - FOUR TIER | $ 1,458.11 | $ 1,654.02 | $ 195.91 | 13.44% | $ 1,478.23 | $ 1,673.86 | $ 195.63 | 13.23% |
| HA35L14 | HA35L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 524.34 | $ 594.79 | $ 70.45 | 13.44% | $ 531.58 | $ 601.92 | $ 70.34 | 13.23% |
| | Family - TWO TIER | $ 1,310.85 | $ 1,486.96 | $ 176.11 | 13.43% | $ 1,328.94 | $ 1,504.81 | $ 175.87 | 13.23% |
| | Double - THREE TIER | $ 1,048.68 | $ 1,189.57 | $ 140.89 | 13.43% | $ 1,063.15 | $ 1,203.85 | $ 140.70 | 13.23% |
| | Family - THREE TIER | $ 1,363.28 | $ 1,546.44 | $ 183.16 | 13.44% | $ 1,382.10 | $ 1,565.00 | $ 182.90 | 13.23% |
| | Employee/Spouse - FOUR TIER | $ 1,048.68 | $ 1,189.57 | $ 140.89 | 13.43% | $ 1,063.15 | $ 1,203.85 | $ 140.70 | 13.23% |
| | Employee/Chld(rn) - FOUR TIER | $ 996.24 | $ 1,130.09 | $ 133.85 | 13.44% | $ 1,009.99 | $ 1,143.65 | $ 133.66 | 13.23% |
| | Family - FOUR TIER | $ 1,468.15 | $ 1,665.40 | $ 197.25 | 13.44% | $ 1,488.41 | $ 1,685.38 | $ 196.97 | 13.23% |
| HA52L14 | HA52L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 523.81 | $ 594.18 | $ 70.37 | 13.43% | $ 531.03 | $ 601.31 | $ 70.28 | 13.23% |
| | Family - TWO TIER | $ 1,309.51 | $ 1,485.46 | $ 175.95 | 13.44% | $ 1,327.58 | $ 1,503.28 | $ 175.70 | 13.23% |
| | Double - THREE TIER | $ 1,047.61 | $ 1,188.37 | $ 140.76 | 13.44% | $ 1,062.07 | $ 1,202.63 | $ 140.56 | 13.23% |
| | Family - THREE TIER | $ 1,361.89 | $ 1,544.87 | $ 182.98 | 13.44% | $ 1,380.69 | $ 1,563.41 | $ 182.72 | 13.23% |
| | Employee/Spouse - FOUR TIER | $ 1,047.61 | $ 1,188.37 | $ 140.76 | 13.44% | $ 1,062.07 | $ 1,202.63 | $ 140.56 | 13.23% |
| | Employee/Chld(rn) - FOUR TIER | $ 995.23 | $ 1,128.95 | $ 133.72 | 13.44% | $ 1,008.96 | $ 1,142.49 | $ 133.53 | 13.23% |
| | Family - FOUR TIER | $ 1,466.65 | $ 1,663.71 | $ 197.06 | 13.44% | $ 1,486.89 | $ 1,683.68 | $ 196.79 | 13.24% |

**Capital District Physicians' Health Plan, Inc**
**Region 3 (MidHudson)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 3 Current Rate | 2015 Quarter 3 Proposed Rate | Quarter 3 Amount of Adjustment | Quarter 3 Percent Change | 2014 Quarter 4 Current Rate | 2015 Quarter 4 Proposed Rate | Quarter 4 Amount of Adjustment | Quarter 4 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *Third Quarter 2014 (7/1/2014 - 9/30/2014)* | | | | *Fourth Quarter 2014 (10/1/2014 - 12/31/2014)* | | | |
| HM2L14 | HM2L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 506.76 | $ 572.81 | $ 66.05 | 13.03% | $ 513.75 | $ 579.68 | $ 65.93 | 12.83% |
| | Family - TWO TIER | $ 1,266.89 | $ 1,432.01 | $ 165.12 | 13.03% | $ 1,284.37 | $ 1,449.20 | $ 164.83 | 12.83% |
| | Double - THREE TIER | $ 1,013.51 | $ 1,145.61 | $ 132.10 | 13.03% | $ 1,027.50 | $ 1,159.36 | $ 131.86 | 12.83% |
| | Family - THREE TIER | $ 1,317.56 | $ 1,489.29 | $ 171.73 | 13.03% | $ 1,335.75 | $ 1,507.17 | $ 171.42 | 12.83% |
| | Employee/Spouse - FOUR TIER | $ 1,013.51 | $ 1,145.61 | $ 132.10 | 13.03% | $ 1,027.50 | $ 1,159.36 | $ 131.86 | 12.83% |
| | Employee/Chld(rn) - FOUR TIER | $ 962.83 | $ 1,088.33 | $ 125.50 | 13.03% | $ 976.12 | $ 1,101.39 | $ 125.27 | 12.83% |
| | Family - FOUR TIER | $ 1,418.91 | $ 1,603.86 | $ 184.95 | 13.03% | $ 1,438.50 | $ 1,623.10 | $ 184.60 | 12.83% |
| HM1L14 | HM1L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 528.40 | $ 597.27 | $ 68.87 | 13.03% | $ 535.69 | $ 604.44 | $ 68.75 | 12.83% |
| | Family - TWO TIER | $ 1,321.00 | $ 1,493.18 | $ 172.18 | 13.03% | $ 1,339.23 | $ 1,511.10 | $ 171.87 | 12.83% |
| | Double - THREE TIER | $ 1,056.80 | $ 1,194.55 | $ 137.75 | 13.03% | $ 1,071.39 | $ 1,208.88 | $ 137.49 | 12.83% |
| | Family - THREE TIER | $ 1,373.84 | $ 1,552.91 | $ 179.07 | 13.03% | $ 1,392.80 | $ 1,571.55 | $ 178.75 | 12.83% |
| | Employee/Spouse - FOUR TIER | $ 1,056.80 | $ 1,194.55 | $ 137.75 | 13.03% | $ 1,071.39 | $ 1,208.88 | $ 137.49 | 12.83% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,003.96 | $ 1,134.82 | $ 130.86 | 13.03% | $ 1,017.82 | $ 1,148.44 | $ 130.62 | 12.83% |
| | Family - FOUR TIER | $ 1,479.52 | $ 1,672.36 | $ 192.84 | 13.03% | $ 1,499.94 | $ 1,692.43 | $ 192.49 | 12.83% |
| HM3L14 | HM3L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 531.77 | $ 601.08 | $ 69.31 | 13.03% | $ 539.11 | $ 608.29 | $ 69.18 | 12.83% |
| | Family - TWO TIER | $ 1,329.44 | $ 1,502.70 | $ 173.26 | 13.03% | $ 1,347.78 | $ 1,520.74 | $ 172.96 | 12.83% |
| | Double - THREE TIER | $ 1,063.55 | $ 1,202.16 | $ 138.61 | 13.03% | $ 1,078.23 | $ 1,216.59 | $ 138.36 | 12.83% |
| | Family - THREE TIER | $ 1,382.61 | $ 1,562.81 | $ 180.20 | 13.03% | $ 1,401.69 | $ 1,581.57 | $ 179.88 | 12.83% |
| | Employee/Spouse - FOUR TIER | $ 1,063.55 | $ 1,202.16 | $ 138.61 | 13.03% | $ 1,078.23 | $ 1,216.59 | $ 138.36 | 12.83% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,010.37 | $ 1,142.06 | $ 131.69 | 13.03% | $ 1,024.31 | $ 1,155.76 | $ 131.45 | 12.83% |
| | Family - FOUR TIER | $ 1,488.97 | $ 1,683.03 | $ 194.06 | 13.03% | $ 1,509.52 | $ 1,703.23 | $ 193.71 | 12.83% |
| HA28L14 | HA28L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 530.99 | $ 600.19 | $ 69.20 | 13.03% | $ 538.32 | $ 607.39 | $ 69.07 | 12.83% |
| | Family - TWO TIER | $ 1,327.47 | $ 1,500.47 | $ 173.00 | 13.03% | $ 1,345.79 | $ 1,518.48 | $ 172.69 | 12.83% |
| | Double - THREE TIER | $ 1,061.98 | $ 1,200.38 | $ 138.40 | 13.03% | $ 1,076.63 | $ 1,214.78 | $ 138.15 | 12.83% |
| | Family - THREE TIER | $ 1,380.57 | $ 1,560.49 | $ 179.92 | 13.03% | $ 1,399.63 | $ 1,579.22 | $ 179.59 | 12.83% |
| | Employee/Spouse - FOUR TIER | $ 1,061.98 | $ 1,200.38 | $ 138.40 | 13.03% | $ 1,076.63 | $ 1,214.78 | $ 138.15 | 12.83% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,008.88 | $ 1,140.36 | $ 131.48 | 13.03% | $ 1,022.80 | $ 1,154.04 | $ 131.24 | 12.83% |
| | Family - FOUR TIER | $ 1,486.77 | $ 1,680.53 | $ 193.76 | 13.03% | $ 1,507.29 | $ 1,700.70 | $ 193.41 | 12.83% |
| HA29L14 | HA29L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 531.77 | $ 601.08 | $ 69.31 | 13.03% | $ 539.11 | $ 608.29 | $ 69.18 | 12.83% |
| | Family - TWO TIER | $ 1,329.44 | $ 1,502.70 | $ 173.26 | 13.03% | $ 1,347.78 | $ 1,520.74 | $ 172.96 | 12.83% |
| | Double - THREE TIER | $ 1,063.55 | $ 1,202.16 | $ 138.61 | 13.03% | $ 1,078.23 | $ 1,216.59 | $ 138.36 | 12.83% |
| | Family - THREE TIER | $ 1,382.61 | $ 1,562.81 | $ 180.20 | 13.03% | $ 1,401.69 | $ 1,581.57 | $ 179.88 | 12.83% |
| | Employee/Spouse - FOUR TIER | $ 1,063.55 | $ 1,202.16 | $ 138.61 | 13.03% | $ 1,078.23 | $ 1,216.59 | $ 138.36 | 12.83% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,010.37 | $ 1,142.06 | $ 131.69 | 13.03% | $ 1,024.31 | $ 1,155.76 | $ 131.45 | 12.83% |
| | Family - FOUR TIER | $ 1,488.97 | $ 1,683.03 | $ 194.06 | 13.03% | $ 1,509.52 | $ 1,703.23 | $ 193.71 | 12.83% |
| HA36L14 | HA36L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 535.46 | $ 605.25 | $ 69.79 | 13.03% | $ 542.85 | $ 612.51 | $ 69.66 | 12.83% |
| | Family - TWO TIER | $ 1,338.65 | $ 1,513.11 | $ 174.46 | 13.03% | $ 1,357.12 | $ 1,531.27 | $ 174.15 | 12.83% |
| | Double - THREE TIER | $ 1,070.92 | $ 1,210.49 | $ 139.57 | 13.03% | $ 1,085.70 | $ 1,225.02 | $ 139.32 | 12.83% |
| | Family - THREE TIER | $ 1,392.20 | $ 1,573.64 | $ 181.44 | 13.03% | $ 1,411.41 | $ 1,592.52 | $ 181.11 | 12.83% |
| | Employee/Spouse - FOUR TIER | $ 1,070.92 | $ 1,210.49 | $ 139.57 | 13.03% | $ 1,085.70 | $ 1,225.02 | $ 139.32 | 12.83% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,017.37 | $ 1,149.97 | $ 132.60 | 13.03% | $ 1,031.41 | $ 1,163.77 | $ 132.36 | 12.83% |
| | Family - FOUR TIER | $ 1,499.29 | $ 1,694.69 | $ 195.40 | 13.03% | $ 1,519.98 | $ 1,715.02 | $ 195.04 | 12.83% |
| HA47L14 | HA47L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 535.22 | $ 604.98 | $ 69.76 | 13.03% | $ 542.61 | $ 612.24 | $ 69.63 | 12.83% |
| | Family - TWO TIER | $ 1,338.06 | $ 1,512.46 | $ 174.40 | 13.03% | $ 1,356.53 | $ 1,530.61 | $ 174.08 | 12.83% |
| | Double - THREE TIER | $ 1,070.45 | $ 1,209.97 | $ 139.52 | 13.03% | $ 1,085.22 | $ 1,224.48 | $ 139.26 | 12.83% |
| | Family - THREE TIER | $ 1,391.58 | $ 1,572.95 | $ 181.37 | 13.03% | $ 1,410.79 | $ 1,591.83 | $ 181.04 | 12.83% |
| | Employee/Spouse - FOUR TIER | $ 1,070.45 | $ 1,209.97 | $ 139.52 | 13.03% | $ 1,085.22 | $ 1,224.48 | $ 139.26 | 12.83% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,016.93 | $ 1,149.47 | $ 132.54 | 13.03% | $ 1,030.96 | $ 1,163.26 | $ 132.30 | 12.83% |
| | Family - FOUR TIER | $ 1,498.63 | $ 1,693.95 | $ 195.32 | 13.03% | $ 1,519.31 | $ 1,714.28 | $ 194.97 | 12.83% |
| HA35L14 | HA35L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 538.91 | $ 609.15 | $ 70.24 | 13.03% | $ 546.35 | $ 616.46 | $ 70.11 | 12.83% |
| | Family - TWO TIER | $ 1,347.28 | $ 1,522.86 | $ 175.58 | 13.03% | $ 1,365.87 | $ 1,541.14 | $ 175.27 | 12.83% |
| | Double - THREE TIER | $ 1,077.82 | $ 1,218.29 | $ 140.47 | 13.03% | $ 1,092.70 | $ 1,232.91 | $ 140.21 | 12.83% |
| | Family - THREE TIER | $ 1,401.17 | $ 1,583.78 | $ 182.61 | 13.03% | $ 1,420.50 | $ 1,602.78 | $ 182.28 | 12.83% |
| | Employee/Spouse - FOUR TIER | $ 1,077.82 | $ 1,218.29 | $ 140.47 | 13.03% | $ 1,092.70 | $ 1,232.91 | $ 140.21 | 12.83% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,023.93 | $ 1,157.38 | $ 133.45 | 13.03% | $ 1,038.06 | $ 1,171.27 | $ 133.21 | 12.83% |
| | Family - FOUR TIER | $ 1,508.95 | $ 1,705.61 | $ 196.66 | 13.03% | $ 1,529.77 | $ 1,726.08 | $ 196.31 | 12.83% |
| HA52L14 | HA52L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 538.36 | $ 608.53 | $ 70.17 | 13.03% | $ 545.79 | $ 615.83 | $ 70.04 | 12.83% |
| | Family - TWO TIER | $ 1,345.91 | $ 1,521.32 | $ 175.41 | 13.03% | $ 1,364.48 | $ 1,539.58 | $ 175.10 | 12.83% |
| | Double - THREE TIER | $ 1,076.72 | $ 1,217.06 | $ 140.34 | 13.03% | $ 1,091.58 | $ 1,231.66 | $ 140.08 | 12.83% |
| | Family - THREE TIER | $ 1,399.74 | $ 1,582.17 | $ 182.43 | 13.03% | $ 1,419.06 | $ 1,601.16 | $ 182.10 | 12.83% |
| | Employee/Spouse - FOUR TIER | $ 1,076.72 | $ 1,217.06 | $ 140.34 | 13.03% | $ 1,091.58 | $ 1,231.66 | $ 140.08 | 12.83% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,022.89 | $ 1,156.20 | $ 133.31 | 13.03% | $ 1,037.00 | $ 1,170.08 | $ 133.08 | 12.83% |
| | Family - FOUR TIER | $ 1,507.41 | $ 1,703.88 | $ 196.47 | 13.03% | $ 1,528.22 | $ 1,724.33 | $ 196.11 | 12.83% |

**Capital District Physicians' Health Plan, Inc**
**Region 3 (MidHudson)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 1 Current Rate | 2015 Quarter 1 Proposed Rate | Quarter 1 Amount of Adjustment | Quarter 1 Percent Change | 2014 Quarter 2 Current Rate | 2015 Quarter 2 Proposed Rate | Quarter 2 Amount of Adjustment | Quarter 2 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *First Quarter 2014 (1/1/2014 - 3/31/2014)* | | | | *Second Quarter 2014 (4/1/2014 - 6/30/2014)* | | | |
| HA46L14 | HA46L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 534.51 | $ 606.33 | $ 71.82 | 13.44% | $ 541.89 | $ 613.60 | $ 71.71 | 13.23% |
| | Family - TWO TIER | $ 1,336.28 | $ 1,515.82 | $ 179.54 | 13.44% | $ 1,354.73 | $ 1,534.01 | $ 179.28 | 13.23% |
| | Double - THREE TIER | $ 1,069.03 | $ 1,212.65 | $ 143.62 | 13.43% | $ 1,083.78 | $ 1,227.21 | $ 143.43 | 13.23% |
| | Family - THREE TIER | $ 1,389.74 | $ 1,576.45 | $ 186.71 | 13.43% | $ 1,408.91 | $ 1,595.37 | $ 186.46 | 13.23% |
| | Employee/Spouse - FOUR TIER | $ 1,069.03 | $ 1,212.65 | $ 143.62 | 13.43% | $ 1,083.78 | $ 1,227.21 | $ 143.43 | 13.23% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,015.58 | $ 1,152.02 | $ 136.44 | 13.43% | $ 1,029.59 | $ 1,165.85 | $ 136.26 | 13.23% |
| | Family - FOUR TIER | $ 1,496.64 | $ 1,697.72 | $ 201.08 | 13.44% | $ 1,517.29 | $ 1,718.09 | $ 200.80 | 13.23% |
| HA27L14 | HA27L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 533.19 | $ 604.83 | $ 71.64 | 13.44% | $ 540.55 | $ 612.08 | $ 71.53 | 13.23% |
| | Family - TWO TIER | $ 1,332.98 | $ 1,512.07 | $ 179.09 | 13.44% | $ 1,351.37 | $ 1,530.21 | $ 178.84 | 13.23% |
| | Double - THREE TIER | $ 1,066.38 | $ 1,209.65 | $ 143.27 | 13.44% | $ 1,081.10 | $ 1,224.17 | $ 143.07 | 13.23% |
| | Family - THREE TIER | $ 1,386.30 | $ 1,572.55 | $ 186.25 | 13.44% | $ 1,405.43 | $ 1,591.42 | $ 185.99 | 13.23% |
| | Employee/Spouse - FOUR TIER | $ 1,066.38 | $ 1,209.65 | $ 143.27 | 13.44% | $ 1,081.10 | $ 1,224.17 | $ 143.07 | 13.23% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,013.06 | $ 1,149.17 | $ 136.11 | 13.44% | $ 1,027.04 | $ 1,162.96 | $ 135.92 | 13.23% |
| | Family - FOUR TIER | $ 1,492.94 | $ 1,693.51 | $ 200.57 | 13.43% | $ 1,513.54 | $ 1,713.84 | $ 200.30 | 13.23% |
| HA6L14 | HA6L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 533.95 | $ 605.70 | $ 71.75 | 13.44% | $ 541.32 | $ 612.97 | $ 71.65 | 13.24% |
| | Family - TWO TIER | $ 1,334.89 | $ 1,514.25 | $ 179.36 | 13.44% | $ 1,353.31 | $ 1,532.42 | $ 179.11 | 13.23% |
| | Double - THREE TIER | $ 1,067.91 | $ 1,211.40 | $ 143.49 | 13.44% | $ 1,082.65 | $ 1,225.93 | $ 143.28 | 13.23% |
| | Family - THREE TIER | $ 1,388.28 | $ 1,574.82 | $ 186.54 | 13.44% | $ 1,407.44 | $ 1,593.71 | $ 186.27 | 13.23% |
| | Employee/Spouse - FOUR TIER | $ 1,067.91 | $ 1,211.40 | $ 143.49 | 13.44% | $ 1,082.65 | $ 1,225.93 | $ 143.28 | 13.23% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,014.51 | $ 1,150.83 | $ 136.32 | 13.44% | $ 1,028.51 | $ 1,164.64 | $ 136.13 | 13.24% |
| | Family - FOUR TIER | $ 1,495.07 | $ 1,695.96 | $ 200.89 | 13.44% | $ 1,515.70 | $ 1,716.31 | $ 200.61 | 13.24% |
| HA45L14 | HA45L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 543.03 | $ 616.00 | $ 72.97 | 13.44% | $ 550.53 | $ 623.39 | $ 72.86 | 13.23% |
| | Family - TWO TIER | $ 1,357.59 | $ 1,539.99 | $ 182.40 | 13.44% | $ 1,376.32 | $ 1,558.47 | $ 182.15 | 13.23% |
| | Double - THREE TIER | $ 1,086.07 | $ 1,231.99 | $ 145.92 | 13.44% | $ 1,101.06 | $ 1,246.78 | $ 145.72 | 13.23% |
| | Family - THREE TIER | $ 1,411.89 | $ 1,601.59 | $ 189.70 | 13.44% | $ 1,431.38 | $ 1,620.81 | $ 189.43 | 13.23% |
| | Employee/Spouse - FOUR TIER | $ 1,086.07 | $ 1,231.99 | $ 145.92 | 13.44% | $ 1,101.06 | $ 1,246.78 | $ 145.72 | 13.23% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,031.77 | $ 1,170.39 | $ 138.62 | 13.44% | $ 1,046.00 | $ 1,184.44 | $ 138.44 | 13.24% |
| | Family - FOUR TIER | $ 1,520.50 | $ 1,724.79 | $ 204.29 | 13.44% | $ 1,541.48 | $ 1,745.49 | $ 204.01 | 13.23% |
| HA42L14 | HA42L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 545.63 | $ 618.93 | $ 73.30 | 13.43% | $ 553.16 | $ 626.36 | $ 73.20 | 13.23% |
| | Family - TWO TIER | $ 1,364.07 | $ 1,547.33 | $ 183.26 | 13.43% | $ 1,382.90 | $ 1,565.90 | $ 183.00 | 13.23% |
| | Double - THREE TIER | $ 1,091.26 | $ 1,237.87 | $ 146.61 | 13.43% | $ 1,106.32 | $ 1,252.72 | $ 146.40 | 13.23% |
| | Family - THREE TIER | $ 1,418.64 | $ 1,609.23 | $ 190.59 | 13.43% | $ 1,438.21 | $ 1,628.54 | $ 190.33 | 13.23% |
| | Employee/Spouse - FOUR TIER | $ 1,091.26 | $ 1,237.87 | $ 146.61 | 13.43% | $ 1,106.32 | $ 1,252.72 | $ 146.40 | 13.23% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,036.70 | $ 1,175.97 | $ 139.27 | 13.43% | $ 1,051.00 | $ 1,190.08 | $ 139.08 | 13.23% |
| | Family - FOUR TIER | $ 1,527.76 | $ 1,733.01 | $ 205.25 | 13.43% | $ 1,548.85 | $ 1,753.81 | $ 204.96 | 13.23% |
| HA5L14 | HA5L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 537.31 | $ 609.51 | $ 72.20 | 13.44% | $ 544.73 | $ 616.82 | $ 72.09 | 13.23% |
| | Family - TWO TIER | $ 1,343.28 | $ 1,523.77 | $ 180.49 | 13.44% | $ 1,361.82 | $ 1,542.05 | $ 180.23 | 13.23% |
| | Double - THREE TIER | $ 1,074.62 | $ 1,219.01 | $ 144.39 | 13.44% | $ 1,089.45 | $ 1,233.64 | $ 144.19 | 13.24% |
| | Family - THREE TIER | $ 1,397.01 | $ 1,584.72 | $ 187.71 | 13.44% | $ 1,416.29 | $ 1,603.74 | $ 187.45 | 13.24% |
| | Employee/Spouse - FOUR TIER | $ 1,074.62 | $ 1,219.01 | $ 144.39 | 13.44% | $ 1,089.45 | $ 1,233.64 | $ 144.19 | 13.24% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,020.89 | $ 1,158.06 | $ 137.17 | 13.44% | $ 1,034.98 | $ 1,171.96 | $ 136.98 | 13.24% |
| | Family - FOUR TIER | $ 1,504.47 | $ 1,706.62 | $ 202.15 | 13.44% | $ 1,525.23 | $ 1,727.10 | $ 201.87 | 13.24% |
| HA14L14 | HA14L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 540.36 | $ 612.97 | $ 72.61 | 13.44% | $ 547.82 | $ 620.33 | $ 72.51 | 13.24% |
| | Family - TWO TIER | $ 1,350.91 | $ 1,532.42 | $ 181.51 | 13.44% | $ 1,369.55 | $ 1,550.81 | $ 181.26 | 13.24% |
| | Double - THREE TIER | $ 1,080.73 | $ 1,225.94 | $ 145.21 | 13.44% | $ 1,095.64 | $ 1,240.65 | $ 145.01 | 13.24% |
| | Family - THREE TIER | $ 1,404.95 | $ 1,593.72 | $ 188.77 | 13.44% | $ 1,424.34 | $ 1,612.85 | $ 188.51 | 13.23% |
| | Employee/Spouse - FOUR TIER | $ 1,080.73 | $ 1,225.94 | $ 145.21 | 13.44% | $ 1,095.64 | $ 1,240.65 | $ 145.01 | 13.24% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,026.69 | $ 1,164.64 | $ 137.95 | 13.44% | $ 1,040.86 | $ 1,178.62 | $ 137.76 | 13.24% |
| | Family - FOUR TIER | $ 1,513.02 | $ 1,716.32 | $ 203.30 | 13.44% | $ 1,533.90 | $ 1,736.91 | $ 203.01 | 13.23% |
| HA24L14 | HA24L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 552.27 | $ 626.47 | $ 74.20 | 13.44% | $ 559.89 | $ 633.99 | $ 74.10 | 13.23% |
| | Family - TWO TIER | $ 1,380.67 | $ 1,566.18 | $ 185.51 | 13.44% | $ 1,399.72 | $ 1,584.98 | $ 185.26 | 13.24% |
| | Double - THREE TIER | $ 1,104.54 | $ 1,252.95 | $ 148.41 | 13.44% | $ 1,119.78 | $ 1,267.98 | $ 148.20 | 13.23% |
| | Family - THREE TIER | $ 1,435.90 | $ 1,628.83 | $ 192.93 | 13.44% | $ 1,455.71 | $ 1,648.38 | $ 192.67 | 13.24% |
| | Employee/Spouse - FOUR TIER | $ 1,104.54 | $ 1,252.95 | $ 148.41 | 13.44% | $ 1,119.78 | $ 1,267.98 | $ 148.20 | 13.23% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,049.31 | $ 1,190.30 | $ 140.99 | 13.44% | $ 1,063.79 | $ 1,204.58 | $ 140.79 | 13.23% |
| | Family - FOUR TIER | $ 1,546.35 | $ 1,754.13 | $ 207.78 | 13.44% | $ 1,567.69 | $ 1,775.17 | $ 207.48 | 13.23% |
| HA20L14 | HA20L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 557.20 | $ 632.06 | $ 74.86 | 13.44% | $ 564.89 | $ 639.65 | $ 74.76 | 13.23% |
| | Family - TWO TIER | $ 1,393.01 | $ 1,580.16 | $ 187.15 | 13.43% | $ 1,412.23 | $ 1,599.12 | $ 186.89 | 13.23% |
| | Double - THREE TIER | $ 1,114.41 | $ 1,264.13 | $ 149.72 | 13.43% | $ 1,129.78 | $ 1,279.30 | $ 149.52 | 13.23% |
| | Family - THREE TIER | $ 1,448.73 | $ 1,643.37 | $ 194.64 | 13.44% | $ 1,468.72 | $ 1,663.09 | $ 194.37 | 13.23% |
| | Employee/Spouse - FOUR TIER | $ 1,114.41 | $ 1,264.13 | $ 149.72 | 13.43% | $ 1,129.78 | $ 1,279.30 | $ 149.52 | 13.23% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,058.69 | $ 1,200.92 | $ 142.23 | 13.43% | $ 1,073.30 | $ 1,215.33 | $ 142.03 | 13.23% |
| | Family - FOUR TIER | $ 1,560.17 | $ 1,769.78 | $ 209.61 | 13.44% | $ 1,581.70 | $ 1,791.02 | $ 209.32 | 13.23% |

**Capital District Physicians' Health Plan, Inc**
**Region 3 (MidHudson)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 3 Current Rate | 2015 Quarter 3 Proposed Rate | Quarter 3 Amount of Adjustment | Quarter 3 Percent Change | 2014 Quarter 4 Current Rate | 2015 Quarter 4 Proposed Rate | Quarter 4 Amount of Adjustment | Quarter 4 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *Third Quarter 2014 (7/1/2014 - 9/30/2014)* | | | | *Fourth Quarter 2014 (10/1/2014 - 12/31/2014)* | | | |
| HA46L14 | HA46L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 549.37 | $ 620.97 | $ 71.60 | 13.03% | $ 556.95 | $ 628.42 | $ 71.47 | 12.83% |
| | Family - TWO TIER | $ 1,373.42 | $ 1,552.42 | $ 179.00 | 13.03% | $ 1,392.37 | $ 1,571.04 | $ 178.67 | 12.83% |
| | Double - THREE TIER | $ 1,098.74 | $ 1,241.93 | $ 143.19 | 13.03% | $ 1,113.90 | $ 1,256.84 | $ 142.94 | 12.83% |
| | Family - THREE TIER | $ 1,428.36 | $ 1,614.51 | $ 186.15 | 13.03% | $ 1,448.07 | $ 1,633.89 | $ 185.82 | 12.83% |
| | Employee/Spouse - FOUR TIER | $ 1,098.74 | $ 1,241.93 | $ 143.19 | 13.03% | $ 1,113.90 | $ 1,256.84 | $ 142.94 | 12.83% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,043.80 | $ 1,179.84 | $ 136.04 | 13.03% | $ 1,058.20 | $ 1,193.99 | $ 135.79 | 12.83% |
| | Family - FOUR TIER | $ 1,538.23 | $ 1,738.70 | $ 200.47 | 13.03% | $ 1,559.46 | $ 1,759.57 | $ 200.11 | 12.83% |
| HA27L14 | HA27L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 548.01 | $ 619.43 | $ 71.42 | 13.03% | $ 555.57 | $ 626.86 | $ 71.29 | 12.83% |
| | Family - TWO TIER | $ 1,370.02 | $ 1,548.57 | $ 178.55 | 13.03% | $ 1,388.93 | $ 1,567.16 | $ 178.23 | 12.83% |
| | Double - THREE TIER | $ 1,096.02 | $ 1,238.86 | $ 142.84 | 13.03% | $ 1,111.14 | $ 1,253.73 | $ 142.59 | 12.83% |
| | Family - THREE TIER | $ 1,424.82 | $ 1,610.52 | $ 185.70 | 13.03% | $ 1,444.49 | $ 1,629.84 | $ 185.35 | 12.83% |
| | Employee/Spouse - FOUR TIER | $ 1,096.02 | $ 1,238.86 | $ 142.84 | 13.03% | $ 1,111.14 | $ 1,253.73 | $ 142.59 | 12.83% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,041.22 | $ 1,176.92 | $ 135.70 | 13.03% | $ 1,055.59 | $ 1,191.04 | $ 135.45 | 12.83% |
| | Family - FOUR TIER | $ 1,534.42 | $ 1,734.40 | $ 199.98 | 13.03% | $ 1,555.60 | $ 1,755.22 | $ 199.62 | 12.83% |
| HA6L14 | HA6L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 548.79 | $ 620.32 | $ 71.53 | 13.03% | $ 556.37 | $ 627.77 | $ 71.40 | 12.83% |
| | Family - TWO TIER | $ 1,371.98 | $ 1,550.81 | $ 178.83 | 13.03% | $ 1,390.92 | $ 1,569.42 | $ 178.50 | 12.83% |
| | Double - THREE TIER | $ 1,097.59 | $ 1,240.65 | $ 143.06 | 13.03% | $ 1,112.73 | $ 1,255.53 | $ 142.80 | 12.83% |
| | Family - THREE TIER | $ 1,426.86 | $ 1,612.84 | $ 185.98 | 13.03% | $ 1,446.55 | $ 1,632.19 | $ 185.64 | 12.83% |
| | Employee/Spouse - FOUR TIER | $ 1,097.59 | $ 1,240.65 | $ 143.06 | 13.03% | $ 1,112.73 | $ 1,255.53 | $ 142.80 | 12.83% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,042.71 | $ 1,178.61 | $ 135.90 | 13.03% | $ 1,057.10 | $ 1,192.76 | $ 135.66 | 12.83% |
| | Family - FOUR TIER | $ 1,536.62 | $ 1,736.90 | $ 200.28 | 13.03% | $ 1,557.83 | $ 1,757.75 | $ 199.92 | 12.83% |
| HA45L14 | HA45L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 558.13 | $ 630.87 | $ 72.74 | 13.03% | $ 565.83 | $ 638.44 | $ 72.61 | 12.83% |
| | Family - TWO TIER | $ 1,395.32 | $ 1,577.17 | $ 181.85 | 13.03% | $ 1,414.57 | $ 1,596.10 | $ 181.53 | 12.83% |
| | Double - THREE TIER | $ 1,116.25 | $ 1,261.74 | $ 145.49 | 13.03% | $ 1,131.66 | $ 1,276.88 | $ 145.22 | 12.83% |
| | Family - THREE TIER | $ 1,451.13 | $ 1,640.26 | $ 189.13 | 13.03% | $ 1,471.15 | $ 1,659.94 | $ 188.79 | 12.83% |
| | Employee/Spouse - FOUR TIER | $ 1,116.25 | $ 1,261.74 | $ 145.49 | 13.03% | $ 1,131.66 | $ 1,276.88 | $ 145.22 | 12.83% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,060.44 | $ 1,198.65 | $ 138.21 | 13.03% | $ 1,075.07 | $ 1,213.03 | $ 137.96 | 12.83% |
| | Family - FOUR TIER | $ 1,562.75 | $ 1,766.43 | $ 203.68 | 13.03% | $ 1,584.32 | $ 1,787.63 | $ 203.31 | 12.83% |
| HA42L14 | HA42L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 560.79 | $ 633.88 | $ 73.09 | 13.03% | $ 568.53 | $ 641.48 | $ 72.95 | 12.83% |
| | Family - TWO TIER | $ 1,401.98 | $ 1,584.69 | $ 182.71 | 13.03% | $ 1,421.33 | $ 1,603.71 | $ 182.38 | 12.83% |
| | Double - THREE TIER | $ 1,121.59 | $ 1,267.75 | $ 146.16 | 13.03% | $ 1,137.06 | $ 1,282.97 | $ 145.91 | 12.83% |
| | Family - THREE TIER | $ 1,458.06 | $ 1,648.08 | $ 190.02 | 13.03% | $ 1,478.18 | $ 1,667.86 | $ 189.68 | 12.83% |
| | Employee/Spouse - FOUR TIER | $ 1,121.59 | $ 1,267.75 | $ 146.16 | 13.03% | $ 1,137.06 | $ 1,282.97 | $ 145.91 | 12.83% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,065.51 | $ 1,204.36 | $ 138.85 | 13.03% | $ 1,080.21 | $ 1,218.82 | $ 138.61 | 12.83% |
| | Family - FOUR TIER | $ 1,570.22 | $ 1,774.85 | $ 204.63 | 13.03% | $ 1,591.89 | $ 1,796.15 | $ 204.26 | 12.83% |
| HA5L14 | HA5L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 552.24 | $ 624.22 | $ 71.98 | 13.03% | $ 559.86 | $ 631.71 | $ 71.85 | 12.83% |
| | Family - TWO TIER | $ 1,380.61 | $ 1,560.56 | $ 179.95 | 13.03% | $ 1,399.66 | $ 1,579.28 | $ 179.62 | 12.83% |
| | Double - THREE TIER | $ 1,104.49 | $ 1,248.45 | $ 143.96 | 13.03% | $ 1,119.73 | $ 1,263.43 | $ 143.70 | 12.83% |
| | Family - THREE TIER | $ 1,435.83 | $ 1,622.98 | $ 187.15 | 13.03% | $ 1,455.65 | $ 1,642.46 | $ 186.81 | 12.83% |
| | Employee/Spouse - FOUR TIER | $ 1,104.49 | $ 1,248.45 | $ 143.96 | 13.03% | $ 1,119.73 | $ 1,263.43 | $ 143.70 | 12.83% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,049.26 | $ 1,186.02 | $ 136.76 | 13.03% | $ 1,063.74 | $ 1,200.26 | $ 136.52 | 12.83% |
| | Family - FOUR TIER | $ 1,546.28 | $ 1,747.82 | $ 201.54 | 13.03% | $ 1,567.62 | $ 1,768.80 | $ 201.18 | 12.83% |
| HA14L14 | HA14L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 555.38 | $ 627.77 | $ 72.39 | 13.03% | $ 563.05 | $ 635.30 | $ 72.25 | 12.83% |
| | Family - TWO TIER | $ 1,388.45 | $ 1,569.42 | $ 180.97 | 13.03% | $ 1,407.61 | $ 1,588.26 | $ 180.65 | 12.83% |
| | Double - THREE TIER | $ 1,110.76 | $ 1,255.54 | $ 144.78 | 13.03% | $ 1,126.09 | $ 1,270.60 | $ 144.51 | 12.83% |
| | Family - THREE TIER | $ 1,443.99 | $ 1,632.20 | $ 188.21 | 13.03% | $ 1,463.92 | $ 1,651.79 | $ 187.87 | 12.83% |
| | Employee/Spouse - FOUR TIER | $ 1,110.76 | $ 1,255.54 | $ 144.78 | 13.03% | $ 1,126.09 | $ 1,270.60 | $ 144.51 | 12.83% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,055.22 | $ 1,192.76 | $ 137.54 | 13.03% | $ 1,069.79 | $ 1,207.07 | $ 137.28 | 12.83% |
| | Family - FOUR TIER | $ 1,555.07 | $ 1,757.75 | $ 202.68 | 13.03% | $ 1,576.53 | $ 1,778.85 | $ 202.32 | 12.83% |
| HA24L14 | HA24L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 567.62 | $ 641.60 | $ 73.98 | 13.03% | $ 575.45 | $ 649.30 | $ 73.85 | 12.83% |
| | Family - TWO TIER | $ 1,419.04 | $ 1,604.00 | $ 184.96 | 13.03% | $ 1,438.62 | $ 1,623.25 | $ 184.63 | 12.83% |
| | Double - THREE TIER | $ 1,135.23 | $ 1,283.20 | $ 147.97 | 13.03% | $ 1,150.90 | $ 1,298.60 | $ 147.70 | 12.83% |
| | Family - THREE TIER | $ 1,475.80 | $ 1,668.16 | $ 192.36 | 13.03% | $ 1,496.17 | $ 1,688.17 | $ 192.00 | 12.83% |
| | Employee/Spouse - FOUR TIER | $ 1,135.23 | $ 1,283.20 | $ 147.97 | 13.03% | $ 1,150.90 | $ 1,298.60 | $ 147.70 | 12.83% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,078.47 | $ 1,219.04 | $ 140.57 | 13.03% | $ 1,093.35 | $ 1,233.67 | $ 140.32 | 12.83% |
| | Family - FOUR TIER | $ 1,589.32 | $ 1,796.48 | $ 207.16 | 13.03% | $ 1,611.26 | $ 1,818.03 | $ 206.77 | 12.83% |
| HA20L14 | HA20L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 572.69 | $ 647.33 | $ 74.64 | 13.03% | $ 580.59 | $ 655.09 | $ 74.50 | 12.83% |
| | Family - TWO TIER | $ 1,431.72 | $ 1,618.31 | $ 186.59 | 13.03% | $ 1,451.48 | $ 1,637.73 | $ 186.25 | 12.83% |
| | Double - THREE TIER | $ 1,145.38 | $ 1,294.65 | $ 149.27 | 13.03% | $ 1,161.18 | $ 1,310.19 | $ 149.01 | 12.83% |
| | Family - THREE TIER | $ 1,488.99 | $ 1,683.05 | $ 194.06 | 13.03% | $ 1,509.54 | $ 1,703.24 | $ 193.70 | 12.83% |
| | Employee/Spouse - FOUR TIER | $ 1,145.38 | $ 1,294.65 | $ 149.27 | 13.03% | $ 1,161.18 | $ 1,310.19 | $ 149.01 | 12.83% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,088.11 | $ 1,229.92 | $ 141.81 | 13.03% | $ 1,103.12 | $ 1,244.68 | $ 141.56 | 12.83% |
| | Family - FOUR TIER | $ 1,603.53 | $ 1,812.51 | $ 208.98 | 13.03% | $ 1,625.65 | $ 1,834.26 | $ 208.61 | 12.83% |

**Capital District Physicians' Health Plan, Inc**
**Region 3 (MidHudson)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 1 Current Rate | 2015 Quarter 1 Proposed Rate | Quarter 1 Amount of Adjustment | Quarter 1 Percent Change | 2014 Quarter 2 Current Rate | 2015 Quarter 2 Proposed Rate | Quarter 2 Amount of Adjustment | Quarter 2 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *First Quarter 2014 (1/1/2014 - 3/31/2014)* | | | | *Second Quarter 2014 (4/1/2014 - 6/30/2014)* | | | |
| HA30L14 | HA30L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 552.04 | $ 626.20 | $ 74.16 | 13.43% | $ 559.66 | $ 633.72 | $ 74.06 | 13.23% |
| | Family - TWO TIER | $ 1,380.10 | $ 1,565.51 | $ 185.41 | 13.43% | $ 1,399.14 | $ 1,584.30 | $ 185.16 | 13.23% |
| | Double - THREE TIER | $ 1,104.08 | $ 1,252.41 | $ 148.33 | 13.43% | $ 1,119.32 | $ 1,267.44 | $ 148.12 | 13.23% |
| | Family - THREE TIER | $ 1,435.30 | $ 1,628.13 | $ 192.83 | 13.43% | $ 1,455.11 | $ 1,647.67 | $ 192.56 | 13.23% |
| | Employee/Spouse - FOUR TIER | $ 1,104.08 | $ 1,252.41 | $ 148.33 | 13.43% | $ 1,119.32 | $ 1,267.44 | $ 148.12 | 13.23% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,048.87 | $ 1,189.79 | $ 140.92 | 13.44% | $ 1,063.35 | $ 1,204.06 | $ 140.71 | 13.23% |
| | Family - FOUR TIER | $ 1,545.71 | $ 1,753.37 | $ 207.66 | 13.43% | $ 1,567.04 | $ 1,774.41 | $ 207.37 | 13.23% |
| HA9L14 | HA9L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 557.81 | $ 632.76 | $ 74.95 | 13.44% | $ 565.51 | $ 640.35 | $ 74.84 | 13.23% |
| | Family - TWO TIER | $ 1,394.53 | $ 1,581.89 | $ 187.36 | 13.44% | $ 1,413.78 | $ 1,600.88 | $ 187.10 | 13.23% |
| | Double - THREE TIER | $ 1,115.63 | $ 1,265.51 | $ 149.88 | 13.43% | $ 1,131.02 | $ 1,280.70 | $ 149.68 | 13.23% |
| | Family - THREE TIER | $ 1,450.31 | $ 1,645.17 | $ 194.86 | 13.44% | $ 1,470.33 | $ 1,664.91 | $ 194.58 | 13.23% |
| | Employee/Spouse - FOUR TIER | $ 1,115.63 | $ 1,265.51 | $ 149.88 | 13.43% | $ 1,131.02 | $ 1,280.70 | $ 149.68 | 13.23% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,059.85 | $ 1,202.24 | $ 142.39 | 13.43% | $ 1,074.47 | $ 1,216.67 | $ 142.20 | 13.23% |
| | Family - FOUR TIER | $ 1,561.88 | $ 1,771.72 | $ 209.84 | 13.44% | $ 1,583.43 | $ 1,792.98 | $ 209.55 | 13.23% |
| HA4L14 | HA4L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 556.39 | $ 631.14 | $ 74.75 | 13.43% | $ 564.07 | $ 638.71 | $ 74.64 | 13.23% |
| | Family - TWO TIER | $ 1,390.97 | $ 1,577.85 | $ 186.88 | 13.44% | $ 1,410.17 | $ 1,596.79 | $ 186.62 | 13.23% |
| | Double - THREE TIER | $ 1,112.78 | $ 1,262.28 | $ 149.50 | 13.43% | $ 1,128.13 | $ 1,277.43 | $ 149.30 | 13.23% |
| | Family - THREE TIER | $ 1,446.61 | $ 1,640.97 | $ 194.36 | 13.44% | $ 1,466.57 | $ 1,660.66 | $ 194.09 | 13.23% |
| | Employee/Spouse - FOUR TIER | $ 1,112.78 | $ 1,262.28 | $ 149.50 | 13.43% | $ 1,128.13 | $ 1,277.43 | $ 149.30 | 13.23% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,057.14 | $ 1,199.17 | $ 142.03 | 13.44% | $ 1,071.73 | $ 1,213.56 | $ 141.83 | 13.23% |
| | Family - FOUR TIER | $ 1,557.89 | $ 1,767.20 | $ 209.31 | 13.44% | $ 1,579.39 | $ 1,788.40 | $ 209.01 | 13.23% |
| HA17L14 | HA17L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 561.17 | $ 636.57 | $ 75.40 | 13.44% | $ 568.92 | $ 644.20 | $ 75.28 | 13.23% |
| | Family - TWO TIER | $ 1,402.93 | $ 1,591.41 | $ 188.48 | 13.43% | $ 1,422.29 | $ 1,610.51 | $ 188.22 | 13.23% |
| | Double - THREE TIER | $ 1,122.34 | $ 1,273.13 | $ 150.79 | 13.44% | $ 1,137.83 | $ 1,288.41 | $ 150.58 | 13.23% |
| | Family - THREE TIER | $ 1,459.04 | $ 1,655.07 | $ 196.03 | 13.44% | $ 1,479.18 | $ 1,674.93 | $ 195.75 | 13.23% |
| | Employee/Spouse - FOUR TIER | $ 1,122.34 | $ 1,273.13 | $ 150.79 | 13.44% | $ 1,137.83 | $ 1,288.41 | $ 150.58 | 13.23% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,066.22 | $ 1,209.47 | $ 143.25 | 13.44% | $ 1,080.94 | $ 1,223.99 | $ 143.05 | 13.23% |
| | Family - FOUR TIER | $ 1,571.28 | $ 1,782.38 | $ 211.10 | 13.43% | $ 1,592.96 | $ 1,803.77 | $ 210.81 | 13.23% |
| HA13L14 | HA13L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 564.22 | $ 640.03 | $ 75.81 | 13.44% | $ 572.01 | $ 647.71 | $ 75.70 | 13.23% |
| | Family - TWO TIER | $ 1,410.56 | $ 1,600.07 | $ 189.51 | 13.44% | $ 1,430.02 | $ 1,619.27 | $ 189.25 | 13.23% |
| | Double - THREE TIER | $ 1,128.45 | $ 1,280.06 | $ 151.61 | 13.44% | $ 1,144.02 | $ 1,295.42 | $ 151.40 | 13.23% |
| | Family - THREE TIER | $ 1,466.98 | $ 1,664.07 | $ 197.09 | 13.44% | $ 1,487.22 | $ 1,684.04 | $ 196.82 | 13.23% |
| | Employee/Spouse - FOUR TIER | $ 1,128.45 | $ 1,280.06 | $ 151.61 | 13.44% | $ 1,144.02 | $ 1,295.42 | $ 151.40 | 13.23% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,072.02 | $ 1,216.05 | $ 144.03 | 13.44% | $ 1,086.82 | $ 1,230.65 | $ 143.83 | 13.23% |
| | Family - FOUR TIER | $ 1,579.83 | $ 1,792.08 | $ 212.25 | 13.43% | $ 1,601.63 | $ 1,813.58 | $ 211.95 | 13.23% |
| HA8L14 | HA8L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 574.70 | $ 651.92 | $ 77.22 | 13.44% | $ 582.63 | $ 659.74 | $ 77.11 | 13.23% |
| | Family - TWO TIER | $ 1,436.76 | $ 1,629.79 | $ 193.03 | 13.44% | $ 1,456.58 | $ 1,649.35 | $ 192.77 | 13.23% |
| | Double - THREE TIER | $ 1,149.41 | $ 1,303.83 | $ 154.42 | 13.43% | $ 1,165.27 | $ 1,319.48 | $ 154.21 | 13.23% |
| | Family - THREE TIER | $ 1,494.23 | $ 1,694.98 | $ 200.75 | 13.44% | $ 1,514.85 | $ 1,715.32 | $ 200.47 | 13.23% |
| | Employee/Spouse - FOUR TIER | $ 1,149.41 | $ 1,303.83 | $ 154.42 | 13.43% | $ 1,165.27 | $ 1,319.48 | $ 154.21 | 13.23% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,091.94 | $ 1,238.64 | $ 146.70 | 13.43% | $ 1,107.00 | $ 1,253.50 | $ 146.50 | 13.23% |
| | Family - FOUR TIER | $ 1,609.17 | $ 1,825.36 | $ 216.19 | 13.43% | $ 1,631.37 | $ 1,847.27 | $ 215.90 | 13.23% |
| HA3L14 | HA3L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 573.28 | $ 650.30 | $ 77.02 | 13.43% | $ 581.19 | $ 658.10 | $ 76.91 | 13.23% |
| | Family - TWO TIER | $ 1,433.20 | $ 1,625.75 | $ 192.55 | 13.43% | $ 1,452.97 | $ 1,645.26 | $ 192.29 | 13.23% |
| | Double - THREE TIER | $ 1,146.56 | $ 1,300.60 | $ 154.04 | 13.43% | $ 1,162.38 | $ 1,316.21 | $ 153.83 | 13.23% |
| | Family - THREE TIER | $ 1,490.52 | $ 1,690.78 | $ 200.26 | 13.44% | $ 1,511.09 | $ 1,711.07 | $ 199.98 | 13.23% |
| | Employee/Spouse - FOUR TIER | $ 1,146.56 | $ 1,300.60 | $ 154.04 | 13.43% | $ 1,162.38 | $ 1,316.21 | $ 153.83 | 13.23% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,089.23 | $ 1,235.57 | $ 146.34 | 13.44% | $ 1,104.26 | $ 1,250.40 | $ 146.14 | 13.23% |
| | Family - FOUR TIER | $ 1,605.18 | $ 1,820.84 | $ 215.66 | 13.44% | $ 1,627.33 | $ 1,842.69 | $ 215.36 | 13.23% |
| HA16L14 | HA16L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 578.06 | $ 655.72 | $ 77.66 | 13.43% | $ 586.04 | $ 663.59 | $ 77.55 | 13.23% |
| | Family - TWO TIER | $ 1,445.15 | $ 1,639.31 | $ 194.16 | 13.44% | $ 1,465.09 | $ 1,658.98 | $ 193.89 | 13.23% |
| | Double - THREE TIER | $ 1,156.12 | $ 1,311.45 | $ 155.33 | 13.44% | $ 1,172.08 | $ 1,327.19 | $ 155.11 | 13.23% |
| | Family - THREE TIER | $ 1,502.96 | $ 1,704.88 | $ 201.92 | 13.43% | $ 1,523.70 | $ 1,725.34 | $ 201.64 | 13.23% |
| | Employee/Spouse - FOUR TIER | $ 1,156.12 | $ 1,311.45 | $ 155.33 | 13.44% | $ 1,172.08 | $ 1,327.19 | $ 155.11 | 13.23% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,098.31 | $ 1,245.88 | $ 147.57 | 13.44% | $ 1,113.47 | $ 1,260.83 | $ 147.36 | 13.23% |
| | Family - FOUR TIER | $ 1,618.57 | $ 1,836.03 | $ 217.46 | 13.44% | $ 1,640.91 | $ 1,858.06 | $ 217.15 | 13.23% |
| HA50L14 | HA50L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 587.17 | $ 666.06 | $ 78.89 | 13.44% | $ 595.27 | $ 674.05 | $ 78.78 | 13.23% |
| | Family - TWO TIER | $ 1,467.92 | $ 1,665.15 | $ 197.23 | 13.44% | $ 1,488.17 | $ 1,685.13 | $ 196.96 | 13.24% |
| | Double - THREE TIER | $ 1,174.33 | $ 1,332.12 | $ 157.79 | 13.44% | $ 1,190.54 | $ 1,348.11 | $ 157.57 | 13.24% |
| | Family - THREE TIER | $ 1,526.63 | $ 1,731.76 | $ 205.13 | 13.44% | $ 1,547.70 | $ 1,752.54 | $ 204.84 | 13.24% |
| | Employee/Spouse - FOUR TIER | $ 1,174.33 | $ 1,332.12 | $ 157.79 | 13.44% | $ 1,190.54 | $ 1,348.11 | $ 157.57 | 13.24% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,115.62 | $ 1,265.52 | $ 149.90 | 13.44% | $ 1,131.01 | $ 1,280.70 | $ 149.69 | 13.24% |
| | Family - FOUR TIER | $ 1,644.07 | $ 1,864.97 | $ 220.90 | 13.44% | $ 1,666.75 | $ 1,887.35 | $ 220.60 | 13.24% |

**Capital District Physicians' Health Plan, Inc**
**Region 3 (MidHudson)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 3 Current Rate | 2015 Quarter 3 Proposed Rate | Quarter 3 Amount of Adjustment | Quarter 3 Percent Change | 2014 Quarter 4 Current Rate | 2015 Quarter 4 Proposed Rate | Quarter 4 Amount of Adjustment | Quarter 4 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *Third Quarter 2014 (7/1/2014 - 9/30/2014)* | | | | *Fourth Quarter 2014 (10/1/2014 - 12/31/2014)* | | | |
| HA30L14 | HA30L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 567.38 | $ 641.32 | $ 73.94 | 13.03% | $ 575.21 | $ 649.02 | $ 73.81 | 12.83% |
| | Family - TWO TIER | $ 1,418.45 | $ 1,603.31 | $ 184.86 | 13.03% | $ 1,438.03 | $ 1,622.55 | $ 184.52 | 12.83% |
| | Double - THREE TIER | $ 1,134.76 | $ 1,282.65 | $ 147.89 | 13.03% | $ 1,150.42 | $ 1,298.04 | $ 147.62 | 12.83% |
| | Family - THREE TIER | $ 1,475.19 | $ 1,667.44 | $ 192.25 | 13.03% | $ 1,495.55 | $ 1,687.45 | $ 191.90 | 12.83% |
| | Employee/Spouse - FOUR TIER | $ 1,134.76 | $ 1,282.65 | $ 147.89 | 13.03% | $ 1,150.42 | $ 1,298.04 | $ 147.62 | 12.83% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,078.02 | $ 1,218.51 | $ 140.49 | 13.03% | $ 1,092.90 | $ 1,233.14 | $ 140.24 | 12.83% |
| | Family - FOUR TIER | $ 1,588.67 | $ 1,795.70 | $ 207.03 | 13.03% | $ 1,610.59 | $ 1,817.25 | $ 206.66 | 12.83% |
| HA9L14 | HA9L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 573.32 | $ 648.03 | $ 74.71 | 13.03% | $ 581.23 | $ 655.81 | $ 74.58 | 12.83% |
| | Family - TWO TIER | $ 1,433.29 | $ 1,620.09 | $ 186.80 | 13.03% | $ 1,453.07 | $ 1,639.53 | $ 186.46 | 12.83% |
| | Double - THREE TIER | $ 1,146.63 | $ 1,296.07 | $ 149.44 | 13.03% | $ 1,162.45 | $ 1,311.62 | $ 149.17 | 12.83% |
| | Family - THREE TIER | $ 1,490.62 | $ 1,684.89 | $ 194.27 | 13.03% | $ 1,511.19 | $ 1,705.11 | $ 193.92 | 12.83% |
| | Employee/Spouse - FOUR TIER | $ 1,146.63 | $ 1,296.07 | $ 149.44 | 13.03% | $ 1,162.45 | $ 1,311.62 | $ 149.17 | 12.83% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,089.30 | $ 1,231.27 | $ 141.97 | 13.03% | $ 1,104.33 | $ 1,246.04 | $ 141.71 | 12.83% |
| | Family - FOUR TIER | $ 1,605.28 | $ 1,814.50 | $ 209.22 | 13.03% | $ 1,627.44 | $ 1,836.27 | $ 208.83 | 12.83% |
| HA4L14 | HA4L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 571.85 | $ 646.38 | $ 74.53 | 13.03% | $ 579.74 | $ 654.14 | $ 74.40 | 12.83% |
| | Family - TWO TIER | $ 1,429.63 | $ 1,615.95 | $ 186.32 | 13.03% | $ 1,449.36 | $ 1,635.34 | $ 185.98 | 12.83% |
| | Double - THREE TIER | $ 1,143.70 | $ 1,292.76 | $ 149.06 | 13.03% | $ 1,159.49 | $ 1,308.27 | $ 148.78 | 12.83% |
| | Family - THREE TIER | $ 1,486.81 | $ 1,680.59 | $ 193.78 | 13.03% | $ 1,507.33 | $ 1,700.75 | $ 193.42 | 12.83% |
| | Employee/Spouse - FOUR TIER | $ 1,143.70 | $ 1,292.76 | $ 149.06 | 13.03% | $ 1,159.49 | $ 1,308.27 | $ 148.78 | 12.83% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,086.52 | $ 1,228.12 | $ 141.60 | 13.03% | $ 1,101.51 | $ 1,242.86 | $ 141.35 | 12.83% |
| | Family - FOUR TIER | $ 1,601.18 | $ 1,809.86 | $ 208.68 | 13.03% | $ 1,623.28 | $ 1,831.58 | $ 208.30 | 12.83% |
| HA17L14 | HA17L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 576.77 | $ 651.93 | $ 75.16 | 13.03% | $ 584.73 | $ 659.76 | $ 75.03 | 12.83% |
| | Family - TWO TIER | $ 1,441.92 | $ 1,629.84 | $ 187.92 | 13.03% | $ 1,461.81 | $ 1,649.40 | $ 187.59 | 12.83% |
| | Double - THREE TIER | $ 1,153.53 | $ 1,303.87 | $ 150.34 | 13.03% | $ 1,169.45 | $ 1,319.52 | $ 150.07 | 12.83% |
| | Family - THREE TIER | $ 1,499.59 | $ 1,695.03 | $ 195.44 | 13.03% | $ 1,520.29 | $ 1,715.37 | $ 195.08 | 12.83% |
| | Employee/Spouse - FOUR TIER | $ 1,153.53 | $ 1,303.87 | $ 150.34 | 13.03% | $ 1,169.45 | $ 1,319.52 | $ 150.07 | 12.83% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,095.86 | $ 1,238.68 | $ 142.82 | 13.03% | $ 1,110.98 | $ 1,253.54 | $ 142.56 | 12.83% |
| | Family - FOUR TIER | $ 1,614.95 | $ 1,825.42 | $ 210.47 | 13.03% | $ 1,637.23 | $ 1,847.32 | $ 210.09 | 12.83% |
| HA13L14 | HA13L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 579.90 | $ 655.48 | $ 75.58 | 13.03% | $ 587.91 | $ 663.35 | $ 75.44 | 12.83% |
| | Family - TWO TIER | $ 1,449.76 | $ 1,638.70 | $ 188.94 | 13.03% | $ 1,469.76 | $ 1,658.37 | $ 188.61 | 12.83% |
| | Double - THREE TIER | $ 1,159.81 | $ 1,310.96 | $ 151.15 | 13.03% | $ 1,175.81 | $ 1,326.69 | $ 150.88 | 12.83% |
| | Family - THREE TIER | $ 1,507.75 | $ 1,704.25 | $ 196.50 | 13.03% | $ 1,528.56 | $ 1,724.70 | $ 196.14 | 12.83% |
| | Employee/Spouse - FOUR TIER | $ 1,159.81 | $ 1,310.96 | $ 151.15 | 13.03% | $ 1,175.81 | $ 1,326.69 | $ 150.88 | 12.83% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,101.82 | $ 1,245.41 | $ 143.59 | 13.03% | $ 1,117.02 | $ 1,260.36 | $ 143.34 | 12.83% |
| | Family - FOUR TIER | $ 1,623.73 | $ 1,835.35 | $ 211.62 | 13.03% | $ 1,646.14 | $ 1,857.37 | $ 211.23 | 12.83% |
| HA8L14 | HA8L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 590.67 | $ 667.66 | $ 76.99 | 13.03% | $ 598.83 | $ 675.67 | $ 76.84 | 12.83% |
| | Family - TWO TIER | $ 1,476.69 | $ 1,669.14 | $ 192.45 | 13.03% | $ 1,497.06 | $ 1,689.17 | $ 192.11 | 12.83% |
| | Double - THREE TIER | $ 1,181.35 | $ 1,335.31 | $ 153.96 | 13.03% | $ 1,197.65 | $ 1,351.34 | $ 153.69 | 12.83% |
| | Family - THREE TIER | $ 1,535.75 | $ 1,735.90 | $ 200.15 | 13.03% | $ 1,556.95 | $ 1,756.74 | $ 199.79 | 12.83% |
| | Employee/Spouse - FOUR TIER | $ 1,181.35 | $ 1,335.31 | $ 153.96 | 13.03% | $ 1,197.65 | $ 1,351.34 | $ 153.69 | 12.83% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,122.28 | $ 1,268.55 | $ 146.27 | 13.03% | $ 1,137.77 | $ 1,283.77 | $ 146.00 | 12.83% |
| | Family - FOUR TIER | $ 1,653.89 | $ 1,869.44 | $ 215.55 | 13.03% | $ 1,676.71 | $ 1,891.87 | $ 215.16 | 12.83% |
| HA3L14 | HA3L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 589.21 | $ 666.00 | $ 76.79 | 13.03% | $ 597.34 | $ 673.99 | $ 76.65 | 12.83% |
| | Family - TWO TIER | $ 1,473.03 | $ 1,665.00 | $ 191.97 | 13.03% | $ 1,493.35 | $ 1,684.98 | $ 191.63 | 12.83% |
| | Double - THREE TIER | $ 1,178.42 | $ 1,332.00 | $ 153.58 | 13.03% | $ 1,194.68 | $ 1,347.99 | $ 153.31 | 12.83% |
| | Family - THREE TIER | $ 1,531.95 | $ 1,731.60 | $ 199.65 | 13.03% | $ 1,553.09 | $ 1,752.38 | $ 199.29 | 12.83% |
| | Employee/Spouse - FOUR TIER | $ 1,178.42 | $ 1,332.00 | $ 153.58 | 13.03% | $ 1,194.68 | $ 1,347.99 | $ 153.31 | 12.83% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,119.50 | $ 1,265.40 | $ 145.90 | 13.03% | $ 1,134.95 | $ 1,280.59 | $ 145.64 | 12.83% |
| | Family - FOUR TIER | $ 1,649.79 | $ 1,864.80 | $ 215.01 | 13.03% | $ 1,672.56 | $ 1,887.18 | $ 214.62 | 12.83% |
| HA16L14 | HA16L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 594.13 | $ 671.56 | $ 77.43 | 13.03% | $ 602.32 | $ 679.62 | $ 77.30 | 12.83% |
| | Family - TWO TIER | $ 1,485.31 | $ 1,678.89 | $ 193.58 | 13.03% | $ 1,505.81 | $ 1,699.04 | $ 193.23 | 12.83% |
| | Double - THREE TIER | $ 1,188.25 | $ 1,343.11 | $ 154.86 | 13.03% | $ 1,204.65 | $ 1,359.23 | $ 154.58 | 12.83% |
| | Family - THREE TIER | $ 1,544.73 | $ 1,746.05 | $ 201.32 | 13.03% | $ 1,566.04 | $ 1,767.00 | $ 200.96 | 12.83% |
| | Employee/Spouse - FOUR TIER | $ 1,188.25 | $ 1,343.11 | $ 154.86 | 13.03% | $ 1,204.65 | $ 1,359.23 | $ 154.58 | 12.83% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,128.84 | $ 1,275.96 | $ 147.12 | 13.03% | $ 1,144.42 | $ 1,291.27 | $ 146.85 | 12.83% |
| | Family - FOUR TIER | $ 1,663.55 | $ 1,880.36 | $ 216.81 | 13.03% | $ 1,686.51 | $ 1,902.92 | $ 216.41 | 12.83% |
| HA50L14 | HA50L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 603.48 | $ 682.14 | $ 78.66 | 13.03% | $ 611.81 | $ 690.33 | $ 78.52 | 12.83% |
| | Family - TWO TIER | $ 1,508.71 | $ 1,705.36 | $ 196.65 | 13.03% | $ 1,529.53 | $ 1,725.82 | $ 196.29 | 12.83% |
| | Double - THREE TIER | $ 1,206.97 | $ 1,364.28 | $ 157.31 | 13.03% | $ 1,223.62 | $ 1,380.66 | $ 157.04 | 12.83% |
| | Family - THREE TIER | $ 1,569.06 | $ 1,773.57 | $ 204.51 | 13.03% | $ 1,590.71 | $ 1,794.85 | $ 204.14 | 12.83% |
| | Employee/Spouse - FOUR TIER | $ 1,206.97 | $ 1,364.28 | $ 157.31 | 13.03% | $ 1,223.62 | $ 1,380.66 | $ 157.04 | 12.83% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,146.62 | $ 1,296.07 | $ 149.45 | 13.03% | $ 1,162.44 | $ 1,311.62 | $ 149.18 | 12.83% |
| | Family - FOUR TIER | $ 1,689.76 | $ 1,910.00 | $ 220.24 | 13.03% | $ 1,713.07 | $ 1,932.92 | $ 219.85 | 12.83% |

**Capital District Physicians' Health Plan, Inc**
**Region 3 (MidHudson)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 1 Current Rate | 2015 Quarter 1 Proposed Rate | Quarter 1 Amount of Adjustment | Quarter 1 Percent Change | 2014 Quarter 2 Current Rate | 2015 Quarter 2 Proposed Rate | Quarter 2 Amount of Adjustment | Quarter 2 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *First Quarter 2014 (1/1/2014 - 3/31/2014)* | | | | *Second Quarter 2014 (4/1/2014 - 6/30/2014)* | | | |
| HA12L14 | HA12L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 581.11 | $ 659.19 | $ 78.08 | 13.44% | $ 589.13 | $ 667.10 | $ 77.97 | 13.23% |
| | Family - TWO TIER | $ 1,452.78 | $ 1,647.97 | $ 195.19 | 13.44% | $ 1,472.83 | $ 1,667.74 | $ 194.91 | 13.23% |
| | Double - THREE TIER | $ 1,162.23 | $ 1,318.37 | $ 156.14 | 13.43% | $ 1,178.26 | $ 1,334.19 | $ 155.93 | 13.23% |
| | Family - THREE TIER | $ 1,510.89 | $ 1,713.89 | $ 203.00 | 13.44% | $ 1,531.74 | $ 1,734.45 | $ 202.71 | 13.23% |
| | Employee/Spouse - FOUR TIER | $ 1,162.23 | $ 1,318.37 | $ 156.14 | 13.43% | $ 1,178.26 | $ 1,334.19 | $ 155.93 | 13.23% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,104.11 | $ 1,252.46 | $ 148.35 | 13.44% | $ 1,119.35 | $ 1,267.48 | $ 148.13 | 13.23% |
| | Family - FOUR TIER | $ 1,627.12 | $ 1,845.72 | $ 218.60 | 13.43% | $ 1,649.57 | $ 1,867.87 | $ 218.30 | 13.23% |
| HA7L14 | HA7L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 593.70 | $ 673.47 | $ 79.77 | 13.44% | $ 601.90 | $ 681.55 | $ 79.65 | 13.23% |
| | Family - TWO TIER | $ 1,484.26 | $ 1,683.68 | $ 199.42 | 13.44% | $ 1,504.74 | $ 1,703.89 | $ 199.15 | 13.23% |
| | Double - THREE TIER | $ 1,187.41 | $ 1,346.95 | $ 159.54 | 13.44% | $ 1,203.79 | $ 1,363.11 | $ 159.32 | 13.23% |
| | Family - THREE TIER | $ 1,543.63 | $ 1,751.03 | $ 207.40 | 13.44% | $ 1,564.93 | $ 1,772.04 | $ 207.11 | 13.23% |
| | Employee/Spouse - FOUR TIER | $ 1,187.41 | $ 1,346.95 | $ 159.54 | 13.44% | $ 1,203.79 | $ 1,363.11 | $ 159.32 | 13.23% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,128.04 | $ 1,279.60 | $ 151.56 | 13.44% | $ 1,143.60 | $ 1,294.95 | $ 151.35 | 13.23% |
| | Family - FOUR TIER | $ 1,662.37 | $ 1,885.72 | $ 223.35 | 13.44% | $ 1,685.31 | $ 1,908.35 | $ 223.04 | 13.23% |
| HA2L14 | HA2L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 581.90 | $ 660.08 | $ 78.18 | 13.44% | $ 589.93 | $ 668.01 | $ 78.08 | 13.24% |
| | Family - TWO TIER | $ 1,454.75 | $ 1,650.21 | $ 195.46 | 13.44% | $ 1,474.83 | $ 1,670.01 | $ 195.18 | 13.23% |
| | Double - THREE TIER | $ 1,163.80 | $ 1,320.17 | $ 156.37 | 13.44% | $ 1,179.86 | $ 1,336.01 | $ 156.15 | 13.23% |
| | Family - THREE TIER | $ 1,512.94 | $ 1,716.22 | $ 203.28 | 13.44% | $ 1,533.82 | $ 1,736.81 | $ 202.99 | 13.23% |
| | Employee/Spouse - FOUR TIER | $ 1,163.80 | $ 1,320.17 | $ 156.37 | 13.44% | $ 1,179.86 | $ 1,336.01 | $ 156.15 | 13.23% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,105.61 | $ 1,254.16 | $ 148.55 | 13.44% | $ 1,120.87 | $ 1,269.21 | $ 148.34 | 13.23% |
| | Family - FOUR TIER | $ 1,629.32 | $ 1,848.24 | $ 218.92 | 13.44% | $ 1,651.81 | $ 1,870.42 | $ 218.61 | 13.23% |
| HA15L14 | HA15L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 597.06 | $ 677.28 | $ 80.22 | 13.44% | $ 605.30 | $ 685.41 | $ 80.11 | 13.23% |
| | Family - TWO TIER | $ 1,492.65 | $ 1,693.20 | $ 200.55 | 13.44% | $ 1,513.25 | $ 1,713.52 | $ 200.27 | 13.23% |
| | Double - THREE TIER | $ 1,194.12 | $ 1,354.56 | $ 160.44 | 13.44% | $ 1,210.60 | $ 1,370.82 | $ 160.22 | 13.23% |
| | Family - THREE TIER | $ 1,552.36 | $ 1,760.93 | $ 208.57 | 13.44% | $ 1,573.78 | $ 1,782.06 | $ 208.28 | 13.23% |
| | Employee/Spouse - FOUR TIER | $ 1,194.12 | $ 1,354.56 | $ 160.44 | 13.44% | $ 1,210.60 | $ 1,370.82 | $ 160.22 | 13.23% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,134.42 | $ 1,286.83 | $ 152.41 | 13.44% | $ 1,150.07 | $ 1,302.28 | $ 152.21 | 13.23% |
| | Family - FOUR TIER | $ 1,671.77 | $ 1,896.39 | $ 224.62 | 13.44% | $ 1,694.84 | $ 1,919.14 | $ 224.30 | 13.23% |
| HA11L14 | HA11L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 600.11 | $ 680.74 | $ 80.63 | 13.44% | $ 608.40 | $ 688.91 | $ 80.51 | 13.23% |
| | Family - TWO TIER | $ 1,500.28 | $ 1,701.86 | $ 201.58 | 13.44% | $ 1,520.99 | $ 1,722.28 | $ 201.29 | 13.23% |
| | Double - THREE TIER | $ 1,200.23 | $ 1,361.49 | $ 161.26 | 13.44% | $ 1,216.79 | $ 1,377.83 | $ 161.04 | 13.23% |
| | Family - THREE TIER | $ 1,560.30 | $ 1,769.93 | $ 209.63 | 13.44% | $ 1,581.83 | $ 1,791.17 | $ 209.34 | 13.23% |
| | Employee/Spouse - FOUR TIER | $ 1,200.23 | $ 1,361.49 | $ 161.26 | 13.44% | $ 1,216.79 | $ 1,377.83 | $ 161.04 | 13.23% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,140.22 | $ 1,293.41 | $ 153.19 | 13.44% | $ 1,155.95 | $ 1,308.93 | $ 152.98 | 13.23% |
| | Family - FOUR TIER | $ 1,680.32 | $ 1,906.08 | $ 225.76 | 13.44% | $ 1,703.51 | $ 1,928.96 | $ 225.45 | 13.23% |
| HA1L14 | HA1L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 600.90 | $ 681.64 | $ 80.74 | 13.44% | $ 609.19 | $ 689.82 | $ 80.63 | 13.24% |
| | Family - TWO TIER | $ 1,502.26 | $ 1,704.10 | $ 201.84 | 13.44% | $ 1,522.99 | $ 1,724.55 | $ 201.56 | 13.23% |
| | Double - THREE TIER | $ 1,201.80 | $ 1,363.28 | $ 161.48 | 13.44% | $ 1,218.39 | $ 1,379.64 | $ 161.25 | 13.23% |
| | Family - THREE TIER | $ 1,562.35 | $ 1,772.27 | $ 209.92 | 13.44% | $ 1,583.91 | $ 1,793.54 | $ 209.63 | 13.23% |
| | Employee/Spouse - FOUR TIER | $ 1,201.80 | $ 1,363.28 | $ 161.48 | 13.44% | $ 1,218.39 | $ 1,379.64 | $ 161.25 | 13.23% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,141.71 | $ 1,295.12 | $ 153.41 | 13.44% | $ 1,157.47 | $ 1,310.66 | $ 153.19 | 13.23% |
| | Family - FOUR TIER | $ 1,682.53 | $ 1,908.60 | $ 226.07 | 13.44% | $ 1,705.74 | $ 1,931.50 | $ 225.76 | 13.24% |

**Capital District Physicians' Health Plan, Inc**
**Region 3 (MidHudson)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 3 Current Rate | 2015 Quarter 3 Proposed Rate | Quarter 3 Amount of Adjustment | Quarter 3 Percent Change | 2014 Quarter 4 Current Rate | 2015 Quarter 4 Proposed Rate | Quarter 4 Amount of Adjustment | Quarter 4 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *Third Quarter 2014 (7/1/2014 - 9/30/2014)* | | | | *Fourth Quarter 2014 (10/1/2014 - 12/31/2014)* | | | |
| HA12L14 | HA12L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 597.26 | $ 675.10 | $ 77.84 | 13.03% | $ 605.50 | $ 683.20 | $ 77.70 | 12.83% |
| | Family - TWO TIER | $ 1,493.16 | $ 1,687.76 | $ 194.60 | 13.03% | $ 1,513.76 | $ 1,708.01 | $ 194.25 | 12.83% |
| | Double - THREE TIER | $ 1,194.52 | $ 1,350.20 | $ 155.68 | 13.03% | $ 1,211.01 | $ 1,366.41 | $ 155.40 | 12.83% |
| | Family - THREE TIER | $ 1,552.88 | $ 1,755.27 | $ 202.39 | 13.03% | $ 1,574.31 | $ 1,776.33 | $ 202.02 | 12.83% |
| | Employee/Spouse - FOUR TIER | $ 1,194.52 | $ 1,350.20 | $ 155.68 | 13.03% | $ 1,211.01 | $ 1,366.41 | $ 155.40 | 12.83% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,134.80 | $ 1,282.69 | $ 147.89 | 13.03% | $ 1,150.46 | $ 1,298.09 | $ 147.63 | 12.83% |
| | Family - FOUR TIER | $ 1,672.33 | $ 1,890.29 | $ 217.96 | 13.03% | $ 1,695.41 | $ 1,912.97 | $ 217.56 | 12.83% |
| HA7L14 | HA7L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 610.20 | $ 689.73 | $ 79.53 | 13.03% | $ 618.62 | $ 698.01 | $ 79.39 | 12.83% |
| | Family - TWO TIER | $ 1,525.51 | $ 1,724.33 | $ 198.82 | 13.03% | $ 1,546.56 | $ 1,745.02 | $ 198.46 | 12.83% |
| | Double - THREE TIER | $ 1,220.41 | $ 1,379.47 | $ 159.06 | 13.03% | $ 1,237.25 | $ 1,396.02 | $ 158.77 | 12.83% |
| | Family - THREE TIER | $ 1,586.53 | $ 1,793.31 | $ 206.78 | 13.03% | $ 1,608.42 | $ 1,814.83 | $ 206.41 | 12.83% |
| | Employee/Spouse - FOUR TIER | $ 1,220.41 | $ 1,379.47 | $ 159.06 | 13.03% | $ 1,237.25 | $ 1,396.02 | $ 158.77 | 12.83% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,159.39 | $ 1,310.49 | $ 151.10 | 13.03% | $ 1,175.39 | $ 1,326.22 | $ 150.83 | 12.83% |
| | Family - FOUR TIER | $ 1,708.57 | $ 1,931.25 | $ 222.68 | 13.03% | $ 1,732.15 | $ 1,954.43 | $ 222.28 | 12.83% |
| HA2L14 | HA2L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 598.07 | $ 676.02 | $ 77.95 | 13.03% | $ 606.33 | $ 684.13 | $ 77.80 | 12.83% |
| | Family - TWO TIER | $ 1,495.18 | $ 1,690.05 | $ 194.87 | 13.03% | $ 1,515.82 | $ 1,710.34 | $ 194.52 | 12.83% |
| | Double - THREE TIER | $ 1,196.15 | $ 1,352.04 | $ 155.89 | 13.03% | $ 1,212.65 | $ 1,368.27 | $ 155.62 | 12.83% |
| | Family - THREE TIER | $ 1,554.99 | $ 1,757.66 | $ 202.67 | 13.03% | $ 1,576.45 | $ 1,778.75 | $ 202.30 | 12.83% |
| | Employee/Spouse - FOUR TIER | $ 1,196.15 | $ 1,352.04 | $ 155.89 | 13.03% | $ 1,212.65 | $ 1,368.27 | $ 155.62 | 12.83% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,136.34 | $ 1,284.44 | $ 148.10 | 13.03% | $ 1,152.02 | $ 1,299.85 | $ 147.83 | 12.83% |
| | Family - FOUR TIER | $ 1,674.60 | $ 1,892.86 | $ 218.26 | 13.03% | $ 1,697.71 | $ 1,915.58 | $ 217.87 | 12.83% |
| HA15L14 | HA15L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 613.65 | $ 693.63 | $ 79.98 | 13.03% | $ 622.12 | $ 701.96 | $ 79.84 | 12.83% |
| | Family - TWO TIER | $ 1,534.13 | $ 1,734.08 | $ 199.95 | 13.03% | $ 1,555.31 | $ 1,754.89 | $ 199.58 | 12.83% |
| | Double - THREE TIER | $ 1,227.31 | $ 1,387.27 | $ 159.96 | 13.03% | $ 1,244.24 | $ 1,403.91 | $ 159.67 | 12.83% |
| | Family - THREE TIER | $ 1,595.50 | $ 1,803.45 | $ 207.95 | 13.03% | $ 1,617.52 | $ 1,825.09 | $ 207.57 | 12.83% |
| | Employee/Spouse - FOUR TIER | $ 1,227.31 | $ 1,387.27 | $ 159.96 | 13.03% | $ 1,244.24 | $ 1,403.91 | $ 159.67 | 12.83% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,165.94 | $ 1,317.90 | $ 151.96 | 13.03% | $ 1,182.03 | $ 1,333.72 | $ 151.69 | 12.83% |
| | Family - FOUR TIER | $ 1,718.23 | $ 1,942.17 | $ 223.94 | 13.03% | $ 1,741.94 | $ 1,965.48 | $ 223.54 | 12.83% |
| HA11L14 | HA11L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 616.79 | $ 697.18 | $ 80.39 | 13.03% | $ 625.30 | $ 705.55 | $ 80.25 | 12.83% |
| | Family - TWO TIER | $ 1,541.98 | $ 1,742.95 | $ 200.97 | 13.03% | $ 1,563.26 | $ 1,763.87 | $ 200.61 | 12.83% |
| | Double - THREE TIER | $ 1,233.58 | $ 1,394.36 | $ 160.78 | 13.03% | $ 1,250.61 | $ 1,411.09 | $ 160.48 | 12.83% |
| | Family - THREE TIER | $ 1,603.66 | $ 1,812.67 | $ 209.01 | 13.03% | $ 1,625.79 | $ 1,834.42 | $ 208.63 | 12.83% |
| | Employee/Spouse - FOUR TIER | $ 1,233.58 | $ 1,394.36 | $ 160.78 | 13.03% | $ 1,250.61 | $ 1,411.09 | $ 160.48 | 12.83% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,171.90 | $ 1,324.64 | $ 152.74 | 13.03% | $ 1,188.08 | $ 1,340.54 | $ 152.46 | 12.83% |
| | Family - FOUR TIER | $ 1,727.01 | $ 1,952.10 | $ 225.09 | 13.03% | $ 1,750.85 | $ 1,975.53 | $ 224.68 | 12.83% |
| HA1L14 | HA1L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 617.60 | $ 698.10 | $ 80.50 | 13.03% | $ 626.12 | $ 706.48 | $ 80.36 | 12.83% |
| | Family - TWO TIER | $ 1,544.00 | $ 1,745.25 | $ 201.25 | 13.03% | $ 1,565.31 | $ 1,766.19 | $ 200.88 | 12.83% |
| | Double - THREE TIER | $ 1,235.20 | $ 1,396.20 | $ 161.00 | 13.03% | $ 1,252.25 | $ 1,412.95 | $ 160.70 | 12.83% |
| | Family - THREE TIER | $ 1,605.76 | $ 1,815.06 | $ 209.30 | 13.03% | $ 1,627.92 | $ 1,836.84 | $ 208.92 | 12.83% |
| | Employee/Spouse - FOUR TIER | $ 1,235.20 | $ 1,396.20 | $ 161.00 | 13.03% | $ 1,252.25 | $ 1,412.95 | $ 160.70 | 12.83% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,173.44 | $ 1,326.39 | $ 152.95 | 13.03% | $ 1,189.64 | $ 1,342.31 | $ 152.67 | 12.83% |
| | Family - FOUR TIER | $ 1,729.28 | $ 1,954.68 | $ 225.40 | 13.03% | $ 1,753.15 | $ 1,978.13 | $ 224.98 | 12.83% |

**Capital District Physicians' Health Plan, Inc**
**Region 6 (Syracuse)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 1 Current Rate | 2015 Quarter 1 Proposed Rate | Quarter 1 Amount of Adjustment | Quarter 1 Percent Change | 2014 Quarter 2 Current Rate | 2015 Quarter 2 Proposed Rate | Quarter 2 Amount of Adjustment | Quarter 2 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *First Quarter 2014 (1/1/2014 - 3/31/2014)* | | | | *Second Quarter 2014 (4/1/2014 - 6/30/2014)* | | | |
| HM2L14 | HM2L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 489.13 | $ 531.35 | $ 42.22 | 8.63% | $ 495.88 | $ 537.72 | $ 41.84 | 8.44% |
| | Family - TWO TIER | $ 1,222.82 | $ 1,328.37 | $ 105.55 | 8.63% | $ 1,239.69 | $ 1,344.31 | $ 104.62 | 8.44% |
| | Double - THREE TIER | $ 978.26 | $ 1,062.70 | $ 84.44 | 8.63% | $ 991.76 | $ 1,075.45 | $ 83.69 | 8.44% |
| | Family - THREE TIER | $ 1,271.73 | $ 1,381.51 | $ 109.78 | 8.63% | $ 1,289.28 | $ 1,398.08 | $ 108.80 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 978.26 | $ 1,062.70 | $ 84.44 | 8.63% | $ 991.76 | $ 1,075.45 | $ 83.69 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 929.34 | $ 1,009.56 | $ 80.22 | 8.63% | $ 942.17 | $ 1,021.68 | $ 79.51 | 8.44% |
| | Family - FOUR TIER | $ 1,369.56 | $ 1,487.78 | $ 118.22 | 8.63% | $ 1,388.46 | $ 1,505.63 | $ 117.17 | 8.44% |
| HM1L14 | HM1L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 510.02 | $ 554.05 | $ 44.03 | 8.63% | $ 517.06 | $ 560.69 | $ 43.63 | 8.44% |
| | Family - TWO TIER | $ 1,275.05 | $ 1,385.11 | $ 110.06 | 8.63% | $ 1,292.65 | $ 1,401.73 | $ 109.08 | 8.44% |
| | Double - THREE TIER | $ 1,020.04 | $ 1,108.09 | $ 88.05 | 8.63% | $ 1,034.12 | $ 1,121.39 | $ 87.27 | 8.44% |
| | Family - THREE TIER | $ 1,326.06 | $ 1,440.52 | $ 114.46 | 8.63% | $ 1,344.35 | $ 1,457.80 | $ 113.45 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,020.04 | $ 1,108.09 | $ 88.05 | 8.63% | $ 1,034.12 | $ 1,121.39 | $ 87.27 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 969.04 | $ 1,052.69 | $ 83.65 | 8.63% | $ 982.41 | $ 1,065.32 | $ 82.91 | 8.44% |
| | Family - FOUR TIER | $ 1,428.06 | $ 1,551.33 | $ 123.27 | 8.63% | $ 1,447.77 | $ 1,569.94 | $ 122.17 | 8.44% |
| HM3L14 | HM3L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 513.28 | $ 557.58 | $ 44.30 | 8.63% | $ 520.36 | $ 564.27 | $ 43.91 | 8.44% |
| | Family - TWO TIER | $ 1,283.19 | $ 1,393.95 | $ 110.76 | 8.63% | $ 1,300.90 | $ 1,410.67 | $ 109.77 | 8.44% |
| | Double - THREE TIER | $ 1,026.55 | $ 1,115.16 | $ 88.61 | 8.63% | $ 1,040.72 | $ 1,128.54 | $ 87.82 | 8.44% |
| | Family - THREE TIER | $ 1,334.52 | $ 1,449.70 | $ 115.18 | 8.63% | $ 1,352.93 | $ 1,467.10 | $ 114.17 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,026.55 | $ 1,115.16 | $ 88.61 | 8.63% | $ 1,040.72 | $ 1,128.54 | $ 87.82 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 975.23 | $ 1,059.40 | $ 84.17 | 8.63% | $ 988.68 | $ 1,072.11 | $ 83.43 | 8.44% |
| | Family - FOUR TIER | $ 1,437.17 | $ 1,561.22 | $ 124.05 | 8.63% | $ 1,457.01 | $ 1,579.95 | $ 122.94 | 8.44% |
| HA28L14 | HA28L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 512.52 | $ 556.75 | $ 44.23 | 8.63% | $ 519.59 | $ 563.43 | $ 43.84 | 8.44% |
| | Family - TWO TIER | $ 1,281.30 | $ 1,391.87 | $ 110.57 | 8.63% | $ 1,298.98 | $ 1,408.58 | $ 109.60 | 8.44% |
| | Double - THREE TIER | $ 1,025.04 | $ 1,113.50 | $ 88.46 | 8.63% | $ 1,039.18 | $ 1,126.86 | $ 87.68 | 8.44% |
| | Family - THREE TIER | $ 1,332.55 | $ 1,447.55 | $ 115.00 | 8.63% | $ 1,350.94 | $ 1,464.92 | $ 113.98 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,025.04 | $ 1,113.50 | $ 88.46 | 8.63% | $ 1,039.18 | $ 1,126.86 | $ 87.68 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 973.79 | $ 1,057.82 | $ 84.03 | 8.63% | $ 987.23 | $ 1,070.52 | $ 83.29 | 8.44% |
| | Family - FOUR TIER | $ 1,435.05 | $ 1,558.90 | $ 123.85 | 8.63% | $ 1,454.86 | $ 1,577.61 | $ 122.75 | 8.44% |
| HA29L14 | HA29L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 513.28 | $ 557.58 | $ 44.30 | 8.63% | $ 520.36 | $ 564.27 | $ 43.91 | 8.44% |
| | Family - TWO TIER | $ 1,283.19 | $ 1,393.95 | $ 110.76 | 8.63% | $ 1,300.90 | $ 1,410.67 | $ 109.77 | 8.44% |
| | Double - THREE TIER | $ 1,026.55 | $ 1,115.16 | $ 88.61 | 8.63% | $ 1,040.72 | $ 1,128.54 | $ 87.82 | 8.44% |
| | Family - THREE TIER | $ 1,334.52 | $ 1,449.70 | $ 115.18 | 8.63% | $ 1,352.93 | $ 1,467.10 | $ 114.17 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,026.55 | $ 1,115.16 | $ 88.61 | 8.63% | $ 1,040.72 | $ 1,128.54 | $ 87.82 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 975.23 | $ 1,059.40 | $ 84.17 | 8.63% | $ 988.68 | $ 1,072.11 | $ 83.43 | 8.44% |
| | Family - FOUR TIER | $ 1,437.17 | $ 1,561.22 | $ 124.05 | 8.63% | $ 1,457.01 | $ 1,579.95 | $ 122.94 | 8.44% |
| HA36L14 | HA36L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 516.83 | $ 561.44 | $ 44.61 | 8.63% | $ 523.97 | $ 568.18 | $ 44.21 | 8.44% |
| | Family - TWO TIER | $ 1,292.09 | $ 1,403.60 | $ 111.51 | 8.63% | $ 1,309.92 | $ 1,420.44 | $ 110.52 | 8.44% |
| | Double - THREE TIER | $ 1,033.67 | $ 1,122.88 | $ 89.21 | 8.63% | $ 1,047.93 | $ 1,136.36 | $ 88.43 | 8.44% |
| | Family - THREE TIER | $ 1,343.77 | $ 1,459.74 | $ 115.97 | 8.63% | $ 1,362.31 | $ 1,477.26 | $ 114.95 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,033.67 | $ 1,122.88 | $ 89.21 | 8.63% | $ 1,047.93 | $ 1,136.36 | $ 88.43 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 981.99 | $ 1,066.74 | $ 84.75 | 8.63% | $ 995.54 | $ 1,079.54 | $ 84.00 | 8.44% |
| | Family - FOUR TIER | $ 1,447.14 | $ 1,572.03 | $ 124.89 | 8.63% | $ 1,467.11 | $ 1,590.90 | $ 123.79 | 8.44% |
| HA47L14 | HA47L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 516.61 | $ 561.20 | $ 44.59 | 8.63% | $ 523.74 | $ 567.93 | $ 44.19 | 8.44% |
| | Family - TWO TIER | $ 1,291.52 | $ 1,402.99 | $ 111.47 | 8.63% | $ 1,309.34 | $ 1,419.83 | $ 110.49 | 8.44% |
| | Double - THREE TIER | $ 1,033.21 | $ 1,122.39 | $ 89.18 | 8.63% | $ 1,047.47 | $ 1,135.86 | $ 88.39 | 8.44% |
| | Family - THREE TIER | $ 1,343.18 | $ 1,459.11 | $ 115.93 | 8.63% | $ 1,361.71 | $ 1,476.62 | $ 114.91 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,033.21 | $ 1,122.39 | $ 89.18 | 8.63% | $ 1,047.47 | $ 1,135.86 | $ 88.39 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 981.55 | $ 1,066.27 | $ 84.72 | 8.63% | $ 995.10 | $ 1,079.07 | $ 83.97 | 8.44% |
| | Family - FOUR TIER | $ 1,446.50 | $ 1,571.35 | $ 124.85 | 8.63% | $ 1,466.46 | $ 1,590.21 | $ 123.75 | 8.44% |
| HA35L14 | HA35L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 520.17 | $ 565.06 | $ 44.89 | 8.63% | $ 527.34 | $ 571.84 | $ 44.50 | 8.44% |
| | Family - TWO TIER | $ 1,300.41 | $ 1,412.65 | $ 112.24 | 8.63% | $ 1,318.36 | $ 1,429.60 | $ 111.24 | 8.44% |
| | Double - THREE TIER | $ 1,040.33 | $ 1,130.12 | $ 89.79 | 8.63% | $ 1,054.69 | $ 1,143.68 | $ 88.99 | 8.44% |
| | Family - THREE TIER | $ 1,352.43 | $ 1,469.15 | $ 116.72 | 8.63% | $ 1,371.09 | $ 1,486.78 | $ 115.69 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,040.33 | $ 1,130.12 | $ 89.79 | 8.63% | $ 1,054.69 | $ 1,143.68 | $ 88.99 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 988.31 | $ 1,073.61 | $ 85.30 | 8.63% | $ 1,001.95 | $ 1,086.49 | $ 84.54 | 8.44% |
| | Family - FOUR TIER | $ 1,456.46 | $ 1,582.16 | $ 125.70 | 8.63% | $ 1,476.56 | $ 1,601.15 | $ 124.59 | 8.44% |
| HA52L14 | HA52L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 519.64 | $ 564.49 | $ 44.85 | 8.63% | $ 526.81 | $ 571.26 | $ 44.45 | 8.44% |
| | Family - TWO TIER | $ 1,299.09 | $ 1,411.22 | $ 112.13 | 8.63% | $ 1,317.02 | $ 1,428.15 | $ 111.13 | 8.44% |
| | Double - THREE TIER | $ 1,039.27 | $ 1,128.97 | $ 89.70 | 8.63% | $ 1,053.61 | $ 1,142.52 | $ 88.91 | 8.44% |
| | Family - THREE TIER | $ 1,351.05 | $ 1,467.66 | $ 116.61 | 8.63% | $ 1,369.70 | $ 1,485.28 | $ 115.58 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,039.27 | $ 1,128.97 | $ 89.70 | 8.63% | $ 1,053.61 | $ 1,142.52 | $ 88.91 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 987.31 | $ 1,072.52 | $ 85.21 | 8.63% | $ 1,000.93 | $ 1,085.39 | $ 84.46 | 8.44% |
| | Family - FOUR TIER | $ 1,454.98 | $ 1,580.56 | $ 125.58 | 8.63% | $ 1,475.06 | $ 1,599.53 | $ 124.47 | 8.44% |

**Capital District Physicians' Health Plan, Inc**
**Region 6 (Syracuse)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 3 Current Rate | 2015 Quarter 3 Proposed Rate | Quarter 3 Amount of Adjustment | Quarter 3 Percent Change | 2014 Quarter 4 Current Rate | 2015 Quarter 4 Proposed Rate | Quarter 4 Amount of Adjustment | Quarter 4 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *Third Quarter 2014 (7/1/2014 - 9/30/2014)* | | | | *Fourth Quarter 2014 (10/1/2014 - 12/31/2014)* | | | |
| HM2L14 | HM2L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 502.72 | $ 544.18 | $ 41.46 | 8.25% | $ 509.66 | $ 550.71 | $ 41.05 | 8.05% |
| | Family - TWO TIER | $ 1,256.80 | $ 1,360.44 | $ 103.64 | 8.25% | $ 1,274.15 | $ 1,376.77 | $ 102.62 | 8.05% |
| | Double - THREE TIER | $ 1,005.44 | $ 1,088.35 | $ 82.91 | 8.25% | $ 1,019.32 | $ 1,101.41 | $ 82.09 | 8.05% |
| | Family - THREE TIER | $ 1,307.07 | $ 1,414.86 | $ 107.79 | 8.25% | $ 1,325.11 | $ 1,431.84 | $ 106.73 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,005.44 | $ 1,088.35 | $ 82.91 | 8.25% | $ 1,019.32 | $ 1,101.41 | $ 82.09 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 955.17 | $ 1,033.94 | $ 78.77 | 8.25% | $ 968.35 | $ 1,046.34 | $ 77.99 | 8.05% |
| | Family - FOUR TIER | $ 1,407.62 | $ 1,523.70 | $ 116.08 | 8.25% | $ 1,427.04 | $ 1,541.98 | $ 114.94 | 8.05% |
| HM1L14 | HM1L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 524.19 | $ 567.42 | $ 43.23 | 8.25% | $ 531.43 | $ 574.23 | $ 42.80 | 8.05% |
| | Family - TWO TIER | $ 1,310.49 | $ 1,418.56 | $ 108.07 | 8.25% | $ 1,328.57 | $ 1,435.58 | $ 107.01 | 8.05% |
| | Double - THREE TIER | $ 1,048.39 | $ 1,134.84 | $ 86.45 | 8.25% | $ 1,062.86 | $ 1,148.46 | $ 85.60 | 8.05% |
| | Family - THREE TIER | $ 1,362.91 | $ 1,475.30 | $ 112.39 | 8.25% | $ 1,381.72 | $ 1,493.00 | $ 111.28 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,048.39 | $ 1,134.84 | $ 86.45 | 8.25% | $ 1,062.86 | $ 1,148.46 | $ 85.60 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 995.97 | $ 1,078.10 | $ 82.13 | 8.25% | $ 1,009.71 | $ 1,091.04 | $ 81.33 | 8.05% |
| | Family - FOUR TIER | $ 1,467.75 | $ 1,588.78 | $ 121.03 | 8.25% | $ 1,488.00 | $ 1,607.85 | $ 119.85 | 8.05% |
| HM3L14 | HM3L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 527.54 | $ 571.04 | $ 43.50 | 8.25% | $ 534.82 | $ 577.89 | $ 43.07 | 8.05% |
| | Family - TWO TIER | $ 1,318.85 | $ 1,427.60 | $ 108.75 | 8.25% | $ 1,337.05 | $ 1,444.73 | $ 107.68 | 8.05% |
| | Double - THREE TIER | $ 1,055.08 | $ 1,142.08 | $ 87.00 | 8.25% | $ 1,069.64 | $ 1,155.79 | $ 86.15 | 8.05% |
| | Family - THREE TIER | $ 1,371.61 | $ 1,484.71 | $ 113.10 | 8.25% | $ 1,390.53 | $ 1,502.52 | $ 111.99 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,055.08 | $ 1,142.08 | $ 87.00 | 8.25% | $ 1,069.64 | $ 1,155.79 | $ 86.15 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,002.33 | $ 1,084.98 | $ 82.65 | 8.25% | $ 1,016.16 | $ 1,098.00 | $ 81.84 | 8.05% |
| | Family - FOUR TIER | $ 1,477.11 | $ 1,598.91 | $ 121.80 | 8.25% | $ 1,497.50 | $ 1,618.10 | $ 120.60 | 8.05% |
| HA28L14 | HA28L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 526.76 | $ 570.19 | $ 43.43 | 8.24% | $ 534.03 | $ 577.03 | $ 43.00 | 8.05% |
| | Family - TWO TIER | $ 1,316.91 | $ 1,425.48 | $ 108.57 | 8.24% | $ 1,335.08 | $ 1,442.59 | $ 107.51 | 8.05% |
| | Double - THREE TIER | $ 1,053.53 | $ 1,140.38 | $ 86.85 | 8.24% | $ 1,068.06 | $ 1,154.07 | $ 86.01 | 8.05% |
| | Family - THREE TIER | $ 1,369.58 | $ 1,482.50 | $ 112.92 | 8.24% | $ 1,388.48 | $ 1,500.29 | $ 111.81 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,053.53 | $ 1,140.38 | $ 86.85 | 8.24% | $ 1,068.06 | $ 1,154.07 | $ 86.01 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,000.85 | $ 1,083.36 | $ 82.51 | 8.24% | $ 1,014.66 | $ 1,096.37 | $ 81.71 | 8.05% |
| | Family - FOUR TIER | $ 1,474.94 | $ 1,596.54 | $ 121.60 | 8.24% | $ 1,495.29 | $ 1,615.70 | $ 120.41 | 8.05% |
| HA29L14 | HA29L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 527.54 | $ 571.04 | $ 43.50 | 8.25% | $ 534.82 | $ 577.89 | $ 43.07 | 8.05% |
| | Family - TWO TIER | $ 1,318.85 | $ 1,427.60 | $ 108.75 | 8.25% | $ 1,337.05 | $ 1,444.73 | $ 107.68 | 8.05% |
| | Double - THREE TIER | $ 1,055.08 | $ 1,142.08 | $ 87.00 | 8.25% | $ 1,069.64 | $ 1,155.79 | $ 86.15 | 8.05% |
| | Family - THREE TIER | $ 1,371.61 | $ 1,484.71 | $ 113.10 | 8.25% | $ 1,390.53 | $ 1,502.52 | $ 111.99 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,055.08 | $ 1,142.08 | $ 87.00 | 8.25% | $ 1,069.64 | $ 1,155.79 | $ 86.15 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,002.33 | $ 1,084.98 | $ 82.65 | 8.25% | $ 1,016.16 | $ 1,098.00 | $ 81.84 | 8.05% |
| | Family - FOUR TIER | $ 1,477.11 | $ 1,598.91 | $ 121.80 | 8.25% | $ 1,497.50 | $ 1,618.10 | $ 120.60 | 8.05% |
| HA36L14 | HA36L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 531.20 | $ 575.00 | $ 43.80 | 8.25% | $ 538.53 | $ 581.90 | $ 43.37 | 8.05% |
| | Family - TWO TIER | $ 1,327.99 | $ 1,437.49 | $ 109.50 | 8.25% | $ 1,346.32 | $ 1,454.74 | $ 108.42 | 8.05% |
| | Double - THREE TIER | $ 1,062.39 | $ 1,149.99 | $ 87.60 | 8.25% | $ 1,077.06 | $ 1,163.79 | $ 86.73 | 8.05% |
| | Family - THREE TIER | $ 1,381.11 | $ 1,494.99 | $ 113.88 | 8.25% | $ 1,400.17 | $ 1,512.93 | $ 112.76 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,062.39 | $ 1,149.99 | $ 87.60 | 8.25% | $ 1,077.06 | $ 1,163.79 | $ 86.73 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,009.28 | $ 1,092.49 | $ 83.21 | 8.24% | $ 1,023.20 | $ 1,105.60 | $ 82.40 | 8.05% |
| | Family - FOUR TIER | $ 1,487.35 | $ 1,609.99 | $ 122.64 | 8.25% | $ 1,507.88 | $ 1,629.31 | $ 121.43 | 8.05% |
| HA47L14 | HA47L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 530.96 | $ 574.75 | $ 43.79 | 8.25% | $ 538.29 | $ 581.64 | $ 43.35 | 8.05% |
| | Family - TWO TIER | $ 1,327.41 | $ 1,436.87 | $ 109.46 | 8.25% | $ 1,345.73 | $ 1,454.11 | $ 108.38 | 8.05% |
| | Double - THREE TIER | $ 1,061.93 | $ 1,149.49 | $ 87.56 | 8.25% | $ 1,076.58 | $ 1,163.29 | $ 86.71 | 8.05% |
| | Family - THREE TIER | $ 1,380.51 | $ 1,494.34 | $ 113.83 | 8.25% | $ 1,399.56 | $ 1,512.27 | $ 112.71 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,061.93 | $ 1,149.49 | $ 87.56 | 8.25% | $ 1,076.58 | $ 1,163.29 | $ 86.71 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,008.83 | $ 1,092.02 | $ 83.19 | 8.25% | $ 1,022.75 | $ 1,105.12 | $ 82.37 | 8.05% |
| | Family - FOUR TIER | $ 1,486.70 | $ 1,609.29 | $ 122.59 | 8.25% | $ 1,507.22 | $ 1,628.60 | $ 121.38 | 8.05% |
| HA35L14 | HA35L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 534.62 | $ 578.70 | $ 44.08 | 8.25% | $ 542.00 | $ 585.65 | $ 43.65 | 8.05% |
| | Family - TWO TIER | $ 1,336.55 | $ 1,446.75 | $ 110.20 | 8.25% | $ 1,355.00 | $ 1,464.11 | $ 109.11 | 8.05% |
| | Double - THREE TIER | $ 1,069.24 | $ 1,157.40 | $ 88.16 | 8.25% | $ 1,084.00 | $ 1,171.29 | $ 87.29 | 8.05% |
| | Family - THREE TIER | $ 1,390.01 | $ 1,504.62 | $ 114.61 | 8.25% | $ 1,409.20 | $ 1,522.68 | $ 113.48 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,069.24 | $ 1,157.40 | $ 88.16 | 8.25% | $ 1,084.00 | $ 1,171.29 | $ 87.29 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,015.78 | $ 1,099.53 | $ 83.75 | 8.24% | $ 1,029.80 | $ 1,112.73 | $ 82.93 | 8.05% |
| | Family - FOUR TIER | $ 1,496.94 | $ 1,620.36 | $ 123.42 | 8.24% | $ 1,517.60 | $ 1,639.81 | $ 122.21 | 8.05% |
| HA52L14 | HA52L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 534.08 | $ 578.12 | $ 44.04 | 8.25% | $ 541.45 | $ 585.05 | $ 43.60 | 8.05% |
| | Family - TWO TIER | $ 1,335.19 | $ 1,445.29 | $ 110.10 | 8.25% | $ 1,353.62 | $ 1,462.63 | $ 109.01 | 8.05% |
| | Double - THREE TIER | $ 1,068.15 | $ 1,156.23 | $ 88.08 | 8.25% | $ 1,082.89 | $ 1,170.10 | $ 87.21 | 8.05% |
| | Family - THREE TIER | $ 1,388.60 | $ 1,503.10 | $ 114.50 | 8.25% | $ 1,407.76 | $ 1,521.14 | $ 113.38 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,068.15 | $ 1,156.23 | $ 88.08 | 8.25% | $ 1,082.89 | $ 1,170.10 | $ 87.21 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,014.74 | $ 1,098.42 | $ 83.68 | 8.25% | $ 1,028.75 | $ 1,111.60 | $ 82.85 | 8.05% |
| | Family - FOUR TIER | $ 1,495.41 | $ 1,618.72 | $ 123.31 | 8.25% | $ 1,516.05 | $ 1,638.15 | $ 122.10 | 8.05% |

**Capital District Physicians' Health Plan, Inc**
**Region 6 (Syracuse)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 1 Current Rate | 2015 Quarter 1 Proposed Rate | Quarter 1 Amount of Adjustment | Quarter 1 Percent Change | 2014 Quarter 2 Current Rate | 2015 Quarter 2 Proposed Rate | Quarter 2 Amount of Adjustment | Quarter 2 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *First Quarter 2014 (1/1/2014 - 3/31/2014)* | | | | *Second Quarter 2014 (4/1/2014 - 6/30/2014)* | | | |
| HA46L14 | HA46L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 530.26 | $ 576.02 | $ 45.76 | 8.63% | $ 537.58 | $ 582.94 | $ 45.36 | 8.44% |
| | Family - TWO TIER | $ 1,325.65 | $ 1,440.06 | $ 114.41 | 8.63% | $ 1,343.94 | $ 1,457.34 | $ 113.40 | 8.44% |
| | Double - THREE TIER | $ 1,060.52 | $ 1,152.05 | $ 91.53 | 8.63% | $ 1,075.15 | $ 1,165.87 | $ 90.72 | 8.44% |
| | Family - THREE TIER | $ 1,378.67 | $ 1,497.66 | $ 118.99 | 8.63% | $ 1,397.70 | $ 1,515.63 | $ 117.93 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,060.52 | $ 1,152.05 | $ 91.53 | 8.63% | $ 1,075.15 | $ 1,165.87 | $ 90.72 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,007.49 | $ 1,094.44 | $ 86.95 | 8.63% | $ 1,021.39 | $ 1,107.58 | $ 86.19 | 8.44% |
| | Family - FOUR TIER | $ 1,484.72 | $ 1,612.87 | $ 128.15 | 8.63% | $ 1,505.21 | $ 1,632.22 | $ 127.01 | 8.44% |
| HA27L14 | HA27L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 528.95 | $ 574.60 | $ 45.65 | 8.63% | $ 536.25 | $ 581.49 | $ 45.24 | 8.44% |
| | Family - TWO TIER | $ 1,322.37 | $ 1,436.49 | $ 114.12 | 8.63% | $ 1,340.61 | $ 1,453.73 | $ 113.12 | 8.44% |
| | Double - THREE TIER | $ 1,057.89 | $ 1,149.20 | $ 91.31 | 8.63% | $ 1,072.49 | $ 1,162.99 | $ 90.50 | 8.44% |
| | Family - THREE TIER | $ 1,375.26 | $ 1,493.95 | $ 118.69 | 8.63% | $ 1,394.24 | $ 1,511.88 | $ 117.64 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,057.89 | $ 1,149.20 | $ 91.31 | 8.63% | $ 1,072.49 | $ 1,162.99 | $ 90.50 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,005.00 | $ 1,091.74 | $ 86.74 | 8.63% | $ 1,018.87 | $ 1,104.84 | $ 85.97 | 8.44% |
| | Family - FOUR TIER | $ 1,481.05 | $ 1,608.87 | $ 127.82 | 8.63% | $ 1,501.49 | $ 1,628.18 | $ 126.69 | 8.44% |
| HA6L14 | HA6L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 529.70 | $ 575.43 | $ 45.73 | 8.63% | $ 537.01 | $ 582.33 | $ 45.32 | 8.44% |
| | Family - TWO TIER | $ 1,324.26 | $ 1,438.57 | $ 114.31 | 8.63% | $ 1,342.53 | $ 1,455.83 | $ 113.30 | 8.44% |
| | Double - THREE TIER | $ 1,059.41 | $ 1,150.85 | $ 91.44 | 8.63% | $ 1,074.03 | $ 1,164.66 | $ 90.63 | 8.44% |
| | Family - THREE TIER | $ 1,377.23 | $ 1,496.11 | $ 118.88 | 8.63% | $ 1,396.23 | $ 1,514.06 | $ 117.83 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,059.41 | $ 1,150.85 | $ 91.44 | 8.63% | $ 1,074.03 | $ 1,164.66 | $ 90.63 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,006.44 | $ 1,093.31 | $ 86.87 | 8.63% | $ 1,020.33 | $ 1,106.43 | $ 86.10 | 8.44% |
| | Family - FOUR TIER | $ 1,483.17 | $ 1,611.19 | $ 128.02 | 8.63% | $ 1,503.64 | $ 1,630.53 | $ 126.89 | 8.44% |
| HA45L14 | HA45L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 538.71 | $ 585.21 | $ 46.50 | 8.63% | $ 546.15 | $ 592.23 | $ 46.08 | 8.44% |
| | Family - TWO TIER | $ 1,346.78 | $ 1,463.02 | $ 116.24 | 8.63% | $ 1,365.37 | $ 1,480.58 | $ 115.21 | 8.44% |
| | Double - THREE TIER | $ 1,077.42 | $ 1,170.42 | $ 93.00 | 8.63% | $ 1,092.29 | $ 1,184.46 | $ 92.17 | 8.44% |
| | Family - THREE TIER | $ 1,400.65 | $ 1,521.54 | $ 120.89 | 8.63% | $ 1,419.98 | $ 1,539.80 | $ 119.82 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,077.42 | $ 1,170.42 | $ 93.00 | 8.63% | $ 1,092.29 | $ 1,184.46 | $ 92.17 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,023.55 | $ 1,111.90 | $ 88.35 | 8.63% | $ 1,037.68 | $ 1,125.24 | $ 87.56 | 8.44% |
| | Family - FOUR TIER | $ 1,508.39 | $ 1,638.59 | $ 130.20 | 8.63% | $ 1,529.21 | $ 1,658.25 | $ 129.04 | 8.44% |
| HA42L14 | HA42L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 541.29 | $ 588.00 | $ 46.71 | 8.63% | $ 548.76 | $ 595.06 | $ 46.30 | 8.44% |
| | Family - TWO TIER | $ 1,353.21 | $ 1,470.00 | $ 116.79 | 8.63% | $ 1,371.89 | $ 1,487.64 | $ 115.75 | 8.44% |
| | Double - THREE TIER | $ 1,082.57 | $ 1,176.00 | $ 93.43 | 8.63% | $ 1,097.51 | $ 1,190.11 | $ 92.60 | 8.44% |
| | Family - THREE TIER | $ 1,407.34 | $ 1,528.80 | $ 121.46 | 8.63% | $ 1,426.76 | $ 1,547.14 | $ 120.38 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,082.57 | $ 1,176.00 | $ 93.43 | 8.63% | $ 1,097.51 | $ 1,190.11 | $ 92.60 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,028.44 | $ 1,117.20 | $ 88.76 | 8.63% | $ 1,042.64 | $ 1,130.60 | $ 87.96 | 8.44% |
| | Family - FOUR TIER | $ 1,515.60 | $ 1,646.40 | $ 130.80 | 8.63% | $ 1,536.52 | $ 1,666.15 | $ 129.63 | 8.44% |
| HA5L14 | HA5L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 533.03 | $ 579.04 | $ 46.01 | 8.63% | $ 540.39 | $ 585.99 | $ 45.60 | 8.44% |
| | Family - TWO TIER | $ 1,332.59 | $ 1,447.61 | $ 115.02 | 8.63% | $ 1,350.98 | $ 1,464.98 | $ 114.00 | 8.44% |
| | Double - THREE TIER | $ 1,066.07 | $ 1,158.09 | $ 92.02 | 8.63% | $ 1,080.78 | $ 1,171.99 | $ 91.21 | 8.44% |
| | Family - THREE TIER | $ 1,385.89 | $ 1,505.52 | $ 119.63 | 8.63% | $ 1,405.01 | $ 1,523.58 | $ 118.57 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,066.07 | $ 1,158.09 | $ 92.02 | 8.63% | $ 1,080.78 | $ 1,171.99 | $ 91.21 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,012.77 | $ 1,100.19 | $ 87.42 | 8.63% | $ 1,026.74 | $ 1,113.39 | $ 86.65 | 8.44% |
| | Family - FOUR TIER | $ 1,492.50 | $ 1,621.33 | $ 128.83 | 8.63% | $ 1,513.09 | $ 1,640.78 | $ 127.69 | 8.44% |
| HA14L14 | HA14L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 536.06 | $ 582.33 | $ 46.27 | 8.63% | $ 543.46 | $ 589.32 | $ 45.86 | 8.44% |
| | Family - TWO TIER | $ 1,340.16 | $ 1,455.84 | $ 115.68 | 8.63% | $ 1,358.65 | $ 1,473.31 | $ 114.66 | 8.44% |
| | Double - THREE TIER | $ 1,072.12 | $ 1,164.67 | $ 92.55 | 8.63% | $ 1,086.92 | $ 1,178.64 | $ 91.72 | 8.44% |
| | Family - THREE TIER | $ 1,393.76 | $ 1,514.07 | $ 120.31 | 8.63% | $ 1,413.00 | $ 1,532.24 | $ 119.24 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,072.12 | $ 1,164.67 | $ 92.55 | 8.63% | $ 1,086.92 | $ 1,178.64 | $ 91.72 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,018.52 | $ 1,106.43 | $ 87.91 | 8.63% | $ 1,032.57 | $ 1,119.71 | $ 87.14 | 8.44% |
| | Family - FOUR TIER | $ 1,500.97 | $ 1,630.54 | $ 129.57 | 8.63% | $ 1,521.69 | $ 1,650.10 | $ 128.41 | 8.44% |
| HA24L14 | HA24L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 547.87 | $ 595.16 | $ 47.29 | 8.63% | $ 555.43 | $ 602.30 | $ 46.87 | 8.44% |
| | Family - TWO TIER | $ 1,369.68 | $ 1,487.91 | $ 118.23 | 8.63% | $ 1,388.58 | $ 1,505.76 | $ 117.18 | 8.44% |
| | Double - THREE TIER | $ 1,095.74 | $ 1,190.33 | $ 94.59 | 8.63% | $ 1,110.86 | $ 1,204.61 | $ 93.75 | 8.44% |
| | Family - THREE TIER | $ 1,424.47 | $ 1,547.42 | $ 122.95 | 8.63% | $ 1,444.12 | $ 1,565.99 | $ 121.87 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,095.74 | $ 1,190.33 | $ 94.59 | 8.63% | $ 1,110.86 | $ 1,204.61 | $ 93.75 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,040.96 | $ 1,130.81 | $ 89.85 | 8.63% | $ 1,055.32 | $ 1,144.38 | $ 89.06 | 8.44% |
| | Family - FOUR TIER | $ 1,534.04 | $ 1,666.46 | $ 132.42 | 8.63% | $ 1,555.21 | $ 1,686.45 | $ 131.24 | 8.44% |
| HA20L14 | HA20L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 552.77 | $ 600.47 | $ 47.70 | 8.63% | $ 560.40 | $ 607.68 | $ 47.28 | 8.44% |
| | Family - TWO TIER | $ 1,381.92 | $ 1,501.19 | $ 119.27 | 8.63% | $ 1,400.99 | $ 1,519.20 | $ 118.21 | 8.44% |
| | Double - THREE TIER | $ 1,105.53 | $ 1,200.95 | $ 95.42 | 8.63% | $ 1,120.79 | $ 1,215.36 | $ 94.57 | 8.44% |
| | Family - THREE TIER | $ 1,437.19 | $ 1,561.23 | $ 124.04 | 8.63% | $ 1,457.03 | $ 1,579.97 | $ 122.94 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,105.53 | $ 1,200.95 | $ 95.42 | 8.63% | $ 1,120.79 | $ 1,215.36 | $ 94.57 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,050.26 | $ 1,140.90 | $ 90.64 | 8.63% | $ 1,064.75 | $ 1,154.59 | $ 89.84 | 8.44% |
| | Family - FOUR TIER | $ 1,547.75 | $ 1,681.33 | $ 133.58 | 8.63% | $ 1,569.11 | $ 1,701.50 | $ 132.39 | 8.44% |

**Capital District Physicians' Health Plan, Inc**
**Region 6 (Syracuse)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 3 Current Rate | 2015 Quarter 3 Proposed Rate | Quarter 3 Amount of Adjustment | Quarter 3 Percent Change | 2014 Quarter 4 Current Rate | 2015 Quarter 4 Proposed Rate | Quarter 4 Amount of Adjustment | Quarter 4 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *Third Quarter 2014 (7/1/2014 - 9/30/2014)* | | | | *Fourth Quarter 2014 (10/1/2014 - 12/31/2014)* | | | |
| HA46L14 | HA46L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 544.99 | $ 589.93 | $ 44.94 | 8.25% | $ 552.52 | $ 597.01 | $ 44.49 | 8.05% |
| | Family - TWO TIER | $ 1,362.49 | $ 1,474.83 | $ 112.34 | 8.25% | $ 1,381.29 | $ 1,492.53 | $ 111.24 | 8.05% |
| | Double - THREE TIER | $ 1,089.99 | $ 1,179.86 | $ 89.87 | 8.25% | $ 1,105.03 | $ 1,194.02 | $ 88.99 | 8.05% |
| | Family - THREE TIER | $ 1,416.99 | $ 1,533.82 | $ 116.83 | 8.24% | $ 1,436.54 | $ 1,552.23 | $ 115.69 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,089.99 | $ 1,179.86 | $ 89.87 | 8.25% | $ 1,105.03 | $ 1,194.02 | $ 88.99 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,035.49 | $ 1,120.87 | $ 85.38 | 8.25% | $ 1,049.78 | $ 1,134.32 | $ 84.54 | 8.05% |
| | Family - FOUR TIER | $ 1,525.99 | $ 1,651.81 | $ 125.82 | 8.25% | $ 1,547.04 | $ 1,671.63 | $ 124.59 | 8.05% |
| HA27L14 | HA27L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 543.65 | $ 588.47 | $ 44.82 | 8.24% | $ 551.15 | $ 595.53 | $ 44.38 | 8.05% |
| | Family - TWO TIER | $ 1,359.12 | $ 1,471.18 | $ 112.06 | 8.25% | $ 1,377.87 | $ 1,488.83 | $ 110.96 | 8.05% |
| | Double - THREE TIER | $ 1,087.29 | $ 1,176.94 | $ 89.65 | 8.25% | $ 1,102.30 | $ 1,191.07 | $ 88.77 | 8.05% |
| | Family - THREE TIER | $ 1,413.48 | $ 1,530.02 | $ 116.54 | 8.24% | $ 1,432.99 | $ 1,548.39 | $ 115.40 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,087.29 | $ 1,176.94 | $ 89.65 | 8.25% | $ 1,102.30 | $ 1,191.07 | $ 88.77 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,032.93 | $ 1,118.10 | $ 85.17 | 8.25% | $ 1,047.18 | $ 1,131.51 | $ 84.33 | 8.05% |
| | Family - FOUR TIER | $ 1,522.21 | $ 1,647.72 | $ 125.51 | 8.25% | $ 1,543.22 | $ 1,667.49 | $ 124.27 | 8.05% |
| HA6L14 | HA6L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 544.42 | $ 589.32 | $ 44.90 | 8.25% | $ 551.94 | $ 596.39 | $ 44.45 | 8.05% |
| | Family - TWO TIER | $ 1,361.06 | $ 1,473.30 | $ 112.24 | 8.25% | $ 1,379.84 | $ 1,490.98 | $ 111.14 | 8.05% |
| | Double - THREE TIER | $ 1,088.85 | $ 1,178.64 | $ 89.79 | 8.25% | $ 1,103.87 | $ 1,192.78 | $ 88.91 | 8.05% |
| | Family - THREE TIER | $ 1,415.50 | $ 1,532.23 | $ 116.73 | 8.25% | $ 1,435.04 | $ 1,550.62 | $ 115.58 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,088.85 | $ 1,178.64 | $ 89.79 | 8.25% | $ 1,103.87 | $ 1,192.78 | $ 88.91 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,034.41 | $ 1,119.71 | $ 85.30 | 8.25% | $ 1,048.68 | $ 1,133.14 | $ 84.46 | 8.05% |
| | Family - FOUR TIER | $ 1,524.39 | $ 1,650.09 | $ 125.70 | 8.25% | $ 1,545.42 | $ 1,669.90 | $ 124.48 | 8.05% |
| HA45L14 | HA45L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 553.68 | $ 599.34 | $ 45.66 | 8.25% | $ 561.32 | $ 606.53 | $ 45.21 | 8.05% |
| | Family - TWO TIER | $ 1,384.21 | $ 1,498.35 | $ 114.14 | 8.25% | $ 1,403.31 | $ 1,516.33 | $ 113.02 | 8.05% |
| | Double - THREE TIER | $ 1,107.37 | $ 1,198.68 | $ 91.31 | 8.25% | $ 1,122.65 | $ 1,213.06 | $ 90.41 | 8.05% |
| | Family - THREE TIER | $ 1,439.58 | $ 1,558.28 | $ 118.70 | 8.25% | $ 1,459.44 | $ 1,576.98 | $ 117.54 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,107.37 | $ 1,198.68 | $ 91.31 | 8.25% | $ 1,122.65 | $ 1,213.06 | $ 90.41 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,052.00 | $ 1,138.74 | $ 86.74 | 8.25% | $ 1,066.52 | $ 1,152.41 | $ 85.89 | 8.05% |
| | Family - FOUR TIER | $ 1,550.31 | $ 1,678.15 | $ 127.84 | 8.25% | $ 1,571.71 | $ 1,698.29 | $ 126.58 | 8.05% |
| HA42L14 | HA42L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 556.33 | $ 602.20 | $ 45.87 | 8.25% | $ 564.01 | $ 609.42 | $ 45.41 | 8.05% |
| | Family - TWO TIER | $ 1,390.82 | $ 1,505.49 | $ 114.67 | 8.24% | $ 1,410.01 | $ 1,523.56 | $ 113.55 | 8.05% |
| | Double - THREE TIER | $ 1,112.66 | $ 1,204.39 | $ 91.73 | 8.24% | $ 1,128.01 | $ 1,218.84 | $ 90.83 | 8.05% |
| | Family - THREE TIER | $ 1,446.45 | $ 1,565.71 | $ 119.26 | 8.25% | $ 1,466.41 | $ 1,584.50 | $ 118.09 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,112.66 | $ 1,204.39 | $ 91.73 | 8.24% | $ 1,128.01 | $ 1,218.84 | $ 90.83 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,057.02 | $ 1,144.17 | $ 87.15 | 8.24% | $ 1,071.61 | $ 1,157.90 | $ 86.29 | 8.05% |
| | Family - FOUR TIER | $ 1,557.72 | $ 1,686.15 | $ 128.43 | 8.24% | $ 1,579.22 | $ 1,706.38 | $ 127.16 | 8.05% |
| HA5L14 | HA5L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 547.85 | $ 593.03 | $ 45.18 | 8.25% | $ 555.41 | $ 600.14 | $ 44.73 | 8.05% |
| | Family - TWO TIER | $ 1,369.62 | $ 1,482.56 | $ 112.94 | 8.25% | $ 1,388.52 | $ 1,500.35 | $ 111.83 | 8.05% |
| | Double - THREE TIER | $ 1,095.70 | $ 1,186.05 | $ 90.35 | 8.25% | $ 1,110.82 | $ 1,200.28 | $ 89.46 | 8.05% |
| | Family - THREE TIER | $ 1,424.40 | $ 1,541.87 | $ 117.47 | 8.25% | $ 1,444.06 | $ 1,560.37 | $ 116.31 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,095.70 | $ 1,186.05 | $ 90.35 | 8.25% | $ 1,110.82 | $ 1,200.28 | $ 89.46 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,040.91 | $ 1,126.75 | $ 85.84 | 8.25% | $ 1,055.27 | $ 1,140.27 | $ 85.00 | 8.05% |
| | Family - FOUR TIER | $ 1,533.97 | $ 1,660.47 | $ 126.50 | 8.25% | $ 1,555.14 | $ 1,680.40 | $ 125.26 | 8.05% |
| HA14L14 | HA14L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 550.96 | $ 596.39 | $ 45.43 | 8.25% | $ 558.56 | $ 603.55 | $ 44.99 | 8.05% |
| | Family - TWO TIER | $ 1,377.40 | $ 1,490.99 | $ 113.59 | 8.25% | $ 1,396.41 | $ 1,508.88 | $ 112.47 | 8.05% |
| | Double - THREE TIER | $ 1,101.92 | $ 1,192.79 | $ 90.87 | 8.25% | $ 1,117.13 | $ 1,207.10 | $ 89.97 | 8.05% |
| | Family - THREE TIER | $ 1,432.50 | $ 1,550.62 | $ 118.12 | 8.25% | $ 1,452.26 | $ 1,569.23 | $ 116.97 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,101.92 | $ 1,192.79 | $ 90.87 | 8.25% | $ 1,117.13 | $ 1,207.10 | $ 89.97 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,046.82 | $ 1,133.15 | $ 86.33 | 8.25% | $ 1,061.27 | $ 1,146.75 | $ 85.48 | 8.05% |
| | Family - FOUR TIER | $ 1,542.69 | $ 1,669.90 | $ 127.21 | 8.25% | $ 1,563.98 | $ 1,689.94 | $ 125.96 | 8.05% |
| HA24L14 | HA24L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 563.10 | $ 609.53 | $ 46.43 | 8.25% | $ 570.87 | $ 616.85 | $ 45.98 | 8.05% |
| | Family - TWO TIER | $ 1,407.74 | $ 1,523.83 | $ 116.09 | 8.25% | $ 1,427.17 | $ 1,542.12 | $ 114.95 | 8.05% |
| | Double - THREE TIER | $ 1,126.19 | $ 1,219.06 | $ 92.87 | 8.25% | $ 1,141.74 | $ 1,233.69 | $ 91.95 | 8.05% |
| | Family - THREE TIER | $ 1,464.05 | $ 1,584.78 | $ 120.73 | 8.25% | $ 1,484.26 | $ 1,603.80 | $ 119.54 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,126.19 | $ 1,219.06 | $ 92.87 | 8.25% | $ 1,141.74 | $ 1,233.69 | $ 91.95 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,069.88 | $ 1,158.11 | $ 88.23 | 8.25% | $ 1,084.65 | $ 1,172.01 | $ 87.36 | 8.05% |
| | Family - FOUR TIER | $ 1,576.67 | $ 1,706.69 | $ 130.02 | 8.25% | $ 1,598.43 | $ 1,727.17 | $ 128.74 | 8.05% |
| HA20L14 | HA20L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 568.13 | $ 614.97 | $ 46.84 | 8.24% | $ 575.97 | $ 622.35 | $ 46.38 | 8.05% |
| | Family - TWO TIER | $ 1,420.32 | $ 1,537.43 | $ 117.11 | 8.25% | $ 1,439.92 | $ 1,555.88 | $ 115.96 | 8.05% |
| | Double - THREE TIER | $ 1,136.26 | $ 1,229.94 | $ 93.68 | 8.24% | $ 1,151.94 | $ 1,244.70 | $ 92.76 | 8.05% |
| | Family - THREE TIER | $ 1,477.13 | $ 1,598.93 | $ 121.80 | 8.25% | $ 1,497.52 | $ 1,618.12 | $ 120.60 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,136.26 | $ 1,229.94 | $ 93.68 | 8.24% | $ 1,151.94 | $ 1,244.70 | $ 92.76 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,079.44 | $ 1,168.45 | $ 89.01 | 8.25% | $ 1,094.34 | $ 1,182.47 | $ 88.13 | 8.05% |
| | Family - FOUR TIER | $ 1,590.76 | $ 1,721.92 | $ 131.16 | 8.25% | $ 1,612.71 | $ 1,742.59 | $ 129.88 | 8.05% |

**Capital District Physicians' Health Plan, Inc**
**Region 6 (Syracuse)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 1 Current Rate | 2015 Quarter 1 Proposed Rate | Quarter 1 Amount of Adjustment | Quarter 1 Percent Change | 2014 Quarter 2 Current Rate | 2015 Quarter 2 Proposed Rate | Quarter 2 Amount of Adjustment | Quarter 2 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *First Quarter 2014 (1/1/2014 - 3/31/2014)* | | | | *Second Quarter 2014 (4/1/2014 - 6/30/2014)* | | | |
| HA30L14 | HA30L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 547.64 | $ 594.91 | $ 47.27 | 8.63% | $ 555.20 | $ 602.05 | $ 46.85 | 8.44% |
| | Family - TWO TIER | $ 1,369.11 | $ 1,487.27 | $ 118.16 | 8.63% | $ 1,388.01 | $ 1,505.11 | $ 117.10 | 8.44% |
| | Double - THREE TIER | $ 1,095.29 | $ 1,189.81 | $ 94.52 | 8.63% | $ 1,110.40 | $ 1,204.09 | $ 93.69 | 8.44% |
| | Family - THREE TIER | $ 1,423.88 | $ 1,546.76 | $ 122.88 | 8.63% | $ 1,443.53 | $ 1,565.32 | $ 121.79 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,095.29 | $ 1,189.81 | $ 94.52 | 8.63% | $ 1,110.40 | $ 1,204.09 | $ 93.69 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,040.52 | $ 1,130.32 | $ 89.80 | 8.63% | $ 1,054.88 | $ 1,143.89 | $ 89.01 | 8.44% |
| | Family - FOUR TIER | $ 1,533.40 | $ 1,665.74 | $ 132.34 | 8.63% | $ 1,554.57 | $ 1,685.73 | $ 131.16 | 8.44% |
| HA9L14 | HA9L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 553.37 | $ 601.13 | $ 47.76 | 8.63% | $ 561.01 | $ 608.35 | $ 47.34 | 8.44% |
| | Family - TWO TIER | $ 1,383.43 | $ 1,502.83 | $ 119.40 | 8.63% | $ 1,402.52 | $ 1,520.87 | $ 118.35 | 8.44% |
| | Double - THREE TIER | $ 1,106.75 | $ 1,202.27 | $ 95.52 | 8.63% | $ 1,122.02 | $ 1,216.69 | $ 94.67 | 8.44% |
| | Family - THREE TIER | $ 1,438.77 | $ 1,562.94 | $ 124.17 | 8.63% | $ 1,458.62 | $ 1,581.70 | $ 123.08 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,106.75 | $ 1,202.27 | $ 95.52 | 8.63% | $ 1,122.02 | $ 1,216.69 | $ 94.67 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,051.41 | $ 1,142.15 | $ 90.74 | 8.63% | $ 1,065.92 | $ 1,155.86 | $ 89.94 | 8.44% |
| | Family - FOUR TIER | $ 1,549.44 | $ 1,683.17 | $ 133.73 | 8.63% | $ 1,570.83 | $ 1,703.37 | $ 132.54 | 8.44% |
| HA4L14 | HA4L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 551.96 | $ 599.60 | $ 47.64 | 8.63% | $ 559.58 | $ 606.79 | $ 47.21 | 8.44% |
| | Family - TWO TIER | $ 1,379.90 | $ 1,498.99 | $ 119.09 | 8.63% | $ 1,398.94 | $ 1,516.98 | $ 118.04 | 8.44% |
| | Double - THREE TIER | $ 1,103.92 | $ 1,199.19 | $ 95.27 | 8.63% | $ 1,119.15 | $ 1,213.59 | $ 94.44 | 8.44% |
| | Family - THREE TIER | $ 1,435.09 | $ 1,558.95 | $ 123.86 | 8.63% | $ 1,454.90 | $ 1,577.66 | $ 122.76 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,103.92 | $ 1,199.19 | $ 95.27 | 8.63% | $ 1,119.15 | $ 1,213.59 | $ 94.44 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,048.72 | $ 1,139.24 | $ 90.52 | 8.63% | $ 1,063.20 | $ 1,152.91 | $ 89.71 | 8.44% |
| | Family - FOUR TIER | $ 1,545.49 | $ 1,678.87 | $ 133.38 | 8.63% | $ 1,566.81 | $ 1,699.02 | $ 132.21 | 8.44% |
| HA17L14 | HA17L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 556.70 | $ 604.75 | $ 48.05 | 8.63% | $ 564.39 | $ 612.01 | $ 47.62 | 8.44% |
| | Family - TWO TIER | $ 1,391.76 | $ 1,511.88 | $ 120.12 | 8.63% | $ 1,410.96 | $ 1,530.02 | $ 119.06 | 8.44% |
| | Double - THREE TIER | $ 1,113.41 | $ 1,209.50 | $ 96.09 | 8.63% | $ 1,128.77 | $ 1,224.02 | $ 95.25 | 8.44% |
| | Family - THREE TIER | $ 1,447.43 | $ 1,572.35 | $ 124.92 | 8.63% | $ 1,467.40 | $ 1,591.22 | $ 123.82 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,113.41 | $ 1,209.50 | $ 96.09 | 8.63% | $ 1,128.77 | $ 1,224.02 | $ 95.25 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,057.74 | $ 1,149.03 | $ 91.29 | 8.63% | $ 1,072.33 | $ 1,162.81 | $ 90.48 | 8.44% |
| | Family - FOUR TIER | $ 1,558.77 | $ 1,693.30 | $ 134.53 | 8.63% | $ 1,580.28 | $ 1,713.62 | $ 133.34 | 8.44% |
| HA13L14 | HA13L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 559.73 | $ 608.04 | $ 48.31 | 8.63% | $ 567.46 | $ 615.34 | $ 47.88 | 8.44% |
| | Family - TWO TIER | $ 1,399.33 | $ 1,520.10 | $ 120.77 | 8.63% | $ 1,418.64 | $ 1,538.34 | $ 119.70 | 8.44% |
| | Double - THREE TIER | $ 1,119.46 | $ 1,216.08 | $ 96.62 | 8.63% | $ 1,134.91 | $ 1,230.67 | $ 95.76 | 8.44% |
| | Family - THREE TIER | $ 1,455.30 | $ 1,580.90 | $ 125.60 | 8.63% | $ 1,475.38 | $ 1,599.88 | $ 124.50 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,119.46 | $ 1,216.08 | $ 96.62 | 8.63% | $ 1,134.91 | $ 1,230.67 | $ 95.76 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,063.49 | $ 1,155.28 | $ 91.79 | 8.63% | $ 1,078.17 | $ 1,169.14 | $ 90.97 | 8.44% |
| | Family - FOUR TIER | $ 1,567.25 | $ 1,702.51 | $ 135.26 | 8.63% | $ 1,588.88 | $ 1,722.94 | $ 134.06 | 8.44% |
| HA8L14 | HA8L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 570.13 | $ 619.33 | $ 49.20 | 8.63% | $ 578.00 | $ 626.77 | $ 48.77 | 8.44% |
| | Family - TWO TIER | $ 1,425.32 | $ 1,548.33 | $ 123.01 | 8.63% | $ 1,444.99 | $ 1,566.91 | $ 121.92 | 8.44% |
| | Double - THREE TIER | $ 1,140.26 | $ 1,238.67 | $ 98.41 | 8.63% | $ 1,155.99 | $ 1,253.53 | $ 97.54 | 8.44% |
| | Family - THREE TIER | $ 1,482.33 | $ 1,610.27 | $ 127.94 | 8.63% | $ 1,502.79 | $ 1,629.59 | $ 126.80 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,140.26 | $ 1,238.67 | $ 98.41 | 8.63% | $ 1,155.99 | $ 1,253.53 | $ 97.54 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,083.24 | $ 1,176.73 | $ 93.49 | 8.63% | $ 1,098.19 | $ 1,190.86 | $ 92.67 | 8.44% |
| | Family - FOUR TIER | $ 1,596.36 | $ 1,734.13 | $ 137.77 | 8.63% | $ 1,618.39 | $ 1,754.94 | $ 136.55 | 8.44% |
| HA3L14 | HA3L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 568.71 | $ 617.80 | $ 49.09 | 8.63% | $ 576.56 | $ 625.21 | $ 48.65 | 8.44% |
| | Family - TWO TIER | $ 1,421.79 | $ 1,544.50 | $ 122.71 | 8.63% | $ 1,441.41 | $ 1,563.03 | $ 121.62 | 8.44% |
| | Double - THREE TIER | $ 1,137.43 | $ 1,235.60 | $ 98.17 | 8.63% | $ 1,153.13 | $ 1,250.42 | $ 97.29 | 8.44% |
| | Family - THREE TIER | $ 1,478.66 | $ 1,606.28 | $ 127.62 | 8.63% | $ 1,499.06 | $ 1,625.55 | $ 126.49 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,137.43 | $ 1,235.60 | $ 98.17 | 8.63% | $ 1,153.13 | $ 1,250.42 | $ 97.29 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,080.56 | $ 1,173.82 | $ 93.26 | 8.63% | $ 1,095.47 | $ 1,187.90 | $ 92.43 | 8.44% |
| | Family - FOUR TIER | $ 1,592.40 | $ 1,729.84 | $ 137.44 | 8.63% | $ 1,614.38 | $ 1,750.59 | $ 136.21 | 8.44% |
| HA16L14 | HA16L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 573.46 | $ 622.95 | $ 49.49 | 8.63% | $ 581.37 | $ 630.43 | $ 49.06 | 8.44% |
| | Family - TWO TIER | $ 1,433.65 | $ 1,557.38 | $ 123.73 | 8.63% | $ 1,453.43 | $ 1,576.07 | $ 122.64 | 8.44% |
| | Double - THREE TIER | $ 1,146.92 | $ 1,245.90 | $ 98.98 | 8.63% | $ 1,162.74 | $ 1,260.86 | $ 98.12 | 8.44% |
| | Family - THREE TIER | $ 1,490.99 | $ 1,619.68 | $ 128.69 | 8.63% | $ 1,511.57 | $ 1,639.11 | $ 127.54 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,146.92 | $ 1,245.90 | $ 98.98 | 8.63% | $ 1,162.74 | $ 1,260.86 | $ 98.12 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,089.57 | $ 1,183.61 | $ 94.04 | 8.63% | $ 1,104.61 | $ 1,197.81 | $ 93.20 | 8.44% |
| | Family - FOUR TIER | $ 1,605.68 | $ 1,744.27 | $ 138.59 | 8.63% | $ 1,627.84 | $ 1,765.20 | $ 137.36 | 8.44% |
| HA50L14 | HA50L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 582.49 | $ 632.77 | $ 50.28 | 8.63% | $ 590.53 | $ 640.36 | $ 49.83 | 8.44% |
| | Family - TWO TIER | $ 1,456.23 | $ 1,581.93 | $ 125.70 | 8.63% | $ 1,476.33 | $ 1,600.91 | $ 124.58 | 8.44% |
| | Double - THREE TIER | $ 1,164.98 | $ 1,265.54 | $ 100.56 | 8.63% | $ 1,181.06 | $ 1,280.73 | $ 99.67 | 8.44% |
| | Family - THREE TIER | $ 1,514.48 | $ 1,645.21 | $ 130.73 | 8.63% | $ 1,535.38 | $ 1,664.95 | $ 129.57 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,164.98 | $ 1,265.54 | $ 100.56 | 8.63% | $ 1,181.06 | $ 1,280.73 | $ 99.67 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,106.74 | $ 1,202.27 | $ 95.53 | 8.63% | $ 1,122.01 | $ 1,216.69 | $ 94.68 | 8.44% |
| | Family - FOUR TIER | $ 1,630.98 | $ 1,771.76 | $ 140.78 | 8.63% | $ 1,653.49 | $ 1,793.02 | $ 139.53 | 8.44% |

**Capital District Physicians' Health Plan, Inc**
**Region 6 (Syracuse)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 3 Current Rate | 2015 Quarter 3 Proposed Rate | Quarter 3 Amount of Adjustment | Quarter 3 Percent Change | 2014 Quarter 4 Current Rate | 2015 Quarter 4 Proposed Rate | Quarter 4 Amount of Adjustment | Quarter 4 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *Third Quarter 2014 (7/1/2014 - 9/30/2014)* | | | | *Fourth Quarter 2014 (10/1/2014 - 12/31/2014)* | | | |
| HA30L14 | HA30L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 562.86 | $ 609.27 | $ 46.41 | 8.25% | $ 570.63 | $ 616.58 | $ 45.95 | 8.05% |
| | Family - TWO TIER | $ 1,407.16 | $ 1,523.18 | $ 116.02 | 8.24% | $ 1,426.58 | $ 1,541.45 | $ 114.87 | 8.05% |
| | Double - THREE TIER | $ 1,125.73 | $ 1,218.54 | $ 92.81 | 8.24% | $ 1,141.26 | $ 1,233.16 | $ 91.90 | 8.05% |
| | Family - THREE TIER | $ 1,463.45 | $ 1,584.10 | $ 120.65 | 8.24% | $ 1,483.64 | $ 1,603.11 | $ 119.47 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,125.73 | $ 1,218.54 | $ 92.81 | 8.24% | $ 1,141.26 | $ 1,233.16 | $ 91.90 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,069.44 | $ 1,157.61 | $ 88.17 | 8.24% | $ 1,084.20 | $ 1,171.51 | $ 87.31 | 8.05% |
| | Family - FOUR TIER | $ 1,576.02 | $ 1,705.96 | $ 129.94 | 8.24% | $ 1,597.77 | $ 1,726.43 | $ 128.66 | 8.05% |
| HA9L14 | HA9L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 568.75 | $ 615.65 | $ 46.90 | 8.25% | $ 576.60 | $ 623.03 | $ 46.43 | 8.05% |
| | Family - TWO TIER | $ 1,421.88 | $ 1,539.12 | $ 117.24 | 8.25% | $ 1,441.50 | $ 1,557.59 | $ 116.09 | 8.05% |
| | Double - THREE TIER | $ 1,137.50 | $ 1,231.29 | $ 93.79 | 8.25% | $ 1,153.20 | $ 1,246.07 | $ 92.87 | 8.05% |
| | Family - THREE TIER | $ 1,478.75 | $ 1,600.68 | $ 121.93 | 8.25% | $ 1,499.16 | $ 1,619.89 | $ 120.73 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,137.50 | $ 1,231.29 | $ 93.79 | 8.25% | $ 1,153.20 | $ 1,246.07 | $ 92.87 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,080.63 | $ 1,169.73 | $ 89.10 | 8.25% | $ 1,095.54 | $ 1,183.76 | $ 88.22 | 8.05% |
| | Family - FOUR TIER | $ 1,592.50 | $ 1,723.81 | $ 131.31 | 8.25% | $ 1,614.48 | $ 1,744.50 | $ 130.02 | 8.05% |
| HA4L14 | HA4L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 567.30 | $ 614.07 | $ 46.77 | 8.24% | $ 575.13 | $ 621.44 | $ 46.31 | 8.05% |
| | Family - TWO TIER | $ 1,418.25 | $ 1,535.19 | $ 116.94 | 8.25% | $ 1,437.82 | $ 1,553.61 | $ 115.79 | 8.05% |
| | Double - THREE TIER | $ 1,134.60 | $ 1,228.15 | $ 93.55 | 8.25% | $ 1,150.25 | $ 1,242.89 | $ 92.64 | 8.05% |
| | Family - THREE TIER | $ 1,474.98 | $ 1,596.59 | $ 121.61 | 8.24% | $ 1,495.33 | $ 1,615.75 | $ 120.42 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,134.60 | $ 1,228.15 | $ 93.55 | 8.25% | $ 1,150.25 | $ 1,242.89 | $ 92.64 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,077.87 | $ 1,166.74 | $ 88.87 | 8.24% | $ 1,092.74 | $ 1,180.74 | $ 88.00 | 8.05% |
| | Family - FOUR TIER | $ 1,588.44 | $ 1,719.41 | $ 130.97 | 8.25% | $ 1,610.36 | $ 1,740.04 | $ 129.68 | 8.05% |
| HA17L14 | HA17L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 572.17 | $ 619.35 | $ 47.18 | 8.25% | $ 580.07 | $ 626.78 | $ 46.71 | 8.05% |
| | Family - TWO TIER | $ 1,430.44 | $ 1,548.38 | $ 117.94 | 8.25% | $ 1,450.18 | $ 1,566.96 | $ 116.78 | 8.05% |
| | Double - THREE TIER | $ 1,144.35 | $ 1,238.70 | $ 94.35 | 8.24% | $ 1,160.14 | $ 1,253.57 | $ 93.43 | 8.05% |
| | Family - THREE TIER | $ 1,487.65 | $ 1,610.32 | $ 122.67 | 8.25% | $ 1,508.18 | $ 1,629.64 | $ 121.46 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,144.35 | $ 1,238.70 | $ 94.35 | 8.24% | $ 1,160.14 | $ 1,253.57 | $ 93.43 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,087.13 | $ 1,176.77 | $ 89.64 | 8.25% | $ 1,102.13 | $ 1,190.89 | $ 88.76 | 8.05% |
| | Family - FOUR TIER | $ 1,602.09 | $ 1,734.19 | $ 132.10 | 8.25% | $ 1,624.20 | $ 1,755.00 | $ 130.80 | 8.05% |
| HA13L14 | HA13L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 575.29 | $ 622.72 | $ 47.43 | 8.24% | $ 583.23 | $ 630.19 | $ 46.96 | 8.05% |
| | Family - TWO TIER | $ 1,438.22 | $ 1,556.80 | $ 118.58 | 8.24% | $ 1,458.06 | $ 1,575.48 | $ 117.42 | 8.05% |
| | Double - THREE TIER | $ 1,150.57 | $ 1,245.44 | $ 94.87 | 8.25% | $ 1,166.45 | $ 1,260.39 | $ 93.94 | 8.05% |
| | Family - THREE TIER | $ 1,495.75 | $ 1,619.07 | $ 123.32 | 8.24% | $ 1,516.39 | $ 1,638.50 | $ 122.11 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,150.57 | $ 1,245.44 | $ 94.87 | 8.25% | $ 1,166.45 | $ 1,260.39 | $ 93.94 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,093.04 | $ 1,183.17 | $ 90.13 | 8.25% | $ 1,108.13 | $ 1,197.37 | $ 89.24 | 8.05% |
| | Family - FOUR TIER | $ 1,610.80 | $ 1,743.62 | $ 132.82 | 8.25% | $ 1,633.03 | $ 1,764.54 | $ 131.51 | 8.05% |
| HA8L14 | HA8L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 585.97 | $ 634.29 | $ 48.32 | 8.25% | $ 594.06 | $ 641.90 | $ 47.84 | 8.05% |
| | Family - TWO TIER | $ 1,464.93 | $ 1,585.72 | $ 120.79 | 8.25% | $ 1,485.15 | $ 1,604.75 | $ 119.60 | 8.05% |
| | Double - THREE TIER | $ 1,171.94 | $ 1,268.57 | $ 96.63 | 8.25% | $ 1,188.12 | $ 1,283.80 | $ 95.68 | 8.05% |
| | Family - THREE TIER | $ 1,523.53 | $ 1,649.15 | $ 125.62 | 8.25% | $ 1,544.55 | $ 1,668.94 | $ 124.39 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,171.94 | $ 1,268.57 | $ 96.63 | 8.25% | $ 1,188.12 | $ 1,283.80 | $ 95.68 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,113.35 | $ 1,205.15 | $ 91.80 | 8.25% | $ 1,128.71 | $ 1,219.61 | $ 90.90 | 8.05% |
| | Family - FOUR TIER | $ 1,640.72 | $ 1,776.00 | $ 135.28 | 8.25% | $ 1,663.36 | $ 1,797.32 | $ 133.96 | 8.05% |
| HA3L14 | HA3L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 584.52 | $ 632.71 | $ 48.19 | 8.24% | $ 592.59 | $ 640.31 | $ 47.72 | 8.05% |
| | Family - TWO TIER | $ 1,461.30 | $ 1,581.79 | $ 120.49 | 8.25% | $ 1,481.46 | $ 1,600.77 | $ 119.31 | 8.05% |
| | Double - THREE TIER | $ 1,169.04 | $ 1,265.43 | $ 96.39 | 8.25% | $ 1,185.17 | $ 1,280.62 | $ 95.45 | 8.05% |
| | Family - THREE TIER | $ 1,519.75 | $ 1,645.06 | $ 125.31 | 8.25% | $ 1,540.72 | $ 1,664.80 | $ 124.08 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,169.04 | $ 1,265.43 | $ 96.39 | 8.25% | $ 1,185.17 | $ 1,280.62 | $ 95.45 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,110.59 | $ 1,202.16 | $ 91.57 | 8.25% | $ 1,125.91 | $ 1,216.58 | $ 90.67 | 8.05% |
| | Family - FOUR TIER | $ 1,636.65 | $ 1,771.60 | $ 134.95 | 8.25% | $ 1,659.24 | $ 1,792.86 | $ 133.62 | 8.05% |
| HA16L14 | HA16L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 589.40 | $ 637.99 | $ 48.59 | 8.24% | $ 597.53 | $ 645.65 | $ 48.12 | 8.05% |
| | Family - TWO TIER | $ 1,473.49 | $ 1,594.98 | $ 121.49 | 8.25% | $ 1,493.82 | $ 1,614.12 | $ 120.30 | 8.05% |
| | Double - THREE TIER | $ 1,178.79 | $ 1,275.99 | $ 97.20 | 8.25% | $ 1,195.06 | $ 1,291.30 | $ 96.24 | 8.05% |
| | Family - THREE TIER | $ 1,532.43 | $ 1,658.78 | $ 126.35 | 8.25% | $ 1,553.57 | $ 1,678.69 | $ 125.12 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,178.79 | $ 1,275.99 | $ 97.20 | 8.25% | $ 1,195.06 | $ 1,291.30 | $ 96.24 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,119.85 | $ 1,212.19 | $ 92.34 | 8.25% | $ 1,135.30 | $ 1,226.73 | $ 91.43 | 8.05% |
| | Family - FOUR TIER | $ 1,650.31 | $ 1,786.38 | $ 136.07 | 8.25% | $ 1,673.08 | $ 1,807.82 | $ 134.74 | 8.05% |
| HA50L14 | HA50L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 598.68 | $ 648.05 | $ 49.37 | 8.25% | $ 606.94 | $ 655.83 | $ 48.89 | 8.06% |
| | Family - TWO TIER | $ 1,496.70 | $ 1,620.12 | $ 123.42 | 8.25% | $ 1,517.35 | $ 1,639.56 | $ 122.21 | 8.05% |
| | Double - THREE TIER | $ 1,197.36 | $ 1,296.10 | $ 98.74 | 8.25% | $ 1,213.88 | $ 1,311.65 | $ 97.77 | 8.05% |
| | Family - THREE TIER | $ 1,556.57 | $ 1,684.93 | $ 128.36 | 8.25% | $ 1,578.05 | $ 1,705.15 | $ 127.10 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,197.36 | $ 1,296.10 | $ 98.74 | 8.25% | $ 1,213.88 | $ 1,311.65 | $ 97.77 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,137.49 | $ 1,231.29 | $ 93.80 | 8.25% | $ 1,153.19 | $ 1,246.07 | $ 92.88 | 8.05% |
| | Family - FOUR TIER | $ 1,676.30 | $ 1,814.54 | $ 138.24 | 8.25% | $ 1,699.44 | $ 1,836.31 | $ 136.87 | 8.05% |

**Capital District Physicians' Health Plan, Inc**
**Region 6 (Syracuse)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 1 Current Rate | 2015 Quarter 1 Proposed Rate | Quarter 1 Amount of Adjustment | Quarter 1 Percent Change | 2014 Quarter 2 Current Rate | 2015 Quarter 2 Proposed Rate | Quarter 2 Amount of Adjustment | Quarter 2 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *First Quarter 2014 (1/1/2014 - 3/31/2014)* | | | | *Second Quarter 2014 (4/1/2014 - 6/30/2014)* | | | |
| HA12L14 | HA12L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 576.49 | $ 626.24 | $ 49.75 | 8.63% | $ 584.44 | $ 633.76 | $ 49.32 | 8.44% |
| | Family - TWO TIER | $ 1,441.22 | $ 1,565.60 | $ 124.38 | 8.63% | $ 1,461.11 | $ 1,584.39 | $ 123.28 | 8.44% |
| | Double - THREE TIER | $ 1,152.97 | $ 1,252.48 | $ 99.51 | 8.63% | $ 1,168.88 | $ 1,267.51 | $ 98.63 | 8.44% |
| | Family - THREE TIER | $ 1,498.86 | $ 1,628.23 | $ 129.37 | 8.63% | $ 1,519.55 | $ 1,647.77 | $ 128.22 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,152.97 | $ 1,252.48 | $ 99.51 | 8.63% | $ 1,168.88 | $ 1,267.51 | $ 98.63 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,095.32 | $ 1,189.86 | $ 94.54 | 8.63% | $ 1,110.44 | $ 1,204.14 | $ 93.70 | 8.44% |
| | Family - FOUR TIER | $ 1,614.16 | $ 1,753.48 | $ 139.32 | 8.63% | $ 1,636.44 | $ 1,774.52 | $ 138.08 | 8.44% |
| HA7L14 | HA7L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 588.98 | $ 639.81 | $ 50.83 | 8.63% | $ 597.11 | $ 647.49 | $ 50.38 | 8.44% |
| | Family - TWO TIER | $ 1,472.44 | $ 1,599.53 | $ 127.09 | 8.63% | $ 1,492.76 | $ 1,618.73 | $ 125.97 | 8.44% |
| | Double - THREE TIER | $ 1,177.95 | $ 1,279.63 | $ 101.68 | 8.63% | $ 1,194.21 | $ 1,294.98 | $ 100.77 | 8.44% |
| | Family - THREE TIER | $ 1,531.34 | $ 1,663.52 | $ 132.18 | 8.63% | $ 1,552.47 | $ 1,683.48 | $ 131.01 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,177.95 | $ 1,279.63 | $ 101.68 | 8.63% | $ 1,194.21 | $ 1,294.98 | $ 100.77 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,119.06 | $ 1,215.65 | $ 96.59 | 8.63% | $ 1,134.50 | $ 1,230.23 | $ 95.73 | 8.44% |
| | Family - FOUR TIER | $ 1,649.14 | $ 1,791.48 | $ 142.34 | 8.63% | $ 1,671.89 | $ 1,812.98 | $ 141.09 | 8.44% |
| HA2L14 | HA2L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 577.27 | $ 627.09 | $ 49.82 | 8.63% | $ 585.24 | $ 634.62 | $ 49.38 | 8.44% |
| | Family - TWO TIER | $ 1,443.17 | $ 1,567.74 | $ 124.57 | 8.63% | $ 1,463.09 | $ 1,586.55 | $ 123.46 | 8.44% |
| | Double - THREE TIER | $ 1,154.54 | $ 1,254.19 | $ 99.65 | 8.63% | $ 1,170.47 | $ 1,269.24 | $ 98.77 | 8.44% |
| | Family - THREE TIER | $ 1,500.90 | $ 1,630.45 | $ 129.55 | 8.63% | $ 1,521.61 | $ 1,650.01 | $ 128.40 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,154.54 | $ 1,254.19 | $ 99.65 | 8.63% | $ 1,170.47 | $ 1,269.24 | $ 98.77 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,096.81 | $ 1,191.48 | $ 94.67 | 8.63% | $ 1,111.95 | $ 1,205.78 | $ 93.83 | 8.44% |
| | Family - FOUR TIER | $ 1,616.35 | $ 1,755.86 | $ 139.51 | 8.63% | $ 1,638.66 | $ 1,776.93 | $ 138.27 | 8.44% |
| HA15L14 | HA15L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 592.31 | $ 643.43 | $ 51.12 | 8.63% | $ 600.48 | $ 651.15 | $ 50.67 | 8.44% |
| | Family - TWO TIER | $ 1,480.77 | $ 1,608.58 | $ 127.81 | 8.63% | $ 1,501.20 | $ 1,627.88 | $ 126.68 | 8.44% |
| | Double - THREE TIER | $ 1,184.62 | $ 1,286.86 | $ 102.24 | 8.63% | $ 1,200.96 | $ 1,302.31 | $ 101.35 | 8.44% |
| | Family - THREE TIER | $ 1,540.00 | $ 1,672.92 | $ 132.92 | 8.63% | $ 1,561.25 | $ 1,693.00 | $ 131.75 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,184.62 | $ 1,286.86 | $ 102.24 | 8.63% | $ 1,200.96 | $ 1,302.31 | $ 101.35 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,125.39 | $ 1,222.52 | $ 97.13 | 8.63% | $ 1,140.92 | $ 1,237.19 | $ 96.27 | 8.44% |
| | Family - FOUR TIER | $ 1,658.46 | $ 1,801.61 | $ 143.15 | 8.63% | $ 1,681.35 | $ 1,823.23 | $ 141.88 | 8.44% |
| HA11L14 | HA11L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 595.34 | $ 646.72 | $ 51.38 | 8.63% | $ 603.55 | $ 654.48 | $ 50.93 | 8.44% |
| | Family - TWO TIER | $ 1,488.34 | $ 1,616.80 | $ 128.46 | 8.63% | $ 1,508.88 | $ 1,636.20 | $ 127.32 | 8.44% |
| | Double - THREE TIER | $ 1,190.67 | $ 1,293.44 | $ 102.77 | 8.63% | $ 1,207.10 | $ 1,308.96 | $ 101.86 | 8.44% |
| | Family - THREE TIER | $ 1,547.87 | $ 1,681.48 | $ 133.61 | 8.63% | $ 1,569.23 | $ 1,701.65 | $ 132.42 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,190.67 | $ 1,293.44 | $ 102.77 | 8.63% | $ 1,207.10 | $ 1,308.96 | $ 101.86 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,131.14 | $ 1,228.77 | $ 97.63 | 8.63% | $ 1,146.75 | $ 1,243.52 | $ 96.77 | 8.44% |
| | Family - FOUR TIER | $ 1,666.94 | $ 1,810.82 | $ 143.88 | 8.63% | $ 1,689.94 | $ 1,832.55 | $ 142.61 | 8.44% |
| HA1L14 | HA1L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 596.12 | $ 647.57 | $ 51.45 | 8.63% | $ 604.34 | $ 655.34 | $ 51.00 | 8.44% |
| | Family - TWO TIER | $ 1,490.30 | $ 1,618.94 | $ 128.64 | 8.63% | $ 1,510.86 | $ 1,638.36 | $ 127.50 | 8.44% |
| | Double - THREE TIER | $ 1,192.24 | $ 1,295.15 | $ 102.91 | 8.63% | $ 1,208.69 | $ 1,310.69 | $ 102.00 | 8.44% |
| | Family - THREE TIER | $ 1,549.91 | $ 1,683.69 | $ 133.78 | 8.63% | $ 1,571.30 | $ 1,703.90 | $ 132.60 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,192.24 | $ 1,295.15 | $ 102.91 | 8.63% | $ 1,208.69 | $ 1,310.69 | $ 102.00 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,132.62 | $ 1,230.39 | $ 97.77 | 8.63% | $ 1,148.25 | $ 1,245.16 | $ 96.91 | 8.44% |
| | Family - FOUR TIER | $ 1,669.13 | $ 1,813.21 | $ 144.08 | 8.63% | $ 1,692.17 | $ 1,834.97 | $ 142.80 | 8.44% |

**Capital District Physicians' Health Plan, Inc**
**Region 6 (Syracuse)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 3 Current Rate | 2015 Quarter 3 Proposed Rate | Quarter 3 Amount of Adjustment | Quarter 3 Percent Change | 2014 Quarter 4 Current Rate | 2015 Quarter 4 Proposed Rate | Quarter 4 Amount of Adjustment | Quarter 4 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *Third Quarter 2014 (7/1/2014 - 9/30/2014)* | | | | *Fourth Quarter 2014 (10/1/2014 - 12/31/2014)* | | | |
| HA12L14 | HA12L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 592.51 | $ 641.36 | $ 48.85 | 8.24% | $ 600.68 | $ 649.06 | $ 48.38 | 8.05% |
| | Family - TWO TIER | $ 1,481.27 | $ 1,603.40 | $ 122.13 | 8.24% | $ 1,501.71 | $ 1,622.64 | $ 120.93 | 8.05% |
| | Double - THREE TIER | $ 1,185.01 | $ 1,282.72 | $ 97.71 | 8.25% | $ 1,201.37 | $ 1,298.12 | $ 96.75 | 8.05% |
| | Family - THREE TIER | $ 1,540.52 | $ 1,667.54 | $ 127.02 | 8.25% | $ 1,561.78 | $ 1,687.55 | $ 125.77 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,185.01 | $ 1,282.72 | $ 97.71 | 8.25% | $ 1,201.37 | $ 1,298.12 | $ 96.75 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,125.76 | $ 1,218.59 | $ 92.83 | 8.25% | $ 1,141.30 | $ 1,233.21 | $ 91.91 | 8.05% |
| | Family - FOUR TIER | $ 1,659.02 | $ 1,795.81 | $ 136.79 | 8.25% | $ 1,681.92 | $ 1,817.36 | $ 135.44 | 8.05% |
| HA7L14 | HA7L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 605.35 | $ 655.26 | $ 49.91 | 8.24% | $ 613.70 | $ 663.12 | $ 49.42 | 8.05% |
| | Family - TWO TIER | $ 1,513.36 | $ 1,638.15 | $ 124.79 | 8.25% | $ 1,534.25 | $ 1,657.81 | $ 123.56 | 8.05% |
| | Double - THREE TIER | $ 1,210.69 | $ 1,310.52 | $ 99.83 | 8.25% | $ 1,227.40 | $ 1,326.25 | $ 98.85 | 8.05% |
| | Family - THREE TIER | $ 1,573.90 | $ 1,703.68 | $ 129.78 | 8.25% | $ 1,595.62 | $ 1,724.12 | $ 128.50 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,210.69 | $ 1,310.52 | $ 99.83 | 8.25% | $ 1,227.40 | $ 1,326.25 | $ 98.85 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,150.16 | $ 1,245.00 | $ 94.84 | 8.25% | $ 1,166.03 | $ 1,259.94 | $ 93.91 | 8.05% |
| | Family - FOUR TIER | $ 1,694.97 | $ 1,834.73 | $ 139.76 | 8.25% | $ 1,718.36 | $ 1,856.75 | $ 138.39 | 8.05% |
| HA2L14 | HA2L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 593.31 | $ 642.24 | $ 48.93 | 8.25% | $ 601.50 | $ 649.94 | $ 48.44 | 8.05% |
| | Family - TWO TIER | $ 1,483.28 | $ 1,605.59 | $ 122.31 | 8.25% | $ 1,503.75 | $ 1,624.85 | $ 121.10 | 8.05% |
| | Double - THREE TIER | $ 1,186.62 | $ 1,284.47 | $ 97.85 | 8.25% | $ 1,203.00 | $ 1,299.88 | $ 96.88 | 8.05% |
| | Family - THREE TIER | $ 1,542.61 | $ 1,669.81 | $ 127.20 | 8.25% | $ 1,563.90 | $ 1,689.85 | $ 125.95 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,186.62 | $ 1,284.47 | $ 97.85 | 8.25% | $ 1,203.00 | $ 1,299.88 | $ 96.88 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,127.29 | $ 1,220.25 | $ 92.96 | 8.25% | $ 1,142.85 | $ 1,234.89 | $ 92.04 | 8.05% |
| | Family - FOUR TIER | $ 1,661.27 | $ 1,798.26 | $ 136.99 | 8.25% | $ 1,684.20 | $ 1,819.84 | $ 135.64 | 8.05% |
| HA15L14 | HA15L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 608.77 | $ 658.97 | $ 50.20 | 8.25% | $ 617.17 | $ 666.87 | $ 49.70 | 8.05% |
| | Family - TWO TIER | $ 1,521.92 | $ 1,647.42 | $ 125.50 | 8.25% | $ 1,542.92 | $ 1,667.19 | $ 124.27 | 8.05% |
| | Double - THREE TIER | $ 1,217.54 | $ 1,317.93 | $ 100.39 | 8.25% | $ 1,234.34 | $ 1,333.75 | $ 99.41 | 8.05% |
| | Family - THREE TIER | $ 1,582.80 | $ 1,713.31 | $ 130.51 | 8.25% | $ 1,604.64 | $ 1,733.87 | $ 129.23 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,217.54 | $ 1,317.93 | $ 100.39 | 8.25% | $ 1,234.34 | $ 1,333.75 | $ 99.41 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,156.66 | $ 1,252.04 | $ 95.38 | 8.25% | $ 1,172.62 | $ 1,267.06 | $ 94.44 | 8.05% |
| | Family - FOUR TIER | $ 1,704.55 | $ 1,845.11 | $ 140.56 | 8.25% | $ 1,728.07 | $ 1,867.25 | $ 139.18 | 8.05% |
| HA11L14 | HA11L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 611.88 | $ 662.34 | $ 50.46 | 8.25% | $ 620.32 | $ 670.28 | $ 49.96 | 8.05% |
| | Family - TWO TIER | $ 1,529.70 | $ 1,655.84 | $ 126.14 | 8.25% | $ 1,550.81 | $ 1,675.71 | $ 124.90 | 8.05% |
| | Double - THREE TIER | $ 1,223.76 | $ 1,324.67 | $ 100.91 | 8.25% | $ 1,240.65 | $ 1,340.57 | $ 99.92 | 8.05% |
| | Family - THREE TIER | $ 1,590.89 | $ 1,722.07 | $ 131.18 | 8.25% | $ 1,612.84 | $ 1,742.74 | $ 129.90 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,223.76 | $ 1,324.67 | $ 100.91 | 8.25% | $ 1,240.65 | $ 1,340.57 | $ 99.92 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,162.57 | $ 1,258.44 | $ 95.87 | 8.25% | $ 1,178.62 | $ 1,273.54 | $ 94.92 | 8.05% |
| | Family - FOUR TIER | $ 1,713.27 | $ 1,854.54 | $ 141.27 | 8.25% | $ 1,736.91 | $ 1,876.79 | $ 139.88 | 8.05% |
| HA1L14 | HA1L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 612.68 | $ 663.21 | $ 50.53 | 8.25% | $ 621.14 | $ 671.17 | $ 50.03 | 8.05% |
| | Family - TWO TIER | $ 1,531.71 | $ 1,658.02 | $ 126.31 | 8.25% | $ 1,552.85 | $ 1,677.92 | $ 125.07 | 8.05% |
| | Double - THREE TIER | $ 1,225.37 | $ 1,326.42 | $ 101.05 | 8.25% | $ 1,242.28 | $ 1,342.34 | $ 100.06 | 8.05% |
| | Family - THREE TIER | $ 1,592.98 | $ 1,724.34 | $ 131.36 | 8.25% | $ 1,614.96 | $ 1,745.04 | $ 130.08 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,225.37 | $ 1,326.42 | $ 101.05 | 8.25% | $ 1,242.28 | $ 1,342.34 | $ 100.06 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,164.10 | $ 1,260.10 | $ 96.00 | 8.25% | $ 1,180.17 | $ 1,275.22 | $ 95.05 | 8.05% |
| | Family - FOUR TIER | $ 1,715.52 | $ 1,856.99 | $ 141.47 | 8.25% | $ 1,739.19 | $ 1,879.27 | $ 140.08 | 8.05% |

**Capital District Physicians' Health Plan, Inc**
**Region 7 (UticaWatertown)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 1 Current Rate | 2015 Quarter 1 Proposed Rate | Quarter 1 Amount of Adjustment | Quarter 1 Percent Change | 2014 Quarter 2 Current Rate | 2015 Quarter 2 Proposed Rate | Quarter 2 Amount of Adjustment | Quarter 2 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *First Quarter 2014 (1/1/2014 - 3/31/2014)* | | | | *Second Quarter 2014 (4/1/2014 - 6/30/2014)* | | | |
| HM2L14 | HM2L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 469.76 | $ 510.31 | $ 40.55 | 8.63% | $ 476.25 | $ 516.44 | $ 40.19 | 8.44% |
| | Family - TWO TIER | $ 1,174.41 | $ 1,275.78 | $ 101.37 | 8.63% | $ 1,190.62 | $ 1,291.09 | $ 100.47 | 8.44% |
| | Double - THREE TIER | $ 939.53 | $ 1,020.62 | $ 81.09 | 8.63% | $ 952.49 | $ 1,032.87 | $ 80.38 | 8.44% |
| | Family - THREE TIER | $ 1,221.38 | $ 1,326.81 | $ 105.43 | 8.63% | $ 1,238.24 | $ 1,342.73 | $ 104.49 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 939.53 | $ 1,020.62 | $ 81.09 | 8.63% | $ 952.49 | $ 1,032.87 | $ 80.38 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 892.55 | $ 969.59 | $ 77.04 | 8.63% | $ 904.87 | $ 981.23 | $ 76.36 | 8.44% |
| | Family - FOUR TIER | $ 1,315.34 | $ 1,428.87 | $ 113.53 | 8.63% | $ 1,333.49 | $ 1,446.02 | $ 112.53 | 8.44% |
| HM1L14 | HM1L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 489.83 | $ 532.11 | $ 42.28 | 8.63% | $ 496.59 | $ 538.50 | $ 41.91 | 8.44% |
| | Family - TWO TIER | $ 1,224.57 | $ 1,330.28 | $ 105.71 | 8.63% | $ 1,241.47 | $ 1,346.24 | $ 104.77 | 8.44% |
| | Double - THREE TIER | $ 979.66 | $ 1,064.22 | $ 84.56 | 8.63% | $ 993.18 | $ 1,076.99 | $ 83.81 | 8.44% |
| | Family - THREE TIER | $ 1,273.56 | $ 1,383.49 | $ 109.93 | 8.63% | $ 1,291.13 | $ 1,400.09 | $ 108.96 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 979.66 | $ 1,064.22 | $ 84.56 | 8.63% | $ 993.18 | $ 1,076.99 | $ 83.81 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 930.68 | $ 1,011.01 | $ 80.33 | 8.63% | $ 943.52 | $ 1,023.14 | $ 79.62 | 8.44% |
| | Family - FOUR TIER | $ 1,371.52 | $ 1,489.91 | $ 118.39 | 8.63% | $ 1,390.45 | $ 1,507.79 | $ 117.34 | 8.44% |
| HM3L14 | HM3L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 492.96 | $ 535.50 | $ 42.54 | 8.63% | $ 499.76 | $ 541.93 | $ 42.17 | 8.44% |
| | Family - TWO TIER | $ 1,232.39 | $ 1,338.76 | $ 106.37 | 8.63% | $ 1,249.40 | $ 1,354.82 | $ 105.42 | 8.44% |
| | Double - THREE TIER | $ 985.91 | $ 1,071.01 | $ 85.10 | 8.63% | $ 999.52 | $ 1,083.86 | $ 84.34 | 8.44% |
| | Family - THREE TIER | $ 1,281.69 | $ 1,392.31 | $ 110.62 | 8.63% | $ 1,299.37 | $ 1,409.02 | $ 109.65 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 985.91 | $ 1,071.01 | $ 85.10 | 8.63% | $ 999.52 | $ 1,083.86 | $ 84.34 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 936.62 | $ 1,017.46 | $ 80.84 | 8.63% | $ 949.54 | $ 1,029.67 | $ 80.13 | 8.44% |
| | Family - FOUR TIER | $ 1,380.28 | $ 1,499.41 | $ 119.13 | 8.63% | $ 1,399.32 | $ 1,517.40 | $ 118.08 | 8.44% |
| HA28L14 | HA28L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 492.23 | $ 534.71 | $ 42.48 | 8.63% | $ 499.02 | $ 541.12 | $ 42.10 | 8.44% |
| | Family - TWO TIER | $ 1,230.57 | $ 1,336.77 | $ 106.20 | 8.63% | $ 1,247.55 | $ 1,352.81 | $ 105.26 | 8.44% |
| | Double - THREE TIER | $ 984.46 | $ 1,069.42 | $ 84.96 | 8.63% | $ 998.04 | $ 1,082.25 | $ 84.21 | 8.44% |
| | Family - THREE TIER | $ 1,279.79 | $ 1,390.24 | $ 110.45 | 8.63% | $ 1,297.46 | $ 1,406.92 | $ 109.46 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 984.46 | $ 1,069.42 | $ 84.96 | 8.63% | $ 998.04 | $ 1,082.25 | $ 84.21 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 935.23 | $ 1,015.95 | $ 80.72 | 8.63% | $ 948.14 | $ 1,028.14 | $ 80.00 | 8.44% |
| | Family - FOUR TIER | $ 1,378.24 | $ 1,497.18 | $ 118.94 | 8.63% | $ 1,397.26 | $ 1,515.15 | $ 117.89 | 8.44% |
| HA29L14 | HA29L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 492.96 | $ 535.50 | $ 42.54 | 8.63% | $ 499.76 | $ 541.93 | $ 42.17 | 8.44% |
| | Family - TWO TIER | $ 1,232.39 | $ 1,338.76 | $ 106.37 | 8.63% | $ 1,249.40 | $ 1,354.82 | $ 105.42 | 8.44% |
| | Double - THREE TIER | $ 985.91 | $ 1,071.01 | $ 85.10 | 8.63% | $ 999.52 | $ 1,083.86 | $ 84.34 | 8.44% |
| | Family - THREE TIER | $ 1,281.69 | $ 1,392.31 | $ 110.62 | 8.63% | $ 1,299.37 | $ 1,409.02 | $ 109.65 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 985.91 | $ 1,071.01 | $ 85.10 | 8.63% | $ 999.52 | $ 1,083.86 | $ 84.34 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 936.62 | $ 1,017.46 | $ 80.84 | 8.63% | $ 949.54 | $ 1,029.67 | $ 80.13 | 8.44% |
| | Family - FOUR TIER | $ 1,380.28 | $ 1,499.41 | $ 119.13 | 8.63% | $ 1,399.32 | $ 1,517.40 | $ 118.08 | 8.44% |
| HA36L14 | HA36L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 496.37 | $ 539.21 | $ 42.84 | 8.63% | $ 503.22 | $ 545.68 | $ 42.46 | 8.44% |
| | Family - TWO TIER | $ 1,240.93 | $ 1,348.03 | $ 107.10 | 8.63% | $ 1,258.06 | $ 1,364.21 | $ 106.15 | 8.44% |
| | Double - THREE TIER | $ 992.75 | $ 1,078.43 | $ 85.68 | 8.63% | $ 1,006.45 | $ 1,091.37 | $ 84.92 | 8.44% |
| | Family - THREE TIER | $ 1,290.57 | $ 1,401.95 | $ 111.38 | 8.63% | $ 1,308.38 | $ 1,418.78 | $ 110.40 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 992.75 | $ 1,078.43 | $ 85.68 | 8.63% | $ 1,006.45 | $ 1,091.37 | $ 84.92 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 943.11 | $ 1,024.50 | $ 81.39 | 8.63% | $ 956.12 | $ 1,036.80 | $ 80.68 | 8.44% |
| | Family - FOUR TIER | $ 1,389.84 | $ 1,509.80 | $ 119.96 | 8.63% | $ 1,409.02 | $ 1,527.91 | $ 118.89 | 8.44% |
| HA47L14 | HA47L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 496.15 | $ 538.98 | $ 42.83 | 8.63% | $ 503.00 | $ 545.45 | $ 42.45 | 8.44% |
| | Family - TWO TIER | $ 1,240.39 | $ 1,347.45 | $ 107.06 | 8.63% | $ 1,257.50 | $ 1,363.62 | $ 106.12 | 8.44% |
| | Double - THREE TIER | $ 992.31 | $ 1,077.96 | $ 85.65 | 8.63% | $ 1,006.00 | $ 1,090.89 | $ 84.89 | 8.44% |
| | Family - THREE TIER | $ 1,290.00 | $ 1,401.35 | $ 111.35 | 8.63% | $ 1,307.80 | $ 1,418.16 | $ 110.36 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 992.31 | $ 1,077.96 | $ 85.65 | 8.63% | $ 1,006.00 | $ 1,090.89 | $ 84.89 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 942.69 | $ 1,024.06 | $ 81.37 | 8.63% | $ 955.70 | $ 1,036.35 | $ 80.65 | 8.44% |
| | Family - FOUR TIER | $ 1,389.23 | $ 1,509.14 | $ 119.91 | 8.63% | $ 1,408.40 | $ 1,527.25 | $ 118.85 | 8.44% |
| HA35L14 | HA35L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 499.57 | $ 542.69 | $ 43.12 | 8.63% | $ 506.47 | $ 549.20 | $ 42.73 | 8.44% |
| | Family - TWO TIER | $ 1,248.93 | $ 1,356.72 | $ 107.79 | 8.63% | $ 1,266.16 | $ 1,373.00 | $ 106.84 | 8.44% |
| | Double - THREE TIER | $ 999.14 | $ 1,085.38 | $ 86.24 | 8.63% | $ 1,012.93 | $ 1,098.40 | $ 85.47 | 8.44% |
| | Family - THREE TIER | $ 1,298.89 | $ 1,410.99 | $ 112.10 | 8.63% | $ 1,316.81 | $ 1,427.92 | $ 111.11 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 999.14 | $ 1,085.38 | $ 86.24 | 8.63% | $ 1,012.93 | $ 1,098.40 | $ 85.47 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 949.19 | $ 1,031.11 | $ 81.92 | 8.63% | $ 962.29 | $ 1,043.48 | $ 81.19 | 8.44% |
| | Family - FOUR TIER | $ 1,398.80 | $ 1,519.53 | $ 120.73 | 8.63% | $ 1,418.10 | $ 1,537.76 | $ 119.66 | 8.44% |
| HA52L14 | HA52L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 499.06 | $ 542.14 | $ 43.08 | 8.63% | $ 505.95 | $ 548.64 | $ 42.69 | 8.44% |
| | Family - TWO TIER | $ 1,247.66 | $ 1,355.35 | $ 107.69 | 8.63% | $ 1,264.88 | $ 1,371.61 | $ 106.73 | 8.44% |
| | Double - THREE TIER | $ 998.13 | $ 1,084.28 | $ 86.15 | 8.63% | $ 1,011.90 | $ 1,097.29 | $ 85.39 | 8.44% |
| | Family - THREE TIER | $ 1,297.56 | $ 1,409.56 | $ 112.00 | 8.63% | $ 1,315.47 | $ 1,426.47 | $ 111.00 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 998.13 | $ 1,084.28 | $ 86.15 | 8.63% | $ 1,011.90 | $ 1,097.29 | $ 85.39 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 948.22 | $ 1,030.06 | $ 81.84 | 8.63% | $ 961.31 | $ 1,042.42 | $ 81.11 | 8.44% |
| | Family - FOUR TIER | $ 1,397.38 | $ 1,517.99 | $ 120.61 | 8.63% | $ 1,416.66 | $ 1,536.20 | $ 119.54 | 8.44% |

**Capital District Physicians' Health Plan, Inc**
**Region 7 (UticaWatertown)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 3 Current Rate | 2015 Quarter 3 Proposed Rate | Quarter 3 Amount of Adjustment | Quarter 3 Percent Change | 2014 Quarter 4 Current Rate | 2015 Quarter 4 Proposed Rate | Quarter 4 Amount of Adjustment | Quarter 4 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *Third Quarter 2014 (7/1/2014 - 9/30/2014)* | | | | *Fourth Quarter 2014 (10/1/2014 - 12/31/2014)* | | | |
| HM2L14 | HM2L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 482.82 | $ 522.63 | $ 39.81 | 8.25% | $ 489.48 | $ 528.91 | $ 39.43 | 8.06% |
| | Family - TWO TIER | $ 1,207.05 | $ 1,306.58 | $ 99.53 | 8.25% | $ 1,223.70 | $ 1,322.26 | $ 98.56 | 8.05% |
| | Double - THREE TIER | $ 965.64 | $ 1,045.27 | $ 79.63 | 8.25% | $ 978.96 | $ 1,057.81 | $ 78.85 | 8.05% |
| | Family - THREE TIER | $ 1,255.33 | $ 1,358.85 | $ 103.52 | 8.25% | $ 1,272.65 | $ 1,375.15 | $ 102.50 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 965.64 | $ 1,045.27 | $ 79.63 | 8.25% | $ 978.96 | $ 1,057.81 | $ 78.85 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 917.35 | $ 993.00 | $ 75.65 | 8.25% | $ 930.01 | $ 1,004.92 | $ 74.91 | 8.05% |
| | Family - FOUR TIER | $ 1,351.89 | $ 1,463.37 | $ 111.48 | 8.25% | $ 1,370.55 | $ 1,480.93 | $ 110.38 | 8.05% |
| HM1L14 | HM1L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 503.44 | $ 544.96 | $ 41.52 | 8.25% | $ 510.39 | $ 551.50 | $ 41.11 | 8.05% |
| | Family - TWO TIER | $ 1,258.61 | $ 1,362.40 | $ 103.79 | 8.25% | $ 1,275.97 | $ 1,378.74 | $ 102.77 | 8.05% |
| | Double - THREE TIER | $ 1,006.88 | $ 1,089.92 | $ 83.04 | 8.25% | $ 1,020.78 | $ 1,103.00 | $ 82.22 | 8.05% |
| | Family - THREE TIER | $ 1,308.95 | $ 1,416.89 | $ 107.94 | 8.25% | $ 1,327.01 | $ 1,433.89 | $ 106.88 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,006.88 | $ 1,089.92 | $ 83.04 | 8.25% | $ 1,020.78 | $ 1,103.00 | $ 82.22 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 956.54 | $ 1,035.42 | $ 78.88 | 8.25% | $ 969.74 | $ 1,047.85 | $ 78.11 | 8.05% |
| | Family - FOUR TIER | $ 1,409.64 | $ 1,525.88 | $ 116.24 | 8.25% | $ 1,429.09 | $ 1,544.19 | $ 115.10 | 8.05% |
| HM3L14 | HM3L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 506.66 | $ 548.43 | $ 41.77 | 8.24% | $ 513.65 | $ 555.01 | $ 41.36 | 8.05% |
| | Family - TWO TIER | $ 1,266.64 | $ 1,371.08 | $ 104.44 | 8.25% | $ 1,284.12 | $ 1,387.54 | $ 103.42 | 8.05% |
| | Double - THREE TIER | $ 1,013.31 | $ 1,096.87 | $ 83.56 | 8.25% | $ 1,027.29 | $ 1,110.03 | $ 82.74 | 8.05% |
| | Family - THREE TIER | $ 1,317.30 | $ 1,425.93 | $ 108.63 | 8.25% | $ 1,335.48 | $ 1,443.04 | $ 107.56 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,013.31 | $ 1,096.87 | $ 83.56 | 8.25% | $ 1,027.29 | $ 1,110.03 | $ 82.74 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 962.65 | $ 1,042.02 | $ 79.37 | 8.24% | $ 975.93 | $ 1,054.53 | $ 78.60 | 8.05% |
| | Family - FOUR TIER | $ 1,418.63 | $ 1,535.61 | $ 116.98 | 8.25% | $ 1,438.21 | $ 1,554.04 | $ 115.83 | 8.05% |
| HA28L14 | HA28L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 505.91 | $ 547.62 | $ 41.71 | 8.24% | $ 512.89 | $ 554.19 | $ 41.30 | 8.05% |
| | Family - TWO TIER | $ 1,264.77 | $ 1,369.05 | $ 104.28 | 8.24% | $ 1,282.22 | $ 1,385.47 | $ 103.25 | 8.05% |
| | Double - THREE TIER | $ 1,011.82 | $ 1,095.24 | $ 83.42 | 8.24% | $ 1,025.78 | $ 1,108.38 | $ 82.60 | 8.05% |
| | Family - THREE TIER | $ 1,315.36 | $ 1,423.81 | $ 108.45 | 8.24% | $ 1,333.51 | $ 1,440.89 | $ 107.38 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,011.82 | $ 1,095.24 | $ 83.42 | 8.24% | $ 1,025.78 | $ 1,108.38 | $ 82.60 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 961.23 | $ 1,040.47 | $ 79.24 | 8.24% | $ 974.49 | $ 1,052.96 | $ 78.47 | 8.05% |
| | Family - FOUR TIER | $ 1,416.54 | $ 1,533.33 | $ 116.79 | 8.24% | $ 1,436.09 | $ 1,551.73 | $ 115.64 | 8.05% |
| HA29L14 | HA29L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 506.66 | $ 548.43 | $ 41.77 | 8.24% | $ 513.65 | $ 555.01 | $ 41.36 | 8.05% |
| | Family - TWO TIER | $ 1,266.64 | $ 1,371.08 | $ 104.44 | 8.25% | $ 1,284.12 | $ 1,387.54 | $ 103.42 | 8.05% |
| | Double - THREE TIER | $ 1,013.31 | $ 1,096.87 | $ 83.56 | 8.25% | $ 1,027.29 | $ 1,110.03 | $ 82.74 | 8.05% |
| | Family - THREE TIER | $ 1,317.30 | $ 1,425.93 | $ 108.63 | 8.25% | $ 1,335.48 | $ 1,443.04 | $ 107.56 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,013.31 | $ 1,096.87 | $ 83.56 | 8.25% | $ 1,027.29 | $ 1,110.03 | $ 82.74 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 962.65 | $ 1,042.02 | $ 79.37 | 8.24% | $ 975.93 | $ 1,054.53 | $ 78.60 | 8.05% |
| | Family - FOUR TIER | $ 1,418.63 | $ 1,535.61 | $ 116.98 | 8.25% | $ 1,438.21 | $ 1,554.04 | $ 115.83 | 8.05% |
| HA36L14 | HA36L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 510.17 | $ 552.23 | $ 42.06 | 8.24% | $ 517.21 | $ 558.86 | $ 41.65 | 8.05% |
| | Family - TWO TIER | $ 1,275.42 | $ 1,380.58 | $ 105.16 | 8.25% | $ 1,293.02 | $ 1,397.15 | $ 104.13 | 8.05% |
| | Double - THREE TIER | $ 1,020.33 | $ 1,104.46 | $ 84.13 | 8.25% | $ 1,034.42 | $ 1,117.72 | $ 83.30 | 8.05% |
| | Family - THREE TIER | $ 1,326.44 | $ 1,435.80 | $ 109.36 | 8.24% | $ 1,344.74 | $ 1,453.03 | $ 108.29 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,020.33 | $ 1,104.46 | $ 84.13 | 8.25% | $ 1,034.42 | $ 1,117.72 | $ 83.30 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 969.32 | $ 1,049.24 | $ 79.92 | 8.24% | $ 982.69 | $ 1,061.83 | $ 79.14 | 8.05% |
| | Family - FOUR TIER | $ 1,428.47 | $ 1,546.25 | $ 117.78 | 8.25% | $ 1,448.18 | $ 1,564.80 | $ 116.62 | 8.05% |
| HA47L14 | HA47L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 509.94 | $ 551.99 | $ 42.05 | 8.25% | $ 516.98 | $ 558.62 | $ 41.64 | 8.05% |
| | Family - TWO TIER | $ 1,274.86 | $ 1,379.98 | $ 105.12 | 8.25% | $ 1,292.45 | $ 1,396.54 | $ 104.09 | 8.05% |
| | Double - THREE TIER | $ 1,019.89 | $ 1,103.98 | $ 84.09 | 8.25% | $ 1,033.96 | $ 1,117.23 | $ 83.27 | 8.05% |
| | Family - THREE TIER | $ 1,325.85 | $ 1,435.18 | $ 109.33 | 8.25% | $ 1,344.15 | $ 1,452.40 | $ 108.25 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,019.89 | $ 1,103.98 | $ 84.09 | 8.25% | $ 1,033.96 | $ 1,117.23 | $ 83.27 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 968.89 | $ 1,048.79 | $ 79.90 | 8.25% | $ 982.26 | $ 1,061.37 | $ 79.11 | 8.05% |
| | Family - FOUR TIER | $ 1,427.84 | $ 1,545.58 | $ 117.74 | 8.25% | $ 1,447.55 | $ 1,564.12 | $ 116.57 | 8.05% |
| HA35L14 | HA35L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 513.46 | $ 555.79 | $ 42.33 | 8.24% | $ 520.54 | $ 562.46 | $ 41.92 | 8.05% |
| | Family - TWO TIER | $ 1,283.64 | $ 1,389.48 | $ 105.84 | 8.25% | $ 1,301.35 | $ 1,406.15 | $ 104.80 | 8.05% |
| | Double - THREE TIER | $ 1,026.91 | $ 1,111.58 | $ 84.67 | 8.25% | $ 1,041.08 | $ 1,124.92 | $ 83.84 | 8.05% |
| | Family - THREE TIER | $ 1,334.98 | $ 1,445.06 | $ 110.08 | 8.25% | $ 1,353.41 | $ 1,462.40 | $ 108.99 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,026.91 | $ 1,111.58 | $ 84.67 | 8.25% | $ 1,041.08 | $ 1,124.92 | $ 83.84 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 975.56 | $ 1,056.00 | $ 80.44 | 8.25% | $ 989.03 | $ 1,068.67 | $ 79.64 | 8.05% |
| | Family - FOUR TIER | $ 1,437.67 | $ 1,556.21 | $ 118.54 | 8.25% | $ 1,457.51 | $ 1,574.89 | $ 117.38 | 8.05% |
| HA52L14 | HA52L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 512.93 | $ 555.23 | $ 42.30 | 8.25% | $ 520.01 | $ 561.89 | $ 41.88 | 8.05% |
| | Family - TWO TIER | $ 1,282.33 | $ 1,388.07 | $ 105.74 | 8.25% | $ 1,300.03 | $ 1,404.73 | $ 104.70 | 8.05% |
| | Double - THREE TIER | $ 1,025.86 | $ 1,110.46 | $ 84.60 | 8.25% | $ 1,040.02 | $ 1,123.78 | $ 83.76 | 8.05% |
| | Family - THREE TIER | $ 1,333.62 | $ 1,443.59 | $ 109.97 | 8.25% | $ 1,352.03 | $ 1,460.91 | $ 108.88 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,025.86 | $ 1,110.46 | $ 84.60 | 8.25% | $ 1,040.02 | $ 1,123.78 | $ 83.76 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 974.57 | $ 1,054.93 | $ 80.36 | 8.25% | $ 988.02 | $ 1,067.59 | $ 79.57 | 8.05% |
| | Family - FOUR TIER | $ 1,436.21 | $ 1,554.64 | $ 118.43 | 8.25% | $ 1,456.03 | $ 1,573.29 | $ 117.26 | 8.05% |

**Capital District Physicians' Health Plan, Inc**
**Region 7 (UticaWatertown)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 1 Current Rate | 2015 Quarter 1 Proposed Rate | Quarter 1 Amount of Adjustment | Quarter 1 Percent Change | 2014 Quarter 2 Current Rate | 2015 Quarter 2 Proposed Rate | Quarter 2 Amount of Adjustment | Quarter 2 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *First Quarter 2014 (1/1/2014 - 3/31/2014)* | | | | *Second Quarter 2014 (4/1/2014 - 6/30/2014)* | | | |
| HA46L14 | HA46L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 509.27 | $ 553.22 | $ 43.95 | 8.63% | $ 516.29 | $ 559.86 | $ 43.57 | 8.44% |
| | Family - TWO TIER | $ 1,273.16 | $ 1,383.05 | $ 109.89 | 8.63% | $ 1,290.73 | $ 1,399.64 | $ 108.91 | 8.44% |
| | Double - THREE TIER | $ 1,018.53 | $ 1,106.44 | $ 87.91 | 8.63% | $ 1,032.59 | $ 1,119.71 | $ 87.12 | 8.44% |
| | Family - THREE TIER | $ 1,324.09 | $ 1,438.37 | $ 114.28 | 8.63% | $ 1,342.36 | $ 1,455.63 | $ 113.27 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,018.53 | $ 1,106.44 | $ 87.91 | 8.63% | $ 1,032.59 | $ 1,119.71 | $ 87.12 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 967.60 | $ 1,051.12 | $ 83.52 | 8.63% | $ 980.96 | $ 1,063.73 | $ 82.77 | 8.44% |
| | Family - FOUR TIER | $ 1,425.94 | $ 1,549.01 | $ 123.07 | 8.63% | $ 1,445.62 | $ 1,567.60 | $ 121.98 | 8.44% |
| HA27L14 | HA27L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 508.01 | $ 551.85 | $ 43.84 | 8.63% | $ 515.02 | $ 558.47 | $ 43.45 | 8.44% |
| | Family - TWO TIER | $ 1,270.01 | $ 1,379.62 | $ 109.61 | 8.63% | $ 1,287.54 | $ 1,396.18 | $ 108.64 | 8.44% |
| | Double - THREE TIER | $ 1,016.01 | $ 1,103.70 | $ 87.69 | 8.63% | $ 1,030.03 | $ 1,116.94 | $ 86.91 | 8.44% |
| | Family - THREE TIER | $ 1,320.81 | $ 1,434.81 | $ 114.00 | 8.63% | $ 1,339.04 | $ 1,452.03 | $ 112.99 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,016.01 | $ 1,103.70 | $ 87.69 | 8.63% | $ 1,030.03 | $ 1,116.94 | $ 86.91 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 965.21 | $ 1,048.51 | $ 83.30 | 8.63% | $ 978.53 | $ 1,061.10 | $ 82.57 | 8.44% |
| | Family - FOUR TIER | $ 1,422.42 | $ 1,545.18 | $ 122.76 | 8.63% | $ 1,442.04 | $ 1,563.72 | $ 121.68 | 8.44% |
| HA6L14 | HA6L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 508.73 | $ 552.65 | $ 43.92 | 8.63% | $ 515.75 | $ 559.28 | $ 43.53 | 8.44% |
| | Family - TWO TIER | $ 1,271.83 | $ 1,381.61 | $ 109.78 | 8.63% | $ 1,289.38 | $ 1,398.19 | $ 108.81 | 8.44% |
| | Double - THREE TIER | $ 1,017.47 | $ 1,105.29 | $ 87.82 | 8.63% | $ 1,031.51 | $ 1,118.55 | $ 87.04 | 8.44% |
| | Family - THREE TIER | $ 1,322.70 | $ 1,436.88 | $ 114.18 | 8.63% | $ 1,340.96 | $ 1,454.12 | $ 113.16 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,017.47 | $ 1,105.29 | $ 87.82 | 8.63% | $ 1,031.51 | $ 1,118.55 | $ 87.04 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 966.59 | $ 1,050.03 | $ 83.44 | 8.63% | $ 979.93 | $ 1,062.63 | $ 82.70 | 8.44% |
| | Family - FOUR TIER | $ 1,424.45 | $ 1,547.41 | $ 122.96 | 8.63% | $ 1,444.11 | $ 1,565.98 | $ 121.87 | 8.44% |
| HA45L14 | HA45L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 517.38 | $ 562.04 | $ 44.66 | 8.63% | $ 524.52 | $ 568.79 | $ 44.27 | 8.44% |
| | Family - TWO TIER | $ 1,293.46 | $ 1,405.10 | $ 111.64 | 8.63% | $ 1,311.31 | $ 1,421.96 | $ 110.65 | 8.44% |
| | Double - THREE TIER | $ 1,034.77 | $ 1,124.08 | $ 89.31 | 8.63% | $ 1,049.05 | $ 1,137.57 | $ 88.52 | 8.44% |
| | Family - THREE TIER | $ 1,345.20 | $ 1,461.31 | $ 116.11 | 8.63% | $ 1,363.76 | $ 1,478.84 | $ 115.08 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,034.77 | $ 1,124.08 | $ 89.31 | 8.63% | $ 1,049.05 | $ 1,137.57 | $ 88.52 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 983.03 | $ 1,067.88 | $ 84.85 | 8.63% | $ 996.60 | $ 1,080.69 | $ 84.09 | 8.44% |
| | Family - FOUR TIER | $ 1,448.68 | $ 1,573.71 | $ 125.03 | 8.63% | $ 1,468.67 | $ 1,592.60 | $ 123.93 | 8.44% |
| HA42L14 | HA42L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 519.86 | $ 564.72 | $ 44.86 | 8.63% | $ 527.03 | $ 571.50 | $ 44.47 | 8.44% |
| | Family - TWO TIER | $ 1,299.64 | $ 1,411.80 | $ 112.16 | 8.63% | $ 1,317.58 | $ 1,428.74 | $ 111.16 | 8.44% |
| | Double - THREE TIER | $ 1,039.71 | $ 1,129.44 | $ 89.73 | 8.63% | $ 1,054.06 | $ 1,142.99 | $ 88.93 | 8.44% |
| | Family - THREE TIER | $ 1,351.63 | $ 1,468.27 | $ 116.64 | 8.63% | $ 1,370.28 | $ 1,485.89 | $ 115.61 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,039.71 | $ 1,129.44 | $ 89.73 | 8.63% | $ 1,054.06 | $ 1,142.99 | $ 88.93 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 987.73 | $ 1,072.97 | $ 85.24 | 8.63% | $ 1,001.36 | $ 1,085.84 | $ 84.48 | 8.44% |
| | Family - FOUR TIER | $ 1,455.60 | $ 1,581.22 | $ 125.62 | 8.63% | $ 1,475.68 | $ 1,600.19 | $ 124.51 | 8.44% |
| HA5L14 | HA5L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 511.93 | $ 556.12 | $ 44.19 | 8.63% | $ 519.00 | $ 562.79 | $ 43.79 | 8.44% |
| | Family - TWO TIER | $ 1,279.83 | $ 1,390.30 | $ 110.47 | 8.63% | $ 1,297.49 | $ 1,406.98 | $ 109.49 | 8.44% |
| | Double - THREE TIER | $ 1,023.86 | $ 1,112.24 | $ 88.38 | 8.63% | $ 1,037.99 | $ 1,125.59 | $ 87.60 | 8.44% |
| | Family - THREE TIER | $ 1,331.02 | $ 1,445.91 | $ 114.89 | 8.63% | $ 1,349.39 | $ 1,463.26 | $ 113.87 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,023.86 | $ 1,112.24 | $ 88.38 | 8.63% | $ 1,037.99 | $ 1,125.59 | $ 87.60 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 972.67 | $ 1,056.63 | $ 83.96 | 8.63% | $ 986.09 | $ 1,069.31 | $ 83.22 | 8.44% |
| | Family - FOUR TIER | $ 1,433.41 | $ 1,557.14 | $ 123.73 | 8.63% | $ 1,453.19 | $ 1,575.82 | $ 122.63 | 8.44% |
| HA14L14 | HA14L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 514.84 | $ 559.28 | $ 44.44 | 8.63% | $ 521.94 | $ 565.99 | $ 44.05 | 8.44% |
| | Family - TWO TIER | $ 1,287.10 | $ 1,398.20 | $ 111.10 | 8.63% | $ 1,304.86 | $ 1,414.98 | $ 110.12 | 8.44% |
| | Double - THREE TIER | $ 1,029.68 | $ 1,118.56 | $ 88.88 | 8.63% | $ 1,043.89 | $ 1,131.98 | $ 88.09 | 8.44% |
| | Family - THREE TIER | $ 1,338.58 | $ 1,454.13 | $ 115.55 | 8.63% | $ 1,357.06 | $ 1,471.58 | $ 114.52 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,029.68 | $ 1,118.56 | $ 88.88 | 8.63% | $ 1,043.89 | $ 1,131.98 | $ 88.09 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 978.20 | $ 1,062.63 | $ 84.43 | 8.63% | $ 991.69 | $ 1,075.38 | $ 83.69 | 8.44% |
| | Family - FOUR TIER | $ 1,441.55 | $ 1,565.98 | $ 124.43 | 8.63% | $ 1,461.44 | $ 1,584.77 | $ 123.33 | 8.44% |
| HA24L14 | HA24L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 526.18 | $ 571.60 | $ 45.42 | 8.63% | $ 533.44 | $ 578.46 | $ 45.02 | 8.44% |
| | Family - TWO TIER | $ 1,315.45 | $ 1,429.00 | $ 113.55 | 8.63% | $ 1,333.61 | $ 1,446.15 | $ 112.54 | 8.44% |
| | Double - THREE TIER | $ 1,052.36 | $ 1,143.20 | $ 90.84 | 8.63% | $ 1,066.89 | $ 1,156.92 | $ 90.03 | 8.44% |
| | Family - THREE TIER | $ 1,368.07 | $ 1,486.16 | $ 118.09 | 8.63% | $ 1,386.95 | $ 1,504.00 | $ 117.05 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,052.36 | $ 1,143.20 | $ 90.84 | 8.63% | $ 1,066.89 | $ 1,156.92 | $ 90.03 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 999.74 | $ 1,086.04 | $ 86.30 | 8.63% | $ 1,013.54 | $ 1,099.07 | $ 85.53 | 8.44% |
| | Family - FOUR TIER | $ 1,473.31 | $ 1,600.48 | $ 127.17 | 8.63% | $ 1,493.64 | $ 1,619.69 | $ 126.05 | 8.44% |
| HA20L14 | HA20L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 530.88 | $ 576.70 | $ 45.82 | 8.63% | $ 538.21 | $ 583.62 | $ 45.41 | 8.44% |
| | Family - TWO TIER | $ 1,327.21 | $ 1,441.75 | $ 114.54 | 8.63% | $ 1,345.52 | $ 1,459.06 | $ 113.54 | 8.44% |
| | Double - THREE TIER | $ 1,061.77 | $ 1,153.40 | $ 91.63 | 8.63% | $ 1,076.42 | $ 1,167.24 | $ 90.82 | 8.44% |
| | Family - THREE TIER | $ 1,380.30 | $ 1,499.43 | $ 119.13 | 8.63% | $ 1,399.34 | $ 1,517.42 | $ 118.08 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,061.77 | $ 1,153.40 | $ 91.63 | 8.63% | $ 1,076.42 | $ 1,167.24 | $ 90.82 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,008.68 | $ 1,095.73 | $ 87.05 | 8.63% | $ 1,022.60 | $ 1,108.88 | $ 86.28 | 8.44% |
| | Family - FOUR TIER | $ 1,486.47 | $ 1,614.77 | $ 128.30 | 8.63% | $ 1,506.99 | $ 1,634.14 | $ 127.15 | 8.44% |

**Capital District Physicians' Health Plan, Inc**
**Region 7 (UticaWatertown)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 3 Current Rate | 2015 Quarter 3 Proposed Rate | Quarter 3 Amount of Adjustment | Quarter 3 Percent Change | 2014 Quarter 4 Current Rate | 2015 Quarter 4 Proposed Rate | Quarter 4 Amount of Adjustment | Quarter 4 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *Third Quarter 2014 (7/1/2014 - 9/30/2014)* | | | | *Fourth Quarter 2014 (10/1/2014 - 12/31/2014)* | | | |
| HA46L14 | HA46L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 523.42 | $ 566.58 | $ 43.16 | 8.25% | $ 530.64 | $ 573.37 | $ 42.73 | 8.05% |
| | Family - TWO TIER | $ 1,308.55 | $ 1,416.44 | $ 107.89 | 8.25% | $ 1,326.60 | $ 1,433.44 | $ 106.84 | 8.05% |
| | Double - THREE TIER | $ 1,046.84 | $ 1,133.15 | $ 86.31 | 8.24% | $ 1,061.28 | $ 1,146.75 | $ 85.47 | 8.05% |
| | Family - THREE TIER | $ 1,360.89 | $ 1,473.10 | $ 112.21 | 8.25% | $ 1,379.67 | $ 1,490.77 | $ 111.10 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,046.84 | $ 1,133.15 | $ 86.31 | 8.24% | $ 1,061.28 | $ 1,146.75 | $ 85.47 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 994.50 | $ 1,076.49 | $ 81.99 | 8.24% | $ 1,008.22 | $ 1,089.41 | $ 81.19 | 8.05% |
| | Family - FOUR TIER | $ 1,465.57 | $ 1,586.41 | $ 120.84 | 8.25% | $ 1,485.80 | $ 1,605.45 | $ 119.65 | 8.05% |
| HA27L14 | HA27L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 522.12 | $ 565.17 | $ 43.05 | 8.25% | $ 529.33 | $ 571.96 | $ 42.63 | 8.05% |
| | Family - TWO TIER | $ 1,305.31 | $ 1,412.93 | $ 107.62 | 8.24% | $ 1,323.32 | $ 1,429.89 | $ 106.57 | 8.05% |
| | Double - THREE TIER | $ 1,044.25 | $ 1,130.35 | $ 86.10 | 8.25% | $ 1,058.66 | $ 1,143.91 | $ 85.25 | 8.05% |
| | Family - THREE TIER | $ 1,357.52 | $ 1,469.45 | $ 111.93 | 8.25% | $ 1,376.25 | $ 1,487.08 | $ 110.83 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,044.25 | $ 1,130.35 | $ 86.10 | 8.25% | $ 1,058.66 | $ 1,143.91 | $ 85.25 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 992.03 | $ 1,073.83 | $ 81.80 | 8.25% | $ 1,005.72 | $ 1,086.72 | $ 81.00 | 8.05% |
| | Family - FOUR TIER | $ 1,461.95 | $ 1,582.49 | $ 120.54 | 8.25% | $ 1,482.12 | $ 1,601.48 | $ 119.36 | 8.05% |
| HA6L14 | HA6L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 522.87 | $ 565.99 | $ 43.12 | 8.25% | $ 530.09 | $ 572.78 | $ 42.69 | 8.05% |
| | Family - TWO TIER | $ 1,307.18 | $ 1,414.97 | $ 107.79 | 8.25% | $ 1,325.22 | $ 1,431.95 | $ 106.73 | 8.05% |
| | Double - THREE TIER | $ 1,045.74 | $ 1,131.98 | $ 86.24 | 8.25% | $ 1,060.17 | $ 1,145.56 | $ 85.39 | 8.05% |
| | Family - THREE TIER | $ 1,359.46 | $ 1,471.57 | $ 112.11 | 8.25% | $ 1,378.22 | $ 1,489.23 | $ 111.01 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,045.74 | $ 1,131.98 | $ 86.24 | 8.25% | $ 1,060.17 | $ 1,145.56 | $ 85.39 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 993.45 | $ 1,075.38 | $ 81.93 | 8.25% | $ 1,007.16 | $ 1,088.28 | $ 81.12 | 8.05% |
| | Family - FOUR TIER | $ 1,464.04 | $ 1,584.77 | $ 120.73 | 8.25% | $ 1,484.24 | $ 1,603.78 | $ 119.54 | 8.05% |
| HA45L14 | HA45L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 531.76 | $ 575.61 | $ 43.85 | 8.25% | $ 539.10 | $ 582.52 | $ 43.42 | 8.05% |
| | Family - TWO TIER | $ 1,329.41 | $ 1,439.03 | $ 109.62 | 8.25% | $ 1,347.75 | $ 1,456.30 | $ 108.55 | 8.05% |
| | Double - THREE TIER | $ 1,063.53 | $ 1,151.22 | $ 87.69 | 8.25% | $ 1,078.20 | $ 1,165.04 | $ 86.84 | 8.05% |
| | Family - THREE TIER | $ 1,382.58 | $ 1,496.59 | $ 114.01 | 8.25% | $ 1,401.66 | $ 1,514.55 | $ 112.89 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,063.53 | $ 1,151.22 | $ 87.69 | 8.25% | $ 1,078.20 | $ 1,165.04 | $ 86.84 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,010.35 | $ 1,093.66 | $ 83.31 | 8.25% | $ 1,024.29 | $ 1,106.78 | $ 82.49 | 8.05% |
| | Family - FOUR TIER | $ 1,488.94 | $ 1,611.71 | $ 122.77 | 8.25% | $ 1,509.48 | $ 1,631.05 | $ 121.57 | 8.05% |
| HA42L14 | HA42L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 534.30 | $ 578.36 | $ 44.06 | 8.25% | $ 541.68 | $ 585.30 | $ 43.62 | 8.05% |
| | Family - TWO TIER | $ 1,335.76 | $ 1,445.89 | $ 110.13 | 8.24% | $ 1,354.19 | $ 1,463.24 | $ 109.05 | 8.05% |
| | Double - THREE TIER | $ 1,068.61 | $ 1,156.71 | $ 88.10 | 8.24% | $ 1,083.35 | $ 1,170.59 | $ 87.24 | 8.05% |
| | Family - THREE TIER | $ 1,389.19 | $ 1,503.72 | $ 114.53 | 8.24% | $ 1,408.36 | $ 1,521.77 | $ 113.41 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,068.61 | $ 1,156.71 | $ 88.10 | 8.24% | $ 1,083.35 | $ 1,170.59 | $ 87.24 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,015.18 | $ 1,098.87 | $ 83.69 | 8.24% | $ 1,029.19 | $ 1,112.06 | $ 82.87 | 8.05% |
| | Family - FOUR TIER | $ 1,496.05 | $ 1,619.39 | $ 123.34 | 8.24% | $ 1,516.69 | $ 1,638.83 | $ 122.14 | 8.05% |
| HA5L14 | HA5L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 526.16 | $ 569.55 | $ 43.39 | 8.25% | $ 533.42 | $ 576.38 | $ 42.96 | 8.05% |
| | Family - TWO TIER | $ 1,315.40 | $ 1,423.87 | $ 108.47 | 8.25% | $ 1,333.55 | $ 1,440.96 | $ 107.41 | 8.05% |
| | Double - THREE TIER | $ 1,052.32 | $ 1,139.09 | $ 86.77 | 8.25% | $ 1,066.84 | $ 1,152.76 | $ 85.92 | 8.05% |
| | Family - THREE TIER | $ 1,368.01 | $ 1,480.82 | $ 112.81 | 8.25% | $ 1,386.89 | $ 1,498.59 | $ 111.70 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,052.32 | $ 1,139.09 | $ 86.77 | 8.25% | $ 1,066.84 | $ 1,152.76 | $ 85.92 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 999.70 | $ 1,082.14 | $ 82.44 | 8.25% | $ 1,013.50 | $ 1,095.13 | $ 81.63 | 8.05% |
| | Family - FOUR TIER | $ 1,473.24 | $ 1,594.73 | $ 121.49 | 8.25% | $ 1,493.57 | $ 1,613.87 | $ 120.30 | 8.05% |
| HA14L14 | HA14L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 529.15 | $ 572.78 | $ 43.63 | 8.25% | $ 536.45 | $ 579.66 | $ 43.21 | 8.05% |
| | Family - TWO TIER | $ 1,322.87 | $ 1,431.96 | $ 109.09 | 8.25% | $ 1,341.12 | $ 1,449.14 | $ 108.02 | 8.05% |
| | Double - THREE TIER | $ 1,058.29 | $ 1,145.57 | $ 87.28 | 8.25% | $ 1,072.90 | $ 1,159.31 | $ 86.41 | 8.05% |
| | Family - THREE TIER | $ 1,375.78 | $ 1,489.24 | $ 113.46 | 8.25% | $ 1,394.77 | $ 1,507.11 | $ 112.34 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,058.29 | $ 1,145.57 | $ 87.28 | 8.25% | $ 1,072.90 | $ 1,159.31 | $ 86.41 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,005.38 | $ 1,088.29 | $ 82.91 | 8.25% | $ 1,019.25 | $ 1,101.35 | $ 82.10 | 8.05% |
| | Family - FOUR TIER | $ 1,481.61 | $ 1,603.79 | $ 122.18 | 8.25% | $ 1,502.06 | $ 1,623.04 | $ 120.98 | 8.05% |
| HA24L14 | HA24L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 540.80 | $ 585.40 | $ 44.60 | 8.25% | $ 548.27 | $ 592.43 | $ 44.16 | 8.05% |
| | Family - TWO TIER | $ 1,352.01 | $ 1,463.50 | $ 111.49 | 8.25% | $ 1,370.67 | $ 1,481.06 | $ 110.39 | 8.05% |
| | Double - THREE TIER | $ 1,081.61 | $ 1,170.80 | $ 89.19 | 8.25% | $ 1,096.53 | $ 1,184.85 | $ 88.32 | 8.05% |
| | Family - THREE TIER | $ 1,406.09 | $ 1,522.04 | $ 115.95 | 8.25% | $ 1,425.50 | $ 1,540.31 | $ 114.81 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,081.61 | $ 1,170.80 | $ 89.19 | 8.25% | $ 1,096.53 | $ 1,184.85 | $ 88.32 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,027.53 | $ 1,112.26 | $ 84.73 | 8.25% | $ 1,041.71 | $ 1,125.61 | $ 83.90 | 8.05% |
| | Family - FOUR TIER | $ 1,514.25 | $ 1,639.12 | $ 124.87 | 8.25% | $ 1,535.15 | $ 1,658.79 | $ 123.64 | 8.05% |
| HA20L14 | HA20L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 545.64 | $ 590.63 | $ 44.99 | 8.25% | $ 553.17 | $ 597.71 | $ 44.54 | 8.05% |
| | Family - TWO TIER | $ 1,364.09 | $ 1,476.56 | $ 112.47 | 8.25% | $ 1,382.92 | $ 1,494.28 | $ 111.36 | 8.05% |
| | Double - THREE TIER | $ 1,091.27 | $ 1,181.25 | $ 89.98 | 8.25% | $ 1,106.33 | $ 1,195.43 | $ 89.10 | 8.05% |
| | Family - THREE TIER | $ 1,418.65 | $ 1,535.63 | $ 116.98 | 8.25% | $ 1,438.23 | $ 1,554.05 | $ 115.82 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,091.27 | $ 1,181.25 | $ 89.98 | 8.25% | $ 1,106.33 | $ 1,195.43 | $ 89.10 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,036.71 | $ 1,122.19 | $ 85.48 | 8.25% | $ 1,051.02 | $ 1,135.66 | $ 84.64 | 8.05% |
| | Family - FOUR TIER | $ 1,527.78 | $ 1,653.75 | $ 125.97 | 8.25% | $ 1,548.87 | $ 1,673.60 | $ 124.73 | 8.05% |

**Capital District Physicians' Health Plan, Inc**
**Region 7 (UticaWatertown)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 1 Current Rate | 2015 Quarter 1 Proposed Rate | Quarter 1 Amount of Adjustment | Quarter 1 Percent Change | 2014 Quarter 2 Current Rate | 2015 Quarter 2 Proposed Rate | Quarter 2 Amount of Adjustment | Quarter 2 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *First Quarter 2014 (1/1/2014 - 3/31/2014)* | | | | *Second Quarter 2014 (4/1/2014 - 6/30/2014)* | | | |
| HA30L14 | HA30L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 525.96 | $ 571.35 | $ 45.39 | 8.63% | $ 533.22 | $ 578.21 | $ 44.99 | 8.44% |
| | Family - TWO TIER | $ 1,314.91 | $ 1,428.39 | $ 113.48 | 8.63% | $ 1,333.05 | $ 1,445.53 | $ 112.48 | 8.44% |
| | Double - THREE TIER | $ 1,051.93 | $ 1,142.71 | $ 90.78 | 8.63% | $ 1,066.44 | $ 1,156.42 | $ 89.98 | 8.44% |
| | Family - THREE TIER | $ 1,367.50 | $ 1,485.52 | $ 118.02 | 8.63% | $ 1,386.38 | $ 1,503.35 | $ 116.97 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,051.93 | $ 1,142.71 | $ 90.78 | 8.63% | $ 1,066.44 | $ 1,156.42 | $ 89.98 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 999.33 | $ 1,085.57 | $ 86.24 | 8.63% | $ 1,013.12 | $ 1,098.60 | $ 85.48 | 8.44% |
| | Family - FOUR TIER | $ 1,472.70 | $ 1,599.79 | $ 127.09 | 8.63% | $ 1,493.02 | $ 1,618.99 | $ 125.97 | 8.44% |
| HA9L14 | HA9L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 531.46 | $ 577.33 | $ 45.87 | 8.63% | $ 538.80 | $ 584.26 | $ 45.46 | 8.44% |
| | Family - TWO TIER | $ 1,328.66 | $ 1,443.33 | $ 114.67 | 8.63% | $ 1,347.00 | $ 1,460.65 | $ 113.65 | 8.44% |
| | Double - THREE TIER | $ 1,062.93 | $ 1,154.67 | $ 91.74 | 8.63% | $ 1,077.60 | $ 1,168.52 | $ 90.92 | 8.44% |
| | Family - THREE TIER | $ 1,381.81 | $ 1,501.07 | $ 119.26 | 8.63% | $ 1,400.88 | $ 1,519.08 | $ 118.20 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,062.93 | $ 1,154.67 | $ 91.74 | 8.63% | $ 1,077.60 | $ 1,168.52 | $ 90.92 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,009.78 | $ 1,096.93 | $ 87.15 | 8.63% | $ 1,023.72 | $ 1,110.10 | $ 86.38 | 8.44% |
| | Family - FOUR TIER | $ 1,488.10 | $ 1,616.53 | $ 128.43 | 8.63% | $ 1,508.64 | $ 1,635.93 | $ 127.29 | 8.44% |
| HA4L14 | HA4L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 530.11 | $ 575.86 | $ 45.75 | 8.63% | $ 537.42 | $ 582.77 | $ 45.35 | 8.44% |
| | Family - TWO TIER | $ 1,325.27 | $ 1,439.65 | $ 114.38 | 8.63% | $ 1,343.56 | $ 1,456.92 | $ 113.36 | 8.44% |
| | Double - THREE TIER | $ 1,060.21 | $ 1,151.72 | $ 91.51 | 8.63% | $ 1,074.85 | $ 1,165.54 | $ 90.69 | 8.44% |
| | Family - THREE TIER | $ 1,378.28 | $ 1,497.23 | $ 118.95 | 8.63% | $ 1,397.30 | $ 1,515.20 | $ 117.90 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,060.21 | $ 1,151.72 | $ 91.51 | 8.63% | $ 1,074.85 | $ 1,165.54 | $ 90.69 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,007.20 | $ 1,094.13 | $ 86.93 | 8.63% | $ 1,021.10 | $ 1,107.26 | $ 86.16 | 8.44% |
| | Family - FOUR TIER | $ 1,484.30 | $ 1,612.41 | $ 128.11 | 8.63% | $ 1,504.78 | $ 1,631.76 | $ 126.98 | 8.44% |
| HA17L14 | HA17L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 534.66 | $ 580.81 | $ 46.15 | 8.63% | $ 542.04 | $ 587.78 | $ 45.74 | 8.44% |
| | Family - TWO TIER | $ 1,336.66 | $ 1,452.02 | $ 115.36 | 8.63% | $ 1,355.10 | $ 1,469.45 | $ 114.35 | 8.44% |
| | Double - THREE TIER | $ 1,069.33 | $ 1,161.62 | $ 92.29 | 8.63% | $ 1,084.08 | $ 1,175.56 | $ 91.48 | 8.44% |
| | Family - THREE TIER | $ 1,390.13 | $ 1,510.10 | $ 119.97 | 8.63% | $ 1,409.31 | $ 1,528.22 | $ 118.91 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,069.33 | $ 1,161.62 | $ 92.29 | 8.63% | $ 1,084.08 | $ 1,175.56 | $ 91.48 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,015.86 | $ 1,103.54 | $ 87.68 | 8.63% | $ 1,029.88 | $ 1,116.78 | $ 86.90 | 8.44% |
| | Family - FOUR TIER | $ 1,497.06 | $ 1,626.26 | $ 129.20 | 8.63% | $ 1,517.72 | $ 1,645.78 | $ 128.06 | 8.44% |
| HA13L14 | HA13L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 537.57 | $ 583.97 | $ 46.40 | 8.63% | $ 544.99 | $ 590.98 | $ 45.99 | 8.44% |
| | Family - TWO TIER | $ 1,343.93 | $ 1,459.92 | $ 115.99 | 8.63% | $ 1,362.48 | $ 1,477.44 | $ 114.96 | 8.44% |
| | Double - THREE TIER | $ 1,075.14 | $ 1,167.94 | $ 92.80 | 8.63% | $ 1,089.98 | $ 1,181.95 | $ 91.97 | 8.44% |
| | Family - THREE TIER | $ 1,397.69 | $ 1,518.32 | $ 120.63 | 8.63% | $ 1,416.97 | $ 1,536.54 | $ 119.57 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,075.14 | $ 1,167.94 | $ 92.80 | 8.63% | $ 1,089.98 | $ 1,181.95 | $ 91.97 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,021.39 | $ 1,109.54 | $ 88.15 | 8.63% | $ 1,035.48 | $ 1,122.85 | $ 87.37 | 8.44% |
| | Family - FOUR TIER | $ 1,505.20 | $ 1,635.11 | $ 129.91 | 8.63% | $ 1,525.97 | $ 1,654.73 | $ 128.76 | 8.44% |
| HA8L14 | HA8L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 547.56 | $ 594.81 | $ 47.25 | 8.63% | $ 555.11 | $ 601.95 | $ 46.84 | 8.44% |
| | Family - TWO TIER | $ 1,368.89 | $ 1,487.04 | $ 118.15 | 8.63% | $ 1,387.78 | $ 1,504.88 | $ 117.10 | 8.44% |
| | Double - THREE TIER | $ 1,095.11 | $ 1,189.63 | $ 94.52 | 8.63% | $ 1,110.23 | $ 1,203.90 | $ 93.67 | 8.44% |
| | Family - THREE TIER | $ 1,423.65 | $ 1,546.52 | $ 122.87 | 8.63% | $ 1,443.29 | $ 1,565.08 | $ 121.79 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,095.11 | $ 1,189.63 | $ 94.52 | 8.63% | $ 1,110.23 | $ 1,203.90 | $ 93.67 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,040.36 | $ 1,130.15 | $ 89.79 | 8.63% | $ 1,054.71 | $ 1,143.71 | $ 89.00 | 8.44% |
| | Family - FOUR TIER | $ 1,533.16 | $ 1,665.48 | $ 132.32 | 8.63% | $ 1,554.32 | $ 1,685.47 | $ 131.15 | 8.44% |
| HA3L14 | HA3L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 546.20 | $ 593.34 | $ 47.14 | 8.63% | $ 553.74 | $ 600.46 | $ 46.72 | 8.44% |
| | Family - TWO TIER | $ 1,365.50 | $ 1,483.35 | $ 117.85 | 8.63% | $ 1,384.34 | $ 1,501.15 | $ 116.81 | 8.44% |
| | Double - THREE TIER | $ 1,092.40 | $ 1,186.68 | $ 94.28 | 8.63% | $ 1,107.47 | $ 1,200.92 | $ 93.45 | 8.44% |
| | Family - THREE TIER | $ 1,420.12 | $ 1,542.68 | $ 122.56 | 8.63% | $ 1,439.72 | $ 1,561.20 | $ 121.48 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,092.40 | $ 1,186.68 | $ 94.28 | 8.63% | $ 1,107.47 | $ 1,200.92 | $ 93.45 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,037.78 | $ 1,127.35 | $ 89.57 | 8.63% | $ 1,052.10 | $ 1,140.87 | $ 88.77 | 8.44% |
| | Family - FOUR TIER | $ 1,529.36 | $ 1,661.35 | $ 131.99 | 8.63% | $ 1,550.46 | $ 1,681.29 | $ 130.83 | 8.44% |
| HA16L14 | HA16L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 550.76 | $ 598.29 | $ 47.53 | 8.63% | $ 558.36 | $ 605.47 | $ 47.11 | 8.44% |
| | Family - TWO TIER | $ 1,376.89 | $ 1,495.72 | $ 118.83 | 8.63% | $ 1,395.89 | $ 1,513.67 | $ 117.78 | 8.44% |
| | Double - THREE TIER | $ 1,101.51 | $ 1,196.58 | $ 95.07 | 8.63% | $ 1,116.71 | $ 1,210.94 | $ 94.23 | 8.44% |
| | Family - THREE TIER | $ 1,431.96 | $ 1,555.55 | $ 123.59 | 8.63% | $ 1,451.73 | $ 1,574.22 | $ 122.49 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,101.51 | $ 1,196.58 | $ 95.07 | 8.63% | $ 1,116.71 | $ 1,210.94 | $ 94.23 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,046.44 | $ 1,136.75 | $ 90.31 | 8.63% | $ 1,060.88 | $ 1,150.39 | $ 89.51 | 8.44% |
| | Family - FOUR TIER | $ 1,542.12 | $ 1,675.21 | $ 133.09 | 8.63% | $ 1,563.40 | $ 1,695.31 | $ 131.91 | 8.44% |
| HA50L14 | HA50L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 559.43 | $ 607.72 | $ 48.29 | 8.63% | $ 567.15 | $ 615.01 | $ 47.86 | 8.44% |
| | Family - TWO TIER | $ 1,398.58 | $ 1,519.30 | $ 120.72 | 8.63% | $ 1,417.88 | $ 1,537.53 | $ 119.65 | 8.44% |
| | Double - THREE TIER | $ 1,118.86 | $ 1,215.44 | $ 96.58 | 8.63% | $ 1,134.30 | $ 1,230.03 | $ 95.73 | 8.44% |
| | Family - THREE TIER | $ 1,454.52 | $ 1,580.07 | $ 125.55 | 8.63% | $ 1,474.59 | $ 1,599.03 | $ 124.44 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,118.86 | $ 1,215.44 | $ 96.58 | 8.63% | $ 1,134.30 | $ 1,230.03 | $ 95.73 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,062.92 | $ 1,154.67 | $ 91.75 | 8.63% | $ 1,077.59 | $ 1,168.52 | $ 90.93 | 8.44% |
| | Family - FOUR TIER | $ 1,566.41 | $ 1,701.62 | $ 135.21 | 8.63% | $ 1,588.02 | $ 1,722.04 | $ 134.02 | 8.44% |

**Capital District Physicians' Health Plan, Inc**
**Region 7 (UticaWatertown)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 3 Current Rate | 2015 Quarter 3 Proposed Rate | Quarter 3 Amount of Adjustment | Quarter 3 Percent Change | 2014 Quarter 4 Current Rate | 2015 Quarter 4 Proposed Rate | Quarter 4 Amount of Adjustment | Quarter 4 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *Third Quarter 2014 (7/1/2014 - 9/30/2014)* | | | | *Fourth Quarter 2014 (10/1/2014 - 12/31/2014)* | | | |
| HA30L14 | HA30L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 540.58 | $ 585.15 | $ 44.57 | 8.24% | $ 548.04 | $ 592.17 | $ 44.13 | 8.05% |
| | Family - TWO TIER | $ 1,351.45 | $ 1,462.87 | $ 111.42 | 8.24% | $ 1,370.10 | $ 1,480.43 | $ 110.33 | 8.05% |
| | Double - THREE TIER | $ 1,081.16 | $ 1,170.30 | $ 89.14 | 8.24% | $ 1,096.08 | $ 1,184.34 | $ 88.26 | 8.05% |
| | Family - THREE TIER | $ 1,405.51 | $ 1,521.39 | $ 115.88 | 8.24% | $ 1,424.90 | $ 1,539.65 | $ 114.75 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,081.16 | $ 1,170.30 | $ 89.14 | 8.24% | $ 1,096.08 | $ 1,184.34 | $ 88.26 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,027.10 | $ 1,111.78 | $ 84.68 | 8.24% | $ 1,041.28 | $ 1,125.13 | $ 83.85 | 8.05% |
| | Family - FOUR TIER | $ 1,513.62 | $ 1,638.42 | $ 124.80 | 8.25% | $ 1,534.51 | $ 1,658.08 | $ 123.57 | 8.05% |
| HA9L14 | HA9L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 546.23 | $ 591.27 | $ 45.04 | 8.25% | $ 553.77 | $ 598.37 | $ 44.60 | 8.05% |
| | Family - TWO TIER | $ 1,365.59 | $ 1,478.18 | $ 112.59 | 8.24% | $ 1,384.43 | $ 1,495.92 | $ 111.49 | 8.05% |
| | Double - THREE TIER | $ 1,092.47 | $ 1,182.55 | $ 90.08 | 8.25% | $ 1,107.54 | $ 1,196.74 | $ 89.20 | 8.05% |
| | Family - THREE TIER | $ 1,420.21 | $ 1,537.31 | $ 117.10 | 8.25% | $ 1,439.81 | $ 1,555.76 | $ 115.95 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,092.47 | $ 1,182.55 | $ 90.08 | 8.25% | $ 1,107.54 | $ 1,196.74 | $ 89.20 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,037.85 | $ 1,123.42 | $ 85.57 | 8.24% | $ 1,052.17 | $ 1,136.90 | $ 84.73 | 8.05% |
| | Family - FOUR TIER | $ 1,529.46 | $ 1,655.56 | $ 126.10 | 8.24% | $ 1,550.56 | $ 1,675.43 | $ 124.87 | 8.05% |
| HA4L14 | HA4L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 544.84 | $ 589.76 | $ 44.92 | 8.24% | $ 552.36 | $ 596.84 | $ 44.48 | 8.05% |
| | Family - TWO TIER | $ 1,362.10 | $ 1,474.41 | $ 112.31 | 8.25% | $ 1,380.90 | $ 1,492.10 | $ 111.20 | 8.05% |
| | Double - THREE TIER | $ 1,089.68 | $ 1,179.53 | $ 89.85 | 8.25% | $ 1,104.72 | $ 1,193.68 | $ 88.96 | 8.05% |
| | Family - THREE TIER | $ 1,416.58 | $ 1,533.38 | $ 116.80 | 8.25% | $ 1,436.13 | $ 1,551.78 | $ 115.65 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,089.68 | $ 1,179.53 | $ 89.85 | 8.25% | $ 1,104.72 | $ 1,193.68 | $ 88.96 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,035.19 | $ 1,120.55 | $ 85.36 | 8.25% | $ 1,049.48 | $ 1,134.00 | $ 84.52 | 8.05% |
| | Family - FOUR TIER | $ 1,525.55 | $ 1,651.34 | $ 125.79 | 8.25% | $ 1,546.60 | $ 1,671.15 | $ 124.55 | 8.05% |
| HA17L14 | HA17L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 549.52 | $ 594.83 | $ 45.31 | 8.25% | $ 557.11 | $ 601.97 | $ 44.86 | 8.05% |
| | Family - TWO TIER | $ 1,373.81 | $ 1,487.08 | $ 113.27 | 8.24% | $ 1,392.76 | $ 1,504.92 | $ 112.16 | 8.05% |
| | Double - THREE TIER | $ 1,099.04 | $ 1,189.66 | $ 90.62 | 8.25% | $ 1,114.21 | $ 1,203.94 | $ 89.73 | 8.05% |
| | Family - THREE TIER | $ 1,428.76 | $ 1,546.56 | $ 117.80 | 8.24% | $ 1,448.47 | $ 1,565.12 | $ 116.65 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,099.04 | $ 1,189.66 | $ 90.62 | 8.25% | $ 1,114.21 | $ 1,203.94 | $ 89.73 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,044.09 | $ 1,130.18 | $ 86.09 | 8.25% | $ 1,058.50 | $ 1,143.74 | $ 85.24 | 8.05% |
| | Family - FOUR TIER | $ 1,538.66 | $ 1,665.53 | $ 126.87 | 8.25% | $ 1,559.90 | $ 1,685.52 | $ 125.62 | 8.05% |
| HA13L14 | HA13L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 552.51 | $ 598.07 | $ 45.56 | 8.25% | $ 560.14 | $ 605.24 | $ 45.10 | 8.05% |
| | Family - TWO TIER | $ 1,381.28 | $ 1,495.17 | $ 113.89 | 8.25% | $ 1,400.34 | $ 1,513.11 | $ 112.77 | 8.05% |
| | Double - THREE TIER | $ 1,105.02 | $ 1,196.13 | $ 91.11 | 8.25% | $ 1,120.27 | $ 1,210.49 | $ 90.22 | 8.05% |
| | Family - THREE TIER | $ 1,436.53 | $ 1,554.98 | $ 118.45 | 8.25% | $ 1,456.35 | $ 1,573.63 | $ 117.28 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,105.02 | $ 1,196.13 | $ 91.11 | 8.25% | $ 1,120.27 | $ 1,210.49 | $ 90.22 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,049.77 | $ 1,136.33 | $ 86.56 | 8.25% | $ 1,064.26 | $ 1,149.96 | $ 85.70 | 8.05% |
| | Family - FOUR TIER | $ 1,547.03 | $ 1,674.59 | $ 127.56 | 8.25% | $ 1,568.38 | $ 1,694.68 | $ 126.30 | 8.05% |
| HA8L14 | HA8L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 562.77 | $ 609.18 | $ 46.41 | 8.25% | $ 570.54 | $ 616.49 | $ 45.95 | 8.05% |
| | Family - TWO TIER | $ 1,406.93 | $ 1,522.94 | $ 116.01 | 8.25% | $ 1,426.35 | $ 1,541.21 | $ 114.86 | 8.05% |
| | Double - THREE TIER | $ 1,125.55 | $ 1,218.35 | $ 92.80 | 8.24% | $ 1,141.08 | $ 1,232.97 | $ 91.89 | 8.05% |
| | Family - THREE TIER | $ 1,463.21 | $ 1,583.86 | $ 120.65 | 8.25% | $ 1,483.40 | $ 1,602.86 | $ 119.46 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,125.55 | $ 1,218.35 | $ 92.80 | 8.24% | $ 1,141.08 | $ 1,232.97 | $ 91.89 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,069.27 | $ 1,157.43 | $ 88.16 | 8.24% | $ 1,084.03 | $ 1,171.32 | $ 87.29 | 8.05% |
| | Family - FOUR TIER | $ 1,575.77 | $ 1,705.69 | $ 129.92 | 8.24% | $ 1,597.51 | $ 1,726.16 | $ 128.65 | 8.05% |
| HA3L14 | HA3L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 561.38 | $ 607.67 | $ 46.29 | 8.25% | $ 569.13 | $ 614.96 | $ 45.83 | 8.05% |
| | Family - TWO TIER | $ 1,403.45 | $ 1,519.16 | $ 115.71 | 8.24% | $ 1,422.81 | $ 1,537.39 | $ 114.58 | 8.05% |
| | Double - THREE TIER | $ 1,122.76 | $ 1,215.33 | $ 92.57 | 8.24% | $ 1,138.25 | $ 1,229.92 | $ 91.67 | 8.05% |
| | Family - THREE TIER | $ 1,459.58 | $ 1,579.93 | $ 120.35 | 8.25% | $ 1,479.73 | $ 1,598.89 | $ 119.16 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,122.76 | $ 1,215.33 | $ 92.57 | 8.24% | $ 1,138.25 | $ 1,229.92 | $ 91.67 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,066.62 | $ 1,154.57 | $ 87.95 | 8.25% | $ 1,081.34 | $ 1,168.42 | $ 87.08 | 8.05% |
| | Family - FOUR TIER | $ 1,571.86 | $ 1,701.46 | $ 129.60 | 8.25% | $ 1,593.55 | $ 1,721.88 | $ 128.33 | 8.05% |
| HA16L14 | HA16L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 566.06 | $ 612.73 | $ 46.67 | 8.24% | $ 573.87 | $ 620.09 | $ 46.22 | 8.05% |
| | Family - TWO TIER | $ 1,415.15 | $ 1,531.84 | $ 116.69 | 8.25% | $ 1,434.68 | $ 1,550.22 | $ 115.54 | 8.05% |
| | Double - THREE TIER | $ 1,132.12 | $ 1,225.47 | $ 93.35 | 8.25% | $ 1,147.75 | $ 1,240.18 | $ 92.43 | 8.05% |
| | Family - THREE TIER | $ 1,471.76 | $ 1,593.11 | $ 121.35 | 8.25% | $ 1,492.07 | $ 1,612.23 | $ 120.16 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,132.12 | $ 1,225.47 | $ 93.35 | 8.25% | $ 1,147.75 | $ 1,240.18 | $ 92.43 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,075.52 | $ 1,164.20 | $ 88.68 | 8.25% | $ 1,090.36 | $ 1,178.17 | $ 87.81 | 8.05% |
| | Family - FOUR TIER | $ 1,584.97 | $ 1,715.66 | $ 130.69 | 8.25% | $ 1,606.84 | $ 1,736.25 | $ 129.41 | 8.05% |
| HA50L14 | HA50L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 574.98 | $ 622.39 | $ 47.41 | 8.25% | $ 582.91 | $ 629.86 | $ 46.95 | 8.05% |
| | Family - TWO TIER | $ 1,437.45 | $ 1,555.98 | $ 118.53 | 8.25% | $ 1,457.28 | $ 1,574.65 | $ 117.37 | 8.05% |
| | Double - THREE TIER | $ 1,149.96 | $ 1,244.79 | $ 94.83 | 8.25% | $ 1,165.83 | $ 1,259.72 | $ 93.89 | 8.05% |
| | Family - THREE TIER | $ 1,494.94 | $ 1,618.22 | $ 123.28 | 8.25% | $ 1,515.57 | $ 1,637.64 | $ 122.07 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,149.96 | $ 1,244.79 | $ 94.83 | 8.25% | $ 1,165.83 | $ 1,259.72 | $ 93.89 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,092.46 | $ 1,182.55 | $ 90.09 | 8.25% | $ 1,107.53 | $ 1,196.74 | $ 89.21 | 8.05% |
| | Family - FOUR TIER | $ 1,609.94 | $ 1,742.70 | $ 132.76 | 8.25% | $ 1,632.16 | $ 1,763.61 | $ 131.45 | 8.05% |

**Capital District Physicians' Health Plan, Inc**
**Region 7 (UticaWatertown)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 1 Current Rate | 2015 Quarter 1 Proposed Rate | Quarter 1 Amount of Adjustment | Quarter 1 Percent Change | 2014 Quarter 2 Current Rate | 2015 Quarter 2 Proposed Rate | Quarter 2 Amount of Adjustment | Quarter 2 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *First Quarter 2014 (1/1/2014 - 3/31/2014)* | | | | *Second Quarter 2014 (4/1/2014 - 6/30/2014)* | | | |
| HA12L14 | HA12L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 553.66 | $ 601.45 | $ 47.79 | 8.63% | $ 561.30 | $ 608.67 | $ 47.37 | 8.44% |
| | Family - TWO TIER | $ 1,384.16 | $ 1,503.62 | $ 119.46 | 8.63% | $ 1,403.26 | $ 1,521.67 | $ 118.41 | 8.44% |
| | Double - THREE TIER | $ 1,107.33 | $ 1,202.90 | $ 95.57 | 8.63% | $ 1,122.61 | $ 1,217.33 | $ 94.72 | 8.44% |
| | Family - THREE TIER | $ 1,439.53 | $ 1,563.77 | $ 124.24 | 8.63% | $ 1,459.39 | $ 1,582.53 | $ 123.14 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,107.33 | $ 1,202.90 | $ 95.57 | 8.63% | $ 1,122.61 | $ 1,217.33 | $ 94.72 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,051.96 | $ 1,142.75 | $ 90.79 | 8.63% | $ 1,066.48 | $ 1,156.47 | $ 89.99 | 8.44% |
| | Family - FOUR TIER | $ 1,550.26 | $ 1,684.06 | $ 133.80 | 8.63% | $ 1,571.65 | $ 1,704.27 | $ 132.62 | 8.44% |
| HA7L14 | HA7L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 565.66 | $ 614.48 | $ 48.82 | 8.63% | $ 573.47 | $ 621.86 | $ 48.39 | 8.44% |
| | Family - TWO TIER | $ 1,414.15 | $ 1,536.21 | $ 122.06 | 8.63% | $ 1,433.66 | $ 1,554.64 | $ 120.98 | 8.44% |
| | Double - THREE TIER | $ 1,131.32 | $ 1,228.97 | $ 97.65 | 8.63% | $ 1,146.93 | $ 1,243.71 | $ 96.78 | 8.44% |
| | Family - THREE TIER | $ 1,470.72 | $ 1,597.66 | $ 126.94 | 8.63% | $ 1,491.01 | $ 1,616.83 | $ 125.82 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,131.32 | $ 1,228.97 | $ 97.65 | 8.63% | $ 1,146.93 | $ 1,243.71 | $ 96.78 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,074.75 | $ 1,167.52 | $ 92.77 | 8.63% | $ 1,089.58 | $ 1,181.53 | $ 91.95 | 8.44% |
| | Family - FOUR TIER | $ 1,583.85 | $ 1,720.55 | $ 136.70 | 8.63% | $ 1,605.70 | $ 1,741.20 | $ 135.50 | 8.44% |
| HA2L14 | HA2L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 554.41 | $ 602.27 | $ 47.86 | 8.63% | $ 562.07 | $ 609.50 | $ 47.43 | 8.44% |
| | Family - TWO TIER | $ 1,386.04 | $ 1,505.67 | $ 119.63 | 8.63% | $ 1,405.16 | $ 1,523.74 | $ 118.58 | 8.44% |
| | Double - THREE TIER | $ 1,108.83 | $ 1,204.54 | $ 95.71 | 8.63% | $ 1,124.13 | $ 1,218.99 | $ 94.86 | 8.44% |
| | Family - THREE TIER | $ 1,441.48 | $ 1,565.90 | $ 124.42 | 8.63% | $ 1,461.37 | $ 1,584.69 | $ 123.32 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,108.83 | $ 1,204.54 | $ 95.71 | 8.63% | $ 1,124.13 | $ 1,218.99 | $ 94.86 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,053.39 | $ 1,144.31 | $ 90.92 | 8.63% | $ 1,067.92 | $ 1,158.04 | $ 90.12 | 8.44% |
| | Family - FOUR TIER | $ 1,552.36 | $ 1,686.35 | $ 133.99 | 8.63% | $ 1,573.78 | $ 1,706.59 | $ 132.81 | 8.44% |
| HA15L14 | HA15L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 568.86 | $ 617.96 | $ 49.10 | 8.63% | $ 576.71 | $ 625.37 | $ 48.66 | 8.44% |
| | Family - TWO TIER | $ 1,422.15 | $ 1,544.90 | $ 122.75 | 8.63% | $ 1,441.77 | $ 1,563.43 | $ 121.66 | 8.44% |
| | Double - THREE TIER | $ 1,137.72 | $ 1,235.92 | $ 98.20 | 8.63% | $ 1,153.42 | $ 1,250.75 | $ 97.33 | 8.44% |
| | Family - THREE TIER | $ 1,479.03 | $ 1,606.69 | $ 127.66 | 8.63% | $ 1,499.44 | $ 1,625.97 | $ 126.53 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,137.72 | $ 1,235.92 | $ 98.20 | 8.63% | $ 1,153.42 | $ 1,250.75 | $ 97.33 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,080.83 | $ 1,174.12 | $ 93.29 | 8.63% | $ 1,095.75 | $ 1,188.21 | $ 92.46 | 8.44% |
| | Family - FOUR TIER | $ 1,592.80 | $ 1,730.28 | $ 137.48 | 8.63% | $ 1,614.78 | $ 1,751.05 | $ 136.27 | 8.44% |
| HA11L14 | HA11L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 571.77 | $ 621.12 | $ 49.35 | 8.63% | $ 579.66 | $ 628.57 | $ 48.91 | 8.44% |
| | Family - TWO TIER | $ 1,429.42 | $ 1,552.79 | $ 123.37 | 8.63% | $ 1,449.14 | $ 1,571.43 | $ 122.29 | 8.44% |
| | Double - THREE TIER | $ 1,143.53 | $ 1,242.24 | $ 98.71 | 8.63% | $ 1,159.31 | $ 1,257.14 | $ 97.83 | 8.44% |
| | Family - THREE TIER | $ 1,486.59 | $ 1,614.91 | $ 128.32 | 8.63% | $ 1,507.11 | $ 1,634.28 | $ 127.17 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,143.53 | $ 1,242.24 | $ 98.71 | 8.63% | $ 1,159.31 | $ 1,257.14 | $ 97.83 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,086.36 | $ 1,180.12 | $ 93.76 | 8.63% | $ 1,101.35 | $ 1,194.28 | $ 92.93 | 8.44% |
| | Family - FOUR TIER | $ 1,600.95 | $ 1,739.13 | $ 138.18 | 8.63% | $ 1,623.04 | $ 1,760.00 | $ 136.96 | 8.44% |
| HA1L14 | HA1L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 572.52 | $ 621.94 | $ 49.42 | 8.63% | $ 580.42 | $ 629.40 | $ 48.98 | 8.44% |
| | Family - TWO TIER | $ 1,431.30 | $ 1,554.84 | $ 123.54 | 8.63% | $ 1,451.05 | $ 1,573.50 | $ 122.45 | 8.44% |
| | Double - THREE TIER | $ 1,145.04 | $ 1,243.87 | $ 98.83 | 8.63% | $ 1,160.84 | $ 1,258.80 | $ 97.96 | 8.44% |
| | Family - THREE TIER | $ 1,488.55 | $ 1,617.04 | $ 128.49 | 8.63% | $ 1,509.09 | $ 1,636.44 | $ 127.35 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 1,145.04 | $ 1,243.87 | $ 98.83 | 8.63% | $ 1,160.84 | $ 1,258.80 | $ 97.96 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,087.78 | $ 1,181.68 | $ 93.90 | 8.63% | $ 1,102.80 | $ 1,195.86 | $ 93.06 | 8.44% |
| | Family - FOUR TIER | $ 1,603.05 | $ 1,741.42 | $ 138.37 | 8.63% | $ 1,625.17 | $ 1,762.32 | $ 137.15 | 8.44% |

**Capital District Physicians' Health Plan, Inc**
**Region 7 (UticaWatertown)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 3 Current Rate | 2015 Quarter 3 Proposed Rate | Quarter 3 Amount of Adjustment | Quarter 3 Percent Change | 2014 Quarter 4 Current Rate | 2015 Quarter 4 Proposed Rate | Quarter 4 Amount of Adjustment | Quarter 4 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *Third Quarter 2014 (7/1/2014 - 9/30/2014)* | | | | *Fourth Quarter 2014 (10/1/2014 - 12/31/2014)* | | | |
| HA12L14 | HA12L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 569.05 | $ 615.97 | $ 46.92 | 8.25% | $ 576.90 | $ 623.36 | $ 46.46 | 8.05% |
| | Family - TWO TIER | $ 1,422.63 | $ 1,539.93 | $ 117.30 | 8.25% | $ 1,442.26 | $ 1,558.40 | $ 116.14 | 8.05% |
| | Double - THREE TIER | $ 1,138.10 | $ 1,231.94 | $ 93.84 | 8.25% | $ 1,153.81 | $ 1,246.72 | $ 92.91 | 8.05% |
| | Family - THREE TIER | $ 1,479.53 | $ 1,601.52 | $ 121.99 | 8.25% | $ 1,499.95 | $ 1,620.74 | $ 120.79 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,138.10 | $ 1,231.94 | $ 93.84 | 8.25% | $ 1,153.81 | $ 1,246.72 | $ 92.91 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,081.20 | $ 1,170.34 | $ 89.14 | 8.24% | $ 1,096.12 | $ 1,184.39 | $ 88.27 | 8.05% |
| | Family - FOUR TIER | $ 1,593.34 | $ 1,724.72 | $ 131.38 | 8.25% | $ 1,615.33 | $ 1,745.41 | $ 130.08 | 8.05% |
| HA7L14 | HA7L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 581.38 | $ 629.32 | $ 47.94 | 8.25% | $ 589.40 | $ 636.87 | $ 47.47 | 8.05% |
| | Family - TWO TIER | $ 1,453.45 | $ 1,573.30 | $ 119.85 | 8.25% | $ 1,473.51 | $ 1,592.18 | $ 118.67 | 8.05% |
| | Double - THREE TIER | $ 1,162.76 | $ 1,258.64 | $ 95.88 | 8.25% | $ 1,178.81 | $ 1,273.74 | $ 94.93 | 8.05% |
| | Family - THREE TIER | $ 1,511.59 | $ 1,636.23 | $ 124.64 | 8.25% | $ 1,532.45 | $ 1,655.87 | $ 123.42 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,162.76 | $ 1,258.64 | $ 95.88 | 8.25% | $ 1,178.81 | $ 1,273.74 | $ 94.93 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,104.62 | $ 1,195.71 | $ 91.09 | 8.25% | $ 1,119.86 | $ 1,210.06 | $ 90.20 | 8.05% |
| | Family - FOUR TIER | $ 1,627.86 | $ 1,762.09 | $ 134.23 | 8.25% | $ 1,650.33 | $ 1,783.24 | $ 132.91 | 8.05% |
| HA2L14 | HA2L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 569.82 | $ 616.81 | $ 46.99 | 8.25% | $ 577.69 | $ 624.21 | $ 46.52 | 8.05% |
| | Family - TWO TIER | $ 1,424.56 | $ 1,542.02 | $ 117.46 | 8.25% | $ 1,444.21 | $ 1,560.53 | $ 116.32 | 8.05% |
| | Double - THREE TIER | $ 1,139.64 | $ 1,233.62 | $ 93.98 | 8.25% | $ 1,155.37 | $ 1,248.42 | $ 93.05 | 8.05% |
| | Family - THREE TIER | $ 1,481.54 | $ 1,603.70 | $ 122.16 | 8.25% | $ 1,501.98 | $ 1,622.95 | $ 120.97 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,139.64 | $ 1,233.62 | $ 93.98 | 8.25% | $ 1,155.37 | $ 1,248.42 | $ 93.05 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,082.66 | $ 1,171.94 | $ 89.28 | 8.25% | $ 1,097.60 | $ 1,186.00 | $ 88.40 | 8.05% |
| | Family - FOUR TIER | $ 1,595.50 | $ 1,727.07 | $ 131.57 | 8.25% | $ 1,617.52 | $ 1,747.79 | $ 130.27 | 8.05% |
| HA15L14 | HA15L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 584.67 | $ 632.88 | $ 48.21 | 8.25% | $ 592.74 | $ 640.47 | $ 47.73 | 8.05% |
| | Family - TWO TIER | $ 1,461.67 | $ 1,582.20 | $ 120.53 | 8.25% | $ 1,481.84 | $ 1,601.18 | $ 119.34 | 8.05% |
| | Double - THREE TIER | $ 1,169.33 | $ 1,265.76 | $ 96.43 | 8.25% | $ 1,185.47 | $ 1,280.95 | $ 95.48 | 8.05% |
| | Family - THREE TIER | $ 1,520.14 | $ 1,645.48 | $ 125.34 | 8.25% | $ 1,541.11 | $ 1,665.23 | $ 124.12 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,169.33 | $ 1,265.76 | $ 96.43 | 8.25% | $ 1,185.47 | $ 1,280.95 | $ 95.48 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,110.87 | $ 1,202.47 | $ 91.60 | 8.25% | $ 1,126.20 | $ 1,216.90 | $ 90.70 | 8.05% |
| | Family - FOUR TIER | $ 1,637.07 | $ 1,772.06 | $ 134.99 | 8.25% | $ 1,659.66 | $ 1,793.32 | $ 133.66 | 8.05% |
| HA11L14 | HA11L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 587.66 | $ 636.11 | $ 48.45 | 8.24% | $ 595.77 | $ 643.75 | $ 47.98 | 8.05% |
| | Family - TWO TIER | $ 1,469.14 | $ 1,590.28 | $ 121.14 | 8.25% | $ 1,489.42 | $ 1,609.37 | $ 119.95 | 8.05% |
| | Double - THREE TIER | $ 1,175.31 | $ 1,272.23 | $ 96.92 | 8.25% | $ 1,191.53 | $ 1,287.49 | $ 95.96 | 8.05% |
| | Family - THREE TIER | $ 1,527.91 | $ 1,653.90 | $ 125.99 | 8.25% | $ 1,548.99 | $ 1,673.74 | $ 124.75 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,175.31 | $ 1,272.23 | $ 96.92 | 8.25% | $ 1,191.53 | $ 1,287.49 | $ 95.96 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,116.55 | $ 1,208.62 | $ 92.07 | 8.25% | $ 1,131.96 | $ 1,223.12 | $ 91.16 | 8.05% |
| | Family - FOUR TIER | $ 1,645.44 | $ 1,781.12 | $ 135.68 | 8.25% | $ 1,668.14 | $ 1,802.49 | $ 134.35 | 8.05% |
| HA1L14 | HA1L15 | | | | | | | | |
| | Individual - ALL TIERS | $ 588.43 | $ 636.95 | $ 48.52 | 8.25% | $ 596.55 | $ 644.60 | $ 48.05 | 8.05% |
| | Family - TWO TIER | $ 1,471.07 | $ 1,592.38 | $ 121.31 | 8.25% | $ 1,491.37 | $ 1,611.49 | $ 120.12 | 8.05% |
| | Double - THREE TIER | $ 1,176.86 | $ 1,273.91 | $ 97.05 | 8.25% | $ 1,193.10 | $ 1,289.19 | $ 96.09 | 8.05% |
| | Family - THREE TIER | $ 1,529.91 | $ 1,656.08 | $ 126.17 | 8.25% | $ 1,551.03 | $ 1,675.95 | $ 124.92 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 1,176.86 | $ 1,273.91 | $ 97.05 | 8.25% | $ 1,193.10 | $ 1,289.19 | $ 96.09 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 1,118.01 | $ 1,210.21 | $ 92.20 | 8.25% | $ 1,133.44 | $ 1,224.73 | $ 91.29 | 8.05% |
| | Family - FOUR TIER | $ 1,647.60 | $ 1,783.47 | $ 135.87 | 8.25% | $ 1,670.34 | $ 1,804.87 | $ 134.53 | 8.05% |

**Capital District Physicians' Health Plan, Inc**
**Benefit Summary**
**Proposed Premium Rates Effective 1/1/2015**

| Form Number | Group Size | 2014 Plan Code | 2015 Plan Code | INN Single / Family Deductible | Office/Specialist Visit | Inpatient Hospital | Outpatient Surgery | ER | Ambulance | DME | Coins | INN Single / Family OOP Max | Pharmacy |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | INN DED | O/S COPAY | INN HOSP | OUT SURG | ER | AMB | DME | COIN | OOP MAX | |
| 01-0001-2010 | LG | HA11L14 | HA11L15 | $0/$0 | $10 | $0 | $75 | $50 | $50 | 50% | N/A | $6600/$13200 | |
| 01-0001-2010 | LG | HA12L14 | HA12L15 | $0/$0 | $15 | $0 | $75 | $50 | $50 | 50% | N/A | $6600/$13200 | |
| 01-0001-2010 | LG | HA13L14 | HA13L15 | $0/$0 | $20 | $0 | $75 | $50 | $50 | 50% | N/A | $6600/$13200 | |
| 01-0001-2010 | LG | HA14L14 | HA14L15 | $0/$0 | $25 | $0 | $75 | $100 | $100 | 50% | N/A | $6600/$13200 | |
| 01-0001-2010 | LG | HA15L14 | HA15L15 | $0/$0 | $10 | $240 | $75 | $50 | $50 | 50% | N/A | $6600/$13200 | |
| 01-0001-2010 | LG | HA16L14 | HA16L15 | $0/$0 | $15 | $240 | $75 | $50 | $50 | 50% | N/A | $6600/$13200 | |
| 01-0001-2010 | LG | HA17L14 | HA17L15 | $0/$0 | $20 | $240 | $75 | $50 | $50 | 50% | N/A | $6600/$13200 | |
| 01-0001-2010 | LG | HA1L14 | HA1L15 | $0/$0 | $10 | $0 | $50 | $50 | $50 | 50% | N/A | $6600/$13200 | |
| 01-0001-2010 | LG | HA20L14 | HA20L15 | $0/$0 | $20 | $500 | $75 | $50 | $100 | 50% | N/A | $6600/$13200 | |
| 01-0001-2010 | LG | HA24L14 | HA24L15 | $0/$0 | $20 | $500 | $100 | $75 | $75 | 50% | N/A | $6600/$13200 | |
| 01-0001-2010 | LG | HA27L14 | HA27L15 | $0/$0 | $25 | $500 | $100 | $100 | $100 | 50% | N/A | $6600/$13200 | |
| 01-0001-2010 | LG | HA28L14 | HA28L15 | $0/$0 | $25/$40 | $500 | $100 | $100 | $100 | 50% | N/A | $6600/$13200 | |
| 01-0001-2010 | LG | HA29L14 | HA29L15 | $0/$0 | $25/$40 | $500 | $75 | $100 | $100 | 50% | N/A | $6600/$13200 | |
| 01-0001-2010 | LG | HA2L14 | HA2L15 | $0/$0 | $15 | $0 | $50 | $50 | $50 | 50% | N/A | $6600/$13200 | |
| 01-0001-2010 | LG | HA30L14 | HA30L15 | $0/$0 | $20 | $240 | $100 | $100 | $100 | 50% | N/A | $6600/$13200 | |
| 01-0001-2010 | LG | HA35L14 | HA35L15 | $0/$0 | $25/$40 | $240 | $75 | $75 | $75 | 50% | N/A | $6600/$13200 | |
| 01-0001-2010 | LG | HA36L14 | HA36L15 | $0/$0 | $25/$40 | $500 | $75 | $75 | $75 | 50% | N/A | $6600/$13200 | |
| 01-0001-2010 | LG | HA3L14 | HA3L15 | $0/$0 | $15 | $240 | $75 | $75 | $75 | 50% | N/A | $6600/$13200 | |
| 01-0001-2010 | LG | HA42L14 | HA42L15 | $0/$0 | $15/$30 | $500 | $100 | $75 | $75 | 50% | N/A | $6600/$13200 | |
| 01-0001-2010 | LG | HA45L14 | HA45L15 | $0/$0 | $20/$30 | $500 | $75 | $50 | $100 | 50% | N/A | $6600/$13200 | |
| 01-0001-2010 | LG | HA46L14 | HA46L15 | $0/$0 | $20/$30 | $500 | $100 | $100 | $100 | 50% | N/A | $6600/$13200 | |
| 01-0001-2010 | LG | HA47L14 | HA47L15 | $0/$0 | $25/$40 | $240 | $75 | $100 | $100 | 50% | N/A | $6600/$13200 | |
| 01-0001-2010 | LG | HA4L14 | HA4L15 | $0/$0 | $20 | $240 | $75 | $75 | $75 | 50% | N/A | $6600/$13200 | |
| 01-0001-2010 | LG | HA50L14 | HA50L15 | $0/$0 | $10/$15 | $240 | $75 | $50 | $50 | 50% | N/A | $6600/$13200 | |
| 01-0001-2010 | LG | HA52L14 | HA52L15 | $0/$0 | $25/$40 | $0 | $75 | $100 | $100 | 50% | N/A | $6600/$13200 | |
| 01-0001-2010 | LG | HA5L14 | HA5L15 | $0/$0 | $25 | $240 | $75 | $100 | $100 | 50% | N/A | $6600/$13200 | |
| 01-0001-2010 | LG | HA6L14 | HA6L15 | $0/$0 | $25 | $500 | $75 | $100 | $100 | 50% | N/A | $6600/$13200 | |
| 01-0001-2010 | LG | HA7L14 | HA7L15 | $0/$0 | $10 | $500 | $75 | $50 | $50 | 50% | N/A | $6600/$13200 | |
| 01-0001-2010 | LG | HA8L14 | HA8L15 | $0/$0 | $15 | $500 | $75 | $50 | $50 | 50% | N/A | $6600/$13200 | |
| 01-0001-2010 | LG | HA9L14 | HA9L15 | $0/$0 | $20 | $500 | $75 | $50 | $50 | 50% | N/A | $6600/$13200 | |
| 01-0001-2010 | LG | HM1L14 | HM1L15 | $0/$0 | $30 | $1,000 | $150 | $100 | $100 | 50% | N/A | $6600/$13200 | |
| 01-0001-2010 | LG | HM2L14 | HM2L15 | $0/$0 | $30/$50 | $1,000 | $150 | $100 | $100 | 50% | N/A | $6600/$13200 | |
| 01-0001-2010 | LG | HM3L14 | HM3L15 | $0/$0 | $25/$40 | $500 | $75 | $100 | $100 | 50% | N/A | $6600/$13200 | |
| 01-0004-2012 | LG | HDHA1L14 | HDHA1L15 | $1250/$2500 | $10 | $0 | $50 | $50 | $50 | 50% | N/A | $2400/$4800 | $5/$25/$40 |

# Capital District Physicians' Health Plan
## HMO Product Large Group
## Conversion Factor Summary

**VI. Conversion Factor**

| | Contract Mix | Average Contract Size | Weighted Contract Size | Desired Loading Factors | Weighted Loading Factors | Conversion Factor |
|---|---|---|---|---|---|---|
| ***Group*** | | | | | | |
| **Two Tier Premiums** | | | | | | |
| Single | 0.043 | 1.00 | 0.043 | 1.00 | 0.043 | |
| Family | 0.035 | 3.31 | 0.117 | 2.50 | 0.089 | |
| Total 2T | 0.079 | | 0.160 | | 0.132 | 1.218 |
| **Three Tier Premiums** | | | | | | |
| Single | 0.170 | 1.00 | 0.170 | 1.00 | 0.170 | |
| Double | 0.072 | 2.00 | 0.144 | 2.00 | 0.144 | |
| Family | 0.096 | 3.93 | 0.378 | 2.60 | 0.250 | |
| Total 3T | 0.338 | | 0.692 | | 0.563 | 1.227 |
| **Four Tier Premiums** | | | | | | |
| Single | 0.295 | 1.00 | 0.295 | 1.00 | 0.295 | |
| Emp/Spouse | 0.060 | 2.00 | 0.120 | 2.00 | 0.120 | |
| Emp/Child(ren) | 0.044 | 2.65 | 0.116 | 1.90 | 0.083 | |
| Family | 0.185 | 3.75 | 0.693 | 2.80 | 0.518 | |
| Total 4T | 0.584 | | 1.224 | | 1.016 | 1.205 |
| Total | 1.000 | | 2.076 | | 1.711 | **1.213** |
| | | | | | 2014 CF | **1.215** |
| | | | | | Impact on Rates | **-0.09%** |

# Capital District Physicians' Health Plan
## HMO Product Large Group
## Regional Area Factors

**VII. Area Factors**

| 2015 Rating Factors | | | | |
|---|---|---|---|---|
| **Rating Region** | **Region 1 (Albany Area)** | **Region 3 (Mid-Hudson Area)** | **Region 6 (Syracuse Area)** | **Region 7 (Utica/Watertown Area)** |
| **Regional Rating Factor** | **1.0000** | **1.1805** | **1.1215** | **1.0771** |
| **Counties:** | Albany<br>Columbia<br>Fulton<br>Greene<br>Montgomery<br>Rensselaer<br>Saratoga<br>Schenectady<br>Schoharie<br>Warren<br>Washington | Delaware<br>Dutchess<br>Orange<br>Ulster | Broome<br>Tioga | Chenango<br>Essex<br>Hamilton<br>Herkimer<br>Madison<br>Oneida<br>Otsego |

# Capital District Physicians' Health Plan
## HMO Product Large Group
## Tier Factors

**VIII. Tier Factors**

| 2015 Rating Factors - HMO | | |
|---|---|---|
| **Rating Method** | **Contract Type** | **Large Group** |
| 2-Tier | Individual | 1 |
| | Family | 2.50 |
| 3-Tier | Individual | 1 |
| | Employee + 1 | 2.00 |
| | Family | 2.60 |
| 4-Tier | Individual | 1 |
| | Employee + Spouse | 2.00 |
| | Employee + Child(ren) | 1.90 |
| | Family | 2.80 |

** No Change from Previous Filing*

# Capital District Physicians' Health Plan
# HMO Product Large Group
# Sample Rate Calculation

## IX. Rate Calculation

| *Sample rate calculation for a large group 3-tier HMO benefit package in the Capital region* | | | |
|---|---|---|---|
| **Plan Code** | **Individual** | **Double** | **Family** |
| HA11L15 | $ 576.66 | $ 1,153.31 | $ 1,499.31 |
| HMRXL3A15 | $ 126.58 | $ 253.15 | $ 329.10 |
| HMVSNL115 | $ 3.19 | $ 6.38 | $ 8.30 |
| HMELGL2915 ^ | | | 1.024 |
| | | | |
| **Final Rates** | **$706.43** | **$1,412.84** | **$1,880.59** |

^ Applied only to Base Medical and Pharmacy rates

# Capital District Physicians' Health Plan
# Large Group HMO Product
# Broker Commission Schedule

A plan for life.

## 2015 Commission Schedule

Capital District Physicians' Health Plan, Inc.

**Small Group HMO** (*Applies to new, renewal and broker of record changes*)

4 percent first $1.5 million of employer group premium
2.5 percent next $1,500,001+ of premium

**Large Group HMO**

4 percent first $1.5 million of employer group premium
2.5 percent next $1,500,001+ of premium

Existing large group business will continue to be paid at the current percentage.

Broker of Record changes on existing large group
- -If replacing current broker of record - pays at same commission scale as previous broker of record
- -If group does not have a current broker of record, commission will begin upon renewal

**Medicare HMO Group Product**

| | |
|---|---|
| New group sales in 2015: | $35 Preferred or $26 Non-Preferred per subscriber per month |
| Existing group renewals in 2015: | Dependent upon the renewal rate in effect at the time group wasSold. |

Preferred status is based on a minimum of 475 small group subscribers in Agent/Broker book of business as of December 31st for February - July effective dates or as of June 30th for August – January effective dates.

If a subscriber terminates/disenrolls before the end of his/her third consecutive month of coverage, any commission payments on that subscriber will be automatically taken back on future commission payments.



Approved under CAPD-129469193

# Capital District Physician's Health Plan, Inc.
# Large Group HMO Product Underwriting Guidelines

All employer groups with fifty-one or more employees are eligible to enroll in one of CDPHP's Large group benefit plans. An eligible group employee is defined as a full-time or part-time employee working a minimum of 15 hours per week. A subscriber, who leaves employment with an employer currently enrolled in CDPHP, is eligible for one of CDPHP's Individual contracts or may enroll through COBRA if offered by his or her previous employer.

Large groups are defined as employer groups with fifty-one (51) or more eligible employees.

To be eligible to be a group policyholder with CDPHP, an employer must be located in CDPHP's approved service area. To be eligible to enroll as a CDPHP subscriber, the member must reside or work in CDPHP's service area. CDPHP's service area encompasses the following counties:

| Rating Region | Counties |
|---|---|
| Region 1 (Albany Area) | Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, Washington |
| Region 3 (Mid-Hudson Area) | Delaware, Dutchess, Orange, Ulster |
| Region 6 (Syracuse Area) | Broome, Tioga |
| Region 7 (Utica/Watertown Area) | Essex, Chenango, Hamilton, Herkimer, Madison, Oneida, Otsego |

CDPHP does not medically underwrite its group products. Condition of coverage requires the timely payment of premiums.

Groups that have left the CDPHP HMO large group pool to become either self funded or experience rated on an insurance license are not eligible to re-enter the CDPHP HMO pool if CDPHP determines that the group specific experience is worse than the HMO large group pool experience.

# Capital District Physicians' Health Plan
# HMO Product Large Group
# Expected Loss Ratio

**XII. Expected Loss Ratio**

**84.24%**

**Capital District Physician's Health Plan, Inc.**
**2015 Rate Adjustment**
*HMO Pharmacy Large Group*
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**Capital District Physicians' Health Plan, Inc**
**All Regions**
**Large Group Rx Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 1 Current Rate | 2015 Quarter 1 Proposed Rate | Quarter 1 Amount of Adjustment | Quarter 1 Percent Change | 2014 Quarter 2 Current Rate | 2015 Quarter 2 Proposed Rate | Quarter 2 Amount of Adjustment | Quarter 2 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *First Quarter 2014 (1/1/2014 - 3/31/2014)* | | | | *Second Quarter 2014 (4/1/2014 - 6/30/2014)* | | | |
| HMRXL3A14 | HMRXL3A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 116.38 | $ 126.42 | $ 10.04 | 8.63% | $ 117.99 | $ 127.94 | $ 9.95 | 8.44% |
| | Family - TWO TIER | $ 290.95 | $ 316.06 | $ 25.11 | 8.63% | $ 294.97 | $ 319.85 | $ 24.88 | 8.44% |
| | Double - THREE TIER | $ 232.76 | $ 252.85 | $ 20.09 | 8.63% | $ 235.97 | $ 255.88 | $ 19.91 | 8.44% |
| | Family - THREE TIER | $ 302.59 | $ 328.70 | $ 26.11 | 8.63% | $ 306.76 | $ 332.65 | $ 25.89 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 232.76 | $ 252.85 | $ 20.09 | 8.63% | $ 235.97 | $ 255.88 | $ 19.91 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 221.12 | $ 240.21 | $ 19.09 | 8.63% | $ 224.17 | $ 243.09 | $ 18.92 | 8.44% |
| | Family - FOUR TIER | $ 325.86 | $ 353.99 | $ 28.13 | 8.63% | $ 330.36 | $ 358.24 | $ 27.88 | 8.44% |
| HMRXL4A14 | HMRXL4A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 99.15 | $ 107.71 | $ 8.56 | 8.63% | $ 100.52 | $ 109.00 | $ 8.48 | 8.44% |
| | Family - TWO TIER | $ 247.88 | $ 269.27 | $ 21.40 | 8.63% | $ 251.30 | $ 272.50 | $ 21.20 | 8.44% |
| | Double - THREE TIER | $ 198.30 | $ 215.42 | $ 17.12 | 8.63% | $ 201.04 | $ 218.00 | $ 16.96 | 8.44% |
| | Family - THREE TIER | $ 257.79 | $ 280.04 | $ 22.25 | 8.63% | $ 261.35 | $ 283.40 | $ 22.05 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 198.30 | $ 215.42 | $ 17.12 | 8.63% | $ 201.04 | $ 218.00 | $ 16.96 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 188.39 | $ 204.64 | $ 16.26 | 8.63% | $ 190.98 | $ 207.10 | $ 16.12 | 8.44% |
| | Family - FOUR TIER | $ 277.62 | $ 301.58 | $ 23.96 | 8.63% | $ 281.45 | $ 305.20 | $ 23.75 | 8.44% |
| HMRXL5A14 | HMRXL5A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 111.40 | $ 121.02 | $ 9.62 | 8.64% | $ 112.94 | $ 122.47 | $ 9.53 | 8.44% |
| | Family - TWO TIER | $ 278.50 | $ 302.54 | $ 24.04 | 8.63% | $ 282.34 | $ 306.17 | $ 23.83 | 8.44% |
| | Double - THREE TIER | $ 222.80 | $ 242.03 | $ 19.23 | 8.63% | $ 225.87 | $ 244.93 | $ 19.06 | 8.44% |
| | Family - THREE TIER | $ 289.64 | $ 314.64 | $ 25.00 | 8.63% | $ 293.64 | $ 318.41 | $ 24.77 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 222.80 | $ 242.03 | $ 19.23 | 8.63% | $ 225.87 | $ 244.93 | $ 19.06 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 211.66 | $ 229.93 | $ 18.27 | 8.63% | $ 214.58 | $ 232.69 | $ 18.11 | 8.44% |
| | Family - FOUR TIER | $ 311.92 | $ 338.84 | $ 26.92 | 8.63% | $ 316.22 | $ 342.91 | $ 26.69 | 8.44% |
| HMRXL6A14 | HMRXL6A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 109.62 | $ 119.08 | $ 9.46 | 8.63% | $ 111.13 | $ 120.51 | $ 9.38 | 8.44% |
| | Family - TWO TIER | $ 274.05 | $ 297.70 | $ 23.65 | 8.63% | $ 277.83 | $ 301.28 | $ 23.45 | 8.44% |
| | Double - THREE TIER | $ 219.24 | $ 238.16 | $ 18.92 | 8.63% | $ 222.27 | $ 241.02 | $ 18.75 | 8.44% |
| | Family - THREE TIER | $ 285.01 | $ 309.61 | $ 24.60 | 8.63% | $ 288.95 | $ 313.33 | $ 24.38 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 219.24 | $ 238.16 | $ 18.92 | 8.63% | $ 222.27 | $ 241.02 | $ 18.75 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 208.28 | $ 226.25 | $ 17.97 | 8.63% | $ 211.15 | $ 228.97 | $ 17.82 | 8.44% |
| | Family - FOUR TIER | $ 306.94 | $ 333.43 | $ 26.49 | 8.63% | $ 311.17 | $ 337.43 | $ 26.26 | 8.44% |
| HMRXL7A14 | HMRXL7A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 104.67 | $ 113.70 | $ 9.03 | 8.63% | $ 106.11 | $ 115.07 | $ 8.96 | 8.44% |
| | Family - TWO TIER | $ 261.68 | $ 284.26 | $ 22.59 | 8.63% | $ 265.29 | $ 287.67 | $ 22.38 | 8.44% |
| | Double - THREE TIER | $ 209.34 | $ 227.41 | $ 18.07 | 8.63% | $ 212.23 | $ 230.14 | $ 17.91 | 8.44% |
| | Family - THREE TIER | $ 272.14 | $ 295.63 | $ 23.49 | 8.63% | $ 275.90 | $ 299.18 | $ 23.28 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 209.34 | $ 227.41 | $ 18.07 | 8.63% | $ 212.23 | $ 230.14 | $ 17.91 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 198.87 | $ 216.04 | $ 17.17 | 8.63% | $ 201.62 | $ 218.63 | $ 17.01 | 8.44% |
| | Family - FOUR TIER | $ 293.08 | $ 318.37 | $ 25.29 | 8.63% | $ 297.12 | $ 322.19 | $ 25.07 | 8.44% |
| HMRXL8A14 | HMRXL8A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 105.48 | $ 114.58 | $ 9.10 | 8.63% | $ 106.94 | $ 115.96 | $ 9.02 | 8.44% |
| | Family - TWO TIER | $ 263.70 | $ 286.46 | $ 22.76 | 8.63% | $ 267.34 | $ 289.90 | $ 22.56 | 8.44% |
| | Double - THREE TIER | $ 210.96 | $ 229.17 | $ 18.21 | 8.63% | $ 213.87 | $ 231.92 | $ 18.05 | 8.44% |
| | Family - THREE TIER | $ 274.25 | $ 297.92 | $ 23.67 | 8.63% | $ 278.03 | $ 301.49 | $ 23.46 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 210.96 | $ 229.17 | $ 18.21 | 8.63% | $ 213.87 | $ 231.92 | $ 18.05 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 200.41 | $ 217.71 | $ 17.30 | 8.63% | $ 203.18 | $ 220.32 | $ 17.14 | 8.44% |
| | Family - FOUR TIER | $ 295.34 | $ 320.84 | $ 25.50 | 8.63% | $ 299.42 | $ 324.69 | $ 25.27 | 8.44% |
| HMRXL15A14 | HMRXL15A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 71.22 | $ 77.37 | $ 6.15 | 8.64% | $ 72.20 | $ 78.30 | $ 6.10 | 8.44% |
| | Family - TWO TIER | $ 178.05 | $ 193.42 | $ 15.37 | 8.63% | $ 180.51 | $ 195.74 | $ 15.23 | 8.44% |
| | Double - THREE TIER | $ 142.44 | $ 154.73 | $ 12.29 | 8.63% | $ 144.41 | $ 156.59 | $ 12.18 | 8.44% |
| | Family - THREE TIER | $ 185.17 | $ 201.15 | $ 15.98 | 8.63% | $ 187.73 | $ 203.57 | $ 15.84 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 142.44 | $ 154.73 | $ 12.29 | 8.63% | $ 144.41 | $ 156.59 | $ 12.18 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 135.32 | $ 147.00 | $ 11.68 | 8.63% | $ 137.19 | $ 148.76 | $ 11.57 | 8.44% |
| | Family - FOUR TIER | $ 199.42 | $ 216.63 | $ 17.21 | 8.63% | $ 202.17 | $ 219.23 | $ 17.06 | 8.44% |
| HMRXL19A14 | HMRXL19A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 54.19 | $ 58.87 | $ 4.68 | 8.64% | $ 54.94 | $ 59.57 | $ 4.63 | 8.43% |
| | Family - TWO TIER | $ 135.48 | $ 147.17 | $ 11.70 | 8.63% | $ 137.34 | $ 148.93 | $ 11.59 | 8.44% |
| | Double - THREE TIER | $ 108.38 | $ 117.73 | $ 9.35 | 8.63% | $ 109.88 | $ 119.15 | $ 9.27 | 8.44% |
| | Family - THREE TIER | $ 140.89 | $ 153.05 | $ 12.16 | 8.63% | $ 142.84 | $ 154.89 | $ 12.05 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 108.38 | $ 117.73 | $ 9.35 | 8.63% | $ 109.88 | $ 119.15 | $ 9.27 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 102.96 | $ 111.85 | $ 8.89 | 8.63% | $ 104.38 | $ 113.19 | $ 8.81 | 8.44% |
| | Family - FOUR TIER | $ 151.73 | $ 164.83 | $ 13.10 | 8.63% | $ 153.83 | $ 166.81 | $ 12.98 | 8.44% |
| HMRXL21A14 | HMRXL21A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 16.35 | $ 17.76 | $ 1.41 | 8.62% | $ 16.58 | $ 17.97 | $ 1.39 | 8.41% |
| | Family - TWO TIER | $ 40.88 | $ 44.40 | $ 3.53 | 8.62% | $ 41.44 | $ 44.94 | $ 3.50 | 8.45% |
| | Double - THREE TIER | $ 32.70 | $ 35.52 | $ 2.82 | 8.62% | $ 33.15 | $ 35.95 | $ 2.80 | 8.44% |
| | Family - THREE TIER | $ 42.51 | $ 46.18 | $ 3.67 | 8.63% | $ 43.10 | $ 46.73 | $ 3.63 | 8.43% |
| | Employee/Spouse - FOUR TIER | $ 32.70 | $ 35.52 | $ 2.82 | 8.62% | $ 33.15 | $ 35.95 | $ 2.80 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 31.07 | $ 33.75 | $ 2.69 | 8.64% | $ 31.49 | $ 34.15 | $ 2.66 | 8.43% |
| | Family - FOUR TIER | $ 45.78 | $ 49.73 | $ 3.95 | 8.63% | $ 46.41 | $ 50.33 | $ 3.92 | 8.44% |

**Capital District Physicians' Health Plan, Inc**
**All Regions**
**Large Group Rx Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 3 Current Rate | 2015 Quarter 3 Proposed Rate | Quarter 3 Amount of Adjustment | Quarter 3 Percent Change | 2014 Quarter 4 Current Rate | 2015 Quarter 4 Proposed Rate | Quarter 4 Amount of Adjustment | Quarter 4 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *Third Quarter 2014 (7/1/2014 - 9/30/2014)* | | | | *Fourth Quarter 2014 (10/1/2014 - 12/31/2014)* | | | |
| HMRXL3A14 | HMRXL3A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 119.61 | $ 129.48 | $ 9.87 | 8.25% | $ 121.26 | $ 131.03 | $ 9.77 | 8.05% |
| | Family - TWO TIER | $ 299.04 | $ 323.69 | $ 24.65 | 8.24% | $ 303.16 | $ 327.58 | $ 24.42 | 8.05% |
| | Double - THREE TIER | $ 239.23 | $ 258.95 | $ 19.72 | 8.24% | $ 242.53 | $ 262.06 | $ 19.53 | 8.05% |
| | Family - THREE TIER | $ 311.00 | $ 336.64 | $ 25.64 | 8.25% | $ 315.29 | $ 340.68 | $ 25.39 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 239.23 | $ 258.95 | $ 19.72 | 8.24% | $ 242.53 | $ 262.06 | $ 19.53 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 227.27 | $ 246.01 | $ 18.74 | 8.25% | $ 230.40 | $ 248.96 | $ 18.56 | 8.05% |
| | Family - FOUR TIER | $ 334.92 | $ 362.54 | $ 27.62 | 8.25% | $ 339.54 | $ 366.89 | $ 27.35 | 8.05% |
| HMRXL4A14 | HMRXL4A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 101.91 | $ 110.31 | $ 8.40 | 8.25% | $ 103.31 | $ 111.63 | $ 8.32 | 8.05% |
| | Family - TWO TIER | $ 254.76 | $ 275.77 | $ 21.01 | 8.25% | $ 258.28 | $ 279.08 | $ 20.80 | 8.05% |
| | Double - THREE TIER | $ 203.81 | $ 220.62 | $ 16.81 | 8.25% | $ 206.62 | $ 223.26 | $ 16.64 | 8.05% |
| | Family - THREE TIER | $ 264.95 | $ 286.80 | $ 21.85 | 8.25% | $ 268.61 | $ 290.24 | $ 21.63 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 203.81 | $ 220.62 | $ 16.81 | 8.25% | $ 206.62 | $ 223.26 | $ 16.64 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 193.62 | $ 209.59 | $ 15.97 | 8.25% | $ 196.29 | $ 212.10 | $ 15.81 | 8.05% |
| | Family - FOUR TIER | $ 285.34 | $ 308.86 | $ 23.52 | 8.24% | $ 289.27 | $ 312.57 | $ 23.30 | 8.05% |
| HMRXL5A14 | HMRXL5A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 114.50 | $ 123.94 | $ 9.44 | 8.25% | $ 116.08 | $ 125.42 | $ 9.34 | 8.05% |
| | Family - TWO TIER | $ 286.24 | $ 309.84 | $ 23.60 | 8.24% | $ 290.19 | $ 313.56 | $ 23.37 | 8.05% |
| | Double - THREE TIER | $ 228.99 | $ 247.87 | $ 18.88 | 8.24% | $ 232.15 | $ 250.85 | $ 18.70 | 8.05% |
| | Family - THREE TIER | $ 297.69 | $ 322.24 | $ 24.55 | 8.25% | $ 301.80 | $ 326.10 | $ 24.30 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 228.99 | $ 247.87 | $ 18.88 | 8.24% | $ 232.15 | $ 250.85 | $ 18.70 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 217.54 | $ 235.48 | $ 17.94 | 8.25% | $ 220.54 | $ 238.31 | $ 17.77 | 8.06% |
| | Family - FOUR TIER | $ 320.59 | $ 347.02 | $ 26.43 | 8.24% | $ 325.01 | $ 351.19 | $ 26.18 | 8.05% |
| HMRXL6A14 | HMRXL6A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 112.67 | $ 121.96 | $ 9.29 | 8.25% | $ 114.22 | $ 123.42 | $ 9.20 | 8.05% |
| | Family - TWO TIER | $ 281.67 | $ 304.89 | $ 23.22 | 8.25% | $ 285.55 | $ 308.55 | $ 23.00 | 8.05% |
| | Double - THREE TIER | $ 225.33 | $ 243.91 | $ 18.58 | 8.24% | $ 228.44 | $ 246.84 | $ 18.40 | 8.05% |
| | Family - THREE TIER | $ 292.93 | $ 317.09 | $ 24.16 | 8.25% | $ 296.98 | $ 320.89 | $ 23.91 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 225.33 | $ 243.91 | $ 18.58 | 8.24% | $ 228.44 | $ 246.84 | $ 18.40 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 214.07 | $ 231.72 | $ 17.65 | 8.25% | $ 217.02 | $ 234.50 | $ 17.48 | 8.05% |
| | Family - FOUR TIER | $ 315.47 | $ 341.48 | $ 26.01 | 8.25% | $ 319.82 | $ 345.58 | $ 25.76 | 8.05% |
| HMRXL7A14 | HMRXL7A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 107.58 | $ 116.45 | $ 8.87 | 8.25% | $ 109.06 | $ 117.85 | $ 8.79 | 8.06% |
| | Family - TWO TIER | $ 268.95 | $ 291.12 | $ 22.17 | 8.24% | $ 272.66 | $ 294.62 | $ 21.96 | 8.05% |
| | Double - THREE TIER | $ 215.16 | $ 232.90 | $ 17.74 | 8.25% | $ 218.13 | $ 235.69 | $ 17.56 | 8.05% |
| | Family - THREE TIER | $ 279.70 | $ 302.77 | $ 23.07 | 8.25% | $ 283.56 | $ 306.40 | $ 22.84 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 215.16 | $ 232.90 | $ 17.74 | 8.25% | $ 218.13 | $ 235.69 | $ 17.56 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 204.40 | $ 221.25 | $ 16.85 | 8.24% | $ 207.22 | $ 223.91 | $ 16.69 | 8.05% |
| | Family - FOUR TIER | $ 301.22 | $ 326.06 | $ 24.84 | 8.25% | $ 305.38 | $ 329.97 | $ 24.59 | 8.05% |
| HMRXL8A14 | HMRXL8A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 108.41 | $ 117.35 | $ 8.94 | 8.25% | $ 109.91 | $ 118.76 | $ 8.85 | 8.05% |
| | Family - TWO TIER | $ 271.03 | $ 293.38 | $ 22.35 | 8.25% | $ 274.77 | $ 296.90 | $ 22.13 | 8.05% |
| | Double - THREE TIER | $ 216.82 | $ 234.70 | $ 17.88 | 8.25% | $ 219.81 | $ 237.52 | $ 17.71 | 8.05% |
| | Family - THREE TIER | $ 281.87 | $ 305.11 | $ 23.24 | 8.25% | $ 285.76 | $ 308.77 | $ 23.01 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 216.82 | $ 234.70 | $ 17.88 | 8.25% | $ 219.81 | $ 237.52 | $ 17.71 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 205.98 | $ 222.97 | $ 16.99 | 8.25% | $ 208.82 | $ 225.64 | $ 16.82 | 8.05% |
| | Family - FOUR TIER | $ 303.55 | $ 328.58 | $ 25.03 | 8.25% | $ 307.74 | $ 332.52 | $ 24.78 | 8.05% |
| HMRXL15A14 | HMRXL15A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 73.20 | $ 79.24 | $ 6.04 | 8.25% | $ 74.21 | $ 80.19 | $ 5.98 | 8.06% |
| | Family - TWO TIER | $ 183.00 | $ 198.09 | $ 15.09 | 8.25% | $ 185.52 | $ 200.46 | $ 14.94 | 8.05% |
| | Double - THREE TIER | $ 146.40 | $ 158.47 | $ 12.07 | 8.25% | $ 148.42 | $ 160.37 | $ 11.95 | 8.05% |
| | Family - THREE TIER | $ 190.32 | $ 206.01 | $ 15.69 | 8.25% | $ 192.94 | $ 208.48 | $ 15.54 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 146.40 | $ 158.47 | $ 12.07 | 8.25% | $ 148.42 | $ 160.37 | $ 11.95 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 139.08 | $ 150.55 | $ 11.47 | 8.25% | $ 141.00 | $ 152.35 | $ 11.35 | 8.05% |
| | Family - FOUR TIER | $ 204.96 | $ 221.86 | $ 16.90 | 8.25% | $ 207.79 | $ 224.52 | $ 16.73 | 8.05% |
| HMRXL19A14 | HMRXL19A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 55.70 | $ 60.29 | $ 4.59 | 8.25% | $ 56.46 | $ 61.01 | $ 4.55 | 8.05% |
| | Family - TWO TIER | $ 139.24 | $ 150.72 | $ 11.48 | 8.24% | $ 141.16 | $ 152.53 | $ 11.37 | 8.05% |
| | Double - THREE TIER | $ 111.39 | $ 120.58 | $ 9.19 | 8.25% | $ 112.93 | $ 122.02 | $ 9.09 | 8.05% |
| | Family - THREE TIER | $ 144.81 | $ 156.75 | $ 11.94 | 8.25% | $ 146.81 | $ 158.63 | $ 11.82 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 111.39 | $ 120.58 | $ 9.19 | 8.25% | $ 112.93 | $ 122.02 | $ 9.09 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 105.82 | $ 114.55 | $ 8.73 | 8.25% | $ 107.28 | $ 115.92 | $ 8.64 | 8.05% |
| | Family - FOUR TIER | $ 155.95 | $ 168.81 | $ 12.86 | 8.25% | $ 158.10 | $ 170.83 | $ 12.73 | 8.05% |
| HMRXL21A14 | HMRXL21A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 16.80 | $ 18.19 | $ 1.39 | 8.25% | $ 17.04 | $ 18.41 | $ 1.37 | 8.06% |
| | Family - TWO TIER | $ 42.01 | $ 45.48 | $ 3.47 | 8.26% | $ 42.59 | $ 46.02 | $ 3.43 | 8.05% |
| | Double - THREE TIER | $ 33.61 | $ 36.38 | $ 2.77 | 8.25% | $ 34.07 | $ 36.82 | $ 2.75 | 8.06% |
| | Family - THREE TIER | $ 43.69 | $ 47.29 | $ 3.60 | 8.24% | $ 44.29 | $ 47.86 | $ 3.57 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 33.61 | $ 36.38 | $ 2.77 | 8.25% | $ 34.07 | $ 36.82 | $ 2.75 | 8.06% |
| | Employee/Chld(rn) - FOUR TIER | $ 31.93 | $ 34.56 | $ 2.63 | 8.24% | $ 32.37 | $ 34.98 | $ 2.61 | 8.07% |
| | Family - FOUR TIER | $ 47.05 | $ 50.93 | $ 3.88 | 8.24% | $ 47.70 | $ 51.54 | $ 3.84 | 8.05% |

**Capital District Physicians' Health Plan, Inc**
**All Regions**
**Large Group Rx Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 1 Current Rate | 2015 Quarter 1 Proposed Rate | Quarter 1 Amount of Adjustment | Quarter 1 Percent Change | 2014 Quarter 2 Current Rate | 2015 Quarter 2 Proposed Rate | Quarter 2 Amount of Adjustment | Quarter 2 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *First Quarter 2014 (1/1/2014 - 3/31/2014)* | | | | *Second Quarter 2014 (4/1/2014 - 6/30/2014)* | | | |
| HMRXL22A14 | HMRXL22A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 62.91 | $ 68.34 | $ 5.43 | 8.63% | $ 63.78 | $ 69.16 | $ 5.38 | 8.44% |
| | Family - TWO TIER | $ 157.28 | $ 170.85 | $ 13.58 | 8.63% | $ 159.45 | $ 172.90 | $ 13.45 | 8.44% |
| | Double - THREE TIER | $ 125.82 | $ 136.68 | $ 10.86 | 8.63% | $ 127.56 | $ 138.32 | $ 10.76 | 8.44% |
| | Family - THREE TIER | $ 163.57 | $ 177.68 | $ 14.11 | 8.63% | $ 165.82 | $ 179.82 | $ 14.00 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 125.82 | $ 136.68 | $ 10.86 | 8.63% | $ 127.56 | $ 138.32 | $ 10.76 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 119.53 | $ 129.85 | $ 10.32 | 8.63% | $ 121.18 | $ 131.40 | $ 10.22 | 8.44% |
| | Family - FOUR TIER | $ 176.15 | $ 191.35 | $ 15.20 | 8.63% | $ 178.58 | $ 193.65 | $ 15.07 | 8.44% |
| HMRXL23A14 | HMRXL23A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 83.68 | $ 90.90 | $ 7.22 | 8.63% | $ 84.83 | $ 91.99 | $ 7.16 | 8.43% |
| | Family - TWO TIER | $ 209.20 | $ 227.26 | $ 18.06 | 8.63% | $ 212.09 | $ 229.98 | $ 17.89 | 8.44% |
| | Double - THREE TIER | $ 167.36 | $ 181.81 | $ 14.45 | 8.63% | $ 169.67 | $ 183.99 | $ 14.32 | 8.44% |
| | Family - THREE TIER | $ 217.57 | $ 236.35 | $ 18.78 | 8.63% | $ 220.57 | $ 239.18 | $ 18.61 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 167.36 | $ 181.81 | $ 14.45 | 8.63% | $ 169.67 | $ 183.99 | $ 14.32 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 158.99 | $ 172.71 | $ 13.72 | 8.63% | $ 161.19 | $ 174.79 | $ 13.60 | 8.44% |
| | Family - FOUR TIER | $ 234.30 | $ 254.53 | $ 20.23 | 8.63% | $ 237.54 | $ 257.58 | $ 20.04 | 8.44% |
| HMRXL28A14 | HMRXL28A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 95.30 | $ 103.53 | $ 8.23 | 8.64% | $ 96.62 | $ 104.77 | $ 8.15 | 8.44% |
| | Family - TWO TIER | $ 238.25 | $ 258.81 | $ 20.56 | 8.63% | $ 241.54 | $ 261.92 | $ 20.38 | 8.44% |
| | Double - THREE TIER | $ 190.60 | $ 207.05 | $ 16.45 | 8.63% | $ 193.23 | $ 209.54 | $ 16.31 | 8.44% |
| | Family - THREE TIER | $ 247.78 | $ 269.17 | $ 21.39 | 8.63% | $ 251.20 | $ 272.40 | $ 21.20 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 190.60 | $ 207.05 | $ 16.45 | 8.63% | $ 193.23 | $ 209.54 | $ 16.31 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 181.07 | $ 196.70 | $ 15.63 | 8.63% | $ 183.57 | $ 199.06 | $ 15.49 | 8.44% |
| | Family - FOUR TIER | $ 266.84 | $ 289.87 | $ 23.03 | 8.63% | $ 270.52 | $ 293.35 | $ 22.83 | 8.44% |
| HMRXL29A14 | HMRXL29A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 81.12 | $ 88.12 | $ 7.00 | 8.63% | $ 82.24 | $ 89.18 | $ 6.94 | 8.44% |
| | Family - TWO TIER | $ 202.80 | $ 220.30 | $ 17.50 | 8.63% | $ 205.60 | $ 222.95 | $ 17.35 | 8.44% |
| | Double - THREE TIER | $ 162.24 | $ 176.24 | $ 14.00 | 8.63% | $ 164.48 | $ 178.36 | $ 13.88 | 8.44% |
| | Family - THREE TIER | $ 210.91 | $ 229.12 | $ 18.21 | 8.63% | $ 213.82 | $ 231.87 | $ 18.05 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 162.24 | $ 176.24 | $ 14.00 | 8.63% | $ 164.48 | $ 178.36 | $ 13.88 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 154.13 | $ 167.43 | $ 13.30 | 8.63% | $ 156.25 | $ 169.44 | $ 13.19 | 8.44% |
| | Family - FOUR TIER | $ 227.14 | $ 246.74 | $ 19.60 | 8.63% | $ 230.27 | $ 249.70 | $ 19.43 | 8.44% |
| HMRXL30A14 | HMRXL30A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 84.64 | $ 91.95 | $ 7.31 | 8.64% | $ 85.81 | $ 93.05 | $ 7.24 | 8.44% |
| | Family - TWO TIER | $ 211.60 | $ 229.86 | $ 18.26 | 8.63% | $ 214.52 | $ 232.62 | $ 18.10 | 8.44% |
| | Double - THREE TIER | $ 169.28 | $ 183.89 | $ 14.61 | 8.63% | $ 171.62 | $ 186.10 | $ 14.48 | 8.44% |
| | Family - THREE TIER | $ 220.06 | $ 239.06 | $ 19.00 | 8.63% | $ 223.10 | $ 241.93 | $ 18.83 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 169.28 | $ 183.89 | $ 14.61 | 8.63% | $ 171.62 | $ 186.10 | $ 14.48 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 160.82 | $ 174.70 | $ 13.88 | 8.63% | $ 163.04 | $ 176.79 | $ 13.75 | 8.44% |
| | Family - FOUR TIER | $ 236.99 | $ 257.45 | $ 20.46 | 8.63% | $ 240.26 | $ 260.54 | $ 20.28 | 8.44% |
| HMRXL35A14 | HMRXL35A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 88.74 | $ 96.40 | $ 7.66 | 8.63% | $ 89.96 | $ 97.56 | $ 7.60 | 8.44% |
| | Family - TWO TIER | $ 221.85 | $ 241.00 | $ 19.15 | 8.63% | $ 224.91 | $ 243.89 | $ 18.98 | 8.44% |
| | Double - THREE TIER | $ 177.48 | $ 192.80 | $ 15.32 | 8.63% | $ 179.93 | $ 195.11 | $ 15.18 | 8.44% |
| | Family - THREE TIER | $ 230.72 | $ 250.64 | $ 19.92 | 8.63% | $ 233.91 | $ 253.65 | $ 19.74 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 177.48 | $ 192.80 | $ 15.32 | 8.63% | $ 179.93 | $ 195.11 | $ 15.18 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 168.61 | $ 183.16 | $ 14.55 | 8.63% | $ 170.93 | $ 185.36 | $ 14.43 | 8.44% |
| | Family - FOUR TIER | $ 248.47 | $ 269.92 | $ 21.45 | 8.63% | $ 251.90 | $ 273.16 | $ 21.26 | 8.44% |
| HMRXL36A14 | HMRXL36A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 84.89 | $ 92.22 | $ 7.33 | 8.63% | $ 86.06 | $ 93.32 | $ 7.26 | 8.43% |
| | Family - TWO TIER | $ 212.23 | $ 230.54 | $ 18.32 | 8.63% | $ 215.15 | $ 233.31 | $ 18.16 | 8.44% |
| | Double - THREE TIER | $ 169.78 | $ 184.43 | $ 14.65 | 8.63% | $ 172.12 | $ 186.65 | $ 14.53 | 8.44% |
| | Family - THREE TIER | $ 220.71 | $ 239.76 | $ 19.05 | 8.63% | $ 223.76 | $ 242.64 | $ 18.88 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 169.78 | $ 184.43 | $ 14.65 | 8.63% | $ 172.12 | $ 186.65 | $ 14.53 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 161.29 | $ 175.21 | $ 13.92 | 8.63% | $ 163.52 | $ 177.31 | $ 13.79 | 8.44% |
| | Family - FOUR TIER | $ 237.69 | $ 258.21 | $ 20.52 | 8.63% | $ 240.97 | $ 261.31 | $ 20.34 | 8.44% |
| HMRXL37A14 | HMRXL37A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 81.27 | $ 88.28 | $ 7.01 | 8.63% | $ 82.39 | $ 89.34 | $ 6.95 | 8.43% |
| | Family - TWO TIER | $ 203.18 | $ 220.71 | $ 17.54 | 8.63% | $ 205.98 | $ 223.36 | $ 17.38 | 8.44% |
| | Double - THREE TIER | $ 162.54 | $ 176.57 | $ 14.03 | 8.63% | $ 164.78 | $ 178.69 | $ 13.91 | 8.44% |
| | Family - THREE TIER | $ 211.30 | $ 229.54 | $ 18.24 | 8.63% | $ 214.22 | $ 232.29 | $ 18.07 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 162.54 | $ 176.57 | $ 14.03 | 8.63% | $ 164.78 | $ 178.69 | $ 13.91 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 154.41 | $ 167.74 | $ 13.33 | 8.63% | $ 156.54 | $ 169.75 | $ 13.21 | 8.44% |
| | Family - FOUR TIER | $ 227.56 | $ 247.20 | $ 19.64 | 8.63% | $ 230.70 | $ 250.16 | $ 19.46 | 8.44% |
| HMRXL38A14 | HMRXL38A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 87.45 | $ 95.00 | $ 7.55 | 8.63% | $ 88.66 | $ 96.14 | $ 7.48 | 8.44% |
| | Family - TWO TIER | $ 218.63 | $ 237.49 | $ 18.87 | 8.63% | $ 221.64 | $ 240.34 | $ 18.70 | 8.44% |
| | Double - THREE TIER | $ 174.90 | $ 190.00 | $ 15.10 | 8.63% | $ 177.31 | $ 192.28 | $ 14.97 | 8.44% |
| | Family - THREE TIER | $ 227.37 | $ 246.99 | $ 19.62 | 8.63% | $ 230.51 | $ 249.96 | $ 19.45 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 174.90 | $ 190.00 | $ 15.10 | 8.63% | $ 177.31 | $ 192.28 | $ 14.97 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 166.16 | $ 180.50 | $ 14.35 | 8.63% | $ 168.45 | $ 182.66 | $ 14.21 | 8.44% |
| | Family - FOUR TIER | $ 244.86 | $ 265.99 | $ 21.13 | 8.63% | $ 248.24 | $ 269.19 | $ 20.95 | 8.44% |

**Capital District Physicians' Health Plan, Inc**
**All Regions**
**Large Group Rx Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 3 Current Rate | 2015 Quarter 3 Proposed Rate | Quarter 3 Amount of Adjustment | Quarter 3 Percent Change | 2014 Quarter 4 Current Rate | 2015 Quarter 4 Proposed Rate | Quarter 4 Amount of Adjustment | Quarter 4 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *Third Quarter 2014 (7/1/2014 - 9/30/2014)* | | | | *Fourth Quarter 2014 (10/1/2014 - 12/31/2014)* | | | |
| HMRXL22A14 | HMRXL22A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 64.66 | $ 69.99 | $ 5.33 | 8.25% | $ 65.55 | $ 70.83 | $ 5.28 | 8.05% |
| | Family - TWO TIER | $ 161.65 | $ 174.97 | $ 13.32 | 8.24% | $ 163.88 | $ 177.07 | $ 13.19 | 8.05% |
| | Double - THREE TIER | $ 129.32 | $ 139.98 | $ 10.66 | 8.25% | $ 131.10 | $ 141.66 | $ 10.56 | 8.05% |
| | Family - THREE TIER | $ 168.11 | $ 181.97 | $ 13.86 | 8.24% | $ 170.43 | $ 184.16 | $ 13.73 | 8.06% |
| | Employee/Spouse - FOUR TIER | $ 129.32 | $ 139.98 | $ 10.66 | 8.25% | $ 131.10 | $ 141.66 | $ 10.56 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 122.85 | $ 132.98 | $ 10.13 | 8.25% | $ 124.55 | $ 134.58 | $ 10.03 | 8.06% |
| | Family - FOUR TIER | $ 181.04 | $ 195.97 | $ 14.93 | 8.24% | $ 183.54 | $ 198.32 | $ 14.78 | 8.05% |
| HMRXL23A14 | HMRXL23A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 86.01 | $ 93.10 | $ 7.09 | 8.25% | $ 87.19 | $ 94.21 | $ 7.02 | 8.05% |
| | Family - TWO TIER | $ 215.01 | $ 232.74 | $ 17.73 | 8.24% | $ 217.98 | $ 235.54 | $ 17.56 | 8.06% |
| | Double - THREE TIER | $ 172.01 | $ 186.19 | $ 14.18 | 8.24% | $ 174.38 | $ 188.43 | $ 14.05 | 8.05% |
| | Family - THREE TIER | $ 223.61 | $ 242.05 | $ 18.44 | 8.24% | $ 226.70 | $ 244.96 | $ 18.26 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 172.01 | $ 186.19 | $ 14.18 | 8.24% | $ 174.38 | $ 188.43 | $ 14.05 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 163.41 | $ 176.88 | $ 13.47 | 8.24% | $ 165.67 | $ 179.01 | $ 13.34 | 8.06% |
| | Family - FOUR TIER | $ 240.82 | $ 260.67 | $ 19.85 | 8.24% | $ 244.14 | $ 263.80 | $ 19.66 | 8.05% |
| HMRXL28A14 | HMRXL28A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 97.95 | $ 106.03 | $ 8.08 | 8.25% | $ 99.30 | $ 107.30 | $ 8.00 | 8.06% |
| | Family - TWO TIER | $ 244.87 | $ 265.06 | $ 20.19 | 8.24% | $ 248.25 | $ 268.24 | $ 19.99 | 8.05% |
| | Double - THREE TIER | $ 195.90 | $ 212.05 | $ 16.15 | 8.25% | $ 198.60 | $ 214.59 | $ 15.99 | 8.05% |
| | Family - THREE TIER | $ 254.67 | $ 275.66 | $ 20.99 | 8.24% | $ 258.18 | $ 278.97 | $ 20.79 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 195.90 | $ 212.05 | $ 16.15 | 8.25% | $ 198.60 | $ 214.59 | $ 15.99 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 186.10 | $ 201.45 | $ 15.35 | 8.25% | $ 188.67 | $ 203.86 | $ 15.19 | 8.05% |
| | Family - FOUR TIER | $ 274.26 | $ 296.87 | $ 22.61 | 8.25% | $ 278.04 | $ 300.43 | $ 22.39 | 8.05% |
| HMRXL29A14 | HMRXL29A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 83.37 | $ 90.25 | $ 6.88 | 8.25% | $ 84.52 | $ 91.33 | $ 6.81 | 8.05% |
| | Family - TWO TIER | $ 208.44 | $ 225.62 | $ 17.18 | 8.24% | $ 211.31 | $ 228.33 | $ 17.02 | 8.05% |
| | Double - THREE TIER | $ 166.75 | $ 180.50 | $ 13.75 | 8.25% | $ 169.05 | $ 182.66 | $ 13.61 | 8.05% |
| | Family - THREE TIER | $ 216.77 | $ 234.65 | $ 17.88 | 8.25% | $ 219.76 | $ 237.46 | $ 17.70 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 166.75 | $ 180.50 | $ 13.75 | 8.25% | $ 169.05 | $ 182.66 | $ 13.61 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 158.41 | $ 171.47 | $ 13.06 | 8.24% | $ 160.60 | $ 173.53 | $ 12.93 | 8.05% |
| | Family - FOUR TIER | $ 233.45 | $ 252.70 | $ 19.25 | 8.25% | $ 236.67 | $ 255.73 | $ 19.06 | 8.05% |
| HMRXL30A14 | HMRXL30A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 86.99 | $ 94.17 | $ 7.18 | 8.25% | $ 88.19 | $ 95.30 | $ 7.11 | 8.06% |
| | Family - TWO TIER | $ 217.48 | $ 235.41 | $ 17.93 | 8.24% | $ 220.48 | $ 238.24 | $ 17.76 | 8.05% |
| | Double - THREE TIER | $ 173.98 | $ 188.33 | $ 14.35 | 8.25% | $ 176.39 | $ 190.59 | $ 14.20 | 8.05% |
| | Family - THREE TIER | $ 226.18 | $ 244.83 | $ 18.65 | 8.25% | $ 229.30 | $ 247.77 | $ 18.47 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 173.98 | $ 188.33 | $ 14.35 | 8.25% | $ 176.39 | $ 190.59 | $ 14.20 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 165.29 | $ 178.91 | $ 13.62 | 8.24% | $ 167.57 | $ 181.06 | $ 13.49 | 8.05% |
| | Family - FOUR TIER | $ 243.58 | $ 263.66 | $ 20.08 | 8.24% | $ 246.94 | $ 266.83 | $ 19.89 | 8.05% |
| HMRXL35A14 | HMRXL35A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 91.21 | $ 98.73 | $ 7.52 | 8.25% | $ 92.46 | $ 99.91 | $ 7.45 | 8.05% |
| | Family - TWO TIER | $ 228.02 | $ 246.82 | $ 18.80 | 8.25% | $ 231.16 | $ 249.78 | $ 18.62 | 8.05% |
| | Double - THREE TIER | $ 182.41 | $ 197.45 | $ 15.04 | 8.24% | $ 184.93 | $ 199.82 | $ 14.89 | 8.05% |
| | Family - THREE TIER | $ 237.14 | $ 256.69 | $ 19.55 | 8.25% | $ 240.41 | $ 259.77 | $ 19.36 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 182.41 | $ 197.45 | $ 15.04 | 8.24% | $ 184.93 | $ 199.82 | $ 14.89 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 173.29 | $ 187.58 | $ 14.29 | 8.25% | $ 175.68 | $ 189.83 | $ 14.15 | 8.05% |
| | Family - FOUR TIER | $ 255.38 | $ 276.43 | $ 21.05 | 8.24% | $ 258.90 | $ 279.75 | $ 20.85 | 8.05% |
| HMRXL36A14 | HMRXL36A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 87.25 | $ 94.44 | $ 7.19 | 8.24% | $ 88.45 | $ 95.58 | $ 7.13 | 8.06% |
| | Family - TWO TIER | $ 218.12 | $ 236.11 | $ 17.99 | 8.25% | $ 221.13 | $ 238.94 | $ 17.81 | 8.05% |
| | Double - THREE TIER | $ 174.50 | $ 188.89 | $ 14.39 | 8.25% | $ 176.91 | $ 191.15 | $ 14.24 | 8.05% |
| | Family - THREE TIER | $ 226.85 | $ 245.55 | $ 18.70 | 8.24% | $ 229.98 | $ 248.50 | $ 18.52 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 174.50 | $ 188.89 | $ 14.39 | 8.25% | $ 176.91 | $ 191.15 | $ 14.24 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 165.77 | $ 179.44 | $ 13.67 | 8.24% | $ 168.06 | $ 181.60 | $ 13.54 | 8.06% |
| | Family - FOUR TIER | $ 244.30 | $ 264.44 | $ 20.14 | 8.25% | $ 247.67 | $ 267.61 | $ 19.94 | 8.05% |
| HMRXL37A14 | HMRXL37A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 83.53 | $ 90.42 | $ 6.89 | 8.25% | $ 84.68 | $ 91.50 | $ 6.82 | 8.05% |
| | Family - TWO TIER | $ 208.82 | $ 226.04 | $ 17.22 | 8.25% | $ 211.70 | $ 228.75 | $ 17.05 | 8.05% |
| | Double - THREE TIER | $ 167.06 | $ 180.83 | $ 13.77 | 8.24% | $ 169.36 | $ 183.00 | $ 13.64 | 8.05% |
| | Family - THREE TIER | $ 217.17 | $ 235.08 | $ 17.91 | 8.24% | $ 220.17 | $ 237.90 | $ 17.73 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 167.06 | $ 180.83 | $ 13.77 | 8.24% | $ 169.36 | $ 183.00 | $ 13.64 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 158.70 | $ 171.79 | $ 13.09 | 8.25% | $ 160.89 | $ 173.85 | $ 12.96 | 8.05% |
| | Family - FOUR TIER | $ 233.88 | $ 253.16 | $ 19.28 | 8.24% | $ 237.11 | $ 256.20 | $ 19.09 | 8.05% |
| HMRXL38A14 | HMRXL38A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 89.88 | $ 97.29 | $ 7.41 | 8.24% | $ 91.12 | $ 98.46 | $ 7.34 | 8.05% |
| | Family - TWO TIER | $ 224.70 | $ 243.23 | $ 18.53 | 8.25% | $ 227.80 | $ 246.15 | $ 18.35 | 8.05% |
| | Double - THREE TIER | $ 179.76 | $ 194.58 | $ 14.82 | 8.24% | $ 182.24 | $ 196.92 | $ 14.68 | 8.05% |
| | Family - THREE TIER | $ 233.69 | $ 252.96 | $ 19.27 | 8.25% | $ 236.91 | $ 255.99 | $ 19.08 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 179.76 | $ 194.58 | $ 14.82 | 8.24% | $ 182.24 | $ 196.92 | $ 14.68 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 170.77 | $ 184.85 | $ 14.08 | 8.24% | $ 173.13 | $ 187.07 | $ 13.94 | 8.05% |
| | Family - FOUR TIER | $ 251.66 | $ 272.42 | $ 20.76 | 8.25% | $ 255.14 | $ 275.69 | $ 20.55 | 8.06% |

**Capital District Physicians' Health Plan, Inc**
**All Regions**
**Large Group Rx Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 1 Current Rate | 2015 Quarter 1 Proposed Rate | Quarter 1 Amount of Adjustment | Quarter 1 Percent Change | 2014 Quarter 2 Current Rate | 2015 Quarter 2 Proposed Rate | Quarter 2 Amount of Adjustment | Quarter 2 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *First Quarter 2014 (1/1/2014 - 3/31/2014)* | | | | *Second Quarter 2014 (4/1/2014 - 6/30/2014)* | | | |
| HMRXL39A14 | HMRXL39A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 78.99 | $ 85.81 | $ 6.82 | 8.63% | $ 80.08 | $ 86.84 | $ 6.76 | 8.44% |
| | Family - TWO TIER | $ 197.48 | $ 214.52 | $ 17.05 | 8.63% | $ 200.20 | $ 217.09 | $ 16.89 | 8.44% |
| | Double - THREE TIER | $ 157.98 | $ 171.62 | $ 13.64 | 8.63% | $ 160.16 | $ 173.67 | $ 13.51 | 8.44% |
| | Family - THREE TIER | $ 205.37 | $ 223.10 | $ 17.73 | 8.63% | $ 208.21 | $ 225.78 | $ 17.57 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 157.98 | $ 171.62 | $ 13.64 | 8.63% | $ 160.16 | $ 173.67 | $ 13.51 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 150.08 | $ 163.03 | $ 12.95 | 8.63% | $ 152.15 | $ 164.99 | $ 12.84 | 8.44% |
| | Family - FOUR TIER | $ 221.17 | $ 240.26 | $ 19.09 | 8.63% | $ 224.22 | $ 243.14 | $ 18.92 | 8.44% |
| HMRXL40A14 | HMRXL40A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 75.52 | $ 82.04 | $ 6.52 | 8.63% | $ 76.56 | $ 83.02 | $ 6.46 | 8.43% |
| | Family - TWO TIER | $ 188.80 | $ 205.10 | $ 16.30 | 8.63% | $ 191.41 | $ 207.56 | $ 16.15 | 8.44% |
| | Double - THREE TIER | $ 151.04 | $ 164.08 | $ 13.04 | 8.63% | $ 153.12 | $ 166.05 | $ 12.93 | 8.44% |
| | Family - THREE TIER | $ 196.35 | $ 213.30 | $ 16.95 | 8.63% | $ 199.06 | $ 215.86 | $ 16.80 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 151.04 | $ 164.08 | $ 13.04 | 8.63% | $ 153.12 | $ 166.05 | $ 12.93 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 143.49 | $ 155.87 | $ 12.38 | 8.63% | $ 145.47 | $ 157.74 | $ 12.27 | 8.44% |
| | Family - FOUR TIER | $ 211.46 | $ 229.71 | $ 18.25 | 8.63% | $ 214.37 | $ 232.46 | $ 18.09 | 8.44% |
| HMRXL41A14 | HMRXL41A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 80.89 | $ 87.87 | $ 6.98 | 8.63% | $ 82.01 | $ 88.93 | $ 6.92 | 8.44% |
| | Family - TWO TIER | $ 202.23 | $ 219.68 | $ 17.46 | 8.63% | $ 205.02 | $ 222.32 | $ 17.30 | 8.44% |
| | Double - THREE TIER | $ 161.78 | $ 175.74 | $ 13.96 | 8.63% | $ 164.01 | $ 177.85 | $ 13.84 | 8.44% |
| | Family - THREE TIER | $ 210.31 | $ 228.47 | $ 18.16 | 8.63% | $ 213.22 | $ 231.21 | $ 17.99 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 161.78 | $ 175.74 | $ 13.96 | 8.63% | $ 164.01 | $ 177.85 | $ 13.84 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 153.69 | $ 166.96 | $ 13.27 | 8.63% | $ 155.81 | $ 168.96 | $ 13.15 | 8.44% |
| | Family - FOUR TIER | $ 226.49 | $ 246.04 | $ 19.55 | 8.63% | $ 229.62 | $ 248.99 | $ 19.37 | 8.44% |
| HMRXL42A14 | HMRXL42A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 84.92 | $ 92.25 | $ 7.33 | 8.63% | $ 86.09 | $ 93.36 | $ 7.27 | 8.44% |
| | Family - TWO TIER | $ 212.30 | $ 230.62 | $ 18.32 | 8.63% | $ 215.23 | $ 233.39 | $ 18.16 | 8.44% |
| | Double - THREE TIER | $ 169.84 | $ 184.50 | $ 14.66 | 8.63% | $ 172.18 | $ 186.71 | $ 14.53 | 8.44% |
| | Family - THREE TIER | $ 220.79 | $ 239.85 | $ 19.06 | 8.63% | $ 223.84 | $ 242.73 | $ 18.89 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 169.84 | $ 184.50 | $ 14.66 | 8.63% | $ 172.18 | $ 186.71 | $ 14.53 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 161.35 | $ 175.27 | $ 13.92 | 8.63% | $ 163.57 | $ 177.38 | $ 13.81 | 8.44% |
| | Family - FOUR TIER | $ 237.78 | $ 258.30 | $ 20.52 | 8.63% | $ 241.06 | $ 261.40 | $ 20.34 | 8.44% |
| HMRXL44A14 | HMRXL44A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 75.94 | $ 82.49 | $ 6.55 | 8.63% | $ 76.99 | $ 83.48 | $ 6.49 | 8.43% |
| | Family - TWO TIER | $ 189.85 | $ 206.24 | $ 16.39 | 8.63% | $ 192.47 | $ 208.71 | $ 16.24 | 8.44% |
| | Double - THREE TIER | $ 151.88 | $ 164.99 | $ 13.11 | 8.63% | $ 153.98 | $ 166.97 | $ 12.99 | 8.44% |
| | Family - THREE TIER | $ 197.44 | $ 214.49 | $ 17.05 | 8.63% | $ 200.17 | $ 217.06 | $ 16.89 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 151.88 | $ 164.99 | $ 13.11 | 8.63% | $ 153.98 | $ 166.97 | $ 12.99 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 144.29 | $ 156.74 | $ 12.45 | 8.63% | $ 146.28 | $ 158.62 | $ 12.34 | 8.44% |
| | Family - FOUR TIER | $ 212.63 | $ 230.98 | $ 18.35 | 8.63% | $ 215.57 | $ 233.76 | $ 18.19 | 8.44% |
| HMRXL46A14 | HMRXL46A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 80.82 | $ 87.80 | $ 6.98 | 8.64% | $ 81.94 | $ 88.85 | $ 6.91 | 8.44% |
| | Family - TWO TIER | $ 202.05 | $ 219.49 | $ 17.44 | 8.63% | $ 204.84 | $ 222.12 | $ 17.28 | 8.44% |
| | Double - THREE TIER | $ 161.64 | $ 175.59 | $ 13.95 | 8.63% | $ 163.87 | $ 177.70 | $ 13.83 | 8.44% |
| | Family - THREE TIER | $ 210.13 | $ 228.27 | $ 18.14 | 8.63% | $ 213.03 | $ 231.01 | $ 17.98 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 161.64 | $ 175.59 | $ 13.95 | 8.63% | $ 163.87 | $ 177.70 | $ 13.83 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 153.56 | $ 166.81 | $ 13.25 | 8.63% | $ 155.68 | $ 168.81 | $ 13.13 | 8.44% |
| | Family - FOUR TIER | $ 226.30 | $ 245.83 | $ 19.53 | 8.63% | $ 229.42 | $ 248.78 | $ 19.36 | 8.44% |
| HMRXL47A14 | HMRXL47A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 68.19 | $ 74.08 | $ 5.89 | 8.64% | $ 69.13 | $ 74.96 | $ 5.83 | 8.43% |
| | Family - TWO TIER | $ 170.48 | $ 185.19 | $ 14.72 | 8.63% | $ 172.83 | $ 187.41 | $ 14.58 | 8.44% |
| | Double - THREE TIER | $ 136.38 | $ 148.15 | $ 11.77 | 8.63% | $ 138.26 | $ 149.93 | $ 11.67 | 8.44% |
| | Family - THREE TIER | $ 177.29 | $ 192.60 | $ 15.31 | 8.63% | $ 179.74 | $ 194.91 | $ 15.17 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 136.38 | $ 148.15 | $ 11.77 | 8.63% | $ 138.26 | $ 149.93 | $ 11.67 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 129.56 | $ 140.74 | $ 11.18 | 8.63% | $ 131.35 | $ 142.43 | $ 11.08 | 8.44% |
| | Family - FOUR TIER | $ 190.93 | $ 207.41 | $ 16.48 | 8.63% | $ 193.57 | $ 209.90 | $ 16.33 | 8.44% |
| HMRXL48A14 | HMRXL48A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 62.39 | $ 67.77 | $ 5.38 | 8.62% | $ 63.25 | $ 68.59 | $ 5.34 | 8.44% |
| | Family - TWO TIER | $ 155.98 | $ 169.44 | $ 13.47 | 8.63% | $ 158.13 | $ 171.47 | $ 13.34 | 8.44% |
| | Double - THREE TIER | $ 124.78 | $ 135.55 | $ 10.77 | 8.63% | $ 126.50 | $ 137.18 | $ 10.68 | 8.44% |
| | Family - THREE TIER | $ 162.21 | $ 176.21 | $ 14.00 | 8.63% | $ 164.45 | $ 178.33 | $ 13.88 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 124.78 | $ 135.55 | $ 10.77 | 8.63% | $ 126.50 | $ 137.18 | $ 10.68 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 118.54 | $ 128.77 | $ 10.23 | 8.63% | $ 120.18 | $ 130.32 | $ 10.14 | 8.44% |
| | Family - FOUR TIER | $ 174.69 | $ 189.77 | $ 15.08 | 8.63% | $ 177.10 | $ 192.05 | $ 14.95 | 8.44% |
| HMRXL60A14 | HMRXL60A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 66.89 | $ 72.66 | $ 5.77 | 8.63% | $ 67.81 | $ 73.54 | $ 5.73 | 8.45% |
| | Family - TWO TIER | $ 167.23 | $ 181.66 | $ 14.44 | 8.63% | $ 169.53 | $ 183.84 | $ 14.31 | 8.44% |
| | Double - THREE TIER | $ 133.78 | $ 145.33 | $ 11.55 | 8.63% | $ 135.63 | $ 147.07 | $ 11.44 | 8.44% |
| | Family - THREE TIER | $ 173.91 | $ 188.92 | $ 15.01 | 8.63% | $ 176.31 | $ 191.19 | $ 14.88 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 133.78 | $ 145.33 | $ 11.55 | 8.63% | $ 135.63 | $ 147.07 | $ 11.44 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 127.09 | $ 138.06 | $ 10.97 | 8.63% | $ 128.84 | $ 139.72 | $ 10.88 | 8.44% |
| | Family - FOUR TIER | $ 187.29 | $ 203.46 | $ 16.17 | 8.63% | $ 189.88 | $ 205.90 | $ 16.02 | 8.44% |

**Capital District Physicians' Health Plan, Inc**
**All Regions**
**Large Group Rx Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 3 Current Rate | 2015 Quarter 3 Proposed Rate | Quarter 3 Amount of Adjustment | Quarter 3 Percent Change | 2014 Quarter 4 Current Rate | 2015 Quarter 4 Proposed Rate | Quarter 4 Amount of Adjustment | Quarter 4 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *Third Quarter 2014 (7/1/2014 - 9/30/2014)* | | | | *Fourth Quarter 2014 (10/1/2014 - 12/31/2014)* | | | |
| HMRXL39A14 | HMRXL39A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 81.19 | $ 87.88 | $ 6.69 | 8.25% | $ 82.31 | $ 88.93 | $ 6.62 | 8.05% |
| | Family - TWO TIER | $ 202.96 | $ 219.70 | $ 16.74 | 8.25% | $ 205.76 | $ 222.34 | $ 16.58 | 8.06% |
| | Double - THREE TIER | $ 162.37 | $ 175.76 | $ 13.39 | 8.25% | $ 164.61 | $ 177.87 | $ 13.26 | 8.05% |
| | Family - THREE TIER | $ 211.08 | $ 228.49 | $ 17.41 | 8.25% | $ 213.99 | $ 231.23 | $ 17.24 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 162.37 | $ 175.76 | $ 13.39 | 8.25% | $ 164.61 | $ 177.87 | $ 13.26 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 154.25 | $ 166.97 | $ 12.72 | 8.25% | $ 156.38 | $ 168.97 | $ 12.59 | 8.05% |
| | Family - FOUR TIER | $ 227.32 | $ 246.06 | $ 18.74 | 8.24% | $ 230.46 | $ 249.02 | $ 18.56 | 8.06% |
| HMRXL40A14 | HMRXL40A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 77.62 | $ 84.02 | $ 6.40 | 8.25% | $ 78.69 | $ 85.03 | $ 6.34 | 8.06% |
| | Family - TWO TIER | $ 194.05 | $ 210.05 | $ 16.00 | 8.25% | $ 196.72 | $ 212.57 | $ 15.85 | 8.05% |
| | Double - THREE TIER | $ 155.24 | $ 168.04 | $ 12.80 | 8.25% | $ 157.38 | $ 170.05 | $ 12.67 | 8.05% |
| | Family - THREE TIER | $ 201.81 | $ 218.45 | $ 16.64 | 8.25% | $ 204.59 | $ 221.07 | $ 16.48 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 155.24 | $ 168.04 | $ 12.80 | 8.25% | $ 157.38 | $ 170.05 | $ 12.67 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 147.48 | $ 159.64 | $ 12.16 | 8.25% | $ 149.51 | $ 161.55 | $ 12.04 | 8.05% |
| | Family - FOUR TIER | $ 217.33 | $ 235.25 | $ 17.92 | 8.24% | $ 220.33 | $ 238.08 | $ 17.75 | 8.06% |
| HMRXL41A14 | HMRXL41A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 83.14 | $ 89.99 | $ 6.85 | 8.24% | $ 84.29 | $ 91.07 | $ 6.78 | 8.05% |
| | Family - TWO TIER | $ 207.84 | $ 224.98 | $ 17.14 | 8.24% | $ 210.71 | $ 227.68 | $ 16.97 | 8.05% |
| | Double - THREE TIER | $ 166.28 | $ 179.99 | $ 13.71 | 8.25% | $ 168.57 | $ 182.15 | $ 13.58 | 8.06% |
| | Family - THREE TIER | $ 216.16 | $ 233.98 | $ 17.82 | 8.24% | $ 219.14 | $ 236.79 | $ 17.65 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 166.28 | $ 179.99 | $ 13.71 | 8.25% | $ 168.57 | $ 182.15 | $ 13.58 | 8.06% |
| | Employee/Chld(rn) - FOUR TIER | $ 157.96 | $ 170.99 | $ 13.03 | 8.25% | $ 160.14 | $ 173.04 | $ 12.90 | 8.05% |
| | Family - FOUR TIER | $ 232.79 | $ 251.98 | $ 19.19 | 8.25% | $ 236.00 | $ 255.00 | $ 19.00 | 8.05% |
| HMRXL42A14 | HMRXL42A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 87.28 | $ 94.48 | $ 7.20 | 8.25% | $ 88.48 | $ 95.61 | $ 7.13 | 8.05% |
| | Family - TWO TIER | $ 218.20 | $ 236.19 | $ 17.99 | 8.24% | $ 221.21 | $ 239.03 | $ 17.82 | 8.06% |
| | Double - THREE TIER | $ 174.56 | $ 188.95 | $ 14.39 | 8.24% | $ 176.97 | $ 191.22 | $ 14.25 | 8.05% |
| | Family - THREE TIER | $ 226.93 | $ 245.64 | $ 18.71 | 8.25% | $ 230.06 | $ 248.59 | $ 18.53 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 174.56 | $ 188.95 | $ 14.39 | 8.24% | $ 176.97 | $ 191.22 | $ 14.25 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 165.83 | $ 179.51 | $ 13.68 | 8.25% | $ 168.12 | $ 181.66 | $ 13.54 | 8.05% |
| | Family - FOUR TIER | $ 244.38 | $ 264.54 | $ 20.16 | 8.25% | $ 247.76 | $ 267.71 | $ 19.95 | 8.05% |
| HMRXL44A14 | HMRXL44A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 78.05 | $ 84.49 | $ 6.44 | 8.25% | $ 79.13 | $ 85.50 | $ 6.37 | 8.05% |
| | Family - TWO TIER | $ 195.13 | $ 211.22 | $ 16.09 | 8.25% | $ 197.82 | $ 213.75 | $ 15.93 | 8.05% |
| | Double - THREE TIER | $ 156.10 | $ 168.97 | $ 12.87 | 8.24% | $ 158.26 | $ 171.00 | $ 12.74 | 8.05% |
| | Family - THREE TIER | $ 202.93 | $ 219.66 | $ 16.73 | 8.24% | $ 205.73 | $ 222.30 | $ 16.57 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 156.10 | $ 168.97 | $ 12.87 | 8.24% | $ 158.26 | $ 171.00 | $ 12.74 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 148.30 | $ 160.52 | $ 12.22 | 8.24% | $ 150.34 | $ 162.45 | $ 12.11 | 8.05% |
| | Family - FOUR TIER | $ 218.54 | $ 236.56 | $ 18.02 | 8.25% | $ 221.56 | $ 239.40 | $ 17.84 | 8.05% |
| HMRXL46A14 | HMRXL46A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 83.07 | $ 89.92 | $ 6.85 | 8.25% | $ 84.21 | $ 90.99 | $ 6.78 | 8.05% |
| | Family - TWO TIER | $ 207.67 | $ 224.79 | $ 17.12 | 8.25% | $ 210.53 | $ 227.49 | $ 16.96 | 8.06% |
| | Double - THREE TIER | $ 166.13 | $ 179.83 | $ 13.70 | 8.25% | $ 168.42 | $ 181.99 | $ 13.57 | 8.05% |
| | Family - THREE TIER | $ 215.97 | $ 233.78 | $ 17.81 | 8.25% | $ 218.95 | $ 236.59 | $ 17.64 | 8.06% |
| | Employee/Spouse - FOUR TIER | $ 166.13 | $ 179.83 | $ 13.70 | 8.25% | $ 168.42 | $ 181.99 | $ 13.57 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 157.83 | $ 170.84 | $ 13.01 | 8.25% | $ 160.00 | $ 172.89 | $ 12.89 | 8.05% |
| | Family - FOUR TIER | $ 232.58 | $ 251.76 | $ 19.18 | 8.24% | $ 235.79 | $ 254.78 | $ 18.99 | 8.05% |
| HMRXL47A14 | HMRXL47A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 70.09 | $ 75.86 | $ 5.77 | 8.24% | $ 71.05 | $ 76.77 | $ 5.72 | 8.05% |
| | Family - TWO TIER | $ 175.21 | $ 189.66 | $ 14.45 | 8.25% | $ 177.63 | $ 191.94 | $ 14.31 | 8.06% |
| | Double - THREE TIER | $ 140.17 | $ 151.73 | $ 11.56 | 8.25% | $ 142.10 | $ 153.55 | $ 11.45 | 8.05% |
| | Family - THREE TIER | $ 182.22 | $ 197.25 | $ 15.03 | 8.25% | $ 184.74 | $ 199.61 | $ 14.87 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 140.17 | $ 151.73 | $ 11.56 | 8.25% | $ 142.10 | $ 153.55 | $ 11.45 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 133.16 | $ 144.14 | $ 10.98 | 8.24% | $ 135.00 | $ 145.87 | $ 10.87 | 8.05% |
| | Family - FOUR TIER | $ 196.24 | $ 212.42 | $ 16.18 | 8.25% | $ 198.95 | $ 214.97 | $ 16.02 | 8.05% |
| HMRXL48A14 | HMRXL48A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 64.12 | $ 69.41 | $ 5.29 | 8.24% | $ 65.01 | $ 70.24 | $ 5.23 | 8.05% |
| | Family - TWO TIER | $ 160.31 | $ 173.53 | $ 13.22 | 8.25% | $ 162.52 | $ 175.61 | $ 13.09 | 8.05% |
| | Double - THREE TIER | $ 128.25 | $ 138.82 | $ 10.57 | 8.24% | $ 130.02 | $ 140.49 | $ 10.47 | 8.05% |
| | Family - THREE TIER | $ 166.72 | $ 180.47 | $ 13.75 | 8.25% | $ 169.02 | $ 182.64 | $ 13.62 | 8.06% |
| | Employee/Spouse - FOUR TIER | $ 128.25 | $ 138.82 | $ 10.57 | 8.24% | $ 130.02 | $ 140.49 | $ 10.47 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 121.84 | $ 131.88 | $ 10.04 | 8.24% | $ 123.52 | $ 133.46 | $ 9.94 | 8.05% |
| | Family - FOUR TIER | $ 179.55 | $ 194.35 | $ 14.80 | 8.24% | $ 182.02 | $ 196.68 | $ 14.66 | 8.05% |
| HMRXL60A14 | HMRXL60A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 68.75 | $ 74.42 | $ 5.67 | 8.25% | $ 69.70 | $ 75.31 | $ 5.61 | 8.05% |
| | Family - TWO TIER | $ 171.87 | $ 186.04 | $ 14.17 | 8.24% | $ 174.24 | $ 188.28 | $ 14.04 | 8.06% |
| | Double - THREE TIER | $ 137.50 | $ 148.84 | $ 11.34 | 8.25% | $ 139.40 | $ 150.62 | $ 11.22 | 8.05% |
| | Family - THREE TIER | $ 178.75 | $ 193.49 | $ 14.74 | 8.25% | $ 181.21 | $ 195.81 | $ 14.60 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 137.50 | $ 148.84 | $ 11.34 | 8.25% | $ 139.40 | $ 150.62 | $ 11.22 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 130.62 | $ 141.39 | $ 10.77 | 8.24% | $ 132.43 | $ 143.09 | $ 10.66 | 8.05% |
| | Family - FOUR TIER | $ 192.50 | $ 208.37 | $ 15.87 | 8.25% | $ 195.15 | $ 210.87 | $ 15.72 | 8.05% |

**Capital District Physicians' Health Plan, Inc**
**All Regions**
**Large Group Rx Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 1 Current Rate | 2015 Quarter 1 Proposed Rate | Quarter 1 Amount of Adjustment | Quarter 1 Percent Change | 2014 Quarter 2 Current Rate | 2015 Quarter 2 Proposed Rate | Quarter 2 Amount of Adjustment | Quarter 2 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *First Quarter 2014 (1/1/2014 - 3/31/2014)* | | | | *Second Quarter 2014 (4/1/2014 - 6/30/2014)* | | | |
| HMRXL61A14 | HMRXL61A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 77.98 | $ 84.71 | $ 6.73 | 8.63% | $ 79.06 | $ 85.73 | $ 6.67 | 8.44% |
| | Family - TWO TIER | $ 194.95 | $ 211.78 | $ 16.83 | 8.63% | $ 197.64 | $ 214.32 | $ 16.68 | 8.44% |
| | Double - THREE TIER | $ 155.96 | $ 169.42 | $ 13.46 | 8.63% | $ 158.11 | $ 171.45 | $ 13.34 | 8.44% |
| | Family - THREE TIER | $ 202.75 | $ 220.25 | $ 17.50 | 8.63% | $ 205.55 | $ 222.89 | $ 17.34 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 155.96 | $ 169.42 | $ 13.46 | 8.63% | $ 158.11 | $ 171.45 | $ 13.34 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 148.16 | $ 160.95 | $ 12.79 | 8.63% | $ 150.21 | $ 162.88 | $ 12.67 | 8.44% |
| | Family - FOUR TIER | $ 218.34 | $ 237.19 | $ 18.85 | 8.63% | $ 221.36 | $ 240.04 | $ 18.68 | 8.44% |
| HMRXL63A14 | HMRXL63A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 62.13 | $ 67.49 | $ 5.36 | 8.63% | $ 62.99 | $ 68.30 | $ 5.31 | 8.43% |
| | Family - TWO TIER | $ 155.33 | $ 168.73 | $ 13.41 | 8.63% | $ 157.47 | $ 170.76 | $ 13.29 | 8.44% |
| | Double - THREE TIER | $ 124.26 | $ 134.99 | $ 10.73 | 8.64% | $ 125.97 | $ 136.60 | $ 10.63 | 8.43% |
| | Family - THREE TIER | $ 161.54 | $ 175.48 | $ 13.94 | 8.63% | $ 163.77 | $ 177.59 | $ 13.82 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 124.26 | $ 134.99 | $ 10.73 | 8.64% | $ 125.97 | $ 136.60 | $ 10.63 | 8.43% |
| | Employee/Chld(rn) - FOUR TIER | $ 118.05 | $ 128.24 | $ 10.19 | 8.63% | $ 119.68 | $ 129.77 | $ 10.09 | 8.43% |
| | Family - FOUR TIER | $ 173.96 | $ 188.98 | $ 15.02 | 8.63% | $ 176.36 | $ 191.25 | $ 14.89 | 8.44% |
| HMRXL64A14 | HMRXL64A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 66.02 | $ 71.72 | $ 5.70 | 8.63% | $ 66.93 | $ 72.58 | $ 5.65 | 8.44% |
| | Family - TWO TIER | $ 165.05 | $ 179.30 | $ 14.25 | 8.63% | $ 167.33 | $ 181.45 | $ 14.12 | 8.44% |
| | Double - THREE TIER | $ 132.04 | $ 143.44 | $ 11.40 | 8.63% | $ 133.86 | $ 145.16 | $ 11.30 | 8.44% |
| | Family - THREE TIER | $ 171.65 | $ 186.47 | $ 14.82 | 8.63% | $ 174.02 | $ 188.71 | $ 14.69 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 132.04 | $ 143.44 | $ 11.40 | 8.63% | $ 133.86 | $ 145.16 | $ 11.30 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 125.44 | $ 136.26 | $ 10.82 | 8.63% | $ 127.17 | $ 137.90 | $ 10.73 | 8.44% |
| | Family - FOUR TIER | $ 184.86 | $ 200.81 | $ 15.95 | 8.63% | $ 187.41 | $ 203.22 | $ 15.81 | 8.44% |
| HMRXL69A14 | HMRXL69A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 76.06 | $ 82.62 | $ 6.56 | 8.62% | $ 77.11 | $ 83.62 | $ 6.51 | 8.44% |
| | Family - TWO TIER | $ 190.15 | $ 206.56 | $ 16.41 | 8.63% | $ 192.77 | $ 209.04 | $ 16.27 | 8.44% |
| | Double - THREE TIER | $ 152.12 | $ 165.25 | $ 13.13 | 8.63% | $ 154.22 | $ 167.23 | $ 13.01 | 8.44% |
| | Family - THREE TIER | $ 197.76 | $ 214.82 | $ 17.06 | 8.63% | $ 200.49 | $ 217.40 | $ 16.91 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 152.12 | $ 165.25 | $ 13.13 | 8.63% | $ 154.22 | $ 167.23 | $ 13.01 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 144.51 | $ 156.99 | $ 12.48 | 8.63% | $ 146.51 | $ 158.87 | $ 12.36 | 8.44% |
| | Family - FOUR TIER | $ 212.97 | $ 231.35 | $ 18.38 | 8.63% | $ 215.91 | $ 234.13 | $ 18.22 | 8.44% |
| HMRXL70A14 | HMRXL70A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 75.12 | $ 81.60 | $ 6.48 | 8.63% | $ 76.16 | $ 82.58 | $ 6.42 | 8.43% |
| | Family - TWO TIER | $ 187.80 | $ 204.01 | $ 16.21 | 8.63% | $ 190.39 | $ 206.46 | $ 16.07 | 8.44% |
| | Double - THREE TIER | $ 150.24 | $ 163.21 | $ 12.97 | 8.63% | $ 152.31 | $ 165.17 | $ 12.86 | 8.44% |
| | Family - THREE TIER | $ 195.31 | $ 212.17 | $ 16.86 | 8.63% | $ 198.01 | $ 214.72 | $ 16.71 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 150.24 | $ 163.21 | $ 12.97 | 8.63% | $ 152.31 | $ 165.17 | $ 12.86 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 142.73 | $ 155.05 | $ 12.32 | 8.63% | $ 144.70 | $ 156.91 | $ 12.21 | 8.44% |
| | Family - FOUR TIER | $ 210.34 | $ 228.49 | $ 18.15 | 8.63% | $ 213.24 | $ 231.23 | $ 17.99 | 8.44% |
| HMRXL71A14 | HMRXL71A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 65.21 | $ 70.84 | $ 5.63 | 8.63% | $ 66.11 | $ 71.69 | $ 5.58 | 8.44% |
| | Family - TWO TIER | $ 163.03 | $ 177.10 | $ 14.08 | 8.63% | $ 165.27 | $ 179.22 | $ 13.95 | 8.44% |
| | Double - THREE TIER | $ 130.42 | $ 141.68 | $ 11.26 | 8.63% | $ 132.22 | $ 143.38 | $ 11.16 | 8.44% |
| | Family - THREE TIER | $ 169.55 | $ 184.18 | $ 14.63 | 8.63% | $ 171.89 | $ 186.39 | $ 14.50 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 130.42 | $ 141.68 | $ 11.26 | 8.63% | $ 132.22 | $ 143.38 | $ 11.16 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 123.90 | $ 134.59 | $ 10.69 | 8.63% | $ 125.61 | $ 136.21 | $ 10.60 | 8.44% |
| | Family - FOUR TIER | $ 182.59 | $ 198.35 | $ 15.76 | 8.63% | $ 185.11 | $ 200.73 | $ 15.62 | 8.44% |
| HMRXL72A14 | HMRXL72A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 69.40 | $ 75.39 | $ 5.99 | 8.63% | $ 70.36 | $ 76.29 | $ 5.93 | 8.43% |
| | Family - TWO TIER | $ 173.50 | $ 188.48 | $ 14.98 | 8.63% | $ 175.89 | $ 190.74 | $ 14.85 | 8.44% |
| | Double - THREE TIER | $ 138.80 | $ 150.78 | $ 11.98 | 8.63% | $ 140.72 | $ 152.59 | $ 11.87 | 8.44% |
| | Family - THREE TIER | $ 180.44 | $ 196.01 | $ 15.57 | 8.63% | $ 182.93 | $ 198.37 | $ 15.44 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 138.80 | $ 150.78 | $ 11.98 | 8.63% | $ 140.72 | $ 152.59 | $ 11.87 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 131.86 | $ 143.24 | $ 11.38 | 8.63% | $ 133.68 | $ 144.96 | $ 11.28 | 8.44% |
| | Family - FOUR TIER | $ 194.32 | $ 211.09 | $ 16.77 | 8.63% | $ 197.00 | $ 213.63 | $ 16.63 | 8.44% |
| HMRXL73A14 | HMRXL73A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 61.04 | $ 66.31 | $ 5.27 | 8.63% | $ 61.88 | $ 67.10 | $ 5.22 | 8.43% |
| | Family - TWO TIER | $ 152.60 | $ 165.77 | $ 13.17 | 8.63% | $ 154.71 | $ 167.76 | $ 13.05 | 8.44% |
| | Double - THREE TIER | $ 122.08 | $ 132.62 | $ 10.54 | 8.63% | $ 123.76 | $ 134.21 | $ 10.45 | 8.44% |
| | Family - THREE TIER | $ 158.70 | $ 172.40 | $ 13.70 | 8.63% | $ 160.89 | $ 174.47 | $ 13.58 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 122.08 | $ 132.62 | $ 10.54 | 8.63% | $ 123.76 | $ 134.21 | $ 10.45 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 115.98 | $ 125.99 | $ 10.01 | 8.63% | $ 117.58 | $ 127.50 | $ 9.92 | 8.44% |
| | Family - FOUR TIER | $ 170.91 | $ 185.66 | $ 14.75 | 8.63% | $ 173.27 | $ 187.89 | $ 14.62 | 8.44% |
| HMRXL74A14 | HMRXL74A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 55.00 | $ 59.75 | $ 4.75 | 8.64% | $ 55.76 | $ 60.46 | $ 4.70 | 8.43% |
| | Family - TWO TIER | $ 137.50 | $ 149.37 | $ 11.87 | 8.63% | $ 139.40 | $ 151.16 | $ 11.76 | 8.44% |
| | Double - THREE TIER | $ 110.00 | $ 119.49 | $ 9.49 | 8.63% | $ 111.52 | $ 120.93 | $ 9.41 | 8.44% |
| | Family - THREE TIER | $ 143.00 | $ 155.34 | $ 12.34 | 8.63% | $ 144.97 | $ 157.21 | $ 12.24 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 110.00 | $ 119.49 | $ 9.49 | 8.63% | $ 111.52 | $ 120.93 | $ 9.41 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 104.50 | $ 113.52 | $ 9.02 | 8.63% | $ 105.94 | $ 114.88 | $ 8.94 | 8.44% |
| | Family - FOUR TIER | $ 154.00 | $ 167.29 | $ 13.29 | 8.63% | $ 156.13 | $ 169.30 | $ 13.17 | 8.44% |

**Capital District Physicians' Health Plan, Inc**
**All Regions**
**Large Group Rx Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 3 Current Rate | 2015 Quarter 3 Proposed Rate | Quarter 3 Amount of Adjustment | Quarter 3 Percent Change | 2014 Quarter 4 Current Rate | 2015 Quarter 4 Proposed Rate | Quarter 4 Amount of Adjustment | Quarter 4 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *Third Quarter 2014 (7/1/2014 - 9/30/2014)* | | | | *Fourth Quarter 2014 (10/1/2014 - 12/31/2014)* | | | |
| HMRXL61A14 | HMRXL61A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 80.15 | $ 86.76 | $ 6.61 | 8.25% | $ 81.25 | $ 87.80 | $ 6.55 | 8.06% |
| | Family - TWO TIER | $ 200.37 | $ 216.89 | $ 16.52 | 8.25% | $ 203.13 | $ 219.49 | $ 16.36 | 8.05% |
| | Double - THREE TIER | $ 160.29 | $ 173.51 | $ 13.22 | 8.24% | $ 162.51 | $ 175.59 | $ 13.08 | 8.05% |
| | Family - THREE TIER | $ 208.38 | $ 225.57 | $ 17.19 | 8.25% | $ 211.26 | $ 228.27 | $ 17.01 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 160.29 | $ 173.51 | $ 13.22 | 8.24% | $ 162.51 | $ 175.59 | $ 13.08 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 152.28 | $ 164.84 | $ 12.56 | 8.25% | $ 154.38 | $ 166.81 | $ 12.43 | 8.05% |
| | Family - FOUR TIER | $ 224.41 | $ 242.92 | $ 18.51 | 8.25% | $ 227.51 | $ 245.83 | $ 18.32 | 8.05% |
| HMRXL63A14 | HMRXL63A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 63.86 | $ 69.12 | $ 5.26 | 8.24% | $ 64.74 | $ 69.95 | $ 5.21 | 8.05% |
| | Family - TWO TIER | $ 159.64 | $ 172.81 | $ 13.17 | 8.25% | $ 161.84 | $ 174.88 | $ 13.04 | 8.05% |
| | Double - THREE TIER | $ 127.71 | $ 138.24 | $ 10.53 | 8.24% | $ 129.48 | $ 139.90 | $ 10.42 | 8.05% |
| | Family - THREE TIER | $ 166.03 | $ 179.72 | $ 13.69 | 8.25% | $ 168.32 | $ 181.87 | $ 13.55 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 127.71 | $ 138.24 | $ 10.53 | 8.24% | $ 129.48 | $ 139.90 | $ 10.42 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 121.33 | $ 131.33 | $ 10.00 | 8.24% | $ 123.00 | $ 132.91 | $ 9.91 | 8.06% |
| | Family - FOUR TIER | $ 178.80 | $ 193.54 | $ 14.74 | 8.24% | $ 181.27 | $ 195.86 | $ 14.59 | 8.05% |
| HMRXL64A14 | HMRXL64A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 67.85 | $ 73.45 | $ 5.60 | 8.25% | $ 68.79 | $ 74.33 | $ 5.54 | 8.05% |
| | Family - TWO TIER | $ 169.64 | $ 183.62 | $ 13.98 | 8.24% | $ 171.98 | $ 185.83 | $ 13.85 | 8.05% |
| | Double - THREE TIER | $ 135.71 | $ 146.90 | $ 11.19 | 8.25% | $ 137.58 | $ 148.66 | $ 11.08 | 8.05% |
| | Family - THREE TIER | $ 176.42 | $ 190.97 | $ 14.55 | 8.25% | $ 178.86 | $ 193.26 | $ 14.40 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 135.71 | $ 146.90 | $ 11.19 | 8.25% | $ 137.58 | $ 148.66 | $ 11.08 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 128.92 | $ 139.55 | $ 10.63 | 8.24% | $ 130.70 | $ 141.23 | $ 10.53 | 8.05% |
| | Family - FOUR TIER | $ 189.99 | $ 205.66 | $ 15.67 | 8.25% | $ 192.62 | $ 208.13 | $ 15.51 | 8.05% |
| HMRXL69A14 | HMRXL69A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 78.17 | $ 84.62 | $ 6.45 | 8.25% | $ 79.25 | $ 85.64 | $ 6.39 | 8.06% |
| | Family - TWO TIER | $ 195.43 | $ 211.55 | $ 16.12 | 8.25% | $ 198.13 | $ 214.09 | $ 15.96 | 8.05% |
| | Double - THREE TIER | $ 156.35 | $ 169.24 | $ 12.89 | 8.25% | $ 158.51 | $ 171.27 | $ 12.76 | 8.05% |
| | Family - THREE TIER | $ 203.25 | $ 220.01 | $ 16.76 | 8.25% | $ 206.06 | $ 222.65 | $ 16.59 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 156.35 | $ 169.24 | $ 12.89 | 8.25% | $ 158.51 | $ 171.27 | $ 12.76 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 148.53 | $ 160.78 | $ 12.25 | 8.25% | $ 150.58 | $ 162.71 | $ 12.13 | 8.06% |
| | Family - FOUR TIER | $ 218.89 | $ 236.94 | $ 18.05 | 8.25% | $ 221.91 | $ 239.78 | $ 17.87 | 8.05% |
| HMRXL70A14 | HMRXL70A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 77.21 | $ 83.57 | $ 6.36 | 8.24% | $ 78.27 | $ 84.58 | $ 6.31 | 8.06% |
| | Family - TWO TIER | $ 193.02 | $ 208.93 | $ 15.91 | 8.24% | $ 195.68 | $ 211.44 | $ 15.76 | 8.05% |
| | Double - THREE TIER | $ 154.42 | $ 167.15 | $ 12.73 | 8.25% | $ 156.55 | $ 169.15 | $ 12.60 | 8.05% |
| | Family - THREE TIER | $ 200.74 | $ 217.29 | $ 16.55 | 8.24% | $ 203.51 | $ 219.90 | $ 16.39 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 154.42 | $ 167.15 | $ 12.73 | 8.25% | $ 156.55 | $ 169.15 | $ 12.60 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 146.69 | $ 158.79 | $ 12.10 | 8.25% | $ 148.72 | $ 160.70 | $ 11.98 | 8.06% |
| | Family - FOUR TIER | $ 216.18 | $ 234.01 | $ 17.83 | 8.25% | $ 219.16 | $ 236.82 | $ 17.66 | 8.06% |
| HMRXL71A14 | HMRXL71A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 67.02 | $ 72.55 | $ 5.53 | 8.25% | $ 67.95 | $ 73.42 | $ 5.47 | 8.05% |
| | Family - TWO TIER | $ 167.56 | $ 181.37 | $ 13.81 | 8.24% | $ 169.87 | $ 183.55 | $ 13.68 | 8.05% |
| | Double - THREE TIER | $ 134.04 | $ 145.10 | $ 11.06 | 8.25% | $ 135.89 | $ 146.84 | $ 10.95 | 8.05% |
| | Family - THREE TIER | $ 174.26 | $ 188.63 | $ 14.37 | 8.25% | $ 176.66 | $ 190.89 | $ 14.23 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 134.04 | $ 145.10 | $ 11.06 | 8.25% | $ 135.89 | $ 146.84 | $ 10.95 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 127.34 | $ 137.84 | $ 10.50 | 8.24% | $ 129.10 | $ 139.50 | $ 10.40 | 8.06% |
| | Family - FOUR TIER | $ 187.66 | $ 203.14 | $ 15.48 | 8.25% | $ 190.25 | $ 205.57 | $ 15.32 | 8.05% |
| HMRXL72A14 | HMRXL72A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 71.33 | $ 77.21 | $ 5.88 | 8.25% | $ 72.31 | $ 78.14 | $ 5.83 | 8.06% |
| | Family - TWO TIER | $ 178.32 | $ 193.03 | $ 14.71 | 8.25% | $ 180.78 | $ 195.34 | $ 14.56 | 8.05% |
| | Double - THREE TIER | $ 142.66 | $ 154.42 | $ 11.76 | 8.25% | $ 144.63 | $ 156.27 | $ 11.64 | 8.05% |
| | Family - THREE TIER | $ 185.45 | $ 200.75 | $ 15.30 | 8.25% | $ 188.01 | $ 203.16 | $ 15.15 | 8.06% |
| | Employee/Spouse - FOUR TIER | $ 142.66 | $ 154.42 | $ 11.76 | 8.25% | $ 144.63 | $ 156.27 | $ 11.64 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 135.52 | $ 146.70 | $ 11.18 | 8.25% | $ 137.39 | $ 148.46 | $ 11.07 | 8.05% |
| | Family - FOUR TIER | $ 199.72 | $ 216.19 | $ 16.47 | 8.25% | $ 202.48 | $ 218.78 | $ 16.30 | 8.05% |
| HMRXL73A14 | HMRXL73A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 62.74 | $ 67.91 | $ 5.17 | 8.25% | $ 63.60 | $ 68.72 | $ 5.12 | 8.05% |
| | Family - TWO TIER | $ 156.84 | $ 169.77 | $ 12.93 | 8.24% | $ 159.01 | $ 171.81 | $ 12.80 | 8.05% |
| | Double - THREE TIER | $ 125.47 | $ 135.82 | $ 10.35 | 8.25% | $ 127.20 | $ 137.45 | $ 10.25 | 8.05% |
| | Family - THREE TIER | $ 163.11 | $ 176.56 | $ 13.45 | 8.24% | $ 165.37 | $ 178.68 | $ 13.31 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 125.47 | $ 135.82 | $ 10.35 | 8.25% | $ 127.20 | $ 137.45 | $ 10.25 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 119.20 | $ 129.03 | $ 9.83 | 8.25% | $ 120.84 | $ 130.58 | $ 9.74 | 8.06% |
| | Family - FOUR TIER | $ 175.66 | $ 190.15 | $ 14.49 | 8.25% | $ 178.09 | $ 192.43 | $ 14.34 | 8.05% |
| HMRXL74A14 | HMRXL74A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 56.53 | $ 61.19 | $ 4.66 | 8.25% | $ 57.31 | $ 61.92 | $ 4.61 | 8.05% |
| | Family - TWO TIER | $ 141.32 | $ 152.97 | $ 11.65 | 8.24% | $ 143.27 | $ 154.81 | $ 11.54 | 8.05% |
| | Double - THREE TIER | $ 113.06 | $ 122.38 | $ 9.32 | 8.25% | $ 114.62 | $ 123.85 | $ 9.23 | 8.06% |
| | Family - THREE TIER | $ 146.97 | $ 159.09 | $ 12.12 | 8.24% | $ 149.00 | $ 161.00 | $ 12.00 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 113.06 | $ 122.38 | $ 9.32 | 8.25% | $ 114.62 | $ 123.85 | $ 9.23 | 8.06% |
| | Employee/Chld(rn) - FOUR TIER | $ 107.40 | $ 116.26 | $ 8.86 | 8.25% | $ 108.89 | $ 117.66 | $ 8.77 | 8.06% |
| | Family - FOUR TIER | $ 158.28 | $ 171.33 | $ 13.05 | 8.25% | $ 160.46 | $ 173.39 | $ 12.93 | 8.06% |

**Capital District Physicians' Health Plan, Inc**
**All Regions**
**Large Group Rx Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 1 Current Rate | 2015 Quarter 1 Proposed Rate | Quarter 1 Amount of Adjustment | Quarter 1 Percent Change | 2014 Quarter 2 Current Rate | 2015 Quarter 2 Proposed Rate | Quarter 2 Amount of Adjustment | Quarter 2 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *First Quarter 2014 (1/1/2014 - 3/31/2014)* | | | | *Second Quarter 2014 (4/1/2014 - 6/30/2014)* | | | |
| HMRXL89A14 | HMRXL89A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 103.93 | $ 112.90 | $ 8.97 | 8.63% | $ 105.36 | $ 114.26 | $ 8.90 | 8.44% |
| | Family - TWO TIER | $ 259.83 | $ 282.25 | $ 22.43 | 8.63% | $ 263.41 | $ 285.64 | $ 22.23 | 8.44% |
| | Double - THREE TIER | $ 207.86 | $ 225.80 | $ 17.94 | 8.63% | $ 210.73 | $ 228.51 | $ 17.78 | 8.44% |
| | Family - THREE TIER | $ 270.22 | $ 293.54 | $ 23.32 | 8.63% | $ 273.95 | $ 297.06 | $ 23.11 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 207.86 | $ 225.80 | $ 17.94 | 8.63% | $ 210.73 | $ 228.51 | $ 17.78 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 197.47 | $ 214.51 | $ 17.04 | 8.63% | $ 200.19 | $ 217.08 | $ 16.89 | 8.44% |
| | Family - FOUR TIER | $ 291.00 | $ 316.12 | $ 25.12 | 8.63% | $ 295.02 | $ 319.91 | $ 24.89 | 8.44% |
| HMRXL90A14 | HMRXL90A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 115.49 | $ 125.46 | $ 9.97 | 8.63% | $ 117.08 | $ 126.96 | $ 9.88 | 8.44% |
| | Family - TWO TIER | $ 288.73 | $ 313.65 | $ 24.93 | 8.63% | $ 292.71 | $ 317.41 | $ 24.70 | 8.44% |
| | Double - THREE TIER | $ 230.98 | $ 250.92 | $ 19.94 | 8.63% | $ 234.17 | $ 253.93 | $ 19.76 | 8.44% |
| | Family - THREE TIER | $ 300.27 | $ 326.19 | $ 25.92 | 8.63% | $ 304.42 | $ 330.11 | $ 25.69 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 230.98 | $ 250.92 | $ 19.94 | 8.63% | $ 234.17 | $ 253.93 | $ 19.76 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 219.43 | $ 238.37 | $ 18.94 | 8.63% | $ 222.46 | $ 241.23 | $ 18.77 | 8.44% |
| | Family - FOUR TIER | $ 323.37 | $ 351.28 | $ 27.91 | 8.63% | $ 327.83 | $ 355.50 | $ 27.67 | 8.44% |
| NYSHIP Rx-0114 | NYSHIP Rx-0115 | | | | | | | | |
| | Individual - ALL TIERS | $ 105.61 | $ 114.73 | $ 9.12 | 8.64% | $ 107.07 | $ 116.10 | $ 9.03 | 8.44% |
| | Family - TWO TIER | $ 264.03 | $ 286.81 | $ 22.79 | 8.63% | $ 267.67 | $ 290.26 | $ 22.59 | 8.44% |
| | Double - THREE TIER | $ 211.22 | $ 229.45 | $ 18.23 | 8.63% | $ 214.13 | $ 232.20 | $ 18.07 | 8.44% |
| | Family - THREE TIER | $ 274.59 | $ 298.29 | $ 23.70 | 8.63% | $ 278.38 | $ 301.87 | $ 23.49 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 211.22 | $ 229.45 | $ 18.23 | 8.63% | $ 214.13 | $ 232.20 | $ 18.07 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 200.66 | $ 217.98 | $ 17.32 | 8.63% | $ 203.43 | $ 220.59 | $ 17.16 | 8.44% |
| | Family - FOUR TIER | $ 295.71 | $ 321.23 | $ 25.52 | 8.63% | $ 299.79 | $ 325.09 | $ 25.30 | 8.44% |

**Capital District Physicians' Health Plan, Inc**
**All Regions**
**Large Group Rx Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 3 Current Rate | 2015 Quarter 3 Proposed Rate | Quarter 3 Amount of Adjustment | Quarter 3 Percent Change | 2014 Quarter 4 Current Rate | 2015 Quarter 4 Proposed Rate | Quarter 4 Amount of Adjustment | Quarter 4 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *Third Quarter 2014 (7/1/2014 - 9/30/2014)* | | | | *Fourth Quarter 2014 (10/1/2014 - 12/31/2014)* | | | |
| HMRXL89A14 | HMRXL89A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 106.82 | $ 115.63 | $ 8.81 | 8.25% | $ 108.29 | $ 117.01 | $ 8.72 | 8.05% |
| | Family - TWO TIER | $ 267.05 | $ 289.07 | $ 22.02 | 8.25% | $ 270.73 | $ 292.53 | $ 21.80 | 8.05% |
| | Double - THREE TIER | $ 213.64 | $ 231.25 | $ 17.61 | 8.24% | $ 216.58 | $ 234.03 | $ 17.45 | 8.05% |
| | Family - THREE TIER | $ 277.73 | $ 300.63 | $ 22.90 | 8.25% | $ 281.56 | $ 304.24 | $ 22.68 | 8.06% |
| | Employee/Spouse - FOUR TIER | $ 213.64 | $ 231.25 | $ 17.61 | 8.24% | $ 216.58 | $ 234.03 | $ 17.45 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 202.95 | $ 219.69 | $ 16.74 | 8.25% | $ 205.76 | $ 222.33 | $ 16.57 | 8.06% |
| | Family - FOUR TIER | $ 299.09 | $ 323.75 | $ 24.66 | 8.24% | $ 303.22 | $ 327.64 | $ 24.42 | 8.05% |
| HMRXL90A14 | HMRXL90A15 | | | | | | | | |
| | Individual - ALL TIERS | $ 118.70 | $ 128.49 | $ 9.79 | 8.25% | $ 120.34 | $ 130.03 | $ 9.69 | 8.05% |
| | Family - TWO TIER | $ 296.75 | $ 321.22 | $ 24.47 | 8.25% | $ 300.84 | $ 325.07 | $ 24.23 | 8.05% |
| | Double - THREE TIER | $ 237.40 | $ 256.97 | $ 19.57 | 8.24% | $ 240.68 | $ 260.06 | $ 19.38 | 8.05% |
| | Family - THREE TIER | $ 308.62 | $ 334.07 | $ 25.45 | 8.25% | $ 312.88 | $ 338.08 | $ 25.20 | 8.06% |
| | Employee/Spouse - FOUR TIER | $ 237.40 | $ 256.97 | $ 19.57 | 8.24% | $ 240.68 | $ 260.06 | $ 19.38 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 225.53 | $ 244.13 | $ 18.60 | 8.25% | $ 228.64 | $ 247.06 | $ 18.42 | 8.06% |
| | Family - FOUR TIER | $ 332.36 | $ 359.76 | $ 27.40 | 8.24% | $ 336.95 | $ 364.08 | $ 27.13 | 8.05% |
| NYSHIP Rx-0114 | NYSHIP Rx-0115 | | | | | | | | |
| | Individual - ALL TIERS | $ 108.54 | $ 117.50 | $ 8.96 | 8.25% | $ 110.04 | $ 118.91 | $ 8.87 | 8.06% |
| | Family - TWO TIER | $ 271.36 | $ 293.74 | $ 22.38 | 8.25% | $ 275.11 | $ 297.26 | $ 22.15 | 8.05% |
| | Double - THREE TIER | $ 217.09 | $ 234.99 | $ 17.90 | 8.25% | $ 220.09 | $ 237.81 | $ 17.72 | 8.05% |
| | Family - THREE TIER | $ 282.22 | $ 305.49 | $ 23.27 | 8.25% | $ 286.11 | $ 309.15 | $ 23.04 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 217.09 | $ 234.99 | $ 17.90 | 8.25% | $ 220.09 | $ 237.81 | $ 17.72 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 206.24 | $ 223.24 | $ 17.00 | 8.25% | $ 209.08 | $ 225.92 | $ 16.84 | 8.05% |
| | Family - FOUR TIER | $ 303.93 | $ 328.99 | $ 25.06 | 8.25% | $ 308.12 | $ 332.93 | $ 24.81 | 8.05% |

**Capital District Physicians' Health Plan, Inc**
**All Regions**
**Large Group Rx Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 1 Current Rate | 2015 Quarter 1 Proposed Rate | Quarter 1 Amount of Adjustment | Quarter 1 Percent Change | 2014 Quarter 2 Current Rate | 2015 Quarter 2 Proposed Rate | Quarter 2 Amount of Adjustment | Quarter 2 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *First Quarter 2014 (1/1/2014 - 3/31/2014)* | | | | *Second Quarter 2014 (4/1/2014 - 6/30/2014)* | | | |
| HMRXL3G14 | HMRXL3G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 119.64 | $ 129.97 | $ 10.33 | 8.63% | $ 121.29 | $ 131.53 | $ 10.24 | 8.44% |
| | Family - TWO TIER | $ 299.10 | $ 324.92 | $ 25.82 | 8.63% | $ 303.23 | $ 328.81 | $ 25.58 | 8.44% |
| | Double - THREE TIER | $ 239.28 | $ 259.93 | $ 20.65 | 8.63% | $ 242.58 | $ 263.05 | $ 20.47 | 8.44% |
| | Family - THREE TIER | $ 311.06 | $ 337.91 | $ 26.85 | 8.63% | $ 315.36 | $ 341.97 | $ 26.61 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 239.28 | $ 259.93 | $ 20.65 | 8.63% | $ 242.58 | $ 263.05 | $ 20.47 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 227.32 | $ 246.94 | $ 19.62 | 8.63% | $ 230.45 | $ 249.90 | $ 19.45 | 8.44% |
| | Family - FOUR TIER | $ 334.99 | $ 363.91 | $ 28.92 | 8.63% | $ 339.61 | $ 368.27 | $ 28.66 | 8.44% |
| HMRXL4G14 | HMRXL4G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 101.93 | $ 110.73 | $ 8.80 | 8.63% | $ 103.34 | $ 112.06 | $ 8.72 | 8.44% |
| | Family - TWO TIER | $ 254.83 | $ 276.82 | $ 22.00 | 8.63% | $ 258.34 | $ 280.14 | $ 21.80 | 8.44% |
| | Double - THREE TIER | $ 203.86 | $ 221.46 | $ 17.60 | 8.63% | $ 206.67 | $ 224.11 | $ 17.44 | 8.44% |
| | Family - THREE TIER | $ 265.02 | $ 287.89 | $ 22.87 | 8.63% | $ 268.68 | $ 291.35 | $ 22.67 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 203.86 | $ 221.46 | $ 17.60 | 8.63% | $ 206.67 | $ 224.11 | $ 17.44 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 193.67 | $ 210.38 | $ 16.71 | 8.63% | $ 196.34 | $ 212.91 | $ 16.57 | 8.44% |
| | Family - FOUR TIER | $ 285.40 | $ 310.04 | $ 24.64 | 8.63% | $ 289.34 | $ 313.76 | $ 24.42 | 8.44% |
| HMRXL5G14 | HMRXL5G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 114.53 | $ 124.42 | $ 9.89 | 8.64% | $ 116.11 | $ 125.91 | $ 9.80 | 8.44% |
| | Family - TWO TIER | $ 286.33 | $ 311.04 | $ 24.72 | 8.63% | $ 290.28 | $ 314.77 | $ 24.49 | 8.44% |
| | Double - THREE TIER | $ 229.06 | $ 248.83 | $ 19.77 | 8.63% | $ 232.22 | $ 251.82 | $ 19.60 | 8.44% |
| | Family - THREE TIER | $ 297.78 | $ 323.48 | $ 25.70 | 8.63% | $ 301.89 | $ 327.36 | $ 25.47 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 229.06 | $ 248.83 | $ 19.77 | 8.63% | $ 232.22 | $ 251.82 | $ 19.60 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 217.61 | $ 236.39 | $ 18.78 | 8.63% | $ 220.61 | $ 239.23 | $ 18.62 | 8.44% |
| | Family - FOUR TIER | $ 320.68 | $ 348.36 | $ 27.68 | 8.63% | $ 325.11 | $ 352.54 | $ 27.43 | 8.44% |
| HMRXL6G14 | HMRXL6G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 112.68 | $ 122.41 | $ 9.73 | 8.64% | $ 114.23 | $ 123.87 | $ 9.64 | 8.43% |
| | Family - TWO TIER | $ 281.70 | $ 306.01 | $ 24.31 | 8.63% | $ 285.59 | $ 309.69 | $ 24.10 | 8.44% |
| | Double - THREE TIER | $ 225.36 | $ 244.81 | $ 19.45 | 8.63% | $ 228.47 | $ 247.75 | $ 19.28 | 8.44% |
| | Family - THREE TIER | $ 292.97 | $ 318.25 | $ 25.28 | 8.63% | $ 297.01 | $ 322.07 | $ 25.06 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 225.36 | $ 244.81 | $ 19.45 | 8.63% | $ 228.47 | $ 247.75 | $ 19.28 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 214.09 | $ 232.57 | $ 18.48 | 8.63% | $ 217.05 | $ 235.36 | $ 18.31 | 8.44% |
| | Family - FOUR TIER | $ 315.50 | $ 342.74 | $ 27.24 | 8.63% | $ 319.86 | $ 346.85 | $ 26.99 | 8.44% |
| HMRXL7G14 | HMRXL7G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 107.60 | $ 116.89 | $ 9.29 | 8.63% | $ 109.08 | $ 118.29 | $ 9.21 | 8.44% |
| | Family - TWO TIER | $ 269.00 | $ 292.22 | $ 23.22 | 8.63% | $ 272.71 | $ 295.72 | $ 23.01 | 8.44% |
| | Double - THREE TIER | $ 215.20 | $ 233.77 | $ 18.57 | 8.63% | $ 218.17 | $ 236.58 | $ 18.41 | 8.44% |
| | Family - THREE TIER | $ 279.76 | $ 303.91 | $ 24.15 | 8.63% | $ 283.62 | $ 307.55 | $ 23.93 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 215.20 | $ 233.77 | $ 18.57 | 8.63% | $ 218.17 | $ 236.58 | $ 18.41 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 204.44 | $ 222.09 | $ 17.65 | 8.63% | $ 207.26 | $ 224.75 | $ 17.49 | 8.44% |
| | Family - FOUR TIER | $ 301.28 | $ 327.28 | $ 26.00 | 8.63% | $ 305.44 | $ 331.21 | $ 25.77 | 8.44% |
| HMRXL8G14 | HMRXL8G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 108.44 | $ 117.80 | $ 9.36 | 8.63% | $ 109.94 | $ 119.21 | $ 9.27 | 8.44% |
| | Family - TWO TIER | $ 271.10 | $ 294.50 | $ 23.40 | 8.63% | $ 274.84 | $ 298.03 | $ 23.19 | 8.44% |
| | Double - THREE TIER | $ 216.88 | $ 235.60 | $ 18.72 | 8.63% | $ 219.87 | $ 238.43 | $ 18.56 | 8.44% |
| | Family - THREE TIER | $ 281.94 | $ 306.28 | $ 24.34 | 8.63% | $ 285.83 | $ 309.95 | $ 24.12 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 216.88 | $ 235.60 | $ 18.72 | 8.63% | $ 219.87 | $ 238.43 | $ 18.56 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 206.04 | $ 223.82 | $ 17.78 | 8.63% | $ 208.88 | $ 226.51 | $ 17.63 | 8.44% |
| | Family - FOUR TIER | $ 303.63 | $ 329.84 | $ 26.21 | 8.63% | $ 307.82 | $ 333.80 | $ 25.98 | 8.44% |
| HMRXL15G14 | HMRXL15G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 72.86 | $ 79.15 | $ 6.29 | 8.63% | $ 73.87 | $ 80.10 | $ 6.23 | 8.44% |
| | Family - TWO TIER | $ 182.15 | $ 197.87 | $ 15.72 | 8.63% | $ 184.66 | $ 200.25 | $ 15.59 | 8.44% |
| | Double - THREE TIER | $ 145.72 | $ 158.30 | $ 12.58 | 8.63% | $ 147.73 | $ 160.20 | $ 12.47 | 8.44% |
| | Family - THREE TIER | $ 189.44 | $ 205.79 | $ 16.35 | 8.63% | $ 192.05 | $ 208.26 | $ 16.21 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 145.72 | $ 158.30 | $ 12.58 | 8.63% | $ 147.73 | $ 160.20 | $ 12.47 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 138.43 | $ 150.38 | $ 11.95 | 8.63% | $ 140.34 | $ 152.19 | $ 11.85 | 8.44% |
| | Family - FOUR TIER | $ 204.01 | $ 221.62 | $ 17.61 | 8.63% | $ 206.82 | $ 224.28 | $ 17.46 | 8.44% |
| HMRXL19G14 | HMRXL19G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 55.71 | $ 60.52 | $ 4.81 | 8.63% | $ 56.48 | $ 61.24 | $ 4.76 | 8.43% |
| | Family - TWO TIER | $ 139.28 | $ 151.30 | $ 12.03 | 8.63% | $ 141.20 | $ 153.11 | $ 11.91 | 8.44% |
| | Double - THREE TIER | $ 111.42 | $ 121.04 | $ 9.62 | 8.63% | $ 112.96 | $ 122.49 | $ 9.53 | 8.44% |
| | Family - THREE TIER | $ 144.85 | $ 157.35 | $ 12.50 | 8.63% | $ 146.84 | $ 159.24 | $ 12.40 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 111.42 | $ 121.04 | $ 9.62 | 8.63% | $ 112.96 | $ 122.49 | $ 9.53 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 105.85 | $ 114.98 | $ 9.13 | 8.63% | $ 107.31 | $ 116.36 | $ 9.05 | 8.43% |
| | Family - FOUR TIER | $ 155.99 | $ 169.45 | $ 13.46 | 8.63% | $ 158.14 | $ 171.48 | $ 13.34 | 8.44% |
| HMRXL21G14 | HMRXL21G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 16.82 | $ 18.27 | $ 1.45 | 8.62% | $ 17.05 | $ 18.49 | $ 1.44 | 8.43% |
| | Family - TWO TIER | $ 42.05 | $ 45.68 | $ 3.63 | 8.63% | $ 42.63 | $ 46.23 | $ 3.60 | 8.44% |
| | Double - THREE TIER | $ 33.64 | $ 36.54 | $ 2.90 | 8.62% | $ 34.10 | $ 36.98 | $ 2.88 | 8.43% |
| | Family - THREE TIER | $ 43.73 | $ 47.51 | $ 3.78 | 8.64% | $ 44.34 | $ 48.08 | $ 3.74 | 8.45% |
| | Employee/Spouse - FOUR TIER | $ 33.64 | $ 36.54 | $ 2.90 | 8.62% | $ 34.10 | $ 36.98 | $ 2.88 | 8.43% |
| | Employee/Chld(rn) - FOUR TIER | $ 31.96 | $ 34.72 | $ 2.76 | 8.64% | $ 32.40 | $ 35.13 | $ 2.73 | 8.43% |
| | Family - FOUR TIER | $ 47.10 | $ 51.16 | $ 4.06 | 8.63% | $ 47.75 | $ 51.77 | $ 4.02 | 8.43% |
| HMRXL22G14 | HMRXL22G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 64.67 | $ 70.25 | $ 5.58 | 8.63% | $ 65.56 | $ 71.09 | $ 5.53 | 8.43% |
| | Family - TWO TIER | $ 161.68 | $ 175.63 | $ 13.96 | 8.63% | $ 163.91 | $ 177.74 | $ 13.83 | 8.44% |
| | Double - THREE TIER | $ 129.34 | $ 140.50 | $ 11.16 | 8.63% | $ 131.12 | $ 142.19 | $ 11.07 | 8.44% |
| | Family - THREE TIER | $ 168.14 | $ 182.65 | $ 14.51 | 8.63% | $ 170.46 | $ 184.85 | $ 14.39 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 129.34 | $ 140.50 | $ 11.16 | 8.63% | $ 131.12 | $ 142.19 | $ 11.07 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 122.87 | $ 133.48 | $ 10.61 | 8.63% | $ 124.57 | $ 135.08 | $ 10.51 | 8.44% |
| | Family - FOUR TIER | $ 181.08 | $ 196.70 | $ 15.62 | 8.63% | $ 183.57 | $ 199.07 | $ 15.50 | 8.44% |

**Capital District Physicians' Health Plan, Inc**
**All Regions**
**Large Group Rx Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 3 Current Rate | 2015 Quarter 3 Proposed Rate | Quarter 3 Amount of Adjustment | Quarter 3 Percent Change | 2014 Quarter 4 Current Rate | 2015 Quarter 4 Proposed Rate | Quarter 4 Amount of Adjustment | Quarter 4 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *Third Quarter 2014 (7/1/2014 - 9/30/2014)* | | | | *Fourth Quarter 2014 (10/1/2014 - 12/31/2014)* | | | |
| HMRXL3G14 | HMRXL3G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 122.96 | $ 133.10 | $ 10.14 | 8.24% | $ 124.66 | $ 134.70 | $ 10.04 | 8.05% |
| | Family - TWO TIER | $ 307.41 | $ 332.76 | $ 25.35 | 8.25% | $ 311.65 | $ 336.75 | $ 25.10 | 8.05% |
| | Double - THREE TIER | $ 245.93 | $ 266.21 | $ 20.28 | 8.25% | $ 249.32 | $ 269.40 | $ 20.08 | 8.05% |
| | Family - THREE TIER | $ 319.71 | $ 346.07 | $ 26.36 | 8.25% | $ 324.12 | $ 350.22 | $ 26.10 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 245.93 | $ 266.21 | $ 20.28 | 8.25% | $ 249.32 | $ 269.40 | $ 20.08 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 233.63 | $ 252.90 | $ 19.27 | 8.25% | $ 236.86 | $ 255.93 | $ 19.07 | 8.05% |
| | Family - FOUR TIER | $ 344.30 | $ 372.69 | $ 28.39 | 8.25% | $ 349.05 | $ 377.16 | $ 28.11 | 8.05% |
| HMRXL4G14 | HMRXL4G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 104.76 | $ 113.40 | $ 8.64 | 8.24% | $ 106.21 | $ 114.76 | $ 8.55 | 8.05% |
| | Family - TWO TIER | $ 261.91 | $ 283.50 | $ 21.59 | 8.24% | $ 265.52 | $ 286.90 | $ 21.38 | 8.05% |
| | Double - THREE TIER | $ 209.53 | $ 226.80 | $ 17.27 | 8.24% | $ 212.42 | $ 229.52 | $ 17.10 | 8.05% |
| | Family - THREE TIER | $ 272.38 | $ 294.84 | $ 22.46 | 8.24% | $ 276.14 | $ 298.38 | $ 22.24 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 209.53 | $ 226.80 | $ 17.27 | 8.24% | $ 212.42 | $ 229.52 | $ 17.10 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 199.05 | $ 215.46 | $ 16.41 | 8.24% | $ 201.80 | $ 218.05 | $ 16.25 | 8.05% |
| | Family - FOUR TIER | $ 293.34 | $ 317.52 | $ 24.18 | 8.24% | $ 297.38 | $ 321.33 | $ 23.95 | 8.05% |
| HMRXL5G14 | HMRXL5G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 117.71 | $ 127.42 | $ 9.71 | 8.25% | $ 119.34 | $ 128.95 | $ 9.61 | 8.06% |
| | Family - TWO TIER | $ 294.28 | $ 318.55 | $ 24.27 | 8.25% | $ 298.34 | $ 322.37 | $ 24.03 | 8.05% |
| | Double - THREE TIER | $ 235.43 | $ 254.84 | $ 19.41 | 8.25% | $ 238.67 | $ 257.90 | $ 19.23 | 8.06% |
| | Family - THREE TIER | $ 306.05 | $ 331.29 | $ 25.24 | 8.25% | $ 310.28 | $ 335.27 | $ 24.99 | 8.06% |
| | Employee/Spouse - FOUR TIER | $ 235.43 | $ 254.84 | $ 19.41 | 8.25% | $ 238.67 | $ 257.90 | $ 19.23 | 8.06% |
| | Employee/Chld(rn) - FOUR TIER | $ 223.65 | $ 242.10 | $ 18.45 | 8.25% | $ 226.74 | $ 245.00 | $ 18.26 | 8.05% |
| | Family - FOUR TIER | $ 329.60 | $ 356.77 | $ 27.17 | 8.24% | $ 334.14 | $ 361.05 | $ 26.91 | 8.05% |
| HMRXL6G14 | HMRXL6G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 115.81 | $ 125.36 | $ 9.55 | 8.24% | $ 117.41 | $ 126.87 | $ 9.46 | 8.06% |
| | Family - TWO TIER | $ 289.53 | $ 313.40 | $ 23.87 | 8.24% | $ 293.52 | $ 317.16 | $ 23.64 | 8.05% |
| | Double - THREE TIER | $ 231.62 | $ 250.72 | $ 19.10 | 8.24% | $ 234.82 | $ 253.73 | $ 18.91 | 8.05% |
| | Family - THREE TIER | $ 301.11 | $ 325.94 | $ 24.83 | 8.25% | $ 305.27 | $ 329.85 | $ 24.58 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 231.62 | $ 250.72 | $ 19.10 | 8.24% | $ 234.82 | $ 253.73 | $ 18.91 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 220.04 | $ 238.19 | $ 18.15 | 8.25% | $ 223.08 | $ 241.04 | $ 17.96 | 8.05% |
| | Family - FOUR TIER | $ 324.27 | $ 351.01 | $ 26.74 | 8.25% | $ 328.75 | $ 355.22 | $ 26.47 | 8.05% |
| HMRXL7G14 | HMRXL7G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 110.59 | $ 119.71 | $ 9.12 | 8.25% | $ 112.12 | $ 121.15 | $ 9.03 | 8.06% |
| | Family - TWO TIER | $ 276.48 | $ 299.27 | $ 22.79 | 8.24% | $ 280.29 | $ 302.86 | $ 22.57 | 8.05% |
| | Double - THREE TIER | $ 221.18 | $ 239.42 | $ 18.24 | 8.25% | $ 224.23 | $ 242.29 | $ 18.06 | 8.05% |
| | Family - THREE TIER | $ 287.53 | $ 311.24 | $ 23.71 | 8.24% | $ 291.50 | $ 314.98 | $ 23.48 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 221.18 | $ 239.42 | $ 18.24 | 8.25% | $ 224.23 | $ 242.29 | $ 18.06 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 210.12 | $ 227.45 | $ 17.33 | 8.25% | $ 213.02 | $ 230.18 | $ 17.16 | 8.05% |
| | Family - FOUR TIER | $ 309.65 | $ 335.19 | $ 25.54 | 8.25% | $ 313.93 | $ 339.21 | $ 25.28 | 8.05% |
| HMRXL8G14 | HMRXL8G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 111.45 | $ 120.64 | $ 9.19 | 8.24% | $ 112.99 | $ 122.09 | $ 9.10 | 8.05% |
| | Family - TWO TIER | $ 278.63 | $ 301.61 | $ 22.98 | 8.25% | $ 282.48 | $ 305.23 | $ 22.75 | 8.05% |
| | Double - THREE TIER | $ 222.91 | $ 241.29 | $ 18.38 | 8.25% | $ 225.98 | $ 244.18 | $ 18.20 | 8.05% |
| | Family - THREE TIER | $ 289.78 | $ 313.67 | $ 23.89 | 8.24% | $ 293.78 | $ 317.44 | $ 23.66 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 222.91 | $ 241.29 | $ 18.38 | 8.25% | $ 225.98 | $ 244.18 | $ 18.20 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 211.76 | $ 229.22 | $ 17.46 | 8.24% | $ 214.68 | $ 231.97 | $ 17.29 | 8.05% |
| | Family - FOUR TIER | $ 312.07 | $ 337.80 | $ 25.73 | 8.24% | $ 316.38 | $ 341.86 | $ 25.48 | 8.05% |
| HMRXL15G14 | HMRXL15G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 74.88 | $ 81.06 | $ 6.18 | 8.25% | $ 75.92 | $ 82.03 | $ 6.11 | 8.05% |
| | Family - TWO TIER | $ 187.21 | $ 202.65 | $ 15.44 | 8.25% | $ 189.80 | $ 205.08 | $ 15.28 | 8.05% |
| | Double - THREE TIER | $ 149.77 | $ 162.12 | $ 12.35 | 8.25% | $ 151.84 | $ 164.06 | $ 12.22 | 8.05% |
| | Family - THREE TIER | $ 194.70 | $ 210.75 | $ 16.05 | 8.24% | $ 197.39 | $ 213.28 | $ 15.89 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 149.77 | $ 162.12 | $ 12.35 | 8.25% | $ 151.84 | $ 164.06 | $ 12.22 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 142.28 | $ 154.01 | $ 11.73 | 8.24% | $ 144.24 | $ 155.86 | $ 11.62 | 8.05% |
| | Family - FOUR TIER | $ 209.68 | $ 226.97 | $ 17.29 | 8.25% | $ 212.57 | $ 229.69 | $ 17.12 | 8.05% |
| HMRXL19G14 | HMRXL19G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 57.26 | $ 61.98 | $ 4.72 | 8.25% | $ 58.05 | $ 62.72 | $ 4.67 | 8.05% |
| | Family - TWO TIER | $ 143.15 | $ 154.95 | $ 11.80 | 8.25% | $ 145.12 | $ 156.81 | $ 11.69 | 8.05% |
| | Double - THREE TIER | $ 114.52 | $ 123.96 | $ 9.44 | 8.25% | $ 116.10 | $ 125.45 | $ 9.35 | 8.06% |
| | Family - THREE TIER | $ 148.87 | $ 161.15 | $ 12.28 | 8.25% | $ 150.93 | $ 163.08 | $ 12.15 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 114.52 | $ 123.96 | $ 9.44 | 8.25% | $ 116.10 | $ 125.45 | $ 9.35 | 8.06% |
| | Employee/Chld(rn) - FOUR TIER | $ 108.79 | $ 117.76 | $ 8.97 | 8.24% | $ 110.29 | $ 119.17 | $ 8.88 | 8.05% |
| | Family - FOUR TIER | $ 160.32 | $ 173.54 | $ 13.22 | 8.24% | $ 162.54 | $ 175.63 | $ 13.09 | 8.06% |
| HMRXL21G14 | HMRXL21G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 17.29 | $ 18.71 | $ 1.42 | 8.23% | $ 17.53 | $ 18.94 | $ 1.41 | 8.07% |
| | Family - TWO TIER | $ 43.22 | $ 46.78 | $ 3.56 | 8.24% | $ 43.82 | $ 47.34 | $ 3.52 | 8.05% |
| | Double - THREE TIER | $ 34.57 | $ 37.43 | $ 2.86 | 8.26% | $ 35.05 | $ 37.87 | $ 2.82 | 8.04% |
| | Family - THREE TIER | $ 44.95 | $ 48.65 | $ 3.70 | 8.24% | $ 45.57 | $ 49.24 | $ 3.67 | 8.06% |
| | Employee/Spouse - FOUR TIER | $ 34.57 | $ 37.43 | $ 2.86 | 8.26% | $ 35.05 | $ 37.87 | $ 2.82 | 8.04% |
| | Employee/Chld(rn) - FOUR TIER | $ 32.85 | $ 35.55 | $ 2.70 | 8.23% | $ 33.30 | $ 35.98 | $ 2.68 | 8.05% |
| | Family - FOUR TIER | $ 48.40 | $ 52.40 | $ 4.00 | 8.25% | $ 49.07 | $ 53.02 | $ 3.95 | 8.04% |
| HMRXL22G14 | HMRXL22G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 66.47 | $ 71.95 | $ 5.48 | 8.25% | $ 67.38 | $ 72.81 | $ 5.43 | 8.05% |
| | Family - TWO TIER | $ 166.17 | $ 179.87 | $ 13.70 | 8.25% | $ 168.46 | $ 182.03 | $ 13.57 | 8.05% |
| | Double - THREE TIER | $ 132.93 | $ 143.90 | $ 10.97 | 8.25% | $ 134.77 | $ 145.62 | $ 10.85 | 8.05% |
| | Family - THREE TIER | $ 172.81 | $ 187.06 | $ 14.25 | 8.24% | $ 175.20 | $ 189.31 | $ 14.11 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 132.93 | $ 143.90 | $ 10.97 | 8.25% | $ 134.77 | $ 145.62 | $ 10.85 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 126.29 | $ 136.70 | $ 10.41 | 8.24% | $ 128.03 | $ 138.34 | $ 10.31 | 8.05% |
| | Family - FOUR TIER | $ 186.11 | $ 201.45 | $ 15.34 | 8.24% | $ 188.68 | $ 203.87 | $ 15.19 | 8.05% |

**Capital District Physicians' Health Plan, Inc**
**All Regions**
**Large Group Rx Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 1 Current Rate | 2015 Quarter 1 Proposed Rate | Quarter 1 Amount of Adjustment | Quarter 1 Percent Change | 2014 Quarter 2 Current Rate | 2015 Quarter 2 Proposed Rate | Quarter 2 Amount of Adjustment | Quarter 2 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *First Quarter 2014 (1/1/2014 - 3/31/2014)* | | | | *Second Quarter 2014 (4/1/2014 - 6/30/2014)* | | | |
| HMRXL23G14 | HMRXL23G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 86.02 | $ 93.44 | $ 7.42 | 8.63% | $ 87.21 | $ 94.57 | $ 7.36 | 8.44% |
| | Family - TWO TIER | $ 215.05 | $ 233.61 | $ 18.56 | 8.63% | $ 218.02 | $ 236.41 | $ 18.39 | 8.44% |
| | Double - THREE TIER | $ 172.04 | $ 186.89 | $ 14.85 | 8.63% | $ 174.41 | $ 189.13 | $ 14.72 | 8.44% |
| | Family - THREE TIER | $ 223.65 | $ 242.96 | $ 19.31 | 8.63% | $ 226.74 | $ 245.87 | $ 19.13 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 172.04 | $ 186.89 | $ 14.85 | 8.63% | $ 174.41 | $ 189.13 | $ 14.72 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 163.44 | $ 177.54 | $ 14.10 | 8.63% | $ 165.69 | $ 179.68 | $ 13.99 | 8.44% |
| | Family - FOUR TIER | $ 240.86 | $ 261.64 | $ 20.78 | 8.63% | $ 244.18 | $ 264.78 | $ 20.60 | 8.44% |
| HMRXL28G14 | HMRXL28G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 98.23 | $ 106.71 | $ 8.48 | 8.63% | $ 99.59 | $ 107.99 | $ 8.40 | 8.44% |
| | Family - TWO TIER | $ 245.58 | $ 266.77 | $ 21.20 | 8.63% | $ 248.96 | $ 269.97 | $ 21.01 | 8.44% |
| | Double - THREE TIER | $ 196.46 | $ 213.42 | $ 16.96 | 8.63% | $ 199.17 | $ 215.98 | $ 16.81 | 8.44% |
| | Family - THREE TIER | $ 255.40 | $ 277.44 | $ 22.04 | 8.63% | $ 258.92 | $ 280.77 | $ 21.85 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 196.46 | $ 213.42 | $ 16.96 | 8.63% | $ 199.17 | $ 215.98 | $ 16.81 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 186.64 | $ 202.75 | $ 16.11 | 8.63% | $ 189.21 | $ 205.18 | $ 15.97 | 8.44% |
| | Family - FOUR TIER | $ 275.04 | $ 298.78 | $ 23.74 | 8.63% | $ 278.84 | $ 302.37 | $ 23.53 | 8.44% |
| HMRXL29G14 | HMRXL29G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 83.75 | $ 90.98 | $ 7.23 | 8.63% | $ 84.91 | $ 92.07 | $ 7.16 | 8.44% |
| | Family - TWO TIER | $ 209.38 | $ 227.45 | $ 18.08 | 8.63% | $ 212.26 | $ 230.18 | $ 17.92 | 8.44% |
| | Double - THREE TIER | $ 167.50 | $ 181.96 | $ 14.46 | 8.63% | $ 169.81 | $ 184.14 | $ 14.33 | 8.44% |
| | Family - THREE TIER | $ 217.75 | $ 236.54 | $ 18.79 | 8.63% | $ 220.75 | $ 239.38 | $ 18.63 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 167.50 | $ 181.96 | $ 14.46 | 8.63% | $ 169.81 | $ 184.14 | $ 14.33 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 159.13 | $ 172.86 | $ 13.74 | 8.63% | $ 161.32 | $ 174.93 | $ 13.61 | 8.44% |
| | Family - FOUR TIER | $ 234.50 | $ 254.74 | $ 20.24 | 8.63% | $ 237.74 | $ 257.80 | $ 20.06 | 8.44% |
| HMRXL30G14 | HMRXL30G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 87.50 | $ 95.05 | $ 7.55 | 8.63% | $ 88.71 | $ 96.19 | $ 7.48 | 8.44% |
| | Family - TWO TIER | $ 218.75 | $ 237.63 | $ 18.88 | 8.63% | $ 221.77 | $ 240.48 | $ 18.71 | 8.44% |
| | Double - THREE TIER | $ 175.00 | $ 190.10 | $ 15.10 | 8.63% | $ 177.42 | $ 192.39 | $ 14.98 | 8.44% |
| | Family - THREE TIER | $ 227.50 | $ 247.14 | $ 19.64 | 8.63% | $ 230.64 | $ 250.10 | $ 19.46 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 175.00 | $ 190.10 | $ 15.10 | 8.63% | $ 177.42 | $ 192.39 | $ 14.98 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 166.25 | $ 180.60 | $ 14.35 | 8.63% | $ 168.54 | $ 182.77 | $ 14.23 | 8.44% |
| | Family - FOUR TIER | $ 245.00 | $ 266.15 | $ 21.15 | 8.63% | $ 248.38 | $ 269.34 | $ 20.96 | 8.44% |
| HMRXL35G14 | HMRXL35G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 91.23 | $ 99.10 | $ 7.87 | 8.63% | $ 92.49 | $ 100.29 | $ 7.80 | 8.43% |
| | Family - TWO TIER | $ 228.08 | $ 247.76 | $ 19.69 | 8.63% | $ 231.22 | $ 250.73 | $ 19.51 | 8.44% |
| | Double - THREE TIER | $ 182.46 | $ 198.21 | $ 15.75 | 8.63% | $ 184.98 | $ 200.59 | $ 15.61 | 8.44% |
| | Family - THREE TIER | $ 237.20 | $ 257.67 | $ 20.47 | 8.63% | $ 240.47 | $ 260.76 | $ 20.29 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 182.46 | $ 198.21 | $ 15.75 | 8.63% | $ 184.98 | $ 200.59 | $ 15.61 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 173.34 | $ 188.30 | $ 14.96 | 8.63% | $ 175.73 | $ 190.56 | $ 14.83 | 8.44% |
| | Family - FOUR TIER | $ 255.44 | $ 277.49 | $ 22.05 | 8.63% | $ 258.97 | $ 280.82 | $ 21.85 | 8.44% |
| HMRXL36G14 | HMRXL36G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 87.28 | $ 94.81 | $ 7.53 | 8.63% | $ 88.48 | $ 95.95 | $ 7.47 | 8.44% |
| | Family - TWO TIER | $ 218.20 | $ 237.03 | $ 18.83 | 8.63% | $ 221.21 | $ 239.88 | $ 18.67 | 8.44% |
| | Double - THREE TIER | $ 174.56 | $ 189.63 | $ 15.07 | 8.63% | $ 176.97 | $ 191.90 | $ 14.93 | 8.44% |
| | Family - THREE TIER | $ 226.93 | $ 246.51 | $ 19.58 | 8.63% | $ 230.06 | $ 249.47 | $ 19.41 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 174.56 | $ 189.63 | $ 15.07 | 8.63% | $ 176.97 | $ 191.90 | $ 14.93 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 165.83 | $ 180.15 | $ 14.32 | 8.63% | $ 168.12 | $ 182.31 | $ 14.19 | 8.44% |
| | Family - FOUR TIER | $ 244.38 | $ 265.48 | $ 21.10 | 8.63% | $ 247.76 | $ 268.66 | $ 20.90 | 8.44% |
| HMRXL37G14 | HMRXL37G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 83.55 | $ 90.76 | $ 7.21 | 8.63% | $ 84.70 | $ 91.85 | $ 7.15 | 8.44% |
| | Family - TWO TIER | $ 208.88 | $ 226.90 | $ 18.03 | 8.63% | $ 211.76 | $ 229.63 | $ 17.87 | 8.44% |
| | Double - THREE TIER | $ 167.10 | $ 181.52 | $ 14.42 | 8.63% | $ 169.41 | $ 183.70 | $ 14.29 | 8.44% |
| | Family - THREE TIER | $ 217.23 | $ 235.98 | $ 18.75 | 8.63% | $ 220.23 | $ 238.81 | $ 18.58 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 167.10 | $ 181.52 | $ 14.42 | 8.63% | $ 169.41 | $ 183.70 | $ 14.29 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 158.75 | $ 172.45 | $ 13.71 | 8.63% | $ 160.94 | $ 174.52 | $ 13.58 | 8.44% |
| | Family - FOUR TIER | $ 233.94 | $ 254.13 | $ 20.19 | 8.63% | $ 237.17 | $ 257.18 | $ 20.01 | 8.44% |
| HMRXL38G14 | HMRXL38G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 89.90 | $ 97.66 | $ 7.76 | 8.63% | $ 91.14 | $ 98.83 | $ 7.69 | 8.44% |
| | Family - TWO TIER | $ 224.75 | $ 244.15 | $ 19.40 | 8.63% | $ 227.85 | $ 247.08 | $ 19.23 | 8.44% |
| | Double - THREE TIER | $ 179.80 | $ 195.32 | $ 15.52 | 8.63% | $ 182.28 | $ 197.66 | $ 15.38 | 8.44% |
| | Family - THREE TIER | $ 233.74 | $ 253.91 | $ 20.17 | 8.63% | $ 236.97 | $ 256.96 | $ 19.99 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 179.80 | $ 195.32 | $ 15.52 | 8.63% | $ 182.28 | $ 197.66 | $ 15.38 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 170.81 | $ 185.55 | $ 14.74 | 8.63% | $ 173.17 | $ 187.78 | $ 14.61 | 8.44% |
| | Family - FOUR TIER | $ 251.72 | $ 273.45 | $ 21.73 | 8.63% | $ 255.19 | $ 276.73 | $ 21.54 | 8.44% |
| HMRXL39G14 | HMRXL39G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 81.19 | $ 88.20 | $ 7.01 | 8.63% | $ 82.31 | $ 89.26 | $ 6.95 | 8.44% |
| | Family - TWO TIER | $ 202.98 | $ 220.49 | $ 17.52 | 8.63% | $ 205.78 | $ 223.14 | $ 17.36 | 8.44% |
| | Double - THREE TIER | $ 162.38 | $ 176.40 | $ 14.02 | 8.63% | $ 164.62 | $ 178.51 | $ 13.89 | 8.44% |
| | Family - THREE TIER | $ 211.09 | $ 229.31 | $ 18.22 | 8.63% | $ 214.01 | $ 232.07 | $ 18.06 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 162.38 | $ 176.40 | $ 14.02 | 8.63% | $ 164.62 | $ 178.51 | $ 13.89 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 154.26 | $ 167.58 | $ 13.32 | 8.63% | $ 156.39 | $ 169.59 | $ 13.20 | 8.44% |
| | Family - FOUR TIER | $ 227.33 | $ 246.95 | $ 19.62 | 8.63% | $ 230.47 | $ 249.92 | $ 19.45 | 8.44% |

**Capital District Physicians' Health Plan, Inc**
**All Regions**
**Large Group Rx Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 3 Current Rate | 2015 Quarter 3 Proposed Rate | Quarter 3 Amount of Adjustment | Quarter 3 Percent Change | 2014 Quarter 4 Current Rate | 2015 Quarter 4 Proposed Rate | Quarter 4 Amount of Adjustment | Quarter 4 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *Third Quarter 2014 (7/1/2014 - 9/30/2014)* | | | | *Fourth Quarter 2014 (10/1/2014 - 12/31/2014)* | | | |
| HMRXL23G14 | HMRXL23G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 88.41 | $ 95.70 | $ 7.29 | 8.25% | $ 89.63 | $ 96.85 | $ 7.22 | 8.05% |
| | Family - TWO TIER | $ 221.03 | $ 239.25 | $ 18.22 | 8.25% | $ 224.08 | $ 242.12 | $ 18.04 | 8.05% |
| | Double - THREE TIER | $ 176.82 | $ 191.40 | $ 14.58 | 8.25% | $ 179.26 | $ 193.70 | $ 14.44 | 8.05% |
| | Family - THREE TIER | $ 229.87 | $ 248.82 | $ 18.95 | 8.25% | $ 233.04 | $ 251.81 | $ 18.77 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 176.82 | $ 191.40 | $ 14.58 | 8.25% | $ 179.26 | $ 193.70 | $ 14.44 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 167.98 | $ 181.83 | $ 13.85 | 8.25% | $ 170.30 | $ 184.01 | $ 13.71 | 8.05% |
| | Family - FOUR TIER | $ 247.55 | $ 267.96 | $ 20.41 | 8.25% | $ 250.97 | $ 271.18 | $ 20.21 | 8.05% |
| HMRXL28G14 | HMRXL28G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 100.96 | $ 109.28 | $ 8.32 | 8.24% | $ 102.35 | $ 110.60 | $ 8.25 | 8.06% |
| | Family - TWO TIER | $ 252.40 | $ 273.21 | $ 20.81 | 8.25% | $ 255.88 | $ 276.49 | $ 20.61 | 8.05% |
| | Double - THREE TIER | $ 201.92 | $ 218.57 | $ 16.65 | 8.25% | $ 204.71 | $ 221.19 | $ 16.48 | 8.05% |
| | Family - THREE TIER | $ 262.50 | $ 284.14 | $ 21.64 | 8.25% | $ 266.12 | $ 287.55 | $ 21.43 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 201.92 | $ 218.57 | $ 16.65 | 8.25% | $ 204.71 | $ 221.19 | $ 16.48 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 191.82 | $ 207.64 | $ 15.82 | 8.25% | $ 194.47 | $ 210.13 | $ 15.66 | 8.05% |
| | Family - FOUR TIER | $ 282.69 | $ 306.00 | $ 23.31 | 8.25% | $ 286.59 | $ 309.67 | $ 23.08 | 8.05% |
| HMRXL29G14 | HMRXL29G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 86.08 | $ 93.18 | $ 7.10 | 8.25% | $ 87.27 | $ 94.29 | $ 7.02 | 8.05% |
| | Family - TWO TIER | $ 215.19 | $ 232.94 | $ 17.75 | 8.25% | $ 218.16 | $ 235.73 | $ 17.57 | 8.05% |
| | Double - THREE TIER | $ 172.15 | $ 186.35 | $ 14.20 | 8.25% | $ 174.53 | $ 188.59 | $ 14.06 | 8.06% |
| | Family - THREE TIER | $ 223.80 | $ 242.26 | $ 18.46 | 8.25% | $ 226.89 | $ 245.16 | $ 18.27 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 172.15 | $ 186.35 | $ 14.20 | 8.25% | $ 174.53 | $ 188.59 | $ 14.06 | 8.06% |
| | Employee/Chld(rn) - FOUR TIER | $ 163.55 | $ 177.03 | $ 13.48 | 8.24% | $ 165.80 | $ 179.16 | $ 13.36 | 8.06% |
| | Family - FOUR TIER | $ 241.02 | $ 260.89 | $ 19.87 | 8.25% | $ 244.34 | $ 264.02 | $ 19.68 | 8.05% |
| HMRXL30G14 | HMRXL30G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 89.93 | $ 97.35 | $ 7.42 | 8.25% | $ 91.17 | $ 98.52 | $ 7.35 | 8.06% |
| | Family - TWO TIER | $ 224.83 | $ 243.37 | $ 18.54 | 8.25% | $ 227.93 | $ 246.29 | $ 18.36 | 8.05% |
| | Double - THREE TIER | $ 179.86 | $ 194.69 | $ 14.83 | 8.24% | $ 182.35 | $ 197.03 | $ 14.68 | 8.05% |
| | Family - THREE TIER | $ 233.82 | $ 253.10 | $ 19.28 | 8.24% | $ 237.05 | $ 256.14 | $ 19.09 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 179.86 | $ 194.69 | $ 14.83 | 8.24% | $ 182.35 | $ 197.03 | $ 14.68 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 170.87 | $ 184.96 | $ 14.09 | 8.25% | $ 173.23 | $ 187.18 | $ 13.95 | 8.05% |
| | Family - FOUR TIER | $ 251.81 | $ 272.57 | $ 20.76 | 8.24% | $ 255.28 | $ 275.84 | $ 20.56 | 8.05% |
| HMRXL35G14 | HMRXL35G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 93.77 | $ 101.50 | $ 7.73 | 8.25% | $ 95.06 | $ 102.71 | $ 7.65 | 8.05% |
| | Family - TWO TIER | $ 234.41 | $ 253.74 | $ 19.33 | 8.24% | $ 237.65 | $ 256.79 | $ 19.14 | 8.05% |
| | Double - THREE TIER | $ 187.53 | $ 202.99 | $ 15.46 | 8.24% | $ 190.12 | $ 205.43 | $ 15.31 | 8.05% |
| | Family - THREE TIER | $ 243.79 | $ 263.89 | $ 20.10 | 8.24% | $ 247.15 | $ 267.06 | $ 19.91 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 187.53 | $ 202.99 | $ 15.46 | 8.24% | $ 190.12 | $ 205.43 | $ 15.31 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 178.15 | $ 192.84 | $ 14.69 | 8.24% | $ 180.61 | $ 195.16 | $ 14.55 | 8.05% |
| | Family - FOUR TIER | $ 262.54 | $ 284.19 | $ 21.65 | 8.25% | $ 266.17 | $ 287.60 | $ 21.43 | 8.05% |
| HMRXL36G14 | HMRXL36G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 89.71 | $ 97.10 | $ 7.39 | 8.24% | $ 90.94 | $ 98.27 | $ 7.33 | 8.06% |
| | Family - TWO TIER | $ 224.26 | $ 242.76 | $ 18.50 | 8.25% | $ 227.36 | $ 245.67 | $ 18.31 | 8.05% |
| | Double - THREE TIER | $ 179.41 | $ 194.20 | $ 14.79 | 8.24% | $ 181.89 | $ 196.54 | $ 14.65 | 8.06% |
| | Family - THREE TIER | $ 233.23 | $ 252.47 | $ 19.24 | 8.25% | $ 236.45 | $ 255.50 | $ 19.05 | 8.06% |
| | Employee/Spouse - FOUR TIER | $ 179.41 | $ 194.20 | $ 14.79 | 8.24% | $ 181.89 | $ 196.54 | $ 14.65 | 8.06% |
| | Employee/Chld(rn) - FOUR TIER | $ 170.44 | $ 184.49 | $ 14.05 | 8.24% | $ 172.79 | $ 186.71 | $ 13.92 | 8.05% |
| | Family - FOUR TIER | $ 251.18 | $ 271.89 | $ 20.71 | 8.25% | $ 254.64 | $ 275.15 | $ 20.51 | 8.05% |
| HMRXL37G14 | HMRXL37G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 85.87 | $ 92.95 | $ 7.08 | 8.24% | $ 87.06 | $ 94.07 | $ 7.01 | 8.06% |
| | Family - TWO TIER | $ 214.68 | $ 232.38 | $ 17.70 | 8.24% | $ 217.64 | $ 235.17 | $ 17.53 | 8.05% |
| | Double - THREE TIER | $ 171.74 | $ 185.91 | $ 14.17 | 8.25% | $ 174.11 | $ 188.14 | $ 14.03 | 8.06% |
| | Family - THREE TIER | $ 223.27 | $ 241.68 | $ 18.41 | 8.25% | $ 226.35 | $ 244.58 | $ 18.23 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 171.74 | $ 185.91 | $ 14.17 | 8.25% | $ 174.11 | $ 188.14 | $ 14.03 | 8.06% |
| | Employee/Chld(rn) - FOUR TIER | $ 163.16 | $ 176.61 | $ 13.45 | 8.25% | $ 165.41 | $ 178.73 | $ 13.32 | 8.05% |
| | Family - FOUR TIER | $ 240.44 | $ 260.27 | $ 19.83 | 8.25% | $ 243.76 | $ 263.39 | $ 19.63 | 8.05% |
| HMRXL38G14 | HMRXL38G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 92.40 | $ 100.02 | $ 7.62 | 8.25% | $ 93.67 | $ 101.22 | $ 7.55 | 8.06% |
| | Family - TWO TIER | $ 231.00 | $ 250.04 | $ 19.04 | 8.24% | $ 234.18 | $ 253.04 | $ 18.86 | 8.05% |
| | Double - THREE TIER | $ 184.80 | $ 200.03 | $ 15.23 | 8.24% | $ 187.35 | $ 202.43 | $ 15.08 | 8.05% |
| | Family - THREE TIER | $ 240.24 | $ 260.04 | $ 19.80 | 8.24% | $ 243.55 | $ 263.17 | $ 19.62 | 8.06% |
| | Employee/Spouse - FOUR TIER | $ 184.80 | $ 200.03 | $ 15.23 | 8.24% | $ 187.35 | $ 202.43 | $ 15.08 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 175.56 | $ 190.03 | $ 14.47 | 8.24% | $ 177.98 | $ 192.31 | $ 14.33 | 8.05% |
| | Family - FOUR TIER | $ 258.72 | $ 280.05 | $ 21.33 | 8.25% | $ 262.29 | $ 283.41 | $ 21.12 | 8.05% |
| HMRXL39G14 | HMRXL39G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 83.45 | $ 90.33 | $ 6.88 | 8.25% | $ 84.60 | $ 91.41 | $ 6.81 | 8.05% |
| | Family - TWO TIER | $ 208.62 | $ 225.82 | $ 17.20 | 8.25% | $ 211.49 | $ 228.53 | $ 17.04 | 8.05% |
| | Double - THREE TIER | $ 166.89 | $ 180.65 | $ 13.76 | 8.24% | $ 169.20 | $ 182.82 | $ 13.62 | 8.05% |
| | Family - THREE TIER | $ 216.96 | $ 234.85 | $ 17.89 | 8.25% | $ 219.95 | $ 237.67 | $ 17.72 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 166.89 | $ 180.65 | $ 13.76 | 8.24% | $ 169.20 | $ 182.82 | $ 13.62 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 158.55 | $ 171.62 | $ 13.07 | 8.24% | $ 160.74 | $ 173.68 | $ 12.94 | 8.05% |
| | Family - FOUR TIER | $ 233.65 | $ 252.92 | $ 19.27 | 8.25% | $ 236.87 | $ 255.95 | $ 19.08 | 8.05% |

**Capital District Physicians' Health Plan, Inc**
**All Regions**
**Large Group Rx Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 1 Current Rate | 2015 Quarter 1 Proposed Rate | Quarter 1 Amount of Adjustment | Quarter 1 Percent Change | 2014 Quarter 2 Current Rate | 2015 Quarter 2 Proposed Rate | Quarter 2 Amount of Adjustment | Quarter 2 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *First Quarter 2014 (1/1/2014 - 3/31/2014)* | | | | *Second Quarter 2014 (4/1/2014 - 6/30/2014)* | | | |
| HMRXL40G14 | HMRXL40G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 77.62 | $ 84.32 | $ 6.70 | 8.63% | $ 78.69 | $ 85.33 | $ 6.64 | 8.44% |
| | Family - TWO TIER | $ 194.05 | $ 210.80 | $ 16.75 | 8.63% | $ 196.73 | $ 213.33 | $ 16.60 | 8.44% |
| | Double - THREE TIER | $ 155.24 | $ 168.64 | $ 13.40 | 8.63% | $ 157.38 | $ 170.66 | $ 13.28 | 8.44% |
| | Family - THREE TIER | $ 201.81 | $ 219.23 | $ 17.42 | 8.63% | $ 204.60 | $ 221.86 | $ 17.26 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 155.24 | $ 168.64 | $ 13.40 | 8.63% | $ 157.38 | $ 170.66 | $ 13.28 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 147.48 | $ 160.21 | $ 12.73 | 8.63% | $ 149.51 | $ 162.13 | $ 12.62 | 8.44% |
| | Family - FOUR TIER | $ 217.34 | $ 236.09 | $ 18.75 | 8.63% | $ 220.34 | $ 238.93 | $ 18.59 | 8.44% |
| HMRXL41G14 | HMRXL41G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 83.16 | $ 90.34 | $ 7.18 | 8.63% | $ 84.31 | $ 91.42 | $ 7.11 | 8.44% |
| | Family - TWO TIER | $ 207.90 | $ 225.84 | $ 17.94 | 8.63% | $ 210.77 | $ 228.55 | $ 17.78 | 8.44% |
| | Double - THREE TIER | $ 166.32 | $ 180.68 | $ 14.36 | 8.63% | $ 168.62 | $ 182.84 | $ 14.22 | 8.44% |
| | Family - THREE TIER | $ 216.22 | $ 234.88 | $ 18.66 | 8.63% | $ 219.20 | $ 237.70 | $ 18.50 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 166.32 | $ 180.68 | $ 14.36 | 8.63% | $ 168.62 | $ 182.84 | $ 14.22 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 158.00 | $ 171.64 | $ 13.64 | 8.63% | $ 160.18 | $ 173.70 | $ 13.52 | 8.44% |
| | Family - FOUR TIER | $ 232.85 | $ 252.95 | $ 20.10 | 8.63% | $ 236.06 | $ 255.98 | $ 19.92 | 8.44% |
| HMRXL42G14 | HMRXL42G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 87.31 | $ 94.85 | $ 7.54 | 8.64% | $ 88.51 | $ 95.98 | $ 7.47 | 8.43% |
| | Family - TWO TIER | $ 218.28 | $ 237.11 | $ 18.84 | 8.63% | $ 221.29 | $ 239.96 | $ 18.67 | 8.44% |
| | Double - THREE TIER | $ 174.62 | $ 189.69 | $ 15.07 | 8.63% | $ 177.03 | $ 191.97 | $ 14.94 | 8.44% |
| | Family - THREE TIER | $ 227.01 | $ 246.60 | $ 19.59 | 8.63% | $ 230.14 | $ 249.56 | $ 19.42 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 174.62 | $ 189.69 | $ 15.07 | 8.63% | $ 177.03 | $ 191.97 | $ 14.94 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 165.89 | $ 180.21 | $ 14.32 | 8.63% | $ 168.18 | $ 182.37 | $ 14.19 | 8.44% |
| | Family - FOUR TIER | $ 244.47 | $ 265.57 | $ 21.10 | 8.63% | $ 247.84 | $ 268.76 | $ 20.92 | 8.44% |
| HMRXL44G14 | HMRXL44G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 78.16 | $ 84.91 | $ 6.75 | 8.64% | $ 79.24 | $ 85.92 | $ 6.68 | 8.43% |
| | Family - TWO TIER | $ 195.40 | $ 212.27 | $ 16.87 | 8.63% | $ 198.10 | $ 214.81 | $ 16.71 | 8.44% |
| | Double - THREE TIER | $ 156.32 | $ 169.81 | $ 13.49 | 8.63% | $ 158.48 | $ 171.85 | $ 13.37 | 8.44% |
| | Family - THREE TIER | $ 203.22 | $ 220.76 | $ 17.54 | 8.63% | $ 206.02 | $ 223.40 | $ 17.38 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 156.32 | $ 169.81 | $ 13.49 | 8.63% | $ 158.48 | $ 171.85 | $ 13.37 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 148.50 | $ 161.32 | $ 12.82 | 8.63% | $ 150.55 | $ 163.26 | $ 12.71 | 8.44% |
| | Family - FOUR TIER | $ 218.85 | $ 237.74 | $ 18.89 | 8.63% | $ 221.87 | $ 240.59 | $ 18.72 | 8.44% |
| HMRXL46G14 | HMRXL46G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 83.29 | $ 90.48 | $ 7.19 | 8.63% | $ 84.44 | $ 91.56 | $ 7.12 | 8.43% |
| | Family - TWO TIER | $ 208.23 | $ 226.20 | $ 17.98 | 8.63% | $ 211.10 | $ 228.91 | $ 17.81 | 8.44% |
| | Double - THREE TIER | $ 166.58 | $ 180.96 | $ 14.38 | 8.63% | $ 168.88 | $ 183.13 | $ 14.25 | 8.44% |
| | Family - THREE TIER | $ 216.55 | $ 235.25 | $ 18.70 | 8.63% | $ 219.54 | $ 238.07 | $ 18.53 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 166.58 | $ 180.96 | $ 14.38 | 8.63% | $ 168.88 | $ 183.13 | $ 14.25 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 158.25 | $ 171.91 | $ 13.66 | 8.63% | $ 160.43 | $ 173.97 | $ 13.54 | 8.44% |
| | Family - FOUR TIER | $ 233.21 | $ 253.34 | $ 20.13 | 8.63% | $ 236.43 | $ 256.38 | $ 19.95 | 8.44% |
| HMRXL47G14 | HMRXL47G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 70.38 | $ 76.45 | $ 6.07 | 8.62% | $ 71.35 | $ 77.37 | $ 6.02 | 8.44% |
| | Family - TWO TIER | $ 175.95 | $ 191.14 | $ 15.19 | 8.63% | $ 178.38 | $ 193.43 | $ 15.05 | 8.44% |
| | Double - THREE TIER | $ 140.76 | $ 152.91 | $ 12.15 | 8.63% | $ 142.70 | $ 154.74 | $ 12.04 | 8.44% |
| | Family - THREE TIER | $ 182.99 | $ 198.78 | $ 15.79 | 8.63% | $ 185.51 | $ 201.17 | $ 15.66 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 140.76 | $ 152.91 | $ 12.15 | 8.63% | $ 142.70 | $ 154.74 | $ 12.04 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 133.72 | $ 145.26 | $ 11.54 | 8.63% | $ 135.57 | $ 147.01 | $ 11.44 | 8.44% |
| | Family - FOUR TIER | $ 197.06 | $ 214.07 | $ 17.01 | 8.63% | $ 199.78 | $ 216.64 | $ 16.86 | 8.44% |
| HMRXL48G14 | HMRXL48G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 64.42 | $ 69.98 | $ 5.56 | 8.63% | $ 65.31 | $ 70.82 | $ 5.51 | 8.44% |
| | Family - TWO TIER | $ 161.05 | $ 174.95 | $ 13.90 | 8.63% | $ 163.27 | $ 177.05 | $ 13.78 | 8.44% |
| | Double - THREE TIER | $ 128.84 | $ 139.96 | $ 11.12 | 8.63% | $ 130.62 | $ 141.64 | $ 11.02 | 8.44% |
| | Family - THREE TIER | $ 167.49 | $ 181.95 | $ 14.46 | 8.63% | $ 169.80 | $ 184.13 | $ 14.33 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 128.84 | $ 139.96 | $ 11.12 | 8.63% | $ 130.62 | $ 141.64 | $ 11.02 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 122.40 | $ 132.96 | $ 10.56 | 8.63% | $ 124.09 | $ 134.56 | $ 10.47 | 8.44% |
| | Family - FOUR TIER | $ 180.38 | $ 195.94 | $ 15.56 | 8.63% | $ 182.87 | $ 198.30 | $ 15.43 | 8.44% |
| HMRXL60G14 | HMRXL60G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 68.42 | $ 74.33 | $ 5.91 | 8.64% | $ 69.36 | $ 75.22 | $ 5.86 | 8.44% |
| | Family - TWO TIER | $ 171.05 | $ 185.81 | $ 14.76 | 8.63% | $ 173.41 | $ 188.04 | $ 14.63 | 8.44% |
| | Double - THREE TIER | $ 136.84 | $ 148.65 | $ 11.81 | 8.63% | $ 138.73 | $ 150.43 | $ 11.70 | 8.43% |
| | Family - THREE TIER | $ 177.89 | $ 193.25 | $ 15.36 | 8.63% | $ 180.35 | $ 195.57 | $ 15.22 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 136.84 | $ 148.65 | $ 11.81 | 8.63% | $ 138.73 | $ 150.43 | $ 11.70 | 8.43% |
| | Employee/Chld(rn) - FOUR TIER | $ 130.00 | $ 141.22 | $ 11.22 | 8.63% | $ 131.79 | $ 142.91 | $ 11.12 | 8.44% |
| | Family - FOUR TIER | $ 191.58 | $ 208.11 | $ 16.53 | 8.63% | $ 194.22 | $ 210.61 | $ 16.39 | 8.44% |
| HMRXL61G14 | HMRXL61G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 79.81 | $ 86.70 | $ 6.89 | 8.63% | $ 80.91 | $ 87.74 | $ 6.83 | 8.44% |
| | Family - TWO TIER | $ 199.53 | $ 216.75 | $ 17.23 | 8.63% | $ 202.28 | $ 219.35 | $ 17.07 | 8.44% |
| | Double - THREE TIER | $ 159.62 | $ 173.40 | $ 13.78 | 8.63% | $ 161.82 | $ 175.48 | $ 13.66 | 8.44% |
| | Family - THREE TIER | $ 207.51 | $ 225.42 | $ 17.91 | 8.63% | $ 210.37 | $ 228.12 | $ 17.75 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 159.62 | $ 173.40 | $ 13.78 | 8.63% | $ 161.82 | $ 175.48 | $ 13.66 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 151.64 | $ 164.73 | $ 13.09 | 8.63% | $ 153.73 | $ 166.70 | $ 12.97 | 8.44% |
| | Family - FOUR TIER | $ 223.47 | $ 242.76 | $ 19.29 | 8.63% | $ 226.55 | $ 245.67 | $ 19.12 | 8.44% |

**Capital District Physicians' Health Plan, Inc**
**All Regions**
**Large Group Rx Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 3 Current Rate | 2015 Quarter 3 Proposed Rate | Quarter 3 Amount of Adjustment | Quarter 3 Percent Change | 2014 Quarter 4 Current Rate | 2015 Quarter 4 Proposed Rate | Quarter 4 Amount of Adjustment | Quarter 4 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *Third Quarter 2014 (7/1/2014 - 9/30/2014)* | | | | *Fourth Quarter 2014 (10/1/2014 - 12/31/2014)* | | | |
| HMRXL40G14 | HMRXL40G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 79.78 | $ 86.36 | $ 6.58 | 8.25% | $ 80.88 | $ 87.39 | $ 6.51 | 8.05% |
| | Family - TWO TIER | $ 199.44 | $ 215.89 | $ 16.45 | 8.25% | $ 202.20 | $ 218.48 | $ 16.28 | 8.05% |
| | Double - THREE TIER | $ 159.55 | $ 172.71 | $ 13.16 | 8.25% | $ 161.76 | $ 174.78 | $ 13.02 | 8.05% |
| | Family - THREE TIER | $ 207.42 | $ 224.52 | $ 17.10 | 8.24% | $ 210.28 | $ 227.22 | $ 16.94 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 159.55 | $ 172.71 | $ 13.16 | 8.25% | $ 161.76 | $ 174.78 | $ 13.02 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 151.58 | $ 164.08 | $ 12.50 | 8.25% | $ 153.67 | $ 166.04 | $ 12.37 | 8.05% |
| | Family - FOUR TIER | $ 223.38 | $ 241.79 | $ 18.41 | 8.24% | $ 226.46 | $ 244.70 | $ 18.24 | 8.06% |
| HMRXL41G14 | HMRXL41G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 85.47 | $ 92.52 | $ 7.05 | 8.25% | $ 86.65 | $ 93.63 | $ 6.98 | 8.05% |
| | Family - TWO TIER | $ 213.68 | $ 231.30 | $ 17.62 | 8.25% | $ 216.63 | $ 234.07 | $ 17.44 | 8.05% |
| | Double - THREE TIER | $ 170.94 | $ 185.04 | $ 14.10 | 8.25% | $ 173.30 | $ 187.26 | $ 13.96 | 8.05% |
| | Family - THREE TIER | $ 222.22 | $ 240.55 | $ 18.33 | 8.25% | $ 225.29 | $ 243.44 | $ 18.15 | 8.06% |
| | Employee/Spouse - FOUR TIER | $ 170.94 | $ 185.04 | $ 14.10 | 8.25% | $ 173.30 | $ 187.26 | $ 13.96 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 162.40 | $ 175.79 | $ 13.39 | 8.25% | $ 164.64 | $ 177.90 | $ 13.26 | 8.06% |
| | Family - FOUR TIER | $ 239.32 | $ 259.05 | $ 19.73 | 8.24% | $ 242.62 | $ 262.16 | $ 19.54 | 8.05% |
| HMRXL42G14 | HMRXL42G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 89.74 | $ 97.14 | $ 7.40 | 8.25% | $ 90.97 | $ 98.30 | $ 7.33 | 8.05% |
| | Family - TWO TIER | $ 224.34 | $ 242.84 | $ 18.50 | 8.25% | $ 227.44 | $ 245.75 | $ 18.31 | 8.05% |
| | Double - THREE TIER | $ 179.47 | $ 194.27 | $ 14.80 | 8.24% | $ 181.95 | $ 196.60 | $ 14.65 | 8.05% |
| | Family - THREE TIER | $ 233.31 | $ 252.55 | $ 19.24 | 8.24% | $ 236.53 | $ 255.58 | $ 19.05 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 179.47 | $ 194.27 | $ 14.80 | 8.24% | $ 181.95 | $ 196.60 | $ 14.65 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 170.50 | $ 184.56 | $ 14.06 | 8.25% | $ 172.85 | $ 186.77 | $ 13.92 | 8.05% |
| | Family - FOUR TIER | $ 251.26 | $ 271.98 | $ 20.72 | 8.25% | $ 254.73 | $ 275.24 | $ 20.51 | 8.05% |
| HMRXL44G14 | HMRXL44G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 80.33 | $ 86.96 | $ 6.63 | 8.25% | $ 81.44 | $ 88.00 | $ 6.56 | 8.05% |
| | Family - TWO TIER | $ 200.83 | $ 217.39 | $ 16.56 | 8.25% | $ 203.60 | $ 220.00 | $ 16.40 | 8.05% |
| | Double - THREE TIER | $ 160.66 | $ 173.91 | $ 13.25 | 8.24% | $ 162.88 | $ 176.00 | $ 13.12 | 8.05% |
| | Family - THREE TIER | $ 208.86 | $ 226.09 | $ 17.23 | 8.25% | $ 211.75 | $ 228.80 | $ 17.05 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 160.66 | $ 173.91 | $ 13.25 | 8.24% | $ 162.88 | $ 176.00 | $ 13.12 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 152.63 | $ 165.22 | $ 12.59 | 8.25% | $ 154.74 | $ 167.20 | $ 12.46 | 8.05% |
| | Family - FOUR TIER | $ 224.93 | $ 243.48 | $ 18.55 | 8.25% | $ 228.03 | $ 246.40 | $ 18.37 | 8.05% |
| HMRXL46G14 | HMRXL46G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 85.60 | $ 92.66 | $ 7.06 | 8.24% | $ 86.79 | $ 93.78 | $ 6.99 | 8.06% |
| | Family - TWO TIER | $ 214.01 | $ 231.66 | $ 17.65 | 8.25% | $ 216.97 | $ 234.44 | $ 17.47 | 8.05% |
| | Double - THREE TIER | $ 171.21 | $ 185.33 | $ 14.12 | 8.25% | $ 173.57 | $ 187.55 | $ 13.98 | 8.05% |
| | Family - THREE TIER | $ 222.57 | $ 240.92 | $ 18.35 | 8.24% | $ 225.64 | $ 243.82 | $ 18.18 | 8.06% |
| | Employee/Spouse - FOUR TIER | $ 171.21 | $ 185.33 | $ 14.12 | 8.25% | $ 173.57 | $ 187.55 | $ 13.98 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 162.65 | $ 176.06 | $ 13.41 | 8.25% | $ 164.89 | $ 178.17 | $ 13.28 | 8.05% |
| | Family - FOUR TIER | $ 239.69 | $ 259.46 | $ 19.77 | 8.25% | $ 243.00 | $ 262.57 | $ 19.57 | 8.05% |
| HMRXL47G14 | HMRXL47G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 72.34 | $ 78.30 | $ 5.96 | 8.25% | $ 73.33 | $ 79.24 | $ 5.91 | 8.05% |
| | Family - TWO TIER | $ 180.84 | $ 195.75 | $ 14.91 | 8.25% | $ 183.34 | $ 198.10 | $ 14.76 | 8.05% |
| | Double - THREE TIER | $ 144.67 | $ 156.60 | $ 11.93 | 8.25% | $ 146.67 | $ 158.48 | $ 11.81 | 8.05% |
| | Family - THREE TIER | $ 188.07 | $ 203.58 | $ 15.51 | 8.25% | $ 190.67 | $ 206.02 | $ 15.35 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 144.67 | $ 156.60 | $ 11.93 | 8.25% | $ 146.67 | $ 158.48 | $ 11.81 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 137.44 | $ 148.77 | $ 11.33 | 8.25% | $ 139.33 | $ 150.56 | $ 11.23 | 8.06% |
| | Family - FOUR TIER | $ 202.54 | $ 219.24 | $ 16.70 | 8.25% | $ 205.34 | $ 221.87 | $ 16.53 | 8.05% |
| HMRXL48G14 | HMRXL48G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 66.21 | $ 71.67 | $ 5.46 | 8.25% | $ 67.12 | $ 72.53 | $ 5.41 | 8.05% |
| | Family - TWO TIER | $ 165.53 | $ 179.17 | $ 13.64 | 8.24% | $ 167.81 | $ 181.32 | $ 13.51 | 8.05% |
| | Double - THREE TIER | $ 132.42 | $ 143.34 | $ 10.92 | 8.25% | $ 134.25 | $ 145.06 | $ 10.81 | 8.05% |
| | Family - THREE TIER | $ 172.15 | $ 186.34 | $ 14.19 | 8.24% | $ 174.52 | $ 188.58 | $ 14.06 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 132.42 | $ 143.34 | $ 10.92 | 8.25% | $ 134.25 | $ 145.06 | $ 10.81 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 125.80 | $ 136.17 | $ 10.37 | 8.24% | $ 127.54 | $ 137.81 | $ 10.27 | 8.06% |
| | Family - FOUR TIER | $ 185.39 | $ 200.68 | $ 15.29 | 8.25% | $ 187.95 | $ 203.08 | $ 15.13 | 8.05% |
| HMRXL60G14 | HMRXL60G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 70.32 | $ 76.12 | $ 5.80 | 8.25% | $ 71.29 | $ 77.03 | $ 5.74 | 8.05% |
| | Family - TWO TIER | $ 175.80 | $ 190.30 | $ 14.50 | 8.25% | $ 178.23 | $ 192.58 | $ 14.35 | 8.05% |
| | Double - THREE TIER | $ 140.64 | $ 152.24 | $ 11.60 | 8.25% | $ 142.58 | $ 154.07 | $ 11.49 | 8.06% |
| | Family - THREE TIER | $ 182.84 | $ 197.91 | $ 15.07 | 8.24% | $ 185.36 | $ 200.29 | $ 14.93 | 8.06% |
| | Employee/Spouse - FOUR TIER | $ 140.64 | $ 152.24 | $ 11.60 | 8.25% | $ 142.58 | $ 154.07 | $ 11.49 | 8.06% |
| | Employee/Chld(rn) - FOUR TIER | $ 133.61 | $ 144.63 | $ 11.02 | 8.25% | $ 135.45 | $ 146.36 | $ 10.91 | 8.05% |
| | Family - FOUR TIER | $ 196.90 | $ 213.14 | $ 16.24 | 8.25% | $ 199.62 | $ 215.69 | $ 16.07 | 8.05% |
| HMRXL61G14 | HMRXL61G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 82.03 | $ 88.79 | $ 6.76 | 8.24% | $ 83.16 | $ 89.86 | $ 6.70 | 8.06% |
| | Family - TWO TIER | $ 205.07 | $ 221.98 | $ 16.91 | 8.25% | $ 207.90 | $ 224.64 | $ 16.74 | 8.05% |
| | Double - THREE TIER | $ 164.06 | $ 177.58 | $ 13.52 | 8.24% | $ 166.32 | $ 179.71 | $ 13.39 | 8.05% |
| | Family - THREE TIER | $ 213.27 | $ 230.86 | $ 17.59 | 8.25% | $ 216.22 | $ 233.63 | $ 17.41 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 164.06 | $ 177.58 | $ 13.52 | 8.24% | $ 166.32 | $ 179.71 | $ 13.39 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 155.85 | $ 168.70 | $ 12.85 | 8.24% | $ 158.00 | $ 170.73 | $ 12.73 | 8.05% |
| | Family - FOUR TIER | $ 229.68 | $ 248.62 | $ 18.94 | 8.25% | $ 232.85 | $ 251.60 | $ 18.75 | 8.05% |

**Capital District Physicians' Health Plan, Inc**
**All Regions**
**Large Group Rx Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 1 Current Rate | 2015 Quarter 1 Proposed Rate | Quarter 1 Amount of Adjustment | Quarter 1 Percent Change | 2014 Quarter 2 Current Rate | 2015 Quarter 2 Proposed Rate | Quarter 2 Amount of Adjustment | Quarter 2 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *First Quarter 2014 (1/1/2014 - 3/31/2014)* | | | | *Second Quarter 2014 (4/1/2014 - 6/30/2014)* | | | |
| HMRXL63G14 | HMRXL63G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 63.60 | $ 69.09 | $ 5.49 | 8.63% | $ 64.48 | $ 69.92 | $ 5.44 | 8.44% |
| | Family - TWO TIER | $ 159.00 | $ 172.72 | $ 13.72 | 8.63% | $ 161.19 | $ 174.80 | $ 13.61 | 8.44% |
| | Double - THREE TIER | $ 127.20 | $ 138.18 | $ 10.98 | 8.63% | $ 128.96 | $ 139.84 | $ 10.88 | 8.44% |
| | Family - THREE TIER | $ 165.36 | $ 179.63 | $ 14.27 | 8.63% | $ 167.64 | $ 181.79 | $ 14.15 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 127.20 | $ 138.18 | $ 10.98 | 8.63% | $ 128.96 | $ 139.84 | $ 10.88 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 120.84 | $ 131.27 | $ 10.43 | 8.63% | $ 122.51 | $ 132.85 | $ 10.34 | 8.44% |
| | Family - FOUR TIER | $ 178.08 | $ 193.45 | $ 15.37 | 8.63% | $ 180.54 | $ 195.77 | $ 15.23 | 8.44% |
| HMRXL64G14 | HMRXL64G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 67.62 | $ 73.46 | $ 5.84 | 8.64% | $ 68.55 | $ 74.34 | $ 5.79 | 8.44% |
| | Family - TWO TIER | $ 169.05 | $ 183.64 | $ 14.59 | 8.63% | $ 171.38 | $ 185.84 | $ 14.46 | 8.44% |
| | Double - THREE TIER | $ 135.24 | $ 146.91 | $ 11.67 | 8.63% | $ 137.11 | $ 148.68 | $ 11.57 | 8.44% |
| | Family - THREE TIER | $ 175.81 | $ 190.99 | $ 15.18 | 8.63% | $ 178.24 | $ 193.28 | $ 15.04 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 135.24 | $ 146.91 | $ 11.67 | 8.63% | $ 137.11 | $ 148.68 | $ 11.57 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 128.48 | $ 139.57 | $ 11.09 | 8.63% | $ 130.25 | $ 141.24 | $ 10.99 | 8.44% |
| | Family - FOUR TIER | $ 189.34 | $ 205.68 | $ 16.34 | 8.63% | $ 191.95 | $ 208.15 | $ 16.20 | 8.44% |
| HMRXL69G14 | HMRXL69G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 78.77 | $ 85.57 | $ 6.80 | 8.63% | $ 79.86 | $ 86.60 | $ 6.74 | 8.44% |
| | Family - TWO TIER | $ 196.93 | $ 213.92 | $ 17.00 | 8.63% | $ 199.64 | $ 216.49 | $ 16.85 | 8.44% |
| | Double - THREE TIER | $ 157.54 | $ 171.14 | $ 13.60 | 8.63% | $ 159.71 | $ 173.19 | $ 13.48 | 8.44% |
| | Family - THREE TIER | $ 204.80 | $ 222.48 | $ 17.68 | 8.63% | $ 207.63 | $ 225.15 | $ 17.52 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 157.54 | $ 171.14 | $ 13.60 | 8.63% | $ 159.71 | $ 173.19 | $ 13.48 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 149.66 | $ 162.58 | $ 12.92 | 8.63% | $ 151.73 | $ 164.53 | $ 12.80 | 8.44% |
| | Family - FOUR TIER | $ 220.56 | $ 239.59 | $ 19.03 | 8.63% | $ 223.60 | $ 242.47 | $ 18.87 | 8.44% |
| HMRXL70G14 | HMRXL70G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 77.51 | $ 84.20 | $ 6.69 | 8.63% | $ 78.58 | $ 85.21 | $ 6.63 | 8.44% |
| | Family - TWO TIER | $ 193.78 | $ 210.50 | $ 16.73 | 8.63% | $ 196.45 | $ 213.03 | $ 16.58 | 8.44% |
| | Double - THREE TIER | $ 155.02 | $ 168.40 | $ 13.38 | 8.63% | $ 157.16 | $ 170.42 | $ 13.26 | 8.44% |
| | Family - THREE TIER | $ 201.53 | $ 218.92 | $ 17.39 | 8.63% | $ 204.31 | $ 221.55 | $ 17.24 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 155.02 | $ 168.40 | $ 13.38 | 8.63% | $ 157.16 | $ 170.42 | $ 13.26 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 147.27 | $ 159.98 | $ 12.71 | 8.63% | $ 149.30 | $ 161.90 | $ 12.60 | 8.44% |
| | Family - FOUR TIER | $ 217.03 | $ 235.76 | $ 18.73 | 8.63% | $ 220.02 | $ 238.59 | $ 18.57 | 8.44% |
| HMRXL71G14 | HMRXL71G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 67.47 | $ 73.29 | $ 5.82 | 8.63% | $ 68.40 | $ 74.17 | $ 5.77 | 8.43% |
| | Family - TWO TIER | $ 168.68 | $ 183.23 | $ 14.56 | 8.63% | $ 171.00 | $ 185.43 | $ 14.43 | 8.44% |
| | Double - THREE TIER | $ 134.94 | $ 146.59 | $ 11.65 | 8.63% | $ 136.80 | $ 148.35 | $ 11.55 | 8.44% |
| | Family - THREE TIER | $ 175.42 | $ 190.56 | $ 15.14 | 8.63% | $ 177.84 | $ 192.85 | $ 15.01 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 134.94 | $ 146.59 | $ 11.65 | 8.63% | $ 136.80 | $ 148.35 | $ 11.55 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 128.19 | $ 139.26 | $ 11.07 | 8.63% | $ 129.96 | $ 140.93 | $ 10.97 | 8.44% |
| | Family - FOUR TIER | $ 188.92 | $ 205.22 | $ 16.30 | 8.63% | $ 191.52 | $ 207.68 | $ 16.16 | 8.44% |
| HMRXL72G14 | HMRXL72G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 71.62 | $ 77.80 | $ 6.18 | 8.63% | $ 72.61 | $ 78.74 | $ 6.13 | 8.44% |
| | Family - TWO TIER | $ 179.05 | $ 194.50 | $ 15.45 | 8.63% | $ 181.52 | $ 196.84 | $ 15.32 | 8.44% |
| | Double - THREE TIER | $ 143.24 | $ 155.60 | $ 12.36 | 8.63% | $ 145.22 | $ 157.47 | $ 12.25 | 8.44% |
| | Family - THREE TIER | $ 186.21 | $ 202.28 | $ 16.07 | 8.63% | $ 188.78 | $ 204.71 | $ 15.93 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 143.24 | $ 155.60 | $ 12.36 | 8.63% | $ 145.22 | $ 157.47 | $ 12.25 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 136.08 | $ 147.82 | $ 11.74 | 8.63% | $ 137.96 | $ 149.60 | $ 11.64 | 8.44% |
| | Family - FOUR TIER | $ 200.54 | $ 217.84 | $ 17.30 | 8.63% | $ 203.30 | $ 220.46 | $ 17.16 | 8.44% |
| HMRXL73G14 | HMRXL73G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 63.23 | $ 68.69 | $ 5.46 | 8.64% | $ 64.10 | $ 69.51 | $ 5.41 | 8.44% |
| | Family - TWO TIER | $ 158.08 | $ 171.72 | $ 13.65 | 8.63% | $ 160.26 | $ 173.78 | $ 13.52 | 8.44% |
| | Double - THREE TIER | $ 126.46 | $ 137.37 | $ 10.91 | 8.63% | $ 128.21 | $ 139.02 | $ 10.81 | 8.44% |
| | Family - THREE TIER | $ 164.40 | $ 178.59 | $ 14.19 | 8.63% | $ 166.67 | $ 180.73 | $ 14.06 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 126.46 | $ 137.37 | $ 10.91 | 8.63% | $ 128.21 | $ 139.02 | $ 10.81 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 120.14 | $ 130.51 | $ 10.37 | 8.63% | $ 121.79 | $ 132.07 | $ 10.28 | 8.44% |
| | Family - FOUR TIER | $ 177.04 | $ 192.32 | $ 15.28 | 8.63% | $ 179.49 | $ 194.63 | $ 15.14 | 8.44% |
| HMRXL74G14 | HMRXL74G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 57.00 | $ 61.92 | $ 4.92 | 8.63% | $ 57.79 | $ 62.66 | $ 4.87 | 8.43% |
| | Family - TWO TIER | $ 142.50 | $ 154.80 | $ 12.30 | 8.63% | $ 144.47 | $ 156.66 | $ 12.19 | 8.44% |
| | Double - THREE TIER | $ 114.00 | $ 123.84 | $ 9.84 | 8.63% | $ 115.57 | $ 125.33 | $ 9.76 | 8.44% |
| | Family - THREE TIER | $ 148.20 | $ 160.99 | $ 12.79 | 8.63% | $ 150.25 | $ 162.92 | $ 12.67 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 114.00 | $ 123.84 | $ 9.84 | 8.63% | $ 115.57 | $ 125.33 | $ 9.76 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 108.30 | $ 117.65 | $ 9.35 | 8.63% | $ 109.79 | $ 119.06 | $ 9.27 | 8.44% |
| | Family - FOUR TIER | $ 159.60 | $ 173.38 | $ 13.78 | 8.63% | $ 161.80 | $ 175.46 | $ 13.66 | 8.44% |
| HMRXL89G14 | HMRXL89G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 106.84 | $ 116.06 | $ 9.22 | 8.63% | $ 108.31 | $ 117.45 | $ 9.14 | 8.43% |
| | Family - TWO TIER | $ 267.10 | $ 290.15 | $ 23.05 | 8.63% | $ 270.79 | $ 293.64 | $ 22.85 | 8.44% |
| | Double - THREE TIER | $ 213.68 | $ 232.12 | $ 18.44 | 8.63% | $ 216.63 | $ 234.91 | $ 18.28 | 8.44% |
| | Family - THREE TIER | $ 277.78 | $ 301.76 | $ 23.98 | 8.63% | $ 281.62 | $ 305.38 | $ 23.76 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 213.68 | $ 232.12 | $ 18.44 | 8.63% | $ 216.63 | $ 234.91 | $ 18.28 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 203.00 | $ 220.52 | $ 17.52 | 8.63% | $ 205.80 | $ 223.16 | $ 17.36 | 8.44% |
| | Family - FOUR TIER | $ 299.15 | $ 324.97 | $ 25.82 | 8.63% | $ 303.28 | $ 328.87 | $ 25.59 | 8.44% |
| HMRXL90G14 | HMRXL90G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 118.72 | $ 128.97 | $ 10.25 | 8.63% | $ 120.36 | $ 130.51 | $ 10.15 | 8.43% |
| | Family - TWO TIER | $ 296.80 | $ 322.42 | $ 25.62 | 8.63% | $ 300.90 | $ 326.29 | $ 25.39 | 8.44% |
| | Double - THREE TIER | $ 237.44 | $ 257.93 | $ 20.49 | 8.63% | $ 240.72 | $ 261.03 | $ 20.31 | 8.44% |
| | Family - THREE TIER | $ 308.67 | $ 335.31 | $ 26.64 | 8.63% | $ 312.93 | $ 339.34 | $ 26.41 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 237.44 | $ 257.93 | $ 20.49 | 8.63% | $ 240.72 | $ 261.03 | $ 20.31 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 225.57 | $ 245.04 | $ 19.47 | 8.63% | $ 228.68 | $ 247.98 | $ 19.30 | 8.44% |
| | Family - FOUR TIER | $ 332.42 | $ 361.11 | $ 28.69 | 8.63% | $ 337.00 | $ 365.44 | $ 28.44 | 8.44% |

**Capital District Physicians' Health Plan, Inc**
**All Regions**
**Large Group Rx Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 3 Current Rate | 2015 Quarter 3 Proposed Rate | Quarter 3 Amount of Adjustment | Quarter 3 Percent Change | 2014 Quarter 4 Current Rate | 2015 Quarter 4 Proposed Rate | Quarter 4 Amount of Adjustment | Quarter 4 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *Third Quarter 2014 (7/1/2014 - 9/30/2014)* | | | | *Fourth Quarter 2014 (10/1/2014 - 12/31/2014)* | | | |
| HMRXL63G14 | HMRXL63G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 65.37 | $ 70.76 | $ 5.39 | 8.25% | $ 66.27 | $ 71.61 | $ 5.34 | 8.06% |
| | Family - TWO TIER | $ 163.42 | $ 176.89 | $ 13.47 | 8.24% | $ 165.67 | $ 179.02 | $ 13.35 | 8.06% |
| | Double - THREE TIER | $ 130.73 | $ 141.51 | $ 10.78 | 8.24% | $ 132.54 | $ 143.21 | $ 10.67 | 8.05% |
| | Family - THREE TIER | $ 169.96 | $ 183.97 | $ 14.01 | 8.25% | $ 172.30 | $ 186.18 | $ 13.88 | 8.06% |
| | Employee/Spouse - FOUR TIER | $ 130.73 | $ 141.51 | $ 10.78 | 8.24% | $ 132.54 | $ 143.21 | $ 10.67 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 124.20 | $ 134.44 | $ 10.24 | 8.25% | $ 125.91 | $ 136.05 | $ 10.14 | 8.05% |
| | Family - FOUR TIER | $ 183.03 | $ 198.12 | $ 15.09 | 8.25% | $ 185.55 | $ 200.50 | $ 14.95 | 8.05% |
| HMRXL64G14 | HMRXL64G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 69.50 | $ 75.23 | $ 5.73 | 8.25% | $ 70.46 | $ 76.13 | $ 5.67 | 8.05% |
| | Family - TWO TIER | $ 173.75 | $ 188.07 | $ 14.32 | 8.24% | $ 176.15 | $ 190.33 | $ 14.18 | 8.05% |
| | Double - THREE TIER | $ 139.00 | $ 150.46 | $ 11.46 | 8.25% | $ 140.92 | $ 152.27 | $ 11.35 | 8.06% |
| | Family - THREE TIER | $ 180.70 | $ 195.60 | $ 14.90 | 8.25% | $ 183.19 | $ 197.94 | $ 14.75 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 139.00 | $ 150.46 | $ 11.46 | 8.25% | $ 140.92 | $ 152.27 | $ 11.35 | 8.06% |
| | Employee/Chld(rn) - FOUR TIER | $ 132.05 | $ 142.94 | $ 10.89 | 8.25% | $ 133.87 | $ 144.65 | $ 10.78 | 8.05% |
| | Family - FOUR TIER | $ 194.60 | $ 210.64 | $ 16.04 | 8.24% | $ 197.28 | $ 213.17 | $ 15.89 | 8.05% |
| HMRXL69G14 | HMRXL69G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 80.96 | $ 87.63 | $ 6.67 | 8.24% | $ 82.08 | $ 88.69 | $ 6.61 | 8.06% |
| | Family - TWO TIER | $ 202.40 | $ 219.09 | $ 16.69 | 8.25% | $ 205.19 | $ 221.72 | $ 16.53 | 8.06% |
| | Double - THREE TIER | $ 161.92 | $ 175.27 | $ 13.35 | 8.25% | $ 164.15 | $ 177.37 | $ 13.22 | 8.05% |
| | Family - THREE TIER | $ 210.49 | $ 227.85 | $ 17.36 | 8.25% | $ 213.40 | $ 230.58 | $ 17.18 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 161.92 | $ 175.27 | $ 13.35 | 8.25% | $ 164.15 | $ 177.37 | $ 13.22 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 153.82 | $ 166.51 | $ 12.69 | 8.25% | $ 155.94 | $ 168.50 | $ 12.56 | 8.05% |
| | Family - FOUR TIER | $ 226.69 | $ 245.38 | $ 18.69 | 8.25% | $ 229.81 | $ 248.32 | $ 18.51 | 8.05% |
| HMRXL70G14 | HMRXL70G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 79.66 | $ 86.23 | $ 6.57 | 8.24% | $ 80.76 | $ 87.27 | $ 6.51 | 8.06% |
| | Family - TWO TIER | $ 199.16 | $ 215.58 | $ 16.42 | 8.24% | $ 201.91 | $ 218.17 | $ 16.26 | 8.05% |
| | Double - THREE TIER | $ 159.33 | $ 172.47 | $ 13.14 | 8.25% | $ 161.53 | $ 174.54 | $ 13.01 | 8.06% |
| | Family - THREE TIER | $ 207.13 | $ 224.21 | $ 17.08 | 8.25% | $ 209.98 | $ 226.90 | $ 16.92 | 8.06% |
| | Employee/Spouse - FOUR TIER | $ 159.33 | $ 172.47 | $ 13.14 | 8.25% | $ 161.53 | $ 174.54 | $ 13.01 | 8.06% |
| | Employee/Chld(rn) - FOUR TIER | $ 151.36 | $ 163.84 | $ 12.48 | 8.24% | $ 153.45 | $ 165.81 | $ 12.36 | 8.05% |
| | Family - FOUR TIER | $ 223.06 | $ 241.45 | $ 18.39 | 8.24% | $ 226.14 | $ 244.35 | $ 18.21 | 8.05% |
| HMRXL71G14 | HMRXL71G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 69.35 | $ 75.06 | $ 5.71 | 8.24% | $ 70.30 | $ 75.96 | $ 5.66 | 8.05% |
| | Family - TWO TIER | $ 173.36 | $ 187.66 | $ 14.30 | 8.25% | $ 175.75 | $ 189.91 | $ 14.16 | 8.05% |
| | Double - THREE TIER | $ 138.69 | $ 150.13 | $ 11.44 | 8.25% | $ 140.60 | $ 151.93 | $ 11.33 | 8.06% |
| | Family - THREE TIER | $ 180.30 | $ 195.16 | $ 14.86 | 8.24% | $ 182.79 | $ 197.51 | $ 14.72 | 8.06% |
| | Employee/Spouse - FOUR TIER | $ 138.69 | $ 150.13 | $ 11.44 | 8.25% | $ 140.60 | $ 151.93 | $ 11.33 | 8.06% |
| | Employee/Chld(rn) - FOUR TIER | $ 131.76 | $ 142.62 | $ 10.86 | 8.25% | $ 133.57 | $ 144.33 | $ 10.76 | 8.05% |
| | Family - FOUR TIER | $ 194.17 | $ 210.18 | $ 16.01 | 8.25% | $ 196.85 | $ 212.70 | $ 15.85 | 8.05% |
| HMRXL72G14 | HMRXL72G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 73.61 | $ 79.68 | $ 6.07 | 8.25% | $ 74.63 | $ 80.64 | $ 6.01 | 8.06% |
| | Family - TWO TIER | $ 184.03 | $ 199.20 | $ 15.17 | 8.25% | $ 186.57 | $ 201.59 | $ 15.02 | 8.05% |
| | Double - THREE TIER | $ 147.22 | $ 159.36 | $ 12.14 | 8.25% | $ 149.25 | $ 161.27 | $ 12.02 | 8.05% |
| | Family - THREE TIER | $ 191.39 | $ 207.17 | $ 15.78 | 8.25% | $ 194.03 | $ 209.65 | $ 15.62 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 147.22 | $ 159.36 | $ 12.14 | 8.25% | $ 149.25 | $ 161.27 | $ 12.02 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 139.86 | $ 151.39 | $ 11.53 | 8.24% | $ 141.79 | $ 153.21 | $ 11.42 | 8.05% |
| | Family - FOUR TIER | $ 206.11 | $ 223.10 | $ 16.99 | 8.24% | $ 208.95 | $ 225.78 | $ 16.83 | 8.05% |
| HMRXL73G14 | HMRXL73G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 64.99 | $ 70.35 | $ 5.36 | 8.25% | $ 65.88 | $ 71.19 | $ 5.31 | 8.05% |
| | Family - TWO TIER | $ 162.47 | $ 175.86 | $ 13.39 | 8.24% | $ 164.71 | $ 177.98 | $ 13.27 | 8.06% |
| | Double - THREE TIER | $ 129.97 | $ 140.69 | $ 10.72 | 8.24% | $ 131.77 | $ 142.38 | $ 10.61 | 8.05% |
| | Family - THREE TIER | $ 168.97 | $ 182.90 | $ 13.93 | 8.25% | $ 171.30 | $ 185.09 | $ 13.79 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 129.97 | $ 140.69 | $ 10.72 | 8.24% | $ 131.77 | $ 142.38 | $ 10.61 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 123.48 | $ 133.66 | $ 10.18 | 8.25% | $ 125.18 | $ 135.26 | $ 10.08 | 8.05% |
| | Family - FOUR TIER | $ 181.96 | $ 196.97 | $ 15.01 | 8.25% | $ 184.48 | $ 199.33 | $ 14.85 | 8.05% |
| HMRXL74G14 | HMRXL74G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 58.58 | $ 63.41 | $ 4.83 | 8.24% | $ 59.39 | $ 64.18 | $ 4.79 | 8.06% |
| | Family - TWO TIER | $ 146.46 | $ 158.54 | $ 12.08 | 8.25% | $ 148.48 | $ 160.44 | $ 11.96 | 8.05% |
| | Double - THREE TIER | $ 117.17 | $ 126.83 | $ 9.66 | 8.25% | $ 118.79 | $ 128.35 | $ 9.56 | 8.05% |
| | Family - THREE TIER | $ 152.32 | $ 164.88 | $ 12.56 | 8.25% | $ 154.42 | $ 166.86 | $ 12.44 | 8.06% |
| | Employee/Spouse - FOUR TIER | $ 117.17 | $ 126.83 | $ 9.66 | 8.25% | $ 118.79 | $ 128.35 | $ 9.56 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 111.31 | $ 120.49 | $ 9.18 | 8.25% | $ 112.85 | $ 121.93 | $ 9.08 | 8.05% |
| | Family - FOUR TIER | $ 164.04 | $ 177.56 | $ 13.52 | 8.24% | $ 166.30 | $ 179.69 | $ 13.39 | 8.05% |
| HMRXL89G14 | HMRXL89G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 109.81 | $ 118.86 | $ 9.05 | 8.24% | $ 111.32 | $ 120.29 | $ 8.97 | 8.05% |
| | Family - TWO TIER | $ 274.52 | $ 297.16 | $ 22.64 | 8.25% | $ 278.31 | $ 300.73 | $ 22.42 | 8.06% |
| | Double - THREE TIER | $ 219.62 | $ 237.73 | $ 18.11 | 8.25% | $ 222.65 | $ 240.58 | $ 17.93 | 8.05% |
| | Family - THREE TIER | $ 285.50 | $ 309.05 | $ 23.55 | 8.25% | $ 289.44 | $ 312.75 | $ 23.31 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 219.62 | $ 237.73 | $ 18.11 | 8.25% | $ 222.65 | $ 240.58 | $ 17.93 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 208.64 | $ 225.84 | $ 17.20 | 8.25% | $ 211.52 | $ 228.55 | $ 17.03 | 8.05% |
| | Family - FOUR TIER | $ 307.47 | $ 332.82 | $ 25.35 | 8.25% | $ 311.71 | $ 336.81 | $ 25.10 | 8.05% |
| HMRXL90G14 | HMRXL90G15 | | | | | | | | |
| | Individual - ALL TIERS | $ 122.02 | $ 132.08 | $ 10.06 | 8.25% | $ 123.70 | $ 133.67 | $ 9.97 | 8.06% |
| | Family - TWO TIER | $ 305.05 | $ 330.20 | $ 25.15 | 8.25% | $ 309.26 | $ 334.16 | $ 24.90 | 8.05% |
| | Double - THREE TIER | $ 244.04 | $ 264.16 | $ 20.12 | 8.25% | $ 247.41 | $ 267.33 | $ 19.92 | 8.05% |
| | Family - THREE TIER | $ 317.25 | $ 343.41 | $ 26.16 | 8.25% | $ 321.63 | $ 347.53 | $ 25.90 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 244.04 | $ 264.16 | $ 20.12 | 8.25% | $ 247.41 | $ 267.33 | $ 19.92 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 231.84 | $ 250.95 | $ 19.11 | 8.24% | $ 235.04 | $ 253.96 | $ 18.92 | 8.05% |
| | Family - FOUR TIER | $ 341.65 | $ 369.83 | $ 28.18 | 8.25% | $ 346.37 | $ 374.26 | $ 27.89 | 8.05% |

**Capital District Physicians' Health Plan, Inc**
**All Regions**
**Large Group Rx Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 1 Current Rate | 2015 Quarter 1 Proposed Rate | Quarter 1 Amount of Adjustment | Quarter 1 Percent Change | 2014 Quarter 2 Current Rate | 2015 Quarter 2 Proposed Rate | Quarter 2 Amount of Adjustment | Quarter 2 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *First Quarter 2014 (1/1/2014 - 3/31/2014)* | | | | *Second Quarter 2014 (4/1/2014 - 6/30/2014)* | | | |
| NYSHIP Rx-0114G | NYSHIP Rx-0115G | | | | | | | | |
| | Individual - ALL TIERS | $ 108.57 | $ 117.94 | $ 9.37 | 8.63% | $ 110.07 | $ 119.36 | $ 9.29 | 8.44% |
| | Family - TWO TIER | $ 271.43 | $ 294.85 | $ 23.43 | 8.63% | $ 275.17 | $ 298.39 | $ 23.22 | 8.44% |
| | Double - THREE TIER | $ 217.14 | $ 235.88 | $ 18.74 | 8.63% | $ 220.14 | $ 238.71 | $ 18.57 | 8.44% |
| | Family - THREE TIER | $ 282.28 | $ 306.65 | $ 24.37 | 8.63% | $ 286.18 | $ 310.33 | $ 24.15 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 217.14 | $ 235.88 | $ 18.74 | 8.63% | $ 220.14 | $ 238.71 | $ 18.57 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 206.28 | $ 224.09 | $ 17.81 | 8.63% | $ 209.13 | $ 226.78 | $ 17.65 | 8.44% |
| | Family - FOUR TIER | $ 304.00 | $ 330.23 | $ 26.23 | 8.63% | $ 308.19 | $ 334.20 | $ 26.01 | 8.44% |

**Capital District Physicians' Health Plan, Inc**
**All Regions**
**Large Group Rx Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 3 Current Rate | 2015 Quarter 3 Proposed Rate | Quarter 3 Amount of Adjustment | Quarter 3 Percent Change | 2014 Quarter 4 Current Rate | 2015 Quarter 4 Proposed Rate | Quarter 4 Amount of Adjustment | Quarter 4 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *Third Quarter 2014 (7/1/2014 - 9/30/2014)* | | | | *Fourth Quarter 2014 (10/1/2014 - 12/31/2014)* | | | |
| NYSHIP Rx-0114G | NYSHIP Rx-0115G | | | | | | | | |
| | Individual - ALL TIERS | $ 111.59 | $ 120.79 | $ 9.20 | 8.25% | $ 113.13 | $ 122.24 | $ 9.11 | 8.06% |
| | Family - TWO TIER | $ 278.97 | $ 301.97 | $ 23.00 | 8.25% | $ 282.82 | $ 305.59 | $ 22.77 | 8.05% |
| | Double - THREE TIER | $ 223.17 | $ 241.58 | $ 18.41 | 8.25% | $ 226.25 | $ 244.48 | $ 18.23 | 8.06% |
| | Family - THREE TIER | $ 290.13 | $ 314.05 | $ 23.92 | 8.25% | $ 294.13 | $ 317.82 | $ 23.69 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 223.17 | $ 241.58 | $ 18.41 | 8.25% | $ 226.25 | $ 244.48 | $ 18.23 | 8.06% |
| | Employee/Chld(rn) - FOUR TIER | $ 212.02 | $ 229.50 | $ 17.48 | 8.25% | $ 214.94 | $ 232.25 | $ 17.31 | 8.05% |
| | Family - FOUR TIER | $ 312.44 | $ 338.21 | $ 25.77 | 8.25% | $ 316.76 | $ 342.27 | $ 25.51 | 8.05% |

**Capital District Physicians' Health Plan, Inc**
**Benefit Summary**

**Proposed Premium Rates Effective 1/1/2015**

| Form Number | Group Size | Product | Type | 2014 Plan Code | 2015 Plan Code | Generic Copay | Brand Copay | Non Form Copay | Deductible | OOP Max | Annual Max | Member max per script | Member Coins | Coins after Max | Generics & Mail Order Carved out of max | Tier-1 and MO Carved Out of Deductible | Preventive Drugs Carved Out of Deductible | Includes Contraceptives |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01-0002-2010 | LG | HMO | Rx | HMRXL3A14 | HMRXL3A15 | $5 | $20 | $35 | $0 | $0 | $0 | $0 | 0% | 0% | No | No | No | No |
| 01-0002-2010 | LG | HMO | Rx | HMRXL4A14 | HMRXL4A15 | $10 | $30 | $50 | $0 | $0 | $0 | $0 | 0% | 0% | No | No | No | No |
| 01-0002-2010 | LG | HMO | Rx | HMRXL5A14 | HMRXL5A15 | $5 | $25 | $40 | $0 | $0 | $0 | $0 | 0% | 0% | No | No | No | No |
| 01-0002-2010 | LG | HMO | Rx | HMRXL6A14 | HMRXL6A15 | $10 | $20 | $35 | $0 | $0 | $0 | $0 | 0% | 0% | No | No | No | No |
| 01-0002-2010 | LG | HMO | Rx | HMRXL7A14 | HMRXL7A15 | $10 | $25 | $40 | $0 | $0 | $0 | $0 | 0% | 0% | No | No | No | No |
| 01-0002-2010 | LG | HMO | Rx | HMRXL8A14 | HMRXL8A15 | $4 | $30 | $60 | $0 | $0 | $0 | $0 | 0% | 0% | No | No | No | No |
| 01-0002-2010 | LG | HMO | Rx | HMRXL15A14 | HMRXL15A15 | $4 | $30 | $60 | $0 | $0 | $1,000 | $0 | 0% | 50% | No | No | No | No |
| 01-0002-2010 | LG | HMO | Rx | HMRXL19A14 | HMRXL19A15 | 50% | 50% | 50% | $0 | $0 | $0 | $0 | 50% | 0% | No | No | No | No |
| 01-0002-2010 | LG | HMO | Rx | HMRXL21A14 | HMRXL21A15 | $10 | $0 | $0 | $0 | $0 | $0 | $0 | 0% | 0% | No | No | No | No |
| 01-0002-2010 | LG | HMO | Rx | HMRXL22A14 | HMRXL22A15 | $4 | 50% | 50% | $0 | $0 | $0 | $0 | 0% | 0% | No | No | No | No |
| 01-0002-2010 | LG | HMO | Rx | HMRXL23A14 | HMRXL23A15 | $4 | 50% | 50% | $0 | $0 | $0 | $100 | 0% | 0% | No | No | No | No |
| 01-0002-2010 | LG | HMO | Rx | HMRXL28A14 | HMRXL28A15 | $10 | $25 | $40 | $100 | $0 | $0 | $0 | 0% | 0% | No | No | No | No |
| 01-0002-2010 | LG | HMO | Rx | HMRXL29A14 | HMRXL29A15 | $10 | $30 | $50 | $250 | $0 | $0 | $0 | 0% | 0% | No | No | No | No |
| 01-0002-2010 | LG | HMO | Rx | HMRXL30A14 | HMRXL30A15 | $4 | $30 | $60 | $250 | $0 | $0 | $0 | 0% | 0% | No | No | No | No |
| 01-0002-2010 | LG | HMO | Rx | HMRXL35A14 | HMRXL35A15 | $10 | $40 | $70 | $0 | $0 | $0 | $0 | 0% | 0% | No | No | No | No |
| 01-0002-2010 | LG | HMO | Rx | HMRXL36A14 | HMRXL36A15 | $10 | $45 | $75 | $0 | $0 | $0 | $0 | 0% | 0% | No | No | No | No |
| 01-0002-2010 | LG | HMO | Rx | HMRXL37A14 | HMRXL37A15 | $10 | $50 | $80 | $0 | $0 | $0 | $0 | 0% | 0% | No | No | No | No |
| 01-0002-2010 | LG | HMO | Rx | HMRXL38A14 | HMRXL38A15 | $10 | $40 | $80 | $0 | $0 | $0 | $0 | 0% | 0% | No | No | No | No |
| 01-0002-2010 | LG | HMO | Rx | HMRXL39A14 | HMRXL39A15 | $10 | $50 | $100 | $0 | $0 | $0 | $0 | 0% | 0% | No | No | No | No |
| 01-0002-2010 | LG | HMO | Rx | HMRXL40A14 | HMRXL40A15 | $10 | $50 | 50% | $0 | $0 | $0 | $0 | 0% | 0% | No | No | No | No |
| 01-0002-2010 | LG | HMO | Rx | HMRXL41A14 | HMRXL41A15 | $10 | $40 | 50% | $0 | $0 | $0 | $0 | 0% | 0% | No | No | No | No |
| 01-0002-2010 | LG | HMO | Rx | HMRXL42A14 | HMRXL42A15 | $10 | $40 | 50% | $0 | $0 | $0 | $250 | 0% | 0% | No | No | No | No |
| 01-0002-2010 | LG | HMO | Rx | HMRXL44A14 | HMRXL44A15 | $10 | $50 | $80 | $100 | $0 | $0 | $0 | 0% | 0% | No | No | No | No |
| 01-0002-2010 | LG | HMO | Rx | HMRXL46A14 | HMRXL46A15 | $10 | $40 | $80 | $100 | $0 | $0 | $0 | 0% | 0% | No | No | No | No |
| 01-0002-2010 | LG | HMO | Rx | HMRXL47A14 | HMRXL47A15 | $10 | $50 | $80 | $250 | $0 | $0 | $0 | 0% | 0% | No | No | No | No |
| 01-0002-2010 | LG | HMO | Rx | HMRXL48A14 | HMRXL48A15 | $10 | $50 | 50% | $250 | $0 | $0 | $0 | 0% | 0% | No | No | No | No |
| 01-0002-2010 | LG | HMO | Rx | HMRXL60A14 | HMRXL60A15 | $10 | $30 | $50 | $0 | $0 | $1,000 | $0 | 0% | 50% | No | No | No | No |
| 01-0002-2010 | LG | HMO | Rx | HMRXL61A14 | HMRXL61A15 | $10 | $30 | $50 | $0 | $0 | $2,500 | $0 | 0% | 50% | No | No | No | No |
| 01-0002-2010 | LG | HMO | Rx | HMRXL63A14 | HMRXL63A15 | $10 | $50 | $80 | $0 | $0 | $2,000 | $0 | 0% | 50% | No | No | No | No |
| 01-0002-2010 | LG | HMO | Rx | HMRXL64A14 | HMRXL64A15 | $10 | $50 | $80 | $0 | $0 | $3,000 | $0 | 0% | 50% | No | No | No | No |
| 01-0002-2010 | LG | HMO | Rx | HMRXL69A14 | HMRXL69A15 | $4 | $30 | $60 | $500 | $0 | $0 | $0 | 0% | 0% | No | Yes | No | No |
| 01-0002-2010 | LG | HMO | Rx | HMRXL70A14 | HMRXL70A15 | $10 | $40 | $70 | $250 | $0 | $0 | $0 | 0% | 0% | No | Yes | No | No |
| 01-0002-2010 | LG | HMO | Rx | HMRXL71A14 | HMRXL71A15 | $10 | $40 | $70 | $500 | $0 | $0 | $0 | 0% | 0% | No | Yes | No | No |
| 01-0002-2010 | LG | HMO | Rx | HMRXL72A14 | HMRXL72A15 | $10 | $50 | $80 | $250 | $0 | $0 | $0 | 0% | 0% | No | Yes | No | No |
| 01-0002-2010 | LG | HMO | Rx | HMRXL73A14 | HMRXL73A15 | $10 | $50 | $80 | $500 | $0 | $0 | $0 | 0% | 0% | No | Yes | No | No |
| 01-0002-2010 | LG | HMO | Rx | HMRXL74A14 | HMRXL74A15 | $10 | $50 | $80 | $750 | $0 | $0 | $0 | 0% | 0% | No | Yes | No | No |
| 01-0002-2010 | LG | HMO | Rx | HMRXL89A14 | HMRXL89A15 | $10 | $25 | $45 | $0 | $0 | $0 | $0 | 0% | 0% | No | No | No | No |
| 01-0002-2010 | LG | HMO | Rx | HMRXL90A14 | HMRXL90A15 | $5 | $20 | $40 | $0 | $0 | $0 | $0 | 0% | 0% | No | No | No | No |
| NYSHIP Rx-0110 | LG | HMO | Rx | NYSHIP Rx-0114 | NYSHIP Rx-0115 | $5 | $30 | $50 | $0 | $0 | $0 | $0 | 0% | 0% | No | No | No | No |

**Capital District Physicians' Health Plan, Inc**
**Benefit Summary**

**Proposed Premium Rates Effective 1/1/2015**

| Form Number | Group Size | Product | Type | 2014 Plan Code | 2015 Plan Code | Generic Copay | Brand Copay | Non Form Copay | Deductible | OOP Max | Annual Max | Member max per script | Member Coins | Coins after Max | Generics & Mail Order Carved out of max | Tier-1 and MO Carved Out of Deductible | Preventive Drugs Carved Out of Deductible | Includes Contraceptives |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01-0002-2010 | LG | HMO | Rx | HMRXL3G14 | HMRXL3G15 | $5 | $20 | $35 | $0 | $0 | $0 | $0 | 0% | 0% | No | No | No | Yes |
| 01-0002-2010 | LG | HMO | Rx | HMRXL4G14 | HMRXL4G15 | $10 | $30 | $50 | $0 | $0 | $0 | $0 | 0% | 0% | No | No | No | Yes |
| 01-0002-2010 | LG | HMO | Rx | HMRXL5G14 | HMRXL5G15 | $5 | $25 | $40 | $0 | $0 | $0 | $0 | 0% | 0% | No | No | No | Yes |
| 01-0002-2010 | LG | HMO | Rx | HMRXL6G14 | HMRXL6G15 | $10 | $20 | $35 | $0 | $0 | $0 | $0 | 0% | 0% | No | No | No | Yes |
| 01-0002-2010 | LG | HMO | Rx | HMRXL7G14 | HMRXL7G15 | $10 | $25 | $40 | $0 | $0 | $0 | $0 | 0% | 0% | No | No | No | Yes |
| 01-0002-2010 | LG | HMO | Rx | HMRXL8G14 | HMRXL8G15 | $4 | $30 | $60 | $0 | $0 | $0 | $0 | 0% | 0% | No | No | No | Yes |
| 01-0002-2010 | LG | HMO | Rx | HMRXL15G14 | HMRXL15G15 | $4 | $30 | $60 | $0 | $0 | $1,000 | $0 | 0% | 50% | No | No | No | Yes |
| 01-0002-2010 | LG | HMO | Rx | HMRXL19G14 | HMRXL19G15 | 50% | 50% | 50% | $0 | $0 | $0 | $0 | 50% | 0% | No | No | No | Yes |
| 01-0002-2010 | LG | HMO | Rx | HMRXL21G14 | HMRXL21G15 | $10 | $0 | $0 | $0 | $0 | $0 | $0 | 0% | 0% | No | No | No | Yes |
| 01-0002-2010 | LG | HMO | Rx | HMRXL22G14 | HMRXL22G15 | $4 | 50% | 50% | $0 | $0 | $0 | $0 | 0% | 0% | No | No | No | Yes |
| 01-0002-2010 | LG | HMO | Rx | HMRXL23G14 | HMRXL23G15 | $4 | 50% | 50% | $0 | $0 | $0 | $100 | 0% | 0% | No | No | No | Yes |
| 01-0002-2010 | LG | HMO | Rx | HMRXL28G14 | HMRXL28G15 | $10 | $25 | $40 | $100 | $0 | $0 | $0 | 0% | 0% | No | No | No | Yes |
| 01-0002-2010 | LG | HMO | Rx | HMRXL29G14 | HMRXL29G15 | $10 | $30 | $50 | $250 | $0 | $0 | $0 | 0% | 0% | No | No | No | Yes |
| 01-0002-2010 | LG | HMO | Rx | HMRXL30G14 | HMRXL30G15 | $4 | $30 | $60 | $250 | $0 | $0 | $0 | 0% | 0% | No | No | No | Yes |
| 01-0002-2010 | LG | HMO | Rx | HMRXL35G14 | HMRXL35G15 | $10 | $40 | $70 | $0 | $0 | $0 | $0 | 0% | 0% | No | No | No | Yes |
| 01-0002-2010 | LG | HMO | Rx | HMRXL36G14 | HMRXL36G15 | $10 | $45 | $75 | $0 | $0 | $0 | $0 | 0% | 0% | No | No | No | Yes |
| 01-0002-2010 | LG | HMO | Rx | HMRXL37G14 | HMRXL37G15 | $10 | $50 | $80 | $0 | $0 | $0 | $0 | 0% | 0% | No | No | No | Yes |
| 01-0002-2010 | LG | HMO | Rx | HMRXL38G14 | HMRXL38G15 | $10 | $40 | $80 | $0 | $0 | $0 | $0 | 0% | 0% | No | No | No | Yes |
| 01-0002-2010 | LG | HMO | Rx | HMRXL39G14 | HMRXL39G15 | $10 | $50 | $100 | $0 | $0 | $0 | $0 | 0% | 0% | No | No | No | Yes |
| 01-0002-2010 | LG | HMO | Rx | HMRXL40G14 | HMRXL40G15 | $10 | $50 | 50% | $0 | $0 | $0 | $0 | 0% | 0% | No | No | No | Yes |
| 01-0002-2010 | LG | HMO | Rx | HMRXL41G14 | HMRXL41G15 | $10 | $40 | 50% | $0 | $0 | $0 | $0 | 0% | 0% | No | No | No | Yes |
| 01-0002-2010 | LG | HMO | Rx | HMRXL42G14 | HMRXL42G15 | $10 | $40 | 50% | $0 | $0 | $0 | $250 | 0% | 0% | No | No | No | Yes |
| 01-0002-2010 | LG | HMO | Rx | HMRXL44G14 | HMRXL44G15 | $10 | $50 | $80 | $100 | $0 | $0 | $0 | 0% | 0% | No | No | No | Yes |
| 01-0002-2010 | LG | HMO | Rx | HMRXL46G14 | HMRXL46G15 | $10 | $40 | $80 | $100 | $0 | $0 | $0 | 0% | 0% | No | No | No | Yes |
| 01-0002-2010 | LG | HMO | Rx | HMRXL47G14 | HMRXL47G15 | $10 | $50 | $80 | $250 | $0 | $0 | $0 | 0% | 0% | No | No | No | Yes |
| 01-0002-2010 | LG | HMO | Rx | HMRXL48G14 | HMRXL48G15 | $10 | $50 | 50% | $250 | $0 | $0 | $0 | 0% | 0% | No | No | No | Yes |
| 01-0002-2010 | LG | HMO | Rx | HMRXL60G14 | HMRXL60G15 | $10 | $30 | $50 | $0 | $0 | $1,000 | $0 | 0% | 50% | No | No | No | Yes |
| 01-0002-2010 | LG | HMO | Rx | HMRXL61G14 | HMRXL61G15 | $10 | $30 | $50 | $0 | $0 | $2,500 | $0 | 0% | 50% | No | No | No | Yes |
| 01-0002-2010 | LG | HMO | Rx | HMRXL63G14 | HMRXL63G15 | $10 | $50 | $80 | $0 | $0 | $2,000 | $0 | 0% | 50% | No | No | No | Yes |
| 01-0002-2010 | LG | HMO | Rx | HMRXL64G14 | HMRXL64G15 | $10 | $50 | $80 | $0 | $0 | $3,000 | $0 | 0% | 50% | No | No | No | Yes |
| 01-0002-2010 | LG | HMO | Rx | HMRXL69G14 | HMRXL69G15 | $4 | $30 | $60 | $500 | $0 | $0 | $0 | 0% | 0% | No | Yes | No | Yes |
| 01-0002-2010 | LG | HMO | Rx | HMRXL70G14 | HMRXL70G15 | $10 | $40 | $70 | $250 | $0 | $0 | $0 | 0% | 0% | No | Yes | No | Yes |
| 01-0002-2010 | LG | HMO | Rx | HMRXL71G14 | HMRXL71G15 | $10 | $40 | $70 | $500 | $0 | $0 | $0 | 0% | 0% | No | Yes | No | Yes |
| 01-0002-2010 | LG | HMO | Rx | HMRXL72G14 | HMRXL72G15 | $10 | $50 | $80 | $250 | $0 | $0 | $0 | 0% | 0% | No | Yes | No | Yes |
| 01-0002-2010 | LG | HMO | Rx | HMRXL73G14 | HMRXL73G15 | $10 | $50 | $80 | $500 | $0 | $0 | $0 | 0% | 0% | No | Yes | No | Yes |
| 01-0002-2010 | LG | HMO | Rx | HMRXL74G14 | HMRXL74G15 | $10 | $50 | $80 | $750 | $0 | $0 | $0 | 0% | 0% | No | Yes | No | Yes |
| 01-0002-2010 | LG | HMO | Rx | HMRXL89G14 | HMRXL89G15 | $10 | $25 | $45 | $0 | $0 | $0 | $0 | 0% | 0% | No | No | No | Yes |
| 01-0002-2010 | LG | HMO | Rx | HMRXL90G14 | HMRXL90G15 | $5 | $20 | $40 | $0 | $0 | $0 | $0 | 0% | 0% | No | No | No | Yes |
| NYSHIP Rx-0110 | LG | HMO | Rx | NYSHIP Rx-0114G | NYSHIP Rx-0115G | $5 | $30 | $50 | $0 | $0 | $0 | $0 | 0% | 0% | No | No | No | Yes |

**Capital District Physician's Health Plan, Inc.**
**2015 Rate Adjustment**
*HMO Riders Large Group*
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**Capital District Physicians' Health Plan, Inc**
**Region 1 (Albany)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | | 2014 Quarter 1 Current Rate | 2015 Quarter 1 Proposed Rate | Quarter 1 Amount of Adjustment | Quarter 1 Percent Change | 2014 Quarter 2 Current Rate | 2015 Quarter 2 Proposed Rate | Quarter 2 Amount of Adjustment | Quarter 2 Percent Change |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | *First Quarter 2014 (1/1/2014 - 3/31/2014)* | | | | *Second Quarter 2014 (4/1/2014 - 6/30/2014)* | | | |
| HMDMEL214 | HMDMEL215 | | | | | | | | | |
| | | Individual - ALL TIERS | $ 1.32 | $ 1.43 | $ 0.11 | 8.33% | $ 1.34 | $ 1.45 | $ 0.11 | 8.21% |
| | | Family - TWO TIER | $ 3.30 | $ 3.58 | $ 0.28 | 8.48% | $ 3.35 | $ 3.63 | $ 0.28 | 8.36% |
| | | Double - THREE TIER | $ 2.64 | $ 2.87 | $ 0.23 | 8.71% | $ 2.68 | $ 2.90 | $ 0.22 | 8.21% |
| | | Family - THREE TIER | $ 3.44 | $ 3.73 | $ 0.29 | 8.43% | $ 3.48 | $ 3.77 | $ 0.29 | 8.33% |
| | | Employee/Spouse - FOUR TIER | $ 2.64 | $ 2.87 | $ 0.23 | 8.71% | $ 2.68 | $ 2.90 | $ 0.22 | 8.21% |
| | | Employee/Chld(rn) - FOUR TIER | $ 2.51 | $ 2.72 | $ 0.21 | 8.37% | $ 2.55 | $ 2.76 | $ 0.21 | 8.24% |
| | | Family - FOUR TIER | $ 3.70 | $ 4.02 | $ 0.32 | 8.65% | $ 3.75 | $ 4.06 | $ 0.31 | 8.27% |
| HMEXAL114 | HMEXAL115 | | | | | | | | | |
| | | Individual - ALL TIERS | $ (0.17) | $ (0.18) | $ (0.01) | 5.88% | $ (0.17) | $ (0.19) | $ (0.02) | 11.76% |
| | | Family - TWO TIER | $ (0.42) | $ (0.46) | $ (0.04) | 9.52% | $ (0.43) | $ (0.47) | $ (0.04) | 9.30% |
| | | Double - THREE TIER | $ (0.34) | $ (0.37) | $ (0.03) | 8.82% | $ (0.34) | $ (0.37) | $ (0.03) | 8.82% |
| | | Family - THREE TIER | $ (0.44) | $ (0.48) | $ (0.04) | 9.09% | $ (0.45) | $ (0.49) | $ (0.04) | 8.89% |
| | | Employee/Spouse - FOUR TIER | $ (0.34) | $ (0.37) | $ (0.03) | 8.82% | $ (0.34) | $ (0.37) | $ (0.03) | 8.82% |
| | | Employee/Chld(rn) - FOUR TIER | $ (0.32) | $ (0.35) | $ (0.03) | 9.38% | $ (0.33) | $ (0.36) | $ (0.03) | 9.09% |
| | | Family - FOUR TIER | $ (0.47) | $ (0.52) | $ (0.05) | 10.64% | $ (0.48) | $ (0.52) | $ (0.04) | 8.33% |
| HMEXAL214 | HMEXAL215 | | | | | | | | | |
| | | Individual - ALL TIERS | $ (0.35) | $ (0.38) | $ (0.03) | 8.57% | $ (0.35) | $ (0.38) | $ (0.03) | 8.57% |
| | | Family - TWO TIER | $ (0.87) | $ (0.95) | $ (0.08) | 9.20% | $ (0.88) | $ (0.96) | $ (0.08) | 9.09% |
| | | Double - THREE TIER | $ (0.70) | $ (0.76) | $ (0.06) | 8.57% | $ (0.71) | $ (0.77) | $ (0.06) | 8.45% |
| | | Family - THREE TIER | $ (0.90) | $ (0.99) | $ (0.09) | 10.00% | $ (0.92) | $ (1.00) | $ (0.08) | 8.70% |
| | | Employee/Spouse - FOUR TIER | $ (0.70) | $ (0.76) | $ (0.06) | 8.57% | $ (0.71) | $ (0.77) | $ (0.06) | 8.45% |
| | | Employee/Chld(rn) - FOUR TIER | $ (0.66) | $ (0.72) | $ (0.06) | 9.09% | $ (0.67) | $ (0.73) | $ (0.06) | 8.96% |
| | | Family - FOUR TIER | $ (0.97) | $ (1.06) | $ (0.09) | 9.28% | $ (0.99) | $ (1.08) | $ (0.09) | 9.09% |
| HMEXAL314 | HMEXAL315 | | | | | | | | | |
| | | Individual - ALL TIERS | $ (0.13) | $ (0.14) | $ (0.01) | 7.69% | $ (0.13) | $ (0.14) | $ (0.01) | 7.69% |
| | | Family - TWO TIER | $ (0.32) | $ (0.35) | $ (0.03) | 9.38% | $ (0.33) | $ (0.36) | $ (0.03) | 9.09% |
| | | Double - THREE TIER | $ (0.26) | $ (0.28) | $ (0.02) | 7.69% | $ (0.26) | $ (0.29) | $ (0.03) | 11.54% |
| | | Family - THREE TIER | $ (0.34) | $ (0.37) | $ (0.03) | 8.82% | $ (0.34) | $ (0.37) | $ (0.03) | 8.82% |
| | | Employee/Spouse - FOUR TIER | $ (0.26) | $ (0.28) | $ (0.02) | 7.69% | $ (0.26) | $ (0.29) | $ (0.03) | 11.54% |
| | | Employee/Chld(rn) - FOUR TIER | $ (0.25) | $ (0.27) | $ (0.02) | 8.00% | $ (0.25) | $ (0.27) | $ (0.02) | 8.00% |
| | | Family - FOUR TIER | $ (0.36) | $ (0.40) | $ (0.04) | 11.11% | $ (0.37) | $ (0.40) | $ (0.03) | 8.11% |
| HMLABL14 | HMLABL15 | | | | | | | | | |
| | | Individual - ALL TIERS | $ 0.45 | $ 0.49 | $ 0.04 | 8.89% | $ 0.45 | $ 0.49 | $ 0.04 | 8.89% |
| | | Family - TWO TIER | $ 1.12 | $ 1.22 | $ 0.10 | 8.93% | $ 1.13 | $ 1.24 | $ 0.11 | 9.73% |
| | | Double - THREE TIER | $ 0.89 | $ 0.98 | $ 0.09 | 10.11% | $ 0.91 | $ 0.99 | $ 0.08 | 8.79% |
| | | Family - THREE TIER | $ 1.16 | $ 1.27 | $ 0.11 | 9.48% | $ 1.18 | $ 1.29 | $ 0.11 | 9.32% |
| | | Employee/Spouse - FOUR TIER | $ 0.89 | $ 0.98 | $ 0.09 | 10.11% | $ 0.91 | $ 0.99 | $ 0.08 | 8.79% |
| | | Employee/Chld(rn) - FOUR TIER | $ 0.85 | $ 0.93 | $ 0.08 | 9.41% | $ 0.86 | $ 0.94 | $ 0.08 | 9.30% |
| | | Family - FOUR TIER | $ 1.25 | $ 1.37 | $ 0.12 | 9.60% | $ 1.27 | $ 1.39 | $ 0.12 | 9.45% |
| HMSNFL114 | HMSNFL115 | | | | | | | | | |
| | | Individual - ALL TIERS | $ 0.64 | $ 0.70 | $ 0.06 | 9.38% | $ 0.64 | $ 0.70 | $ 0.06 | 9.38% |
| | | Family - TWO TIER | $ 1.59 | $ 1.74 | $ 0.15 | 9.43% | $ 1.61 | $ 1.76 | $ 0.15 | 9.32% |
| | | Double - THREE TIER | $ 1.27 | $ 1.39 | $ 0.12 | 9.45% | $ 1.29 | $ 1.41 | $ 0.12 | 9.30% |
| | | Family - THREE TIER | $ 1.65 | $ 1.81 | $ 0.16 | 9.70% | $ 1.68 | $ 1.83 | $ 0.15 | 8.93% |
| | | Employee/Spouse - FOUR TIER | $ 1.27 | $ 1.39 | $ 0.12 | 9.45% | $ 1.29 | $ 1.41 | $ 0.12 | 9.30% |
| | | Employee/Chld(rn) - FOUR TIER | $ 1.21 | $ 1.32 | $ 0.11 | 9.09% | $ 1.22 | $ 1.34 | $ 0.12 | 9.84% |
| | | Family - FOUR TIER | $ 1.78 | $ 1.95 | $ 0.17 | 9.55% | $ 1.80 | $ 1.97 | $ 0.17 | 9.44% |
| HMVSNL114 | HMVSNL115 | | | | | | | | | |
| | | Individual - ALL TIERS | $ 2.94 | $ 3.19 | $ 0.25 | 8.50% | $ 2.98 | $ 3.23 | $ 0.25 | 8.39% |
| | | Family - TWO TIER | $ 7.35 | $ 7.98 | $ 0.63 | 8.57% | $ 7.45 | $ 8.08 | $ 0.63 | 8.46% |
| | | Double - THREE TIER | $ 5.88 | $ 6.39 | $ 0.51 | 8.67% | $ 5.96 | $ 6.46 | $ 0.50 | 8.39% |
| | | Family - THREE TIER | $ 7.65 | $ 8.30 | $ 0.65 | 8.50% | $ 7.75 | $ 8.40 | $ 0.65 | 8.39% |
| | | Employee/Spouse - FOUR TIER | $ 5.88 | $ 6.39 | $ 0.51 | 8.67% | $ 5.96 | $ 6.46 | $ 0.50 | 8.39% |
| | | Employee/Chld(rn) - FOUR TIER | $ 5.59 | $ 6.07 | $ 0.48 | 8.59% | $ 5.66 | $ 6.14 | $ 0.48 | 8.48% |
| | | Family - FOUR TIER | $ 8.23 | $ 8.94 | $ 0.71 | 8.63% | $ 8.35 | $ 9.05 | $ 0.70 | 8.38% |
| HMVSNL214 | HMVSNL215 | | | | | | | | | |
| | | Individual - ALL TIERS | $ 2.26 | $ 2.46 | $ 0.20 | 8.85% | $ 2.29 | $ 2.48 | $ 0.19 | 8.30% |
| | | Family - TWO TIER | $ 5.64 | $ 6.14 | $ 0.50 | 8.87% | $ 5.72 | $ 6.21 | $ 0.49 | 8.57% |
| | | Double - THREE TIER | $ 4.51 | $ 4.91 | $ 0.40 | 8.87% | $ 4.57 | $ 4.97 | $ 0.40 | 8.75% |
| | | Family - THREE TIER | $ 5.86 | $ 6.38 | $ 0.52 | 8.87% | $ 5.94 | $ 6.46 | $ 0.52 | 8.75% |
| | | Employee/Spouse - FOUR TIER | $ 4.51 | $ 4.91 | $ 0.40 | 8.87% | $ 4.57 | $ 4.97 | $ 0.40 | 8.75% |
| | | Employee/Chld(rn) - FOUR TIER | $ 4.29 | $ 4.66 | $ 0.37 | 8.62% | $ 4.34 | $ 4.72 | $ 0.38 | 8.76% |
| | | Family - FOUR TIER | $ 6.31 | $ 6.87 | $ 0.56 | 8.87% | $ 6.40 | $ 6.96 | $ 0.56 | 8.75% |
| HMVSNL314 | HMVSNL315 | | | | | | | | | |
| | | Individual - ALL TIERS | $ 6.04 | $ 6.56 | $ 0.52 | 8.61% | $ 6.12 | $ 6.64 | $ 0.52 | 8.50% |
| | | Family - TWO TIER | $ 15.10 | $ 16.40 | $ 1.30 | 8.61% | $ 15.31 | $ 16.60 | $ 1.29 | 8.43% |
| | | Double - THREE TIER | $ 12.08 | $ 13.12 | $ 1.04 | 8.61% | $ 12.25 | $ 13.28 | $ 1.03 | 8.41% |
| | | Family - THREE TIER | $ 15.71 | $ 17.06 | $ 1.35 | 8.59% | $ 15.92 | $ 17.26 | $ 1.34 | 8.42% |
| | | Employee/Spouse - FOUR TIER | $ 12.08 | $ 13.12 | $ 1.04 | 8.61% | $ 12.25 | $ 13.28 | $ 1.03 | 8.41% |
| | | Employee/Chld(rn) - FOUR TIER | $ 11.48 | $ 12.47 | $ 0.99 | 8.62% | $ 11.64 | $ 12.62 | $ 0.98 | 8.42% |
| | | Family - FOUR TIER | $ 16.91 | $ 18.37 | $ 1.46 | 8.63% | $ 17.15 | $ 18.59 | $ 1.44 | 8.40% |

**Capital District Physicians' Health Plan, Inc**
**Region 1 (Albany)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 3 Current Rate | 2015 Quarter 3 Proposed Rate | Quarter 3 Amount of Adjustment | Quarter 3 Percent Change | 2014 Quarter 4 Current Rate | 2015 Quarter 4 Proposed Rate | Quarter 4 Amount of Adjustment | Quarter 4 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *Third Quarter 2014 (7/1/2014 - 9/30/2014)* | | | | *Fourth Quarter 2014 (10/1/2014 - 12/31/2014)* | | | |
| HMDMEL214 | HMDMEL215 | | | | | | | | |
| | Individual - ALL TIERS | $ 1.36 | $ 1.47 | $ 0.11 | 8.09% | $ 1.38 | $ 1.49 | $ 0.11 | 7.97% |
| | Family - TWO TIER | $ 3.40 | $ 3.67 | $ 0.27 | 7.94% | $ 3.44 | $ 3.72 | $ 0.28 | 8.14% |
| | Double - THREE TIER | $ 2.72 | $ 2.94 | $ 0.22 | 8.09% | $ 2.75 | $ 2.97 | $ 0.22 | 8.00% |
| | Family - THREE TIER | $ 3.53 | $ 3.82 | $ 0.29 | 8.22% | $ 3.58 | $ 3.86 | $ 0.28 | 7.82% |
| | Employee/Spouse - FOUR TIER | $ 2.72 | $ 2.94 | $ 0.22 | 8.09% | $ 2.75 | $ 2.97 | $ 0.22 | 8.00% |
| | Employee/Chld(rn) - FOUR TIER | $ 2.58 | $ 2.79 | $ 0.21 | 8.14% | $ 2.62 | $ 2.82 | $ 0.20 | 7.63% |
| | Family - FOUR TIER | $ 3.80 | $ 4.11 | $ 0.31 | 8.16% | $ 3.86 | $ 4.16 | $ 0.30 | 7.77% |
| HMEXAL114 | HMEXAL115 | | | | | | | | |
| | Individual - ALL TIERS | $ (0.17) | $ (0.19) | $ (0.02) | 11.76% | $ (0.18) | $ (0.19) | $ (0.01) | 5.56% |
| | Family - TWO TIER | $ (0.43) | $ (0.47) | $ (0.04) | 9.30% | $ (0.44) | $ (0.48) | $ (0.04) | 9.09% |
| | Double - THREE TIER | $ (0.35) | $ (0.38) | $ (0.03) | 8.57% | $ (0.35) | $ (0.38) | $ (0.03) | 8.57% |
| | Family - THREE TIER | $ (0.45) | $ (0.49) | $ (0.04) | 8.89% | $ (0.46) | $ (0.50) | $ (0.04) | 8.70% |
| | Employee/Spouse - FOUR TIER | $ (0.35) | $ (0.38) | $ (0.03) | 8.57% | $ (0.35) | $ (0.38) | $ (0.03) | 8.57% |
| | Employee/Chld(rn) - FOUR TIER | $ (0.33) | $ (0.36) | $ (0.03) | 9.09% | $ (0.33) | $ (0.36) | $ (0.03) | 9.09% |
| | Family - FOUR TIER | $ (0.49) | $ (0.53) | $ (0.04) | 8.16% | $ (0.49) | $ (0.54) | $ (0.05) | 10.20% |
| HMEXAL214 | HMEXAL215 | | | | | | | | |
| | Individual - ALL TIERS | $ (0.36) | $ (0.39) | $ (0.03) | 8.33% | $ (0.36) | $ (0.39) | $ (0.03) | 8.33% |
| | Family - TWO TIER | $ (0.89) | $ (0.97) | $ (0.08) | 8.99% | $ (0.91) | $ (0.99) | $ (0.08) | 8.79% |
| | Double - THREE TIER | $ (0.71) | $ (0.78) | $ (0.07) | 9.86% | $ (0.72) | $ (0.79) | $ (0.07) | 9.72% |
| | Family - THREE TIER | $ (0.93) | $ (1.01) | $ (0.08) | 8.60% | $ (0.94) | $ (1.02) | $ (0.08) | 8.51% |
| | Employee/Spouse - FOUR TIER | $ (0.71) | $ (0.78) | $ (0.07) | 9.86% | $ (0.72) | $ (0.79) | $ (0.07) | 9.72% |
| | Employee/Chld(rn) - FOUR TIER | $ (0.68) | $ (0.74) | $ (0.06) | 8.82% | $ (0.69) | $ (0.75) | $ (0.06) | 8.70% |
| | Family - FOUR TIER | $ (1.00) | $ (1.09) | $ (0.09) | 9.00% | $ (1.01) | $ (1.10) | $ (0.09) | 8.91% |
| HMEXAL314 | HMEXAL315 | | | | | | | | |
| | Individual - ALL TIERS | $ (0.13) | $ (0.14) | $ (0.01) | 7.69% | $ (0.13) | $ (0.15) | $ (0.02) | 15.38% |
| | Family - TWO TIER | $ (0.33) | $ (0.36) | $ (0.03) | 9.09% | $ (0.34) | $ (0.37) | $ (0.03) | 8.82% |
| | Double - THREE TIER | $ (0.27) | $ (0.29) | $ (0.02) | 7.41% | $ (0.27) | $ (0.29) | $ (0.02) | 7.41% |
| | Family - THREE TIER | $ (0.35) | $ (0.38) | $ (0.03) | 8.57% | $ (0.35) | $ (0.38) | $ (0.03) | 8.57% |
| | Employee/Spouse - FOUR TIER | $ (0.27) | $ (0.29) | $ (0.02) | 7.41% | $ (0.27) | $ (0.29) | $ (0.02) | 7.41% |
| | Employee/Chld(rn) - FOUR TIER | $ (0.25) | $ (0.27) | $ (0.02) | 8.00% | $ (0.26) | $ (0.28) | $ (0.02) | 7.69% |
| | Family - FOUR TIER | $ (0.37) | $ (0.41) | $ (0.04) | 10.81% | $ (0.38) | $ (0.41) | $ (0.03) | 7.89% |
| HMLABL14 | HMLABL15 | | | | | | | | |
| | Individual - ALL TIERS | $ 0.46 | $ 0.50 | $ 0.04 | 8.70% | $ 0.47 | $ 0.51 | $ 0.04 | 8.51% |
| | Family - TWO TIER | $ 1.15 | $ 1.25 | $ 0.10 | 8.70% | $ 1.16 | $ 1.27 | $ 0.11 | 9.48% |
| | Double - THREE TIER | $ 0.92 | $ 1.00 | $ 0.08 | 8.70% | $ 0.93 | $ 1.01 | $ 0.08 | 8.60% |
| | Family - THREE TIER | $ 1.19 | $ 1.30 | $ 0.11 | 9.24% | $ 1.21 | $ 1.32 | $ 0.11 | 9.09% |
| | Employee/Spouse - FOUR TIER | $ 0.92 | $ 1.00 | $ 0.08 | 8.70% | $ 0.93 | $ 1.01 | $ 0.08 | 8.60% |
| | Employee/Chld(rn) - FOUR TIER | $ 0.87 | $ 0.95 | $ 0.08 | 9.20% | $ 0.89 | $ 0.96 | $ 0.07 | 7.87% |
| | Family - FOUR TIER | $ 1.29 | $ 1.40 | $ 0.11 | 8.53% | $ 1.30 | $ 1.42 | $ 0.12 | 9.23% |
| HMSNFL114 | HMSNFL115 | | | | | | | | |
| | Individual - ALL TIERS | $ 0.65 | $ 0.71 | $ 0.06 | 9.23% | $ 0.66 | $ 0.72 | $ 0.06 | 9.09% |
| | Family - TWO TIER | $ 1.63 | $ 1.78 | $ 0.15 | 9.20% | $ 1.66 | $ 1.80 | $ 0.14 | 8.43% |
| | Double - THREE TIER | $ 1.31 | $ 1.42 | $ 0.11 | 8.40% | $ 1.33 | $ 1.44 | $ 0.11 | 8.27% |
| | Family - THREE TIER | $ 1.70 | $ 1.85 | $ 0.15 | 8.82% | $ 1.72 | $ 1.87 | $ 0.15 | 8.72% |
| | Employee/Spouse - FOUR TIER | $ 1.31 | $ 1.42 | $ 0.11 | 8.40% | $ 1.33 | $ 1.44 | $ 0.11 | 8.27% |
| | Employee/Chld(rn) - FOUR TIER | $ 1.24 | $ 1.35 | $ 0.11 | 8.87% | $ 1.26 | $ 1.37 | $ 0.11 | 8.73% |
| | Family - FOUR TIER | $ 1.83 | $ 1.99 | $ 0.16 | 8.74% | $ 1.86 | $ 2.02 | $ 0.16 | 8.60% |
| HMVSNL114 | HMVSNL115 | | | | | | | | |
| | Individual - ALL TIERS | $ 3.02 | $ 3.27 | $ 0.25 | 8.28% | $ 3.06 | $ 3.31 | $ 0.25 | 8.17% |
| | Family - TWO TIER | $ 7.56 | $ 8.18 | $ 0.62 | 8.20% | $ 7.66 | $ 8.28 | $ 0.62 | 8.09% |
| | Double - THREE TIER | $ 6.05 | $ 6.54 | $ 0.49 | 8.10% | $ 6.13 | $ 6.62 | $ 0.49 | 7.99% |
| | Family - THREE TIER | $ 7.86 | $ 8.50 | $ 0.64 | 8.14% | $ 7.97 | $ 8.61 | $ 0.64 | 8.03% |
| | Employee/Spouse - FOUR TIER | $ 6.05 | $ 6.54 | $ 0.49 | 8.10% | $ 6.13 | $ 6.62 | $ 0.49 | 7.99% |
| | Employee/Chld(rn) - FOUR TIER | $ 5.74 | $ 6.21 | $ 0.47 | 8.19% | $ 5.82 | $ 6.29 | $ 0.47 | 8.08% |
| | Family - FOUR TIER | $ 8.46 | $ 9.16 | $ 0.70 | 8.27% | $ 8.58 | $ 9.27 | $ 0.69 | 8.04% |
| HMVSNL214 | HMVSNL215 | | | | | | | | |
| | Individual - ALL TIERS | $ 2.32 | $ 2.51 | $ 0.19 | 8.19% | $ 2.35 | $ 2.54 | $ 0.19 | 8.09% |
| | Family - TWO TIER | $ 5.79 | $ 6.29 | $ 0.50 | 8.64% | $ 5.87 | $ 6.36 | $ 0.49 | 8.35% |
| | Double - THREE TIER | $ 4.64 | $ 5.03 | $ 0.39 | 8.41% | $ 4.70 | $ 5.09 | $ 0.39 | 8.30% |
| | Family - THREE TIER | $ 6.03 | $ 6.54 | $ 0.51 | 8.46% | $ 6.11 | $ 6.62 | $ 0.51 | 8.35% |
| | Employee/Spouse - FOUR TIER | $ 4.64 | $ 5.03 | $ 0.39 | 8.41% | $ 4.70 | $ 5.09 | $ 0.39 | 8.30% |
| | Employee/Chld(rn) - FOUR TIER | $ 4.40 | $ 4.78 | $ 0.38 | 8.64% | $ 4.46 | $ 4.83 | $ 0.37 | 8.30% |
| | Family - FOUR TIER | $ 6.49 | $ 7.04 | $ 0.55 | 8.47% | $ 6.58 | $ 7.12 | $ 0.54 | 8.21% |
| HMVSNL314 | HMVSNL315 | | | | | | | | |
| | Individual - ALL TIERS | $ 6.21 | $ 6.72 | $ 0.51 | 8.21% | $ 6.29 | $ 6.80 | $ 0.51 | 8.11% |
| | Family - TWO TIER | $ 15.52 | $ 16.80 | $ 1.28 | 8.25% | $ 15.74 | $ 17.00 | $ 1.26 | 8.01% |
| | Double - THREE TIER | $ 12.42 | $ 13.44 | $ 1.02 | 8.21% | $ 12.59 | $ 13.60 | $ 1.01 | 8.02% |
| | Family - THREE TIER | $ 16.14 | $ 17.47 | $ 1.33 | 8.24% | $ 16.36 | $ 17.68 | $ 1.32 | 8.07% |
| | Employee/Spouse - FOUR TIER | $ 12.42 | $ 13.44 | $ 1.02 | 8.21% | $ 12.59 | $ 13.60 | $ 1.01 | 8.02% |
| | Employee/Chld(rn) - FOUR TIER | $ 11.80 | $ 12.77 | $ 0.97 | 8.22% | $ 11.96 | $ 12.92 | $ 0.96 | 8.03% |
| | Family - FOUR TIER | $ 17.38 | $ 18.82 | $ 1.44 | 8.29% | $ 17.62 | $ 19.04 | $ 1.42 | 8.06% |

**Capital District Physicians' Health Plan, Inc**
**Region 1 (Albany)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | | 2014 Quarter 1 Current Rate | 2015 Quarter 1 Proposed Rate | Quarter 1 Amount of Adjustment | Quarter 1 Percent Change | 2014 Quarter 2 Current Rate | 2015 Quarter 2 Proposed Rate | Quarter 2 Amount of Adjustment | Quarter 2 Percent Change |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | *First Quarter 2014 (1/1/2014 - 3/31/2014)* | | | | *Second Quarter 2014 (4/1/2014 - 6/30/2014)* | | | |
| HMVSNL414 | HMVSNL415 | | | | | | | | | |
| | | Individual - ALL TIERS | $ 9.94 | $ 10.80 | $ 0.86 | 8.65% | $ 10.07 | $ 10.93 | $ 0.86 | 8.54% |
| | | Family - TWO TIER | $ 24.84 | $ 26.99 | $ 2.15 | 8.66% | $ 25.18 | $ 27.32 | $ 2.14 | 8.50% |
| | | Double - THREE TIER | $ 19.87 | $ 21.60 | $ 1.73 | 8.71% | $ 20.14 | $ 21.85 | $ 1.71 | 8.49% |
| | | Family - THREE TIER | $ 25.83 | $ 28.07 | $ 2.24 | 8.67% | $ 26.19 | $ 28.41 | $ 2.22 | 8.48% |
| | | Employee/Spouse - FOUR TIER | $ 19.87 | $ 21.60 | $ 1.73 | 8.71% | $ 20.14 | $ 21.85 | $ 1.71 | 8.49% |
| | | Employee/Chld(rn) - FOUR TIER | $ 18.88 | $ 20.52 | $ 1.64 | 8.69% | $ 19.14 | $ 20.76 | $ 1.62 | 8.46% |
| | | Family - FOUR TIER | $ 27.82 | $ 30.23 | $ 2.41 | 8.66% | $ 28.20 | $ 30.60 | $ 2.40 | 8.51% |
| HMVSNL514 | HMVSNL515 | | | | | | | | | |
| | | Individual - ALL TIERS | $ 15.05 | $ 16.35 | $ 1.30 | 8.64% | $ 15.26 | $ 16.55 | $ 1.29 | 8.45% |
| | | Family - TWO TIER | $ 37.63 | $ 40.87 | $ 3.24 | 8.61% | $ 38.15 | $ 41.36 | $ 3.21 | 8.41% |
| | | Double - THREE TIER | $ 30.10 | $ 32.70 | $ 2.60 | 8.64% | $ 30.52 | $ 33.09 | $ 2.57 | 8.42% |
| | | Family - THREE TIER | $ 39.13 | $ 42.51 | $ 3.38 | 8.64% | $ 39.67 | $ 43.02 | $ 3.35 | 8.44% |
| | | Employee/Spouse - FOUR TIER | $ 30.10 | $ 32.70 | $ 2.60 | 8.64% | $ 30.52 | $ 33.09 | $ 2.57 | 8.42% |
| | | Employee/Chld(rn) - FOUR TIER | $ 28.60 | $ 31.06 | $ 2.46 | 8.60% | $ 28.99 | $ 31.44 | $ 2.45 | 8.45% |
| | | Family - FOUR TIER | $ 42.14 | $ 45.78 | $ 3.64 | 8.64% | $ 42.73 | $ 46.33 | $ 3.60 | 8.42% |
| HMVSNL614 | HMVSNL615 | | | | | | | | | |
| | | Individual - ALL TIERS | $ 4.73 | $ 5.14 | $ 0.41 | 8.67% | $ 4.79 | $ 5.20 | $ 0.41 | 8.56% |
| | | Family - TWO TIER | $ 11.82 | $ 12.85 | $ 1.03 | 8.71% | $ 11.99 | $ 13.00 | $ 1.01 | 8.42% |
| | | Double - THREE TIER | $ 9.46 | $ 10.28 | $ 0.82 | 8.67% | $ 9.59 | $ 10.40 | $ 0.81 | 8.45% |
| | | Family - THREE TIER | $ 12.30 | $ 13.36 | $ 1.06 | 8.62% | $ 12.47 | $ 13.52 | $ 1.05 | 8.42% |
| | | Employee/Spouse - FOUR TIER | $ 9.46 | $ 10.28 | $ 0.82 | 8.67% | $ 9.59 | $ 10.40 | $ 0.81 | 8.45% |
| | | Employee/Chld(rn) - FOUR TIER | $ 8.99 | $ 9.76 | $ 0.77 | 8.57% | $ 9.11 | $ 9.88 | $ 0.77 | 8.45% |
| | | Family - FOUR TIER | $ 13.24 | $ 14.39 | $ 1.15 | 8.69% | $ 13.42 | $ 14.56 | $ 1.14 | 8.49% |
| HMVSNL714 | HMVSNL715 | | | | | | | | | |
| | | Individual - ALL TIERS | $ 7.85 | $ 8.53 | $ 0.68 | 8.66% | $ 7.96 | $ 8.63 | $ 0.67 | 8.42% |
| | | Family - TWO TIER | $ 19.62 | $ 21.32 | $ 1.70 | 8.66% | $ 19.89 | $ 21.57 | $ 1.68 | 8.45% |
| | | Double - THREE TIER | $ 15.70 | $ 17.05 | $ 1.35 | 8.60% | $ 15.91 | $ 17.26 | $ 1.35 | 8.49% |
| | | Family - THREE TIER | $ 20.41 | $ 22.17 | $ 1.76 | 8.62% | $ 20.69 | $ 22.44 | $ 1.75 | 8.46% |
| | | Employee/Spouse - FOUR TIER | $ 15.70 | $ 17.05 | $ 1.35 | 8.60% | $ 15.91 | $ 17.26 | $ 1.35 | 8.49% |
| | | Employee/Chld(rn) - FOUR TIER | $ 14.91 | $ 16.20 | $ 1.29 | 8.65% | $ 15.12 | $ 16.40 | $ 1.28 | 8.47% |
| | | Family - FOUR TIER | $ 21.98 | $ 23.88 | $ 1.90 | 8.64% | $ 22.28 | $ 24.16 | $ 1.88 | 8.44% |
| HMVSNL814 | HMVSNL815 | | | | | | | | | |
| | | Individual - ALL TIERS | $ 11.93 | $ 12.96 | $ 1.03 | 8.63% | $ 12.10 | $ 13.12 | $ 1.02 | 8.43% |
| | | Family - TWO TIER | $ 29.83 | $ 32.40 | $ 2.57 | 8.62% | $ 30.24 | $ 32.79 | $ 2.55 | 8.43% |
| | | Double - THREE TIER | $ 23.86 | $ 25.92 | $ 2.06 | 8.63% | $ 24.19 | $ 26.23 | $ 2.04 | 8.43% |
| | | Family - THREE TIER | $ 31.02 | $ 33.69 | $ 2.67 | 8.61% | $ 31.45 | $ 34.10 | $ 2.65 | 8.43% |
| | | Employee/Spouse - FOUR TIER | $ 23.86 | $ 25.92 | $ 2.06 | 8.63% | $ 24.19 | $ 26.23 | $ 2.04 | 8.43% |
| | | Employee/Chld(rn) - FOUR TIER | $ 22.67 | $ 24.62 | $ 1.95 | 8.60% | $ 22.98 | $ 24.92 | $ 1.94 | 8.44% |
| | | Family - FOUR TIER | $ 33.41 | $ 36.29 | $ 2.88 | 8.62% | $ 33.87 | $ 36.72 | $ 2.85 | 8.41% |
| HMUNNL114 | HMUNNL115 | | | | | | | | | |
| | | Individual - ALL TIERS | $ 8.83 | $ 9.59 | $ 0.76 | 8.61% | $ 8.95 | $ 9.71 | $ 0.76 | 8.49% |
| | | Family - TWO TIER | $ 22.08 | $ 23.98 | $ 1.90 | 8.61% | $ 22.39 | $ 24.27 | $ 1.88 | 8.40% |
| | | Double - THREE TIER | $ 17.66 | $ 19.18 | $ 1.52 | 8.61% | $ 17.91 | $ 19.41 | $ 1.50 | 8.38% |
| | | Family - THREE TIER | $ 22.96 | $ 24.94 | $ 1.98 | 8.62% | $ 23.28 | $ 25.24 | $ 1.96 | 8.42% |
| | | Employee/Spouse - FOUR TIER | $ 17.66 | $ 19.18 | $ 1.52 | 8.61% | $ 17.91 | $ 19.41 | $ 1.50 | 8.38% |
| | | Employee/Chld(rn) - FOUR TIER | $ 16.78 | $ 18.22 | $ 1.44 | 8.58% | $ 17.01 | $ 18.44 | $ 1.43 | 8.41% |
| | | Family - FOUR TIER | $ 24.73 | $ 26.86 | $ 2.13 | 8.61% | $ 25.07 | $ 27.18 | $ 2.11 | 8.42% |
| HMUNNL214 | HMUNNL215 | | | | | | | | | |
| | | Individual - ALL TIERS | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | | Family - TWO TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | | Double - THREE TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | | Family - THREE TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | | Employee/Spouse - FOUR TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | | Employee/Chld(rn) - FOUR TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | | Family - FOUR TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| SRFHMELG14 | SRFHMELG15 | | | | | | | | | |
| | | Individual - ALL TIERS | $ 5.65 | $ 6.14 | $ 0.49 | 8.67% | $ 5.73 | $ 6.21 | $ 0.48 | 8.38% |
| | | Family - TWO TIER | $ 14.13 | $ 15.34 | $ 1.21 | 8.56% | $ 14.33 | $ 15.53 | $ 1.20 | 8.37% |
| | | Double - THREE TIER | $ 11.31 | $ 12.28 | $ 0.97 | 8.58% | $ 11.46 | $ 12.42 | $ 0.96 | 8.38% |
| | | Family - THREE TIER | $ 14.70 | $ 15.96 | $ 1.26 | 8.57% | $ 14.90 | $ 16.15 | $ 1.25 | 8.39% |
| | | Employee/Spouse - FOUR TIER | $ 11.31 | $ 12.28 | $ 0.97 | 8.58% | $ 11.46 | $ 12.42 | $ 0.96 | 8.38% |
| | | Employee/Chld(rn) - FOUR TIER | $ 10.74 | $ 11.66 | $ 0.92 | 8.57% | $ 10.89 | $ 11.80 | $ 0.91 | 8.36% |
| | | Family - FOUR TIER | $ 15.83 | $ 17.19 | $ 1.36 | 8.59% | $ 16.05 | $ 17.39 | $ 1.34 | 8.35% |
| HMTRAVL114 | HMTRAVL115 | | | | | | | | | |
| | | Individual - ALL TIERS | $ 11.35 | $ 12.33 | $ 0.98 | 8.63% | $ 11.50 | $ 12.48 | $ 0.98 | 8.52% |
| | | Family - TWO TIER | $ 28.36 | $ 30.82 | $ 2.46 | 8.67% | $ 28.76 | $ 31.19 | $ 2.43 | 8.45% |
| | | Double - THREE TIER | $ 22.69 | $ 24.66 | $ 1.97 | 8.68% | $ 23.00 | $ 24.95 | $ 1.95 | 8.48% |
| | | Family - THREE TIER | $ 29.50 | $ 32.06 | $ 2.56 | 8.68% | $ 29.91 | $ 32.44 | $ 2.53 | 8.46% |
| | | Employee/Spouse - FOUR TIER | $ 22.69 | $ 24.66 | $ 1.97 | 8.68% | $ 23.00 | $ 24.95 | $ 1.95 | 8.48% |
| | | Employee/Chld(rn) - FOUR TIER | $ 21.56 | $ 23.43 | $ 1.87 | 8.67% | $ 21.85 | $ 23.71 | $ 1.86 | 8.51% |
| | | Family - FOUR TIER | $ 31.77 | $ 34.52 | $ 2.75 | 8.66% | $ 32.21 | $ 34.94 | $ 2.73 | 8.48% |

**Capital District Physicians' Health Plan, Inc**
**Region 1 (Albany)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 3 Current Rate | 2015 Quarter 3 Proposed Rate | Quarter 3 Amount of Adjustment | Quarter 3 Percent Change | 2014 Quarter 4 Current Rate | 2015 Quarter 4 Proposed Rate | Quarter 4 Amount of Adjustment | Quarter 4 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *Third Quarter 2014 (7/1/2014 - 9/30/2014)* | | | | *Fourth Quarter 2014 (10/1/2014 - 12/31/2014)* | | | |
| HMVSNL414 | HMVSNL415 | | | | | | | | |
| | Individual - ALL TIERS | $ 10.21 | $ 11.06 | $ 0.85 | 8.33% | $ 10.35 | $ 11.19 | $ 0.84 | 8.12% |
| | Family - TWO TIER | $ 25.53 | $ 27.65 | $ 2.12 | 8.30% | $ 25.88 | $ 27.98 | $ 2.10 | 8.11% |
| | Double - THREE TIER | $ 20.42 | $ 22.12 | $ 1.70 | 8.33% | $ 20.70 | $ 22.38 | $ 1.68 | 8.12% |
| | Family - THREE TIER | $ 26.55 | $ 28.75 | $ 2.20 | 8.29% | $ 26.92 | $ 29.10 | $ 2.18 | 8.10% |
| | Employee/Spouse - FOUR TIER | $ 20.42 | $ 22.12 | $ 1.70 | 8.33% | $ 20.70 | $ 22.38 | $ 1.68 | 8.12% |
| | Employee/Chld(rn) - FOUR TIER | $ 19.40 | $ 21.01 | $ 1.61 | 8.30% | $ 19.67 | $ 21.26 | $ 1.59 | 8.08% |
| | Family - FOUR TIER | $ 28.59 | $ 30.96 | $ 2.37 | 8.29% | $ 28.99 | $ 31.34 | $ 2.35 | 8.11% |
| HMVSNL514 | HMVSNL515 | | | | | | | | |
| | Individual - ALL TIERS | $ 15.47 | $ 16.74 | $ 1.27 | 8.21% | $ 15.68 | $ 16.94 | $ 1.26 | 8.04% |
| | Family - TWO TIER | $ 38.67 | $ 41.86 | $ 3.19 | 8.25% | $ 39.21 | $ 42.36 | $ 3.15 | 8.03% |
| | Double - THREE TIER | $ 30.94 | $ 33.49 | $ 2.55 | 8.24% | $ 31.37 | $ 33.89 | $ 2.52 | 8.03% |
| | Family - THREE TIER | $ 40.22 | $ 43.53 | $ 3.31 | 8.23% | $ 40.78 | $ 44.06 | $ 3.28 | 8.04% |
| | Employee/Spouse - FOUR TIER | $ 30.94 | $ 33.49 | $ 2.55 | 8.24% | $ 31.37 | $ 33.89 | $ 2.52 | 8.03% |
| | Employee/Chld(rn) - FOUR TIER | $ 29.39 | $ 31.81 | $ 2.42 | 8.23% | $ 29.80 | $ 32.19 | $ 2.39 | 8.02% |
| | Family - FOUR TIER | $ 43.32 | $ 46.88 | $ 3.56 | 8.22% | $ 43.91 | $ 47.44 | $ 3.53 | 8.04% |
| HMVSNL614 | HMVSNL615 | | | | | | | | |
| | Individual - ALL TIERS | $ 4.86 | $ 5.26 | $ 0.40 | 8.23% | $ 4.93 | $ 5.33 | $ 0.40 | 8.11% |
| | Family - TWO TIER | $ 12.15 | $ 13.16 | $ 1.01 | 8.31% | $ 12.32 | $ 13.31 | $ 0.99 | 8.04% |
| | Double - THREE TIER | $ 9.72 | $ 10.52 | $ 0.80 | 8.23% | $ 9.86 | $ 10.65 | $ 0.79 | 8.01% |
| | Family - THREE TIER | $ 12.64 | $ 13.68 | $ 1.04 | 8.23% | $ 12.81 | $ 13.85 | $ 1.04 | 8.12% |
| | Employee/Spouse - FOUR TIER | $ 9.72 | $ 10.52 | $ 0.80 | 8.23% | $ 9.86 | $ 10.65 | $ 0.79 | 8.01% |
| | Employee/Chld(rn) - FOUR TIER | $ 9.23 | $ 10.00 | $ 0.77 | 8.34% | $ 9.36 | $ 10.12 | $ 0.76 | 8.12% |
| | Family - FOUR TIER | $ 13.61 | $ 14.73 | $ 1.12 | 8.23% | $ 13.80 | $ 14.91 | $ 1.11 | 8.04% |
| HMVSNL714 | HMVSNL715 | | | | | | | | |
| | Individual - ALL TIERS | $ 8.07 | $ 8.73 | $ 0.66 | 8.18% | $ 8.18 | $ 8.84 | $ 0.66 | 8.07% |
| | Family - TWO TIER | $ 20.17 | $ 21.83 | $ 1.66 | 8.23% | $ 20.45 | $ 22.10 | $ 1.65 | 8.07% |
| | Double - THREE TIER | $ 16.13 | $ 17.47 | $ 1.34 | 8.31% | $ 16.36 | $ 17.68 | $ 1.32 | 8.07% |
| | Family - THREE TIER | $ 20.97 | $ 22.71 | $ 1.74 | 8.30% | $ 21.26 | $ 22.98 | $ 1.72 | 8.09% |
| | Employee/Spouse - FOUR TIER | $ 16.13 | $ 17.47 | $ 1.34 | 8.31% | $ 16.36 | $ 17.68 | $ 1.32 | 8.07% |
| | Employee/Chld(rn) - FOUR TIER | $ 15.33 | $ 16.59 | $ 1.26 | 8.22% | $ 15.54 | $ 16.79 | $ 1.25 | 8.04% |
| | Family - FOUR TIER | $ 22.59 | $ 24.45 | $ 1.86 | 8.23% | $ 22.90 | $ 24.75 | $ 1.85 | 8.08% |
| HMVSNL814 | HMVSNL815 | | | | | | | | |
| | Individual - ALL TIERS | $ 12.26 | $ 13.27 | $ 1.01 | 8.24% | $ 12.43 | $ 13.43 | $ 1.00 | 8.05% |
| | Family - TWO TIER | $ 30.66 | $ 33.18 | $ 2.52 | 8.22% | $ 31.08 | $ 33.58 | $ 2.50 | 8.04% |
| | Double - THREE TIER | $ 24.53 | $ 26.54 | $ 2.01 | 8.19% | $ 24.87 | $ 26.86 | $ 1.99 | 8.00% |
| | Family - THREE TIER | $ 31.89 | $ 34.51 | $ 2.62 | 8.22% | $ 32.33 | $ 34.92 | $ 2.59 | 8.01% |
| | Employee/Spouse - FOUR TIER | $ 24.53 | $ 26.54 | $ 2.01 | 8.19% | $ 24.87 | $ 26.86 | $ 1.99 | 8.00% |
| | Employee/Chld(rn) - FOUR TIER | $ 23.30 | $ 25.22 | $ 1.92 | 8.24% | $ 23.62 | $ 25.52 | $ 1.90 | 8.04% |
| | Family - FOUR TIER | $ 34.34 | $ 37.16 | $ 2.82 | 8.21% | $ 34.81 | $ 37.61 | $ 2.80 | 8.04% |
| HMUNNL114 | HMUNNL115 | | | | | | | | |
| | Individual - ALL TIERS | $ 9.08 | $ 9.82 | $ 0.74 | 8.15% | $ 9.20 | $ 9.94 | $ 0.74 | 8.04% |
| | Family - TWO TIER | $ 22.69 | $ 24.56 | $ 1.87 | 8.24% | $ 23.01 | $ 24.85 | $ 1.84 | 8.00% |
| | Double - THREE TIER | $ 18.16 | $ 19.65 | $ 1.49 | 8.20% | $ 18.41 | $ 19.88 | $ 1.47 | 7.98% |
| | Family - THREE TIER | $ 23.60 | $ 25.54 | $ 1.94 | 8.22% | $ 23.93 | $ 25.85 | $ 1.92 | 8.02% |
| | Employee/Spouse - FOUR TIER | $ 18.16 | $ 19.65 | $ 1.49 | 8.20% | $ 18.41 | $ 19.88 | $ 1.47 | 7.98% |
| | Employee/Chld(rn) - FOUR TIER | $ 17.25 | $ 18.66 | $ 1.41 | 8.17% | $ 17.49 | $ 18.89 | $ 1.40 | 8.00% |
| | Family - FOUR TIER | $ 25.42 | $ 27.51 | $ 2.09 | 8.22% | $ 25.77 | $ 27.84 | $ 2.07 | 8.03% |
| HMUNNL214 | HMUNNL215 | | | | | | | | |
| | Individual - ALL TIERS | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | Family - TWO TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | Double - THREE TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | Family - THREE TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | Employee/Spouse - FOUR TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | Employee/Chld(rn) - FOUR TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | Family - FOUR TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| SRFHMELG14 | SRFHMELG15 | | | | | | | | |
| | Individual - ALL TIERS | $ 5.81 | $ 6.29 | $ 0.48 | 8.26% | $ 5.89 | $ 6.36 | $ 0.47 | 7.98% |
| | Family - TWO TIER | $ 14.53 | $ 15.71 | $ 1.18 | 8.12% | $ 14.73 | $ 15.90 | $ 1.17 | 7.94% |
| | Double - THREE TIER | $ 11.62 | $ 12.57 | $ 0.95 | 8.18% | $ 11.78 | $ 12.72 | $ 0.94 | 7.98% |
| | Family - THREE TIER | $ 15.11 | $ 16.34 | $ 1.23 | 8.14% | $ 15.31 | $ 16.54 | $ 1.23 | 8.03% |
| | Employee/Spouse - FOUR TIER | $ 11.62 | $ 12.57 | $ 0.95 | 8.18% | $ 11.78 | $ 12.72 | $ 0.94 | 7.98% |
| | Employee/Chld(rn) - FOUR TIER | $ 11.04 | $ 11.94 | $ 0.90 | 8.15% | $ 11.19 | $ 12.09 | $ 0.90 | 8.04% |
| | Family - FOUR TIER | $ 16.27 | $ 17.60 | $ 1.33 | 8.17% | $ 16.49 | $ 17.81 | $ 1.32 | 8.00% |
| HMTRAVL114 | HMTRAVL115 | | | | | | | | |
| | Individual - ALL TIERS | $ 11.66 | $ 12.63 | $ 0.97 | 8.32% | $ 11.82 | $ 12.78 | $ 0.96 | 8.12% |
| | Family - TWO TIER | $ 29.15 | $ 31.57 | $ 2.42 | 8.30% | $ 29.56 | $ 31.95 | $ 2.39 | 8.09% |
| | Double - THREE TIER | $ 23.32 | $ 25.25 | $ 1.93 | 8.28% | $ 23.64 | $ 25.56 | $ 1.92 | 8.12% |
| | Family - THREE TIER | $ 30.32 | $ 32.83 | $ 2.51 | 8.28% | $ 30.74 | $ 33.22 | $ 2.48 | 8.07% |
| | Employee/Spouse - FOUR TIER | $ 23.32 | $ 25.25 | $ 1.93 | 8.28% | $ 23.64 | $ 25.56 | $ 1.92 | 8.12% |
| | Employee/Chld(rn) - FOUR TIER | $ 22.16 | $ 23.99 | $ 1.83 | 8.26% | $ 22.46 | $ 24.28 | $ 1.82 | 8.10% |
| | Family - FOUR TIER | $ 32.65 | $ 35.36 | $ 2.71 | 8.30% | $ 33.10 | $ 35.78 | $ 2.68 | 8.10% |

**Capital District Physicians' Health Plan, Inc**
**Region 1 (Albany)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | | 2014 Quarter 1 Current Rate | 2015 Quarter 1 Proposed Rate | Quarter 1 Amount of Adjustment | Quarter 1 Percent Change | 2014 Quarter 2 Current Rate | 2015 Quarter 2 Proposed Rate | Quarter 2 Amount of Adjustment | Quarter 2 Percent Change |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | *First Quarter 2014 (1/1/2014 - 3/31/2014)* | | | | *Second Quarter 2014 (4/1/2014 - 6/30/2014)* | | | |
| HMTRAVL214 | HMTRAVL215 | | | | | | | | | |
| | | Individual - ALL TIERS | $ 22.06 | $ 23.96 | $ 1.90 | 8.61% | $ 22.36 | $ 24.25 | $ 1.89 | 8.45% |
| | | Family - TWO TIER | $ 55.14 | $ 59.91 | $ 4.77 | 8.65% | $ 55.90 | $ 60.63 | $ 4.73 | 8.46% |
| | | Double - THREE TIER | $ 44.11 | $ 47.93 | $ 3.82 | 8.66% | $ 44.72 | $ 48.50 | $ 3.78 | 8.45% |
| | | Family - THREE TIER | $ 57.34 | $ 62.31 | $ 4.97 | 8.67% | $ 58.14 | $ 63.05 | $ 4.91 | 8.45% |
| | | Employee/Spouse - FOUR TIER | $ 44.11 | $ 47.93 | $ 3.82 | 8.66% | $ 44.72 | $ 48.50 | $ 3.78 | 8.45% |
| | | Employee/Chld(rn) - FOUR TIER | $ 41.91 | $ 45.53 | $ 3.62 | 8.64% | $ 42.48 | $ 46.08 | $ 3.60 | 8.47% |
| | | Family - FOUR TIER | $ 61.76 | $ 67.10 | $ 5.34 | 8.65% | $ 62.61 | $ 67.90 | $ 5.29 | 8.45% |
| HMTRAVL314 | HMTRAVL315 | | | | | | | | | |
| | | Individual - ALL TIERS | $ 14.02 | $ 15.23 | $ 1.21 | 8.63% | $ 14.21 | $ 15.41 | $ 1.20 | 8.44% |
| | | Family - TWO TIER | $ 35.05 | $ 38.07 | $ 3.02 | 8.62% | $ 35.53 | $ 38.53 | $ 3.00 | 8.44% |
| | | Double - THREE TIER | $ 28.04 | $ 30.46 | $ 2.42 | 8.63% | $ 28.42 | $ 30.83 | $ 2.41 | 8.48% |
| | | Family - THREE TIER | $ 36.45 | $ 39.60 | $ 3.15 | 8.64% | $ 36.95 | $ 40.07 | $ 3.12 | 8.44% |
| | | Employee/Spouse - FOUR TIER | $ 28.04 | $ 30.46 | $ 2.42 | 8.63% | $ 28.42 | $ 30.83 | $ 2.41 | 8.48% |
| | | Employee/Chld(rn) - FOUR TIER | $ 26.63 | $ 28.94 | $ 2.31 | 8.67% | $ 27.00 | $ 29.28 | $ 2.28 | 8.44% |
| | | Family - FOUR TIER | $ 39.25 | $ 42.64 | $ 3.39 | 8.64% | $ 39.79 | $ 43.16 | $ 3.37 | 8.47% |
| HMWELL114 | HMWELL115 | | | | | | | | | |
| | | Individual - ALL TIERS | $ 0.04 | $ 0.04 | $ - | 0.00% | $ 0.04 | $ 0.04 | $ - | 0.00% |
| | | Family - TWO TIER | $ 0.10 | $ 0.11 | $ 0.01 | 10.00% | $ 0.10 | $ 0.11 | $ 0.01 | 10.00% |
| | | Double - THREE TIER | $ 0.08 | $ 0.09 | $ 0.01 | 12.50% | $ 0.08 | $ 0.09 | $ 0.01 | 12.50% |
| | | Family - THREE TIER | $ 0.10 | $ 0.11 | $ 0.01 | 10.00% | $ 0.10 | $ 0.11 | $ 0.01 | 10.00% |
| | | Employee/Spouse - FOUR TIER | $ 0.08 | $ 0.09 | $ 0.01 | 12.50% | $ 0.08 | $ 0.09 | $ 0.01 | 12.50% |
| | | Employee/Chld(rn) - FOUR TIER | $ 0.08 | $ 0.08 | $ - | 0.00% | $ 0.08 | $ 0.08 | $ - | 0.00% |
| | | Family - FOUR TIER | $ 0.11 | $ 0.12 | $ 0.01 | 9.09% | $ 0.11 | $ 0.12 | $ 0.01 | 9.09% |
| HMWELL214 | HMWELL215 | | | | | | | | | |
| | | Individual - ALL TIERS | $ 0.05 | $ 0.05 | $ - | 0.00% | $ 0.05 | $ 0.05 | $ - | 0.00% |
| | | Family - TWO TIER | $ 0.13 | $ 0.12 | $ (0.01) | -7.69% | $ 0.13 | $ 0.12 | $ (0.01) | -7.69% |
| | | Double - THREE TIER | $ 0.10 | $ 0.10 | $ - | 0.00% | $ 0.10 | $ 0.10 | $ - | 0.00% |
| | | Family - THREE TIER | $ 0.13 | $ 0.13 | $ - | 0.00% | $ 0.13 | $ 0.13 | $ - | 0.00% |
| | | Employee/Spouse - FOUR TIER | $ 0.10 | $ 0.10 | $ - | 0.00% | $ 0.10 | $ 0.10 | $ - | 0.00% |
| | | Employee/Chld(rn) - FOUR TIER | $ 0.10 | $ 0.09 | $ (0.01) | -10.00% | $ 0.10 | $ 0.09 | $ (0.01) | -10.00% |
| | | Family - FOUR TIER | $ 0.14 | $ 0.14 | $ - | 0.00% | $ 0.14 | $ 0.14 | $ - | 0.00% |
| HMWWREMVEL | HMWWREMVELG | | | | | | | | | |
| | | Individual - ALL TIERS | $ (4.30) | $ (4.67) | $ (0.37) | 8.60% | $ (4.30) | $ (4.67) | $ (0.37) | 8.60% |
| | | Family - TWO TIER | $ (10.75) | $ (11.68) | $ (0.93) | 8.65% | $ (10.75) | $ (11.68) | $ (0.93) | 8.65% |
| | | Double - THREE TIER | $ (8.60) | $ (9.34) | $ (0.74) | 8.60% | $ (8.60) | $ (9.34) | $ (0.74) | 8.60% |
| | | Family - THREE TIER | $ (11.18) | $ (12.14) | $ (0.96) | 8.59% | $ (11.18) | $ (12.14) | $ (0.96) | 8.59% |
| | | Employee/Spouse - FOUR TIER | $ (8.60) | $ (9.34) | $ (0.74) | 8.60% | $ (8.60) | $ (9.34) | $ (0.74) | 8.60% |
| | | Employee/Chld(rn) - FOUR TIER | $ (8.17) | $ (8.88) | $ (0.71) | 8.69% | $ (8.17) | $ (8.88) | $ (0.71) | 8.69% |
| | | Family - FOUR TIER | $ (12.04) | $ (13.08) | $ (1.04) | 8.64% | $ (12.04) | $ (13.08) | $ (1.04) | 8.64% |
| NYSHIPAMEND | NYSHIPAMEND-2015 | | | | | | | | | |
| | | Individual - ALL TIERS | $ 0.30 | $ 0.33 | $ 0.03 | 10.00% | $ 0.30 | $ 0.33 | $ 0.03 | 10.00% |
| | | Family - TWO TIER | $ 0.75 | $ 0.81 | $ 0.06 | 8.00% | $ 0.76 | $ 0.82 | $ 0.06 | 7.89% |
| | | Double - THREE TIER | $ 0.60 | $ 0.65 | $ 0.05 | 8.33% | $ 0.60 | $ 0.66 | $ 0.06 | 10.00% |
| | | Family - THREE TIER | $ 0.77 | $ 0.85 | $ 0.08 | 10.39% | $ 0.79 | $ 0.86 | $ 0.07 | 8.86% |
| | | Employee/Spouse - FOUR TIER | $ 0.60 | $ 0.65 | $ 0.05 | 8.33% | $ 0.60 | $ 0.66 | $ 0.06 | 10.00% |
| | | Employee/Chld(rn) - FOUR TIER | $ 0.57 | $ 0.62 | $ 0.05 | 8.77% | $ 0.57 | $ 0.63 | $ 0.06 | 10.53% |
| | | Family - FOUR TIER | $ 0.83 | $ 0.91 | $ 0.08 | 9.64% | $ 0.85 | $ 0.92 | $ 0.07 | 8.24% |
| HMDMELCPAP | HMDMELCPAP | | | | | | | | | |
| | | Individual - ALL TIERS | $ 0.30 | $ 0.33 | $ 0.03 | 10.00% | $ 0.30 | $ 0.33 | $ 0.03 | 10.00% |
| | | Family - TWO TIER | $ 0.75 | $ 0.81 | $ 0.06 | 8.00% | $ 0.76 | $ 0.82 | $ 0.06 | 7.89% |
| | | Double - THREE TIER | $ 0.60 | $ 0.65 | $ 0.05 | 8.33% | $ 0.60 | $ 0.66 | $ 0.06 | 10.00% |
| | | Family - THREE TIER | $ 0.78 | $ 0.85 | $ 0.07 | 8.97% | $ 0.79 | $ 0.86 | $ 0.07 | 8.86% |
| | | Employee/Spouse - FOUR TIER | $ 0.60 | $ 0.65 | $ 0.05 | 8.33% | $ 0.61 | $ 0.66 | $ 0.05 | 8.20% |
| | | Employee/Chld(rn) - FOUR TIER | $ 0.57 | $ 0.62 | $ 0.05 | 8.77% | $ 0.58 | $ 0.63 | $ 0.05 | 8.62% |
| | | Family - FOUR TIER | $ 0.84 | $ 0.91 | $ 0.07 | 8.33% | $ 0.85 | $ 0.92 | $ 0.07 | 8.24% |

**Capital District Physicians' Health Plan, Inc**
**Region 1 (Albany)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 3 Current Rate | 2015 Quarter 3 Proposed Rate | Quarter 3 Amount of Adjustment | Quarter 3 Percent Change | 2014 Quarter 4 Current Rate | 2015 Quarter 4 Proposed Rate | Quarter 4 Amount of Adjustment | Quarter 4 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *Third Quarter 2014 (7/1/2014 - 9/30/2014)* | | | | *Fourth Quarter 2014 (10/1/2014 - 12/31/2014)* | | | |
| HMTRAVL214 | HMTRAVL215 | | | | | | | | |
| | Individual - ALL TIERS | $ 22.67 | $ 24.54 | $ 1.87 | 8.25% | $ 22.98 | $ 24.84 | $ 1.86 | 8.09% |
| | Family - TWO TIER | $ 56.67 | $ 61.36 | $ 4.69 | 8.28% | $ 57.45 | $ 62.09 | $ 4.64 | 8.08% |
| | Double - THREE TIER | $ 45.34 | $ 49.08 | $ 3.74 | 8.25% | $ 45.96 | $ 49.67 | $ 3.71 | 8.07% |
| | Family - THREE TIER | $ 58.94 | $ 63.81 | $ 4.87 | 8.26% | $ 59.75 | $ 64.58 | $ 4.83 | 8.08% |
| | Employee/Spouse - FOUR TIER | $ 45.34 | $ 49.08 | $ 3.74 | 8.25% | $ 45.96 | $ 49.67 | $ 3.71 | 8.07% |
| | Employee/Chld(rn) - FOUR TIER | $ 43.07 | $ 46.63 | $ 3.56 | 8.27% | $ 43.66 | $ 47.19 | $ 3.53 | 8.09% |
| | Family - FOUR TIER | $ 63.47 | $ 68.72 | $ 5.25 | 8.27% | $ 64.35 | $ 69.54 | $ 5.19 | 8.07% |
| HMTRAVL314 | HMTRAVL315 | | | | | | | | |
| | Individual - ALL TIERS | $ 14.41 | $ 15.60 | $ 1.19 | 8.26% | $ 14.61 | $ 15.78 | $ 1.17 | 8.01% |
| | Family - TWO TIER | $ 36.02 | $ 38.99 | $ 2.97 | 8.25% | $ 36.52 | $ 39.46 | $ 2.94 | 8.05% |
| | Double - THREE TIER | $ 28.82 | $ 31.20 | $ 2.38 | 8.26% | $ 29.21 | $ 31.57 | $ 2.36 | 8.08% |
| | Family - THREE TIER | $ 37.46 | $ 40.55 | $ 3.09 | 8.25% | $ 37.98 | $ 41.04 | $ 3.06 | 8.06% |
| | Employee/Spouse - FOUR TIER | $ 28.82 | $ 31.20 | $ 2.38 | 8.26% | $ 29.21 | $ 31.57 | $ 2.36 | 8.08% |
| | Employee/Chld(rn) - FOUR TIER | $ 27.37 | $ 29.64 | $ 2.27 | 8.29% | $ 27.75 | $ 29.99 | $ 2.24 | 8.07% |
| | Family - FOUR TIER | $ 40.34 | $ 43.67 | $ 3.33 | 8.25% | $ 40.90 | $ 44.20 | $ 3.30 | 8.07% |
| HMWELL114 | HMWELL115 | | | | | | | | |
| | Individual - ALL TIERS | $ 0.04 | $ 0.04 | $ - | 0.00% | $ 0.04 | $ 0.04 | $ - | 0.00% |
| | Family - TWO TIER | $ 0.10 | $ 0.11 | $ 0.01 | 10.00% | $ 0.10 | $ 0.11 | $ 0.01 | 10.00% |
| | Double - THREE TIER | $ 0.08 | $ 0.09 | $ 0.01 | 12.50% | $ 0.08 | $ 0.09 | $ 0.01 | 12.50% |
| | Family - THREE TIER | $ 0.10 | $ 0.11 | $ 0.01 | 10.00% | $ 0.10 | $ 0.11 | $ 0.01 | 10.00% |
| | Employee/Spouse - FOUR TIER | $ 0.08 | $ 0.09 | $ 0.01 | 12.50% | $ 0.08 | $ 0.09 | $ 0.01 | 12.50% |
| | Employee/Chld(rn) - FOUR TIER | $ 0.08 | $ 0.08 | $ - | 0.00% | $ 0.08 | $ 0.08 | $ - | 0.00% |
| | Family - FOUR TIER | $ 0.11 | $ 0.12 | $ 0.01 | 9.09% | $ 0.11 | $ 0.12 | $ 0.01 | 9.09% |
| HMWELL214 | HMWELL215 | | | | | | | | |
| | Individual - ALL TIERS | $ 0.05 | $ 0.05 | $ - | 0.00% | $ 0.05 | $ 0.05 | $ - | 0.00% |
| | Family - TWO TIER | $ 0.13 | $ 0.12 | $ (0.01) | -7.69% | $ 0.13 | $ 0.12 | $ (0.01) | -7.69% |
| | Double - THREE TIER | $ 0.10 | $ 0.10 | $ - | 0.00% | $ 0.10 | $ 0.10 | $ - | 0.00% |
| | Family - THREE TIER | $ 0.13 | $ 0.13 | $ - | 0.00% | $ 0.13 | $ 0.13 | $ - | 0.00% |
| | Employee/Spouse - FOUR TIER | $ 0.10 | $ 0.10 | $ - | 0.00% | $ 0.10 | $ 0.10 | $ - | 0.00% |
| | Employee/Chld(rn) - FOUR TIER | $ 0.10 | $ 0.09 | $ (0.01) | -10.00% | $ 0.10 | $ 0.09 | $ (0.01) | -10.00% |
| | Family - FOUR TIER | $ 0.14 | $ 0.14 | $ - | 0.00% | $ 0.14 | $ 0.14 | $ - | 0.00% |
| HMWWREMVEL | HMWWREMVELG | | | | | | | | |
| | Individual - ALL TIERS | $ (4.30) | $ (4.67) | $ (0.37) | 8.60% | $ (4.30) | $ (4.67) | $ (0.37) | 8.60% |
| | Family - TWO TIER | $ (10.75) | $ (11.68) | $ (0.93) | 8.65% | $ (10.75) | $ (11.68) | $ (0.93) | 8.65% |
| | Double - THREE TIER | $ (8.60) | $ (9.34) | $ (0.74) | 8.60% | $ (8.60) | $ (9.34) | $ (0.74) | 8.60% |
| | Family - THREE TIER | $ (11.18) | $ (12.14) | $ (0.96) | 8.59% | $ (11.18) | $ (12.14) | $ (0.96) | 8.59% |
| | Employee/Spouse - FOUR TIER | $ (8.60) | $ (9.34) | $ (0.74) | 8.60% | $ (8.60) | $ (9.34) | $ (0.74) | 8.60% |
| | Employee/Chld(rn) - FOUR TIER | $ (8.17) | $ (8.88) | $ (0.71) | 8.69% | $ (8.17) | $ (8.88) | $ (0.71) | 8.69% |
| | Family - FOUR TIER | $ (12.04) | $ (13.08) | $ (1.04) | 8.64% | $ (12.04) | $ (13.08) | $ (1.04) | 8.64% |
| NYSHIPAMEND | NYSHIPAMEND-2015 | | | | | | | | |
| | Individual - ALL TIERS | $ 0.31 | $ 0.33 | $ 0.02 | 6.45% | $ 0.31 | $ 0.34 | $ 0.03 | 9.68% |
| | Family - TWO TIER | $ 0.77 | $ 0.83 | $ 0.06 | 7.79% | $ 0.78 | $ 0.84 | $ 0.06 | 7.69% |
| | Double - THREE TIER | $ 0.61 | $ 0.67 | $ 0.06 | 9.84% | $ 0.62 | $ 0.68 | $ 0.06 | 9.68% |
| | Family - THREE TIER | $ 0.80 | $ 0.87 | $ 0.07 | 8.75% | $ 0.81 | $ 0.88 | $ 0.07 | 8.64% |
| | Employee/Spouse - FOUR TIER | $ 0.61 | $ 0.67 | $ 0.06 | 9.84% | $ 0.62 | $ 0.68 | $ 0.06 | 9.68% |
| | Employee/Chld(rn) - FOUR TIER | $ 0.58 | $ 0.63 | $ 0.05 | 8.62% | $ 0.59 | $ 0.64 | $ 0.05 | 8.47% |
| | Family - FOUR TIER | $ 0.86 | $ 0.93 | $ 0.07 | 8.14% | $ 0.87 | $ 0.95 | $ 0.08 | 9.20% |
| HMDMELCPAP | HMDMELCPAP | | | | | | | | |
| | Individual - ALL TIERS | $ 0.31 | $ 0.33 | $ 0.02 | 6.45% | $ 0.31 | $ 0.34 | $ 0.03 | 9.68% |
| | Family - TWO TIER | $ 0.77 | $ 0.83 | $ 0.06 | 7.79% | $ 0.78 | $ 0.84 | $ 0.06 | 7.69% |
| | Double - THREE TIER | $ 0.61 | $ 0.67 | $ 0.06 | 9.84% | $ 0.62 | $ 0.68 | $ 0.06 | 9.68% |
| | Family - THREE TIER | $ 0.80 | $ 0.87 | $ 0.07 | 8.75% | $ 0.81 | $ 0.88 | $ 0.07 | 8.64% |
| | Employee/Spouse - FOUR TIER | $ 0.61 | $ 0.67 | $ 0.06 | 9.84% | $ 0.62 | $ 0.68 | $ 0.06 | 9.68% |
| | Employee/Chld(rn) - FOUR TIER | $ 0.58 | $ 0.63 | $ 0.05 | 8.62% | $ 0.59 | $ 0.64 | $ 0.05 | 8.47% |
| | Family - FOUR TIER | $ 0.86 | $ 0.93 | $ 0.07 | 8.14% | $ 0.87 | $ 0.95 | $ 0.08 | 9.20% |

**Capital District Physicians' Health Plan, Inc**
**Region 3 (Mid-Hudson)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 1 Current Rate | 2015 Quarter 1 Proposed Rate | Quarter 1 Amount of Adjustment | Quarter 1 Percent Change | 2014 Quarter 2 Current Rate | 2015 Quarter 2 Proposed Rate | Quarter 2 Amount of Adjustment | Quarter 2 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *First Quarter 2014 (1/1/2014 - 3/31/2014)* | | | | *Second Quarter 2014 (4/1/2014 - 6/30/2014)* | | | |
| HMDMEL214 | HMDMEL215 | | | | | | | | |
| | Individual - ALL TIERS | $ 1.49 | $ 1.69 | $ 0.20 | 13.42% | $ 1.51 | $ 1.71 | $ 0.20 | 13.25% |
| | Family - TWO TIER | $ 3.73 | $ 4.23 | $ 0.50 | 13.40% | $ 3.79 | $ 4.28 | $ 0.49 | 12.93% |
| | Double - THREE TIER | $ 2.99 | $ 3.39 | $ 0.40 | 13.38% | $ 3.03 | $ 3.43 | $ 0.40 | 13.20% |
| | Family - THREE TIER | $ 3.88 | $ 4.40 | $ 0.52 | 13.40% | $ 3.94 | $ 4.45 | $ 0.51 | 12.94% |
| | Employee/Spouse - FOUR TIER | $ 2.99 | $ 3.39 | $ 0.40 | 13.38% | $ 3.03 | $ 3.43 | $ 0.40 | 13.20% |
| | Employee/Chld(rn) - FOUR TIER | $ 2.84 | $ 3.22 | $ 0.38 | 13.38% | $ 2.88 | $ 3.25 | $ 0.37 | 12.85% |
| | Family - FOUR TIER | $ 4.18 | $ 4.74 | $ 0.56 | 13.40% | $ 4.24 | $ 4.80 | $ 0.56 | 13.21% |
| HMEXAL114 | HMEXAL115 | | | | | | | | |
| | Individual - ALL TIERS | $ (0.19) | $ (0.22) | $ (0.03) | 15.79% | $ (0.19) | $ (0.22) | $ (0.03) | 15.79% |
| | Family - TWO TIER | $ (0.48) | $ (0.55) | $ (0.07) | 14.58% | $ (0.48) | $ (0.55) | $ (0.07) | 14.58% |
| | Double - THREE TIER | $ (0.38) | $ (0.44) | $ (0.06) | 15.79% | $ (0.39) | $ (0.44) | $ (0.05) | 12.82% |
| | Family - THREE TIER | $ (0.50) | $ (0.57) | $ (0.07) | 14.00% | $ (0.50) | $ (0.57) | $ (0.07) | 14.00% |
| | Employee/Spouse - FOUR TIER | $ (0.38) | $ (0.44) | $ (0.06) | 15.79% | $ (0.39) | $ (0.44) | $ (0.05) | 12.82% |
| | Employee/Chld(rn) - FOUR TIER | $ (0.36) | $ (0.41) | $ (0.05) | 13.89% | $ (0.37) | $ (0.42) | $ (0.05) | 13.51% |
| | Family - FOUR TIER | $ (0.53) | $ (0.61) | $ (0.08) | 15.09% | $ (0.54) | $ (0.62) | $ (0.08) | 14.81% |
| HMEXAL214 | HMEXAL215 | | | | | | | | |
| | Individual - ALL TIERS | $ (0.39) | $ (0.45) | $ (0.06) | 15.38% | $ (0.40) | $ (0.45) | $ (0.05) | 12.50% |
| | Family - TWO TIER | $ (0.98) | $ (1.12) | $ (0.14) | 14.29% | $ (1.00) | $ (1.14) | $ (0.14) | 14.00% |
| | Double - THREE TIER | $ (0.79) | $ (0.90) | $ (0.11) | 13.92% | $ (0.80) | $ (0.91) | $ (0.11) | 13.75% |
| | Family - THREE TIER | $ (1.02) | $ (1.17) | $ (0.15) | 14.71% | $ (1.04) | $ (1.18) | $ (0.14) | 13.46% |
| | Employee/Spouse - FOUR TIER | $ (0.79) | $ (0.90) | $ (0.11) | 13.92% | $ (0.80) | $ (0.91) | $ (0.11) | 13.75% |
| | Employee/Chld(rn) - FOUR TIER | $ (0.75) | $ (0.85) | $ (0.10) | 13.33% | $ (0.76) | $ (0.86) | $ (0.10) | 13.16% |
| | Family - FOUR TIER | $ (1.10) | $ (1.26) | $ (0.16) | 14.55% | $ (1.12) | $ (1.27) | $ (0.15) | 13.39% |
| HMEXAL314 | HMEXAL315 | | | | | | | | |
| | Individual - ALL TIERS | $ (0.15) | $ (0.17) | $ (0.02) | 13.33% | $ (0.15) | $ (0.17) | $ (0.02) | 13.33% |
| | Family - TWO TIER | $ (0.37) | $ (0.42) | $ (0.05) | 13.51% | $ (0.37) | $ (0.42) | $ (0.05) | 13.51% |
| | Double - THREE TIER | $ (0.29) | $ (0.33) | $ (0.04) | 13.79% | $ (0.30) | $ (0.34) | $ (0.04) | 13.33% |
| | Family - THREE TIER | $ (0.38) | $ (0.43) | $ (0.05) | 13.16% | $ (0.38) | $ (0.44) | $ (0.06) | 15.79% |
| | Employee/Spouse - FOUR TIER | $ (0.29) | $ (0.33) | $ (0.04) | 13.79% | $ (0.30) | $ (0.34) | $ (0.04) | 13.33% |
| | Employee/Chld(rn) - FOUR TIER | $ (0.28) | $ (0.32) | $ (0.04) | 14.29% | $ (0.28) | $ (0.32) | $ (0.04) | 14.29% |
| | Family - FOUR TIER | $ (0.41) | $ (0.47) | $ (0.06) | 14.63% | $ (0.41) | $ (0.47) | $ (0.06) | 14.63% |
| HMLABL14 | HMLABL15 | | | | | | | | |
| | Individual - ALL TIERS | $ 0.51 | $ 0.58 | $ 0.07 | 13.73% | $ 0.51 | $ 0.58 | $ 0.07 | 13.73% |
| | Family - TWO TIER | $ 1.26 | $ 1.44 | $ 0.18 | 14.29% | $ 1.28 | $ 1.46 | $ 0.18 | 14.06% |
| | Double - THREE TIER | $ 1.01 | $ 1.15 | $ 0.14 | 13.86% | $ 1.02 | $ 1.17 | $ 0.15 | 14.71% |
| | Family - THREE TIER | $ 1.31 | $ 1.50 | $ 0.19 | 14.50% | $ 1.33 | $ 1.52 | $ 0.19 | 14.29% |
| | Employee/Spouse - FOUR TIER | $ 1.01 | $ 1.15 | $ 0.14 | 13.86% | $ 1.02 | $ 1.17 | $ 0.15 | 14.71% |
| | Employee/Chld(rn) - FOUR TIER | $ 0.96 | $ 1.10 | $ 0.14 | 14.58% | $ 0.97 | $ 1.11 | $ 0.14 | 14.43% |
| | Family - FOUR TIER | $ 1.42 | $ 1.62 | $ 0.20 | 14.08% | $ 1.43 | $ 1.64 | $ 0.21 | 14.69% |
| HMSNFL114 | HMSNFL115 | | | | | | | | |
| | Individual - ALL TIERS | $ 0.72 | $ 0.82 | $ 0.10 | 13.89% | $ 0.73 | $ 0.83 | $ 0.10 | 13.70% |
| | Family - TWO TIER | $ 1.80 | $ 2.05 | $ 0.25 | 13.89% | $ 1.82 | $ 2.08 | $ 0.26 | 14.29% |
| | Double - THREE TIER | $ 1.44 | $ 1.64 | $ 0.20 | 13.89% | $ 1.46 | $ 1.66 | $ 0.20 | 13.70% |
| | Family - THREE TIER | $ 1.87 | $ 2.13 | $ 0.26 | 13.90% | $ 1.89 | $ 2.16 | $ 0.27 | 14.29% |
| | Employee/Spouse - FOUR TIER | $ 1.44 | $ 1.64 | $ 0.20 | 13.89% | $ 1.46 | $ 1.66 | $ 0.20 | 13.70% |
| | Employee/Chld(rn) - FOUR TIER | $ 1.37 | $ 1.56 | $ 0.19 | 13.87% | $ 1.38 | $ 1.58 | $ 0.20 | 14.49% |
| | Family - FOUR TIER | $ 2.01 | $ 2.30 | $ 0.29 | 14.43% | $ 2.04 | $ 2.33 | $ 0.29 | 14.22% |
| HMVSNL114 | HMVSNL115 | | | | | | | | |
| | Individual - ALL TIERS | $ 3.32 | $ 3.77 | $ 0.45 | 13.55% | $ 3.37 | $ 3.82 | $ 0.45 | 13.35% |
| | Family - TWO TIER | $ 8.31 | $ 9.43 | $ 1.12 | 13.48% | $ 8.43 | $ 9.54 | $ 1.11 | 13.17% |
| | Double - THREE TIER | $ 6.65 | $ 7.54 | $ 0.89 | 13.38% | $ 6.74 | $ 7.63 | $ 0.89 | 13.20% |
| | Family - THREE TIER | $ 8.64 | $ 9.80 | $ 1.16 | 13.43% | $ 8.76 | $ 9.92 | $ 1.16 | 13.24% |
| | Employee/Spouse - FOUR TIER | $ 6.65 | $ 7.54 | $ 0.89 | 13.38% | $ 6.74 | $ 7.63 | $ 0.89 | 13.20% |
| | Employee/Chld(rn) - FOUR TIER | $ 6.32 | $ 7.16 | $ 0.84 | 13.29% | $ 6.40 | $ 7.25 | $ 0.85 | 13.28% |
| | Family - FOUR TIER | $ 9.31 | $ 10.56 | $ 1.25 | 13.43% | $ 9.44 | $ 10.68 | $ 1.24 | 13.14% |
| HMVSNL214 | HMVSNL215 | | | | | | | | |
| | Individual - ALL TIERS | $ 2.55 | $ 2.90 | $ 0.35 | 13.73% | $ 2.58 | $ 2.93 | $ 0.35 | 13.57% |
| | Family - TWO TIER | $ 6.37 | $ 7.25 | $ 0.88 | 13.81% | $ 6.46 | $ 7.33 | $ 0.87 | 13.47% |
| | Double - THREE TIER | $ 5.10 | $ 5.80 | $ 0.70 | 13.73% | $ 5.17 | $ 5.87 | $ 0.70 | 13.54% |
| | Family - THREE TIER | $ 6.63 | $ 7.54 | $ 0.91 | 13.73% | $ 6.72 | $ 7.63 | $ 0.91 | 13.54% |
| | Employee/Spouse - FOUR TIER | $ 5.10 | $ 5.80 | $ 0.70 | 13.73% | $ 5.17 | $ 5.87 | $ 0.70 | 13.54% |
| | Employee/Chld(rn) - FOUR TIER | $ 4.84 | $ 5.51 | $ 0.67 | 13.84% | $ 4.91 | $ 5.57 | $ 0.66 | 13.44% |
| | Family - FOUR TIER | $ 7.14 | $ 8.11 | $ 0.97 | 13.59% | $ 7.24 | $ 8.21 | $ 0.97 | 13.40% |
| HMVSNL314 | HMVSNL315 | | | | | | | | |
| | Individual - ALL TIERS | $ 6.83 | $ 7.75 | $ 0.92 | 13.47% | $ 6.92 | $ 7.84 | $ 0.92 | 13.29% |
| | Family - TWO TIER | $ 17.07 | $ 19.36 | $ 2.29 | 13.42% | $ 17.31 | $ 19.60 | $ 2.29 | 13.23% |
| | Double - THREE TIER | $ 13.66 | $ 15.49 | $ 1.83 | 13.40% | $ 13.85 | $ 15.68 | $ 1.83 | 13.21% |
| | Family - THREE TIER | $ 17.75 | $ 20.14 | $ 2.39 | 13.46% | $ 18.00 | $ 20.38 | $ 2.38 | 13.22% |
| | Employee/Spouse - FOUR TIER | $ 13.66 | $ 15.49 | $ 1.83 | 13.40% | $ 13.85 | $ 15.68 | $ 1.83 | 13.21% |
| | Employee/Chld(rn) - FOUR TIER | $ 12.97 | $ 14.72 | $ 1.75 | 13.49% | $ 13.15 | $ 14.89 | $ 1.74 | 13.23% |
| | Family - FOUR TIER | $ 19.12 | $ 21.69 | $ 2.57 | 13.44% | $ 19.38 | $ 21.95 | $ 2.57 | 13.26% |

**Capital District Physicians' Health Plan, Inc**
**Region 3 (Mid-Hudson)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 3 Current Rate | 2015 Quarter 3 Proposed Rate | Quarter 3 Amount of Adjustment | Quarter 3 Percent Change | 2014 Quarter 4 Current Rate | 2015 Quarter 4 Proposed Rate | Quarter 4 Amount of Adjustment | Quarter 4 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *Third Quarter 2014 (7/1/2014 - 9/30/2014)* | | | | *Fourth Quarter 2014 (10/1/2014 - 12/31/2014)* | | | |
| HMDMEL214 | HMDMEL215 | | | | | | | | |
| | Individual - ALL TIERS | $ 1.54 | $ 1.73 | $ 0.19 | 12.34% | $ 1.56 | $ 1.75 | $ 0.19 | 12.18% |
| | Family - TWO TIER | $ 3.84 | $ 4.33 | $ 0.49 | 12.76% | $ 3.89 | $ 4.39 | $ 0.50 | 12.85% |
| | Double - THREE TIER | $ 3.07 | $ 3.47 | $ 0.40 | 13.03% | $ 3.11 | $ 3.51 | $ 0.40 | 12.86% |
| | Family - THREE TIER | $ 3.99 | $ 4.51 | $ 0.52 | 13.03% | $ 4.05 | $ 4.56 | $ 0.51 | 12.59% |
| | Employee/Spouse - FOUR TIER | $ 3.07 | $ 3.47 | $ 0.40 | 13.03% | $ 3.11 | $ 3.51 | $ 0.40 | 12.86% |
| | Employee/Chld(rn) - FOUR TIER | $ 2.92 | $ 3.29 | $ 0.37 | 12.67% | $ 2.96 | $ 3.33 | $ 0.37 | 12.50% |
| | Family - FOUR TIER | $ 4.30 | $ 4.85 | $ 0.55 | 12.79% | $ 4.36 | $ 4.91 | $ 0.55 | 12.61% |
| HMEXAL114 | HMEXAL115 | | | | | | | | |
| | Individual - ALL TIERS | $ (0.20) | $ (0.22) | $ (0.02) | 10.00% | $ (0.20) | $ (0.23) | $ (0.03) | 15.00% |
| | Family - TWO TIER | $ (0.49) | $ (0.56) | $ (0.07) | 14.29% | $ (0.50) | $ (0.56) | $ (0.06) | 12.00% |
| | Double - THREE TIER | $ (0.39) | $ (0.45) | $ (0.06) | 15.38% | $ (0.40) | $ (0.45) | $ (0.05) | 12.50% |
| | Family - THREE TIER | $ (0.51) | $ (0.58) | $ (0.07) | 13.73% | $ (0.52) | $ (0.59) | $ (0.07) | 13.46% |
| | Employee/Spouse - FOUR TIER | $ (0.39) | $ (0.45) | $ (0.06) | 15.38% | $ (0.40) | $ (0.45) | $ (0.05) | 12.50% |
| | Employee/Chld(rn) - FOUR TIER | $ (0.37) | $ (0.42) | $ (0.05) | 13.51% | $ (0.38) | $ (0.43) | $ (0.05) | 13.16% |
| | Family - FOUR TIER | $ (0.55) | $ (0.63) | $ (0.08) | 14.55% | $ (0.56) | $ (0.63) | $ (0.07) | 12.50% |
| HMEXAL214 | HMEXAL215 | | | | | | | | |
| | Individual - ALL TIERS | $ (0.40) | $ (0.46) | $ (0.06) | 15.00% | $ (0.41) | $ (0.47) | $ (0.06) | 14.63% |
| | Family - TWO TIER | $ (1.01) | $ (1.15) | $ (0.14) | 13.86% | $ (1.02) | $ (1.16) | $ (0.14) | 13.73% |
| | Double - THREE TIER | $ (0.81) | $ (0.92) | $ (0.11) | 13.58% | $ (0.82) | $ (0.93) | $ (0.11) | 13.41% |
| | Family - THREE TIER | $ (1.05) | $ (1.20) | $ (0.15) | 14.29% | $ (1.07) | $ (1.21) | $ (0.14) | 13.08% |
| | Employee/Spouse - FOUR TIER | $ (0.81) | $ (0.92) | $ (0.11) | 13.58% | $ (0.82) | $ (0.93) | $ (0.11) | 13.41% |
| | Employee/Chld(rn) - FOUR TIER | $ (0.77) | $ (0.87) | $ (0.10) | 12.99% | $ (0.78) | $ (0.88) | $ (0.10) | 12.82% |
| | Family - FOUR TIER | $ (1.13) | $ (1.29) | $ (0.16) | 14.16% | $ (1.15) | $ (1.30) | $ (0.15) | 13.04% |
| HMEXAL314 | HMEXAL315 | | | | | | | | |
| | Individual - ALL TIERS | $ (0.15) | $ (0.17) | $ (0.02) | 13.33% | $ (0.15) | $ (0.17) | $ (0.02) | 13.33% |
| | Family - TWO TIER | $ (0.38) | $ (0.43) | $ (0.05) | 13.16% | $ (0.38) | $ (0.43) | $ (0.05) | 13.16% |
| | Double - THREE TIER | $ (0.30) | $ (0.34) | $ (0.04) | 13.33% | $ (0.30) | $ (0.35) | $ (0.05) | 16.67% |
| | Family - THREE TIER | $ (0.39) | $ (0.44) | $ (0.05) | 12.82% | $ (0.40) | $ (0.45) | $ (0.05) | 12.50% |
| | Employee/Spouse - FOUR TIER | $ (0.30) | $ (0.34) | $ (0.04) | 13.33% | $ (0.30) | $ (0.35) | $ (0.05) | 16.67% |
| | Employee/Chld(rn) - FOUR TIER | $ (0.29) | $ (0.32) | $ (0.03) | 10.34% | $ (0.29) | $ (0.33) | $ (0.04) | 13.79% |
| | Family - FOUR TIER | $ (0.42) | $ (0.48) | $ (0.06) | 14.29% | $ (0.43) | $ (0.48) | $ (0.05) | 11.63% |
| HMLABL14 | HMLABL15 | | | | | | | | |
| | Individual - ALL TIERS | $ 0.52 | $ 0.59 | $ 0.07 | 13.46% | $ 0.53 | $ 0.60 | $ 0.07 | 13.21% |
| | Family - TWO TIER | $ 1.30 | $ 1.48 | $ 0.18 | 13.85% | $ 1.32 | $ 1.50 | $ 0.18 | 13.64% |
| | Double - THREE TIER | $ 1.04 | $ 1.18 | $ 0.14 | 13.46% | $ 1.05 | $ 1.20 | $ 0.15 | 14.29% |
| | Family - THREE TIER | $ 1.35 | $ 1.54 | $ 0.19 | 14.07% | $ 1.37 | $ 1.56 | $ 0.19 | 13.87% |
| | Employee/Spouse - FOUR TIER | $ 1.04 | $ 1.18 | $ 0.14 | 13.46% | $ 1.05 | $ 1.20 | $ 0.15 | 14.29% |
| | Employee/Chld(rn) - FOUR TIER | $ 0.99 | $ 1.12 | $ 0.13 | 13.13% | $ 1.00 | $ 1.14 | $ 0.14 | 14.00% |
| | Family - FOUR TIER | $ 1.45 | $ 1.65 | $ 0.20 | 13.79% | $ 1.47 | $ 1.67 | $ 0.20 | 13.61% |
| HMSNFL114 | HMSNFL115 | | | | | | | | |
| | Individual - ALL TIERS | $ 0.74 | $ 0.84 | $ 0.10 | 13.51% | $ 0.75 | $ 0.85 | $ 0.10 | 13.33% |
| | Family - TWO TIER | $ 1.85 | $ 2.10 | $ 0.25 | 13.51% | $ 1.87 | $ 2.13 | $ 0.26 | 13.90% |
| | Double - THREE TIER | $ 1.48 | $ 1.68 | $ 0.20 | 13.51% | $ 1.50 | $ 1.70 | $ 0.20 | 13.33% |
| | Family - THREE TIER | $ 1.92 | $ 2.19 | $ 0.27 | 14.06% | $ 1.95 | $ 2.21 | $ 0.26 | 13.33% |
| | Employee/Spouse - FOUR TIER | $ 1.48 | $ 1.68 | $ 0.20 | 13.51% | $ 1.50 | $ 1.70 | $ 0.20 | 13.33% |
| | Employee/Chld(rn) - FOUR TIER | $ 1.40 | $ 1.60 | $ 0.20 | 14.29% | $ 1.42 | $ 1.62 | $ 0.20 | 14.08% |
| | Family - FOUR TIER | $ 2.07 | $ 2.35 | $ 0.28 | 13.53% | $ 2.10 | $ 2.38 | $ 0.28 | 13.33% |
| HMVSNL114 | HMVSNL115 | | | | | | | | |
| | Individual - ALL TIERS | $ 3.42 | $ 3.86 | $ 0.44 | 12.87% | $ 3.46 | $ 3.91 | $ 0.45 | 13.01% |
| | Family - TWO TIER | $ 8.54 | $ 9.65 | $ 1.11 | 13.00% | $ 8.66 | $ 9.77 | $ 1.11 | 12.82% |
| | Double - THREE TIER | $ 6.83 | $ 7.72 | $ 0.89 | 13.03% | $ 6.93 | $ 7.82 | $ 0.89 | 12.84% |
| | Family - THREE TIER | $ 8.88 | $ 10.04 | $ 1.16 | 13.06% | $ 9.01 | $ 10.16 | $ 1.15 | 12.76% |
| | Employee/Spouse - FOUR TIER | $ 6.83 | $ 7.72 | $ 0.89 | 13.03% | $ 6.93 | $ 7.82 | $ 0.89 | 12.84% |
| | Employee/Chld(rn) - FOUR TIER | $ 6.49 | $ 7.34 | $ 0.85 | 13.10% | $ 6.58 | $ 7.42 | $ 0.84 | 12.77% |
| | Family - FOUR TIER | $ 9.57 | $ 10.81 | $ 1.24 | 12.96% | $ 9.70 | $ 10.94 | $ 1.24 | 12.78% |
| HMVSNL214 | HMVSNL215 | | | | | | | | |
| | Individual - ALL TIERS | $ 2.62 | $ 2.97 | $ 0.35 | 13.36% | $ 2.66 | $ 3.00 | $ 0.34 | 12.78% |
| | Family - TWO TIER | $ 6.55 | $ 7.42 | $ 0.87 | 13.28% | $ 6.64 | $ 7.51 | $ 0.87 | 13.10% |
| | Double - THREE TIER | $ 5.24 | $ 5.94 | $ 0.70 | 13.36% | $ 5.31 | $ 6.01 | $ 0.70 | 13.18% |
| | Family - THREE TIER | $ 6.81 | $ 7.72 | $ 0.91 | 13.36% | $ 6.91 | $ 7.81 | $ 0.90 | 13.02% |
| | Employee/Spouse - FOUR TIER | $ 5.24 | $ 5.94 | $ 0.70 | 13.36% | $ 5.31 | $ 6.01 | $ 0.70 | 13.18% |
| | Employee/Chld(rn) - FOUR TIER | $ 4.98 | $ 5.64 | $ 0.66 | 13.25% | $ 5.05 | $ 5.71 | $ 0.66 | 13.07% |
| | Family - FOUR TIER | $ 7.34 | $ 8.31 | $ 0.97 | 13.22% | $ 7.44 | $ 8.41 | $ 0.97 | 13.04% |
| HMVSNL314 | HMVSNL315 | | | | | | | | |
| | Individual - ALL TIERS | $ 7.02 | $ 7.93 | $ 0.91 | 12.96% | $ 7.12 | $ 8.03 | $ 0.91 | 12.78% |
| | Family - TWO TIER | $ 17.55 | $ 19.83 | $ 2.28 | 12.99% | $ 17.79 | $ 20.07 | $ 2.28 | 12.82% |
| | Double - THREE TIER | $ 14.04 | $ 15.87 | $ 1.83 | 13.03% | $ 14.23 | $ 16.06 | $ 1.83 | 12.86% |
| | Family - THREE TIER | $ 18.25 | $ 20.62 | $ 2.37 | 12.99% | $ 18.50 | $ 20.87 | $ 2.37 | 12.81% |
| | Employee/Spouse - FOUR TIER | $ 14.04 | $ 15.87 | $ 1.83 | 13.03% | $ 14.23 | $ 16.06 | $ 1.83 | 12.86% |
| | Employee/Chld(rn) - FOUR TIER | $ 13.34 | $ 15.07 | $ 1.73 | 12.97% | $ 13.52 | $ 15.25 | $ 1.73 | 12.80% |
| | Family - FOUR TIER | $ 19.65 | $ 22.21 | $ 2.56 | 13.03% | $ 19.92 | $ 22.48 | $ 2.56 | 12.85% |

**Capital District Physicians' Health Plan, Inc**
**Region 3 (Mid-Hudson)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 1 Current Rate | 2015 Quarter 1 Proposed Rate | Quarter 1 Amount of Adjustment | Quarter 1 Percent Change | 2014 Quarter 2 Current Rate | 2015 Quarter 2 Proposed Rate | Quarter 2 Amount of Adjustment | Quarter 2 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *First Quarter 2014 (1/1/2014 - 3/31/2014)* | | | | *Second Quarter 2014 (4/1/2014 - 6/30/2014)* | | | |
| HMVSNL414 | HMVSNL415 | | | | | | | | |
| | Individual - ALL TIERS | $ 11.23 | $ 12.75 | $ 1.52 | 13.54% | $ 11.39 | $ 12.90 | $ 1.51 | 13.26% |
| | Family - TWO TIER | $ 28.08 | $ 31.87 | $ 3.79 | 13.50% | $ 28.47 | $ 32.25 | $ 3.78 | 13.28% |
| | Double - THREE TIER | $ 22.46 | $ 25.49 | $ 3.03 | 13.49% | $ 22.77 | $ 25.80 | $ 3.03 | 13.31% |
| | Family - THREE TIER | $ 29.20 | $ 33.14 | $ 3.94 | 13.49% | $ 29.60 | $ 33.54 | $ 3.94 | 13.31% |
| | Employee/Spouse - FOUR TIER | $ 22.46 | $ 25.49 | $ 3.03 | 13.49% | $ 22.77 | $ 25.80 | $ 3.03 | 13.31% |
| | Employee/Chld(rn) - FOUR TIER | $ 21.34 | $ 24.22 | $ 2.88 | 13.50% | $ 21.63 | $ 24.51 | $ 2.88 | 13.31% |
| | Family - FOUR TIER | $ 31.45 | $ 35.69 | $ 4.24 | 13.48% | $ 31.88 | $ 36.12 | $ 4.24 | 13.30% |
| HMVSNL514 | HMVSNL515 | | | | | | | | |
| | Individual - ALL TIERS | $ 17.02 | $ 19.30 | $ 2.28 | 13.40% | $ 17.25 | $ 19.53 | $ 2.28 | 13.22% |
| | Family - TWO TIER | $ 42.54 | $ 48.25 | $ 5.71 | 13.42% | $ 43.13 | $ 48.83 | $ 5.70 | 13.22% |
| | Double - THREE TIER | $ 34.03 | $ 38.60 | $ 4.57 | 13.43% | $ 34.50 | $ 39.06 | $ 4.56 | 13.22% |
| | Family - THREE TIER | $ 44.24 | $ 50.18 | $ 5.94 | 13.43% | $ 44.85 | $ 50.78 | $ 5.93 | 13.22% |
| | Employee/Spouse - FOUR TIER | $ 34.03 | $ 38.60 | $ 4.57 | 13.43% | $ 34.50 | $ 39.06 | $ 4.56 | 13.22% |
| | Employee/Chld(rn) - FOUR TIER | $ 32.33 | $ 36.67 | $ 4.34 | 13.42% | $ 32.78 | $ 37.11 | $ 4.33 | 13.21% |
| | Family - FOUR TIER | $ 47.64 | $ 54.04 | $ 6.40 | 13.43% | $ 48.30 | $ 54.69 | $ 6.39 | 13.23% |
| HMVSNL614 | HMVSNL615 | | | | | | | | |
| | Individual - ALL TIERS | $ 5.35 | $ 6.07 | $ 0.72 | 13.46% | $ 5.42 | $ 6.14 | $ 0.72 | 13.28% |
| | Family - TWO TIER | $ 13.37 | $ 15.16 | $ 1.79 | 13.39% | $ 13.55 | $ 15.35 | $ 1.80 | 13.28% |
| | Double - THREE TIER | $ 10.69 | $ 12.13 | $ 1.44 | 13.47% | $ 10.84 | $ 12.28 | $ 1.44 | 13.28% |
| | Family - THREE TIER | $ 13.90 | $ 15.77 | $ 1.87 | 13.45% | $ 14.09 | $ 15.96 | $ 1.87 | 13.27% |
| | Employee/Spouse - FOUR TIER | $ 10.69 | $ 12.13 | $ 1.44 | 13.47% | $ 10.84 | $ 12.28 | $ 1.44 | 13.28% |
| | Employee/Chld(rn) - FOUR TIER | $ 10.16 | $ 11.52 | $ 1.36 | 13.39% | $ 10.30 | $ 11.66 | $ 1.36 | 13.20% |
| | Family - FOUR TIER | $ 14.97 | $ 16.98 | $ 2.01 | 13.43% | $ 15.18 | $ 17.19 | $ 2.01 | 13.24% |
| HMVSNL714 | HMVSNL715 | | | | | | | | |
| | Individual - ALL TIERS | $ 8.87 | $ 10.07 | $ 1.20 | 13.53% | $ 9.00 | $ 10.19 | $ 1.19 | 13.22% |
| | Family - TWO TIER | $ 22.18 | $ 25.17 | $ 2.99 | 13.48% | $ 22.49 | $ 25.47 | $ 2.98 | 13.25% |
| | Double - THREE TIER | $ 17.75 | $ 20.13 | $ 2.38 | 13.41% | $ 17.99 | $ 20.37 | $ 2.38 | 13.23% |
| | Family - THREE TIER | $ 23.07 | $ 26.17 | $ 3.10 | 13.44% | $ 23.39 | $ 26.49 | $ 3.10 | 13.25% |
| | Employee/Spouse - FOUR TIER | $ 17.75 | $ 20.13 | $ 2.38 | 13.41% | $ 17.99 | $ 20.37 | $ 2.38 | 13.23% |
| | Employee/Chld(rn) - FOUR TIER | $ 16.86 | $ 19.13 | $ 2.27 | 13.46% | $ 17.09 | $ 19.36 | $ 2.27 | 13.28% |
| | Family - FOUR TIER | $ 24.84 | $ 28.19 | $ 3.35 | 13.49% | $ 25.19 | $ 28.52 | $ 3.33 | 13.22% |
| HMVSNL814 | HMVSNL815 | | | | | | | | |
| | Individual - ALL TIERS | $ 13.49 | $ 15.30 | $ 1.81 | 13.42% | $ 13.68 | $ 15.48 | $ 1.80 | 13.16% |
| | Family - TWO TIER | $ 33.72 | $ 38.25 | $ 4.53 | 13.43% | $ 34.19 | $ 38.71 | $ 4.52 | 13.22% |
| | Double - THREE TIER | $ 26.98 | $ 30.60 | $ 3.62 | 13.42% | $ 27.35 | $ 30.96 | $ 3.61 | 13.20% |
| | Family - THREE TIER | $ 35.07 | $ 39.78 | $ 4.71 | 13.43% | $ 35.56 | $ 40.25 | $ 4.69 | 13.19% |
| | Employee/Spouse - FOUR TIER | $ 26.98 | $ 30.60 | $ 3.62 | 13.42% | $ 27.35 | $ 30.96 | $ 3.61 | 13.20% |
| | Employee/Chld(rn) - FOUR TIER | $ 25.63 | $ 29.07 | $ 3.44 | 13.42% | $ 25.98 | $ 29.42 | $ 3.44 | 13.24% |
| | Family - FOUR TIER | $ 37.77 | $ 42.84 | $ 5.07 | 13.42% | $ 38.29 | $ 43.35 | $ 5.06 | 13.21% |
| HMUNNL114 | HMUNNL115 | | | | | | | | |
| | Individual - ALL TIERS | $ 9.98 | $ 11.32 | $ 1.34 | 13.43% | $ 10.12 | $ 11.46 | $ 1.34 | 13.24% |
| | Family - TWO TIER | $ 24.96 | $ 28.31 | $ 3.35 | 13.42% | $ 25.31 | $ 28.65 | $ 3.34 | 13.20% |
| | Double - THREE TIER | $ 19.97 | $ 22.65 | $ 2.68 | 13.42% | $ 20.25 | $ 22.92 | $ 2.67 | 13.19% |
| | Family - THREE TIER | $ 25.96 | $ 29.44 | $ 3.48 | 13.41% | $ 26.32 | $ 29.79 | $ 3.47 | 13.18% |
| | Employee/Spouse - FOUR TIER | $ 19.97 | $ 22.65 | $ 2.68 | 13.42% | $ 20.25 | $ 22.92 | $ 2.67 | 13.19% |
| | Employee/Chld(rn) - FOUR TIER | $ 18.97 | $ 21.51 | $ 2.54 | 13.39% | $ 19.23 | $ 21.77 | $ 2.54 | 13.21% |
| | Family - FOUR TIER | $ 27.96 | $ 31.71 | $ 3.75 | 13.41% | $ 28.34 | $ 32.09 | $ 3.75 | 13.23% |
| HMUNNL214 | HMUNNL215 | | | | | | | | |
| | Individual - ALL TIERS | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | Family - TWO TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | Double - THREE TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | Family - THREE TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | Employee/Spouse - FOUR TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | Employee/Chld(rn) - FOUR TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | Family - FOUR TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| SRFHMELG14 | SRFHMELG15 | | | | | | | | |
| | Individual - ALL TIERS | $ 6.39 | $ 7.25 | $ 0.86 | 13.46% | $ 6.48 | $ 7.33 | $ 0.85 | 13.12% |
| | Family - TWO TIER | $ 15.98 | $ 18.11 | $ 2.13 | 13.33% | $ 16.20 | $ 18.33 | $ 2.13 | 13.15% |
| | Double - THREE TIER | $ 12.78 | $ 14.49 | $ 1.71 | 13.38% | $ 12.96 | $ 14.66 | $ 1.70 | 13.12% |
| | Family - THREE TIER | $ 16.62 | $ 18.84 | $ 2.22 | 13.36% | $ 16.85 | $ 19.06 | $ 2.21 | 13.12% |
| | Employee/Spouse - FOUR TIER | $ 12.78 | $ 14.49 | $ 1.71 | 13.38% | $ 12.96 | $ 14.66 | $ 1.70 | 13.12% |
| | Employee/Chld(rn) - FOUR TIER | $ 12.14 | $ 13.77 | $ 1.63 | 13.43% | $ 12.31 | $ 13.93 | $ 1.62 | 13.16% |
| | Family - FOUR TIER | $ 17.89 | $ 20.29 | $ 2.40 | 13.42% | $ 18.14 | $ 20.53 | $ 2.39 | 13.18% |
| HMTRAVL114 | HMTRAVL115 | | | | | | | | |
| | Individual - ALL TIERS | $ 12.83 | $ 14.56 | $ 1.73 | 13.48% | $ 13.00 | $ 14.73 | $ 1.73 | 13.31% |
| | Family - TWO TIER | $ 32.07 | $ 36.39 | $ 4.32 | 13.47% | $ 32.51 | $ 36.82 | $ 4.31 | 13.26% |
| | Double - THREE TIER | $ 25.65 | $ 29.11 | $ 3.46 | 13.49% | $ 26.01 | $ 29.46 | $ 3.45 | 13.26% |
| | Family - THREE TIER | $ 33.35 | $ 37.84 | $ 4.49 | 13.46% | $ 33.81 | $ 38.30 | $ 4.49 | 13.28% |
| | Employee/Spouse - FOUR TIER | $ 25.65 | $ 29.11 | $ 3.46 | 13.49% | $ 26.01 | $ 29.46 | $ 3.45 | 13.26% |
| | Employee/Chld(rn) - FOUR TIER | $ 24.37 | $ 27.65 | $ 3.28 | 13.46% | $ 24.71 | $ 27.99 | $ 3.28 | 13.27% |
| | Family - FOUR TIER | $ 35.91 | $ 40.75 | $ 4.84 | 13.48% | $ 36.41 | $ 41.24 | $ 4.83 | 13.27% |

**Capital District Physicians' Health Plan, Inc**
**Region 3 (Mid-Hudson)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 3 Current Rate | 2015 Quarter 3 Proposed Rate | Quarter 3 Amount of Adjustment | Quarter 3 Percent Change | 2014 Quarter 4 Current Rate | 2015 Quarter 4 Proposed Rate | Quarter 4 Amount of Adjustment | Quarter 4 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *Third Quarter 2014 (7/1/2014 - 9/30/2014)* | | | | *Fourth Quarter 2014 (10/1/2014 - 12/31/2014)* | | | |
| HMVSNL414 | HMVSNL415 | | | | | | | | |
| | Individual - ALL TIERS | $ 11.54 | $ 13.05 | $ 1.51 | 13.08% | $ 11.70 | $ 13.21 | $ 1.51 | 12.91% |
| | Family - TWO TIER | $ 28.86 | $ 32.64 | $ 3.78 | 13.10% | $ 29.26 | $ 33.03 | $ 3.77 | 12.88% |
| | Double - THREE TIER | $ 23.09 | $ 26.11 | $ 3.02 | 13.08% | $ 23.41 | $ 26.42 | $ 3.01 | 12.86% |
| | Family - THREE TIER | $ 30.01 | $ 33.94 | $ 3.93 | 13.10% | $ 30.43 | $ 34.35 | $ 3.92 | 12.88% |
| | Employee/Spouse - FOUR TIER | $ 23.09 | $ 26.11 | $ 3.02 | 13.08% | $ 23.41 | $ 26.42 | $ 3.01 | 12.86% |
| | Employee/Chld(rn) - FOUR TIER | $ 21.93 | $ 24.80 | $ 2.87 | 13.09% | $ 22.24 | $ 25.10 | $ 2.86 | 12.86% |
| | Family - FOUR TIER | $ 32.32 | $ 36.55 | $ 4.23 | 13.09% | $ 32.77 | $ 36.99 | $ 4.22 | 12.88% |
| HMVSNL514 | HMVSNL515 | | | | | | | | |
| | Individual - ALL TIERS | $ 17.49 | $ 19.77 | $ 2.28 | 13.04% | $ 17.73 | $ 20.00 | $ 2.27 | 12.80% |
| | Family - TWO TIER | $ 43.72 | $ 49.41 | $ 5.69 | 13.01% | $ 44.32 | $ 50.01 | $ 5.69 | 12.84% |
| | Double - THREE TIER | $ 34.98 | $ 39.53 | $ 4.55 | 13.01% | $ 35.46 | $ 40.01 | $ 4.55 | 12.83% |
| | Family - THREE TIER | $ 45.47 | $ 51.39 | $ 5.92 | 13.02% | $ 46.10 | $ 52.01 | $ 5.91 | 12.82% |
| | Employee/Spouse - FOUR TIER | $ 34.98 | $ 39.53 | $ 4.55 | 13.01% | $ 35.46 | $ 40.01 | $ 4.55 | 12.83% |
| | Employee/Chld(rn) - FOUR TIER | $ 33.23 | $ 37.55 | $ 4.32 | 13.00% | $ 33.69 | $ 38.01 | $ 4.32 | 12.82% |
| | Family - FOUR TIER | $ 48.97 | $ 55.34 | $ 6.37 | 13.01% | $ 49.64 | $ 56.01 | $ 6.37 | 12.83% |
| HMVSNL614 | HMVSNL615 | | | | | | | | |
| | Individual - ALL TIERS | $ 5.49 | $ 6.21 | $ 0.72 | 13.11% | $ 5.57 | $ 6.29 | $ 0.72 | 12.93% |
| | Family - TWO TIER | $ 13.74 | $ 15.53 | $ 1.79 | 13.03% | $ 13.93 | $ 15.72 | $ 1.79 | 12.85% |
| | Double - THREE TIER | $ 10.99 | $ 12.42 | $ 1.43 | 13.01% | $ 11.14 | $ 12.57 | $ 1.43 | 12.84% |
| | Family - THREE TIER | $ 14.29 | $ 16.15 | $ 1.86 | 13.02% | $ 14.48 | $ 16.35 | $ 1.87 | 12.91% |
| | Employee/Spouse - FOUR TIER | $ 10.99 | $ 12.42 | $ 1.43 | 13.01% | $ 11.14 | $ 12.57 | $ 1.43 | 12.84% |
| | Employee/Chld(rn) - FOUR TIER | $ 10.44 | $ 11.80 | $ 1.36 | 13.03% | $ 10.58 | $ 11.94 | $ 1.36 | 12.85% |
| | Family - FOUR TIER | $ 15.39 | $ 17.39 | $ 2.00 | 13.00% | $ 15.60 | $ 17.60 | $ 2.00 | 12.82% |
| HMVSNL714 | HMVSNL715 | | | | | | | | |
| | Individual - ALL TIERS | $ 9.12 | $ 10.31 | $ 1.19 | 13.05% | $ 9.25 | $ 10.43 | $ 1.18 | 12.76% |
| | Family - TWO TIER | $ 22.80 | $ 25.77 | $ 2.97 | 13.03% | $ 23.11 | $ 26.08 | $ 2.97 | 12.85% |
| | Double - THREE TIER | $ 18.24 | $ 20.62 | $ 2.38 | 13.05% | $ 18.49 | $ 20.87 | $ 2.38 | 12.87% |
| | Family - THREE TIER | $ 23.71 | $ 26.81 | $ 3.10 | 13.07% | $ 24.04 | $ 27.13 | $ 3.09 | 12.85% |
| | Employee/Spouse - FOUR TIER | $ 18.24 | $ 20.62 | $ 2.38 | 13.05% | $ 18.49 | $ 20.87 | $ 2.38 | 12.87% |
| | Employee/Chld(rn) - FOUR TIER | $ 17.33 | $ 19.59 | $ 2.26 | 13.04% | $ 17.57 | $ 19.82 | $ 2.25 | 12.81% |
| | Family - FOUR TIER | $ 25.53 | $ 28.87 | $ 3.34 | 13.08% | $ 25.89 | $ 29.21 | $ 3.32 | 12.82% |
| HMVSNL814 | HMVSNL815 | | | | | | | | |
| | Individual - ALL TIERS | $ 13.86 | $ 15.67 | $ 1.81 | 13.06% | $ 14.06 | $ 15.86 | $ 1.80 | 12.80% |
| | Family - TWO TIER | $ 34.66 | $ 39.17 | $ 4.51 | 13.01% | $ 35.14 | $ 39.64 | $ 4.50 | 12.81% |
| | Double - THREE TIER | $ 27.73 | $ 31.34 | $ 3.61 | 13.02% | $ 28.11 | $ 31.71 | $ 3.60 | 12.81% |
| | Family - THREE TIER | $ 36.05 | $ 40.74 | $ 4.69 | 13.01% | $ 36.54 | $ 41.23 | $ 4.69 | 12.84% |
| | Employee/Spouse - FOUR TIER | $ 27.73 | $ 31.34 | $ 3.61 | 13.02% | $ 28.11 | $ 31.71 | $ 3.60 | 12.81% |
| | Employee/Chld(rn) - FOUR TIER | $ 26.34 | $ 29.77 | $ 3.43 | 13.02% | $ 26.71 | $ 30.13 | $ 3.42 | 12.80% |
| | Family - FOUR TIER | $ 38.82 | $ 43.87 | $ 5.05 | 13.01% | $ 39.35 | $ 44.40 | $ 5.05 | 12.83% |
| HMUNNL114 | HMUNNL115 | | | | | | | | |
| | Individual - ALL TIERS | $ 10.26 | $ 11.60 | $ 1.34 | 13.06% | $ 10.40 | $ 11.74 | $ 1.34 | 12.88% |
| | Family - TWO TIER | $ 25.66 | $ 28.99 | $ 3.33 | 12.98% | $ 26.01 | $ 29.34 | $ 3.33 | 12.80% |
| | Double - THREE TIER | $ 20.52 | $ 23.19 | $ 2.67 | 13.01% | $ 20.81 | $ 23.47 | $ 2.66 | 12.78% |
| | Family - THREE TIER | $ 26.68 | $ 30.15 | $ 3.47 | 13.01% | $ 27.05 | $ 30.51 | $ 3.46 | 12.79% |
| | Employee/Spouse - FOUR TIER | $ 20.52 | $ 23.19 | $ 2.67 | 13.01% | $ 20.81 | $ 23.47 | $ 2.66 | 12.78% |
| | Employee/Chld(rn) - FOUR TIER | $ 19.50 | $ 22.03 | $ 2.53 | 12.97% | $ 19.77 | $ 22.30 | $ 2.53 | 12.80% |
| | Family - FOUR TIER | $ 28.73 | $ 32.47 | $ 3.74 | 13.02% | $ 29.13 | $ 32.86 | $ 3.73 | 12.80% |
| HMUNNL214 | HMUNNL215 | | | | | | | | |
| | Individual - ALL TIERS | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | Family - TWO TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | Double - THREE TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | Family - THREE TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | Employee/Spouse - FOUR TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | Employee/Chld(rn) - FOUR TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | Family - FOUR TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| SRFHMELG14 | SRFHMELG15 | | | | | | | | |
| | Individual - ALL TIERS | $ 6.57 | $ 7.42 | $ 0.85 | 12.94% | $ 6.66 | $ 7.51 | $ 0.85 | 12.76% |
| | Family - TWO TIER | $ 16.42 | $ 18.55 | $ 2.13 | 12.97% | $ 16.65 | $ 18.77 | $ 2.12 | 12.73% |
| | Double - THREE TIER | $ 13.14 | $ 14.84 | $ 1.70 | 12.94% | $ 13.32 | $ 15.02 | $ 1.70 | 12.76% |
| | Family - THREE TIER | $ 17.08 | $ 19.29 | $ 2.21 | 12.94% | $ 17.31 | $ 19.52 | $ 2.21 | 12.77% |
| | Employee/Spouse - FOUR TIER | $ 13.14 | $ 14.84 | $ 1.70 | 12.94% | $ 13.32 | $ 15.02 | $ 1.70 | 12.76% |
| | Employee/Chld(rn) - FOUR TIER | $ 12.48 | $ 14.10 | $ 1.62 | 12.98% | $ 12.65 | $ 14.27 | $ 1.62 | 12.81% |
| | Family - FOUR TIER | $ 18.39 | $ 20.78 | $ 2.39 | 13.00% | $ 18.65 | $ 21.03 | $ 2.38 | 12.76% |
| HMTRAVL114 | HMTRAVL115 | | | | | | | | |
| | Individual - ALL TIERS | $ 13.18 | $ 14.91 | $ 1.73 | 13.13% | $ 13.36 | $ 15.09 | $ 1.73 | 12.95% |
| | Family - TWO TIER | $ 32.96 | $ 37.27 | $ 4.31 | 13.08% | $ 33.41 | $ 37.71 | $ 4.30 | 12.87% |
| | Double - THREE TIER | $ 26.37 | $ 29.81 | $ 3.44 | 13.05% | $ 26.73 | $ 30.17 | $ 3.44 | 12.87% |
| | Family - THREE TIER | $ 34.28 | $ 38.76 | $ 4.48 | 13.07% | $ 34.75 | $ 39.22 | $ 4.47 | 12.86% |
| | Employee/Spouse - FOUR TIER | $ 26.37 | $ 29.81 | $ 3.44 | 13.05% | $ 26.73 | $ 30.17 | $ 3.44 | 12.87% |
| | Employee/Chld(rn) - FOUR TIER | $ 25.05 | $ 28.32 | $ 3.27 | 13.05% | $ 25.39 | $ 28.66 | $ 3.27 | 12.88% |
| | Family - FOUR TIER | $ 36.91 | $ 41.74 | $ 4.83 | 13.09% | $ 37.42 | $ 42.24 | $ 4.82 | 12.88% |

**Capital District Physicians' Health Plan, Inc**
**Region 3 (Mid-Hudson)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 1 Current Rate | 2015 Quarter 1 Proposed Rate | Quarter 1 Amount of Adjustment | Quarter 1 Percent Change | 2014 Quarter 2 Current Rate | 2015 Quarter 2 Proposed Rate | Quarter 2 Amount of Adjustment | Quarter 2 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *First Quarter 2014 (1/1/2014 - 3/31/2014)* | | | | *Second Quarter 2014 (4/1/2014 - 6/30/2014)* | | | |
| HMTRAVL214 | HMTRAVL215 | | | | | | | | |
| | Individual - ALL TIERS | $ 24.93 | $ 28.29 | $ 3.36 | 13.48% | $ 25.28 | $ 28.63 | $ 3.35 | 13.25% |
| | Family - TWO TIER | $ 62.33 | $ 70.72 | $ 8.39 | 13.46% | $ 63.20 | $ 71.57 | $ 8.37 | 13.24% |
| | Double - THREE TIER | $ 49.87 | $ 56.58 | $ 6.71 | 13.45% | $ 50.56 | $ 57.26 | $ 6.70 | 13.25% |
| | Family - THREE TIER | $ 64.83 | $ 73.55 | $ 8.72 | 13.45% | $ 65.72 | $ 74.43 | $ 8.71 | 13.25% |
| | Employee/Spouse - FOUR TIER | $ 49.87 | $ 56.58 | $ 6.71 | 13.45% | $ 50.56 | $ 57.26 | $ 6.70 | 13.25% |
| | Employee/Chld(rn) - FOUR TIER | $ 47.37 | $ 53.75 | $ 6.38 | 13.47% | $ 48.03 | $ 54.39 | $ 6.36 | 13.24% |
| | Family - FOUR TIER | $ 69.82 | $ 79.21 | $ 9.39 | 13.45% | $ 70.78 | $ 80.16 | $ 9.38 | 13.25% |
| HMTRAVL314 | HMTRAVL315 | | | | | | | | |
| | Individual - ALL TIERS | $ 15.85 | $ 17.98 | $ 2.13 | 13.44% | $ 16.07 | $ 18.19 | $ 2.12 | 13.19% |
| | Family - TWO TIER | $ 39.62 | $ 44.95 | $ 5.33 | 13.45% | $ 40.17 | $ 45.49 | $ 5.32 | 13.24% |
| | Double - THREE TIER | $ 31.70 | $ 35.96 | $ 4.26 | 13.44% | $ 32.13 | $ 36.39 | $ 4.26 | 13.26% |
| | Family - THREE TIER | $ 41.20 | $ 46.75 | $ 5.55 | 13.47% | $ 41.77 | $ 47.31 | $ 5.54 | 13.26% |
| | Employee/Spouse - FOUR TIER | $ 31.70 | $ 35.96 | $ 4.26 | 13.44% | $ 32.13 | $ 36.39 | $ 4.26 | 13.26% |
| | Employee/Chld(rn) - FOUR TIER | $ 30.11 | $ 34.16 | $ 4.05 | 13.45% | $ 30.53 | $ 34.57 | $ 4.04 | 13.23% |
| | Family - FOUR TIER | $ 44.37 | $ 50.34 | $ 5.97 | 13.46% | $ 44.99 | $ 50.95 | $ 5.96 | 13.25% |
| HMWELL114 | HMWELL115 | | | | | | | | |
| | Individual - ALL TIERS | $ 0.04 | $ 0.04 | $ - | 0.00% | $ 0.04 | $ 0.04 | $ - | 0.00% |
| | Family - TWO TIER | $ 0.10 | $ 0.11 | $ 0.01 | 10.00% | $ 0.10 | $ 0.11 | $ 0.01 | 10.00% |
| | Double - THREE TIER | $ 0.08 | $ 0.09 | $ 0.01 | 12.50% | $ 0.08 | $ 0.09 | $ 0.01 | 12.50% |
| | Family - THREE TIER | $ 0.10 | $ 0.11 | $ 0.01 | 10.00% | $ 0.10 | $ 0.11 | $ 0.01 | 10.00% |
| | Employee/Spouse - FOUR TIER | $ 0.08 | $ 0.09 | $ 0.01 | 12.50% | $ 0.08 | $ 0.09 | $ 0.01 | 12.50% |
| | Employee/Chld(rn) - FOUR TIER | $ 0.08 | $ 0.08 | $ - | 0.00% | $ 0.08 | $ 0.08 | $ - | 0.00% |
| | Family - FOUR TIER | $ 0.11 | $ 0.12 | $ 0.01 | 9.09% | $ 0.11 | $ 0.12 | $ 0.01 | 9.09% |
| HMWELL214 | HMWELL215 | | | | | | | | |
| | Individual - ALL TIERS | $ 0.05 | $ 0.05 | $ - | 0.00% | $ 0.05 | $ 0.05 | $ - | 0.00% |
| | Family - TWO TIER | $ 0.13 | $ 0.12 | $ (0.01) | -7.69% | $ 0.13 | $ 0.12 | $ (0.01) | -7.69% |
| | Double - THREE TIER | $ 0.10 | $ 0.10 | $ - | 0.00% | $ 0.10 | $ 0.10 | $ - | 0.00% |
| | Family - THREE TIER | $ 0.13 | $ 0.13 | $ - | 0.00% | $ 0.13 | $ 0.13 | $ - | 0.00% |
| | Employee/Spouse - FOUR TIER | $ 0.10 | $ 0.10 | $ - | 0.00% | $ 0.10 | $ 0.10 | $ - | 0.00% |
| | Employee/Chld(rn) - FOUR TIER | $ 0.10 | $ 0.09 | $ (0.01) | -10.00% | $ 0.10 | $ 0.09 | $ (0.01) | -10.00% |
| | Family - FOUR TIER | $ 0.14 | $ 0.14 | $ - | 0.00% | $ 0.14 | $ 0.14 | $ - | 0.00% |
| HMWWREMVELG | HMWWREMVELG | | | | | | | | |
| | Individual - ALL TIERS | $ (4.30) | $ (4.67) | $ (0.37) | 8.60% | $ (4.30) | $ (4.67) | $ (0.37) | 8.60% |
| | Family - TWO TIER | $ (10.75) | $ (11.68) | $ (0.93) | 8.65% | $ (10.75) | $ (11.68) | $ (0.93) | 8.65% |
| | Double - THREE TIER | $ (8.60) | $ (9.34) | $ (0.74) | 8.60% | $ (8.60) | $ (9.34) | $ (0.74) | 8.60% |
| | Family - THREE TIER | $ (11.18) | $ (12.14) | $ (0.96) | 8.59% | $ (11.18) | $ (12.14) | $ (0.96) | 8.59% |
| | Employee/Spouse - FOUR TIER | $ (8.60) | $ (9.34) | $ (0.74) | 8.60% | $ (8.60) | $ (9.34) | $ (0.74) | 8.60% |
| | Employee/Chld(rn) - FOUR TIER | $ (8.17) | $ (8.88) | $ (0.71) | 8.69% | $ (8.17) | $ (8.88) | $ (0.71) | 8.69% |
| | Family - FOUR TIER | $ (12.04) | $ (13.08) | $ (1.04) | 8.64% | $ (12.04) | $ (13.08) | $ (1.04) | 8.64% |
| NYSHIPAMEND-2014 | NYSHIPAMEND-2015 | | | | | | | | |
| | Individual - ALL TIERS | $ 0.34 | $ 0.38 | $ 0.04 | 11.76% | $ 0.34 | $ 0.39 | $ 0.05 | 14.71% |
| | Family - TWO TIER | $ 0.84 | $ 0.96 | $ 0.12 | 14.29% | $ 0.85 | $ 0.97 | $ 0.12 | 14.12% |
| | Double - THREE TIER | $ 0.67 | $ 0.77 | $ 0.10 | 14.93% | $ 0.68 | $ 0.78 | $ 0.10 | 14.71% |
| | Family - THREE TIER | $ 0.88 | $ 1.00 | $ 0.12 | 13.64% | $ 0.89 | $ 1.01 | $ 0.12 | 13.48% |
| | Employee/Spouse - FOUR TIER | $ 0.67 | $ 0.77 | $ 0.10 | 14.93% | $ 0.68 | $ 0.78 | $ 0.10 | 14.71% |
| | Employee/Chld(rn) - FOUR TIER | $ 0.64 | $ 0.73 | $ 0.09 | 14.06% | $ 0.65 | $ 0.74 | $ 0.09 | 13.85% |
| | Family - FOUR TIER | $ 0.94 | $ 1.08 | $ 0.14 | 14.89% | $ 0.96 | $ 1.09 | $ 0.13 | 13.54% |
| HMDMELCPAP | HMDMELCPAP | | | | | | | | |
| | Individual - ALL TIERS | $ 0.34 | $ 0.38 | $ 0.04 | 11.76% | $ 0.34 | $ 0.39 | $ 0.05 | 14.71% |
| | Family - TWO TIER | $ 0.85 | $ 0.96 | $ 0.11 | 12.94% | $ 0.86 | $ 0.97 | $ 0.11 | 12.79% |
| | Double - THREE TIER | $ 0.68 | $ 0.77 | $ 0.09 | 13.24% | $ 0.68 | $ 0.78 | $ 0.10 | 14.71% |
| | Family - THREE TIER | $ 0.88 | $ 1.00 | $ 0.12 | 13.64% | $ 0.89 | $ 1.01 | $ 0.12 | 13.48% |
| | Employee/Spouse - FOUR TIER | $ 0.68 | $ 0.77 | $ 0.09 | 13.24% | $ 0.69 | $ 0.78 | $ 0.09 | 13.04% |
| | Employee/Chld(rn) - FOUR TIER | $ 0.64 | $ 0.73 | $ 0.09 | 14.06% | $ 0.65 | $ 0.74 | $ 0.09 | 13.85% |
| | Family - FOUR TIER | $ 0.95 | $ 1.08 | $ 0.13 | 13.68% | $ 0.96 | $ 1.09 | $ 0.13 | 13.54% |

**Capital District Physicians' Health Plan, Inc**
**Region 3 (Mid-Hudson)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 3 Current Rate | 2015 Quarter 3 Proposed Rate | Quarter 3 Amount of Adjustment | Quarter 3 Percent Change | 2014 Quarter 4 Current Rate | 2015 Quarter 4 Proposed Rate | Quarter 4 Amount of Adjustment | Quarter 4 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *Third Quarter 2014 (7/1/2014 - 9/30/2014)* | | | | *Fourth Quarter 2014 (10/1/2014 - 12/31/2014)* | | | |
| HMTRAVL214 | HMTRAVL215 | | | | | | | | |
| | Individual - ALL TIERS | $ 25.63 | $ 28.97 | $ 3.34 | 13.03% | $ 25.98 | $ 29.32 | $ 3.34 | 12.86% |
| | Family - TWO TIER | $ 64.07 | $ 72.43 | $ 8.36 | 13.05% | $ 64.95 | $ 73.30 | $ 8.35 | 12.86% |
| | Double - THREE TIER | $ 51.25 | $ 57.94 | $ 6.69 | 13.05% | $ 51.96 | $ 58.64 | $ 6.68 | 12.86% |
| | Family - THREE TIER | $ 66.63 | $ 75.33 | $ 8.70 | 13.06% | $ 67.55 | $ 76.23 | $ 8.68 | 12.85% |
| | Employee/Spouse - FOUR TIER | $ 51.25 | $ 57.94 | $ 6.69 | 13.05% | $ 51.96 | $ 58.64 | $ 6.68 | 12.86% |
| | Employee/Chld(rn) - FOUR TIER | $ 48.69 | $ 55.05 | $ 6.36 | 13.06% | $ 49.36 | $ 55.71 | $ 6.35 | 12.86% |
| | Family - FOUR TIER | $ 71.76 | $ 81.12 | $ 9.36 | 13.04% | $ 72.75 | $ 82.10 | $ 9.35 | 12.85% |
| HMTRAVL314 | HMTRAVL315 | | | | | | | | |
| | Individual - ALL TIERS | $ 16.29 | $ 18.41 | $ 2.12 | 13.01% | $ 16.51 | $ 18.63 | $ 2.12 | 12.84% |
| | Family - TWO TIER | $ 40.72 | $ 46.03 | $ 5.31 | 13.04% | $ 41.28 | $ 46.58 | $ 5.30 | 12.84% |
| | Double - THREE TIER | $ 32.58 | $ 36.83 | $ 4.25 | 13.04% | $ 33.03 | $ 37.27 | $ 4.24 | 12.84% |
| | Family - THREE TIER | $ 42.35 | $ 47.87 | $ 5.52 | 13.03% | $ 42.93 | $ 48.45 | $ 5.52 | 12.86% |
| | Employee/Spouse - FOUR TIER | $ 32.58 | $ 36.83 | $ 4.25 | 13.04% | $ 33.03 | $ 37.27 | $ 4.24 | 12.84% |
| | Employee/Chld(rn) - FOUR TIER | $ 30.95 | $ 34.98 | $ 4.03 | 13.02% | $ 31.37 | $ 35.40 | $ 4.03 | 12.85% |
| | Family - FOUR TIER | $ 45.61 | $ 51.56 | $ 5.95 | 13.05% | $ 46.24 | $ 52.18 | $ 5.94 | 12.85% |
| HMWELL114 | HMWELL115 | | | | | | | | |
| | Individual - ALL TIERS | $ 0.04 | $ 0.04 | $ - | 0.00% | $ 0.04 | $ 0.04 | $ - | 0.00% |
| | Family - TWO TIER | $ 0.10 | $ 0.11 | $ 0.01 | 10.00% | $ 0.10 | $ 0.11 | $ 0.01 | 10.00% |
| | Double - THREE TIER | $ 0.08 | $ 0.09 | $ 0.01 | 12.50% | $ 0.08 | $ 0.09 | $ 0.01 | 12.50% |
| | Family - THREE TIER | $ 0.10 | $ 0.11 | $ 0.01 | 10.00% | $ 0.10 | $ 0.11 | $ 0.01 | 10.00% |
| | Employee/Spouse - FOUR TIER | $ 0.08 | $ 0.09 | $ 0.01 | 12.50% | $ 0.08 | $ 0.09 | $ 0.01 | 12.50% |
| | Employee/Chld(rn) - FOUR TIER | $ 0.08 | $ 0.08 | $ - | 0.00% | $ 0.08 | $ 0.08 | $ - | 0.00% |
| | Family - FOUR TIER | $ 0.11 | $ 0.12 | $ 0.01 | 9.09% | $ 0.11 | $ 0.12 | $ 0.01 | 9.09% |
| HMWELL214 | HMWELL215 | | | | | | | | |
| | Individual - ALL TIERS | $ 0.05 | $ 0.05 | $ - | 0.00% | $ 0.05 | $ 0.05 | $ - | 0.00% |
| | Family - TWO TIER | $ 0.13 | $ 0.12 | $ (0.01) | -7.69% | $ 0.13 | $ 0.12 | $ (0.01) | -7.69% |
| | Double - THREE TIER | $ 0.10 | $ 0.10 | $ - | 0.00% | $ 0.10 | $ 0.10 | $ - | 0.00% |
| | Family - THREE TIER | $ 0.13 | $ 0.13 | $ - | 0.00% | $ 0.13 | $ 0.13 | $ - | 0.00% |
| | Employee/Spouse - FOUR TIER | $ 0.10 | $ 0.10 | $ - | 0.00% | $ 0.10 | $ 0.10 | $ - | 0.00% |
| | Employee/Chld(rn) - FOUR TIER | $ 0.10 | $ 0.09 | $ (0.01) | -10.00% | $ 0.10 | $ 0.09 | $ (0.01) | -10.00% |
| | Family - FOUR TIER | $ 0.14 | $ 0.14 | $ - | 0.00% | $ 0.14 | $ 0.14 | $ - | 0.00% |
| HMWWREMVELG | HMWWREMVELG | | | | | | | | |
| | Individual - ALL TIERS | $ (4.30) | $ (4.67) | $ (0.37) | 8.60% | $ (4.30) | $ (4.67) | $ (0.37) | 8.60% |
| | Family - TWO TIER | $ (10.75) | $ (11.68) | $ (0.93) | 8.65% | $ (10.75) | $ (11.68) | $ (0.93) | 8.65% |
| | Double - THREE TIER | $ (8.60) | $ (9.34) | $ (0.74) | 8.60% | $ (8.60) | $ (9.34) | $ (0.74) | 8.60% |
| | Family - THREE TIER | $ (11.18) | $ (12.14) | $ (0.96) | 8.59% | $ (11.18) | $ (12.14) | $ (0.96) | 8.59% |
| | Employee/Spouse - FOUR TIER | $ (8.60) | $ (9.34) | $ (0.74) | 8.60% | $ (8.60) | $ (9.34) | $ (0.74) | 8.60% |
| | Employee/Chld(rn) - FOUR TIER | $ (8.17) | $ (8.88) | $ (0.71) | 8.69% | $ (8.17) | $ (8.88) | $ (0.71) | 8.69% |
| | Family - FOUR TIER | $ (12.04) | $ (13.08) | $ (1.04) | 8.64% | $ (12.04) | $ (13.08) | $ (1.04) | 8.64% |
| NYSHIPAMEND-2014 | NYSHIPAMEND-2015 | | | | | | | | |
| | Individual - ALL TIERS | $ 0.35 | $ 0.39 | $ 0.04 | 11.43% | $ 0.35 | $ 0.40 | $ 0.05 | 14.29% |
| | Family - TWO TIER | $ 0.87 | $ 0.99 | $ 0.12 | 13.79% | $ 0.88 | $ 1.00 | $ 0.12 | 13.64% |
| | Double - THREE TIER | $ 0.69 | $ 0.79 | $ 0.10 | 14.49% | $ 0.70 | $ 0.80 | $ 0.10 | 14.29% |
| | Family - THREE TIER | $ 0.90 | $ 1.02 | $ 0.12 | 13.33% | $ 0.91 | $ 1.04 | $ 0.13 | 14.29% |
| | Employee/Spouse - FOUR TIER | $ 0.69 | $ 0.79 | $ 0.10 | 14.49% | $ 0.70 | $ 0.80 | $ 0.10 | 14.29% |
| | Employee/Chld(rn) - FOUR TIER | $ 0.66 | $ 0.75 | $ 0.09 | 13.64% | $ 0.67 | $ 0.76 | $ 0.09 | 13.43% |
| | Family - FOUR TIER | $ 0.97 | $ 1.10 | $ 0.13 | 13.40% | $ 0.98 | $ 1.12 | $ 0.14 | 14.29% |
| HMDMELCPAP | HMDMELCPAP | | | | | | | | |
| | Individual - ALL TIERS | $ 0.35 | $ 0.39 | $ 0.04 | 11.43% | $ 0.35 | $ 0.40 | $ 0.05 | 14.29% |
| | Family - TWO TIER | $ 0.87 | $ 0.99 | $ 0.12 | 13.79% | $ 0.88 | $ 1.00 | $ 0.12 | 13.64% |
| | Double - THREE TIER | $ 0.69 | $ 0.79 | $ 0.10 | 14.49% | $ 0.70 | $ 0.80 | $ 0.10 | 14.29% |
| | Family - THREE TIER | $ 0.90 | $ 1.02 | $ 0.12 | 13.33% | $ 0.92 | $ 1.04 | $ 0.12 | 13.04% |
| | Employee/Spouse - FOUR TIER | $ 0.69 | $ 0.79 | $ 0.10 | 14.49% | $ 0.70 | $ 0.80 | $ 0.10 | 14.29% |
| | Employee/Chld(rn) - FOUR TIER | $ 0.66 | $ 0.75 | $ 0.09 | 13.64% | $ 0.67 | $ 0.76 | $ 0.09 | 13.43% |
| | Family - FOUR TIER | $ 0.97 | $ 1.10 | $ 0.13 | 13.40% | $ 0.99 | $ 1.12 | $ 0.13 | 13.13% |

**Capital District Physicians' Health Plan, Inc**
**Region 6 (Syracuse)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 1 Current Rate | 2015 Quarter 1 Proposed Rate | Quarter 1 Amount of Adjustment | Quarter 1 Percent Change | 2014 Quarter 2 Current Rate | 2015 Quarter 2 Proposed Rate | Quarter 2 Amount of Adjustment | Quarter 2 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *First Quarter 2014 (1/1/2014 - 3/31/2014)* | | | | *Second Quarter 2014 (4/1/2014 - 6/30/2014)* | | | |
| HMDMEL214 | HMDMEL215 | | | | | | | | |
| | Individual - ALL TIERS | $ 1.48 | $ 1.61 | $ 0.13 | 8.78% | $ 1.50 | $ 1.63 | $ 0.13 | 8.67% |
| | Family - TWO TIER | $ 3.70 | $ 4.02 | $ 0.32 | 8.65% | $ 3.76 | $ 4.07 | $ 0.31 | 8.24% |
| | Double - THREE TIER | $ 2.96 | $ 3.22 | $ 0.26 | 8.78% | $ 3.00 | $ 3.25 | $ 0.25 | 8.33% |
| | Family - THREE TIER | $ 3.85 | $ 4.18 | $ 0.33 | 8.57% | $ 3.91 | $ 4.23 | $ 0.32 | 8.18% |
| | Employee/Spouse - FOUR TIER | $ 2.96 | $ 3.22 | $ 0.26 | 8.78% | $ 3.00 | $ 3.25 | $ 0.25 | 8.33% |
| | Employee/Chld(rn) - FOUR TIER | $ 2.82 | $ 3.06 | $ 0.24 | 8.51% | $ 2.85 | $ 3.09 | $ 0.24 | 8.42% |
| | Family - FOUR TIER | $ 4.15 | $ 4.50 | $ 0.35 | 8.43% | $ 4.21 | $ 4.56 | $ 0.35 | 8.31% |
| HMEXAL114 | HMEXAL115 | | | | | | | | |
| | Individual - ALL TIERS | $ (0.19) | $ (0.21) | $ (0.02) | 10.53% | $ (0.19) | $ (0.21) | $ (0.02) | 10.53% |
| | Family - TWO TIER | $ (0.47) | $ (0.52) | $ (0.05) | 10.64% | $ (0.48) | $ (0.52) | $ (0.04) | 8.33% |
| | Double - THREE TIER | $ (0.38) | $ (0.41) | $ (0.03) | 7.89% | $ (0.38) | $ (0.42) | $ (0.04) | 10.53% |
| | Family - THREE TIER | $ (0.49) | $ (0.54) | $ (0.05) | 10.20% | $ (0.50) | $ (0.54) | $ (0.04) | 8.00% |
| | Employee/Spouse - FOUR TIER | $ (0.38) | $ (0.41) | $ (0.03) | 7.89% | $ (0.38) | $ (0.42) | $ (0.04) | 10.53% |
| | Employee/Chld(rn) - FOUR TIER | $ (0.36) | $ (0.39) | $ (0.03) | 8.33% | $ (0.36) | $ (0.40) | $ (0.04) | 11.11% |
| | Family - FOUR TIER | $ (0.53) | $ (0.58) | $ (0.05) | 9.43% | $ (0.54) | $ (0.59) | $ (0.05) | 9.26% |
| HMEXAL214 | HMEXAL215 | | | | | | | | |
| | Individual - ALL TIERS | $ (0.39) | $ (0.43) | $ (0.04) | 10.26% | $ (0.40) | $ (0.43) | $ (0.03) | 7.50% |
| | Family - TWO TIER | $ (0.97) | $ (1.07) | $ (0.10) | 10.31% | $ (0.99) | $ (1.08) | $ (0.09) | 9.09% |
| | Double - THREE TIER | $ (0.78) | $ (0.85) | $ (0.07) | 8.97% | $ (0.79) | $ (0.86) | $ (0.07) | 8.86% |
| | Family - THREE TIER | $ (1.01) | $ (1.11) | $ (0.10) | 9.90% | $ (1.03) | $ (1.12) | $ (0.09) | 8.74% |
| | Employee/Spouse - FOUR TIER | $ (0.78) | $ (0.85) | $ (0.07) | 8.97% | $ (0.79) | $ (0.86) | $ (0.07) | 8.86% |
| | Employee/Chld(rn) - FOUR TIER | $ (0.74) | $ (0.81) | $ (0.07) | 9.46% | $ (0.75) | $ (0.82) | $ (0.07) | 9.33% |
| | Family - FOUR TIER | $ (1.09) | $ (1.19) | $ (0.10) | 9.17% | $ (1.11) | $ (1.21) | $ (0.10) | 9.01% |
| HMEXAL314 | HMEXAL315 | | | | | | | | |
| | Individual - ALL TIERS | $ (0.14) | $ (0.16) | $ (0.02) | 14.29% | $ (0.15) | $ (0.16) | $ (0.01) | 6.67% |
| | Family - TWO TIER | $ (0.36) | $ (0.40) | $ (0.04) | 11.11% | $ (0.37) | $ (0.40) | $ (0.03) | 8.11% |
| | Double - THREE TIER | $ (0.29) | $ (0.32) | $ (0.03) | 10.34% | $ (0.29) | $ (0.32) | $ (0.03) | 10.34% |
| | Family - THREE TIER | $ (0.38) | $ (0.41) | $ (0.03) | 7.89% | $ (0.38) | $ (0.42) | $ (0.04) | 10.53% |
| | Employee/Spouse - FOUR TIER | $ (0.29) | $ (0.32) | $ (0.03) | 10.34% | $ (0.29) | $ (0.32) | $ (0.03) | 10.34% |
| | Employee/Chld(rn) - FOUR TIER | $ (0.28) | $ (0.30) | $ (0.02) | 7.14% | $ (0.28) | $ (0.30) | $ (0.02) | 7.14% |
| | Family - FOUR TIER | $ (0.41) | $ (0.44) | $ (0.03) | 7.32% | $ (0.41) | $ (0.45) | $ (0.04) | 9.76% |
| HMLABL14 | HMLABL15 | | | | | | | | |
| | Individual - ALL TIERS | $ 0.50 | $ 0.55 | $ 0.05 | 10.00% | $ 0.51 | $ 0.55 | $ 0.04 | 7.84% |
| | Family - TWO TIER | $ 1.25 | $ 1.37 | $ 0.12 | 9.60% | $ 1.27 | $ 1.39 | $ 0.12 | 9.45% |
| | Double - THREE TIER | $ 1.00 | $ 1.10 | $ 0.10 | 10.00% | $ 1.02 | $ 1.11 | $ 0.09 | 8.82% |
| | Family - THREE TIER | $ 1.30 | $ 1.43 | $ 0.13 | 10.00% | $ 1.32 | $ 1.44 | $ 0.12 | 9.09% |
| | Employee/Spouse - FOUR TIER | $ 1.00 | $ 1.10 | $ 0.10 | 10.00% | $ 1.02 | $ 1.11 | $ 0.09 | 8.82% |
| | Employee/Chld(rn) - FOUR TIER | $ 0.95 | $ 1.04 | $ 0.09 | 9.47% | $ 0.97 | $ 1.05 | $ 0.08 | 8.25% |
| | Family - FOUR TIER | $ 1.40 | $ 1.54 | $ 0.14 | 10.00% | $ 1.42 | $ 1.55 | $ 0.13 | 9.15% |
| HMSNFL114 | HMSNFL115 | | | | | | | | |
| | Individual - ALL TIERS | $ 0.71 | $ 0.78 | $ 0.07 | 9.86% | $ 0.72 | $ 0.79 | $ 0.07 | 9.72% |
| | Family - TWO TIER | $ 1.78 | $ 1.95 | $ 0.17 | 9.55% | $ 1.81 | $ 1.97 | $ 0.16 | 8.84% |
| | Double - THREE TIER | $ 1.43 | $ 1.56 | $ 0.13 | 9.09% | $ 1.45 | $ 1.58 | $ 0.13 | 8.97% |
| | Family - THREE TIER | $ 1.85 | $ 2.03 | $ 0.18 | 9.73% | $ 1.88 | $ 2.05 | $ 0.17 | 9.04% |
| | Employee/Spouse - FOUR TIER | $ 1.43 | $ 1.56 | $ 0.13 | 9.09% | $ 1.45 | $ 1.58 | $ 0.13 | 8.97% |
| | Employee/Chld(rn) - FOUR TIER | $ 1.35 | $ 1.48 | $ 0.13 | 9.63% | $ 1.37 | $ 1.50 | $ 0.13 | 9.49% |
| | Family - FOUR TIER | $ 2.00 | $ 2.18 | $ 0.18 | 9.00% | $ 2.02 | $ 2.21 | $ 0.19 | 9.41% |
| HMVSNL114 | HMVSNL115 | | | | | | | | |
| | Individual - ALL TIERS | $ 3.30 | $ 3.58 | $ 0.28 | 8.48% | $ 3.34 | $ 3.62 | $ 0.28 | 8.38% |
| | Family - TWO TIER | $ 8.25 | $ 8.95 | $ 0.70 | 8.48% | $ 8.36 | $ 9.06 | $ 0.70 | 8.37% |
| | Double - THREE TIER | $ 6.60 | $ 7.16 | $ 0.56 | 8.48% | $ 6.69 | $ 7.25 | $ 0.56 | 8.37% |
| | Family - THREE TIER | $ 8.58 | $ 9.31 | $ 0.73 | 8.51% | $ 8.69 | $ 9.42 | $ 0.73 | 8.40% |
| | Employee/Spouse - FOUR TIER | $ 6.60 | $ 7.16 | $ 0.56 | 8.48% | $ 6.69 | $ 7.25 | $ 0.56 | 8.37% |
| | Employee/Chld(rn) - FOUR TIER | $ 6.27 | $ 6.81 | $ 0.54 | 8.61% | $ 6.35 | $ 6.89 | $ 0.54 | 8.50% |
| | Family - FOUR TIER | $ 9.23 | $ 10.03 | $ 0.80 | 8.67% | $ 9.36 | $ 10.15 | $ 0.79 | 8.44% |
| HMVSNL214 | HMVSNL215 | | | | | | | | |
| | Individual - ALL TIERS | $ 2.53 | $ 2.75 | $ 0.22 | 8.70% | $ 2.56 | $ 2.79 | $ 0.23 | 8.98% |
| | Family - TWO TIER | $ 6.32 | $ 6.88 | $ 0.56 | 8.86% | $ 6.41 | $ 6.97 | $ 0.56 | 8.74% |
| | Double - THREE TIER | $ 5.06 | $ 5.51 | $ 0.45 | 8.89% | $ 5.13 | $ 5.57 | $ 0.44 | 8.58% |
| | Family - THREE TIER | $ 6.58 | $ 7.16 | $ 0.58 | 8.81% | $ 6.67 | $ 7.24 | $ 0.57 | 8.55% |
| | Employee/Spouse - FOUR TIER | $ 5.06 | $ 5.51 | $ 0.45 | 8.89% | $ 5.13 | $ 5.57 | $ 0.44 | 8.58% |
| | Employee/Chld(rn) - FOUR TIER | $ 4.81 | $ 5.23 | $ 0.42 | 8.73% | $ 4.87 | $ 5.29 | $ 0.42 | 8.62% |
| | Family - FOUR TIER | $ 7.08 | $ 7.71 | $ 0.63 | 8.90% | $ 7.18 | $ 7.80 | $ 0.62 | 8.64% |
| HMVSNL314 | HMVSNL315 | | | | | | | | |
| | Individual - ALL TIERS | $ 6.77 | $ 7.36 | $ 0.59 | 8.71% | $ 6.87 | $ 7.45 | $ 0.58 | 8.44% |
| | Family - TWO TIER | $ 16.94 | $ 18.40 | $ 1.46 | 8.62% | $ 17.17 | $ 18.62 | $ 1.45 | 8.44% |
| | Double - THREE TIER | $ 13.55 | $ 14.72 | $ 1.17 | 8.63% | $ 13.74 | $ 14.89 | $ 1.15 | 8.37% |
| | Family - THREE TIER | $ 17.61 | $ 19.13 | $ 1.52 | 8.63% | $ 17.86 | $ 19.36 | $ 1.50 | 8.40% |
| | Employee/Spouse - FOUR TIER | $ 13.55 | $ 14.72 | $ 1.17 | 8.63% | $ 13.74 | $ 14.89 | $ 1.15 | 8.37% |
| | Employee/Chld(rn) - FOUR TIER | $ 12.87 | $ 13.98 | $ 1.11 | 8.62% | $ 13.05 | $ 14.15 | $ 1.10 | 8.43% |
| | Family - FOUR TIER | $ 18.97 | $ 20.60 | $ 1.63 | 8.59% | $ 19.23 | $ 20.85 | $ 1.62 | 8.42% |

**Capital District Physicians' Health Plan, Inc**
**Region 6 (Syracuse)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 3 Current Rate | 2015 Quarter 3 Proposed Rate | Quarter 3 Amount of Adjustment | Quarter 3 Percent Change | 2014 Quarter 4 Current Rate | 2015 Quarter 4 Proposed Rate | Quarter 4 Amount of Adjustment | Quarter 4 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *Third Quarter 2014 (7/1/2014 - 9/30/2014)* | | | | *Fourth Quarter 2014 (10/1/2014 - 12/31/2014)* | | | |
| HMDMEL214 | HMDMEL215 | | | | | | | | |
| | Individual - ALL TIERS | $ 1.52 | $ 1.65 | $ 0.13 | 8.55% | $ 1.54 | $ 1.67 | $ 0.13 | 8.44% |
| | Family - TWO TIER | $ 3.81 | $ 4.12 | $ 0.31 | 8.14% | $ 3.86 | $ 4.17 | $ 0.31 | 8.03% |
| | Double - THREE TIER | $ 3.05 | $ 3.29 | $ 0.24 | 7.87% | $ 3.09 | $ 3.33 | $ 0.24 | 7.77% |
| | Family - THREE TIER | $ 3.96 | $ 4.28 | $ 0.32 | 8.08% | $ 4.01 | $ 4.33 | $ 0.32 | 7.98% |
| | Employee/Spouse - FOUR TIER | $ 3.05 | $ 3.29 | $ 0.24 | 7.87% | $ 3.09 | $ 3.33 | $ 0.24 | 7.77% |
| | Employee/Chld(rn) - FOUR TIER | $ 2.89 | $ 3.13 | $ 0.24 | 8.30% | $ 2.93 | $ 3.17 | $ 0.24 | 8.19% |
| | Family - FOUR TIER | $ 4.26 | $ 4.61 | $ 0.35 | 8.22% | $ 4.32 | $ 4.67 | $ 0.35 | 8.10% |
| HMEXAL114 | HMEXAL115 | | | | | | | | |
| | Individual - ALL TIERS | $ (0.19) | $ (0.21) | $ (0.02) | 10.53% | $ (0.20) | $ (0.21) | $ (0.01) | 5.00% |
| | Family - TWO TIER | $ (0.49) | $ (0.53) | $ (0.04) | 8.16% | $ (0.49) | $ (0.54) | $ (0.05) | 10.20% |
| | Double - THREE TIER | $ (0.39) | $ (0.42) | $ (0.03) | 7.69% | $ (0.39) | $ (0.43) | $ (0.04) | 10.26% |
| | Family - THREE TIER | $ (0.51) | $ (0.55) | $ (0.04) | 7.84% | $ (0.51) | $ (0.56) | $ (0.05) | 9.80% |
| | Employee/Spouse - FOUR TIER | $ (0.39) | $ (0.42) | $ (0.03) | 7.69% | $ (0.39) | $ (0.43) | $ (0.04) | 10.26% |
| | Employee/Chld(rn) - FOUR TIER | $ (0.37) | $ (0.40) | $ (0.03) | 8.11% | $ (0.38) | $ (0.41) | $ (0.03) | 7.89% |
| | Family - FOUR TIER | $ (0.55) | $ (0.59) | $ (0.04) | 7.27% | $ (0.55) | $ (0.60) | $ (0.05) | 9.09% |
| HMEXAL214 | HMEXAL215 | | | | | | | | |
| | Individual - ALL TIERS | $ (0.40) | $ (0.44) | $ (0.04) | 10.00% | $ (0.41) | $ (0.44) | $ (0.03) | 7.32% |
| | Family - TWO TIER | $ (1.00) | $ (1.09) | $ (0.09) | 9.00% | $ (1.02) | $ (1.10) | $ (0.08) | 7.84% |
| | Double - THREE TIER | $ (0.80) | $ (0.87) | $ (0.07) | 8.75% | $ (0.81) | $ (0.88) | $ (0.07) | 8.64% |
| | Family - THREE TIER | $ (1.04) | $ (1.14) | $ (0.10) | 9.62% | $ (1.06) | $ (1.15) | $ (0.09) | 8.49% |
| | Employee/Spouse - FOUR TIER | $ (0.80) | $ (0.87) | $ (0.07) | 8.75% | $ (0.81) | $ (0.88) | $ (0.07) | 8.64% |
| | Employee/Chld(rn) - FOUR TIER | $ (0.76) | $ (0.83) | $ (0.07) | 9.21% | $ (0.77) | $ (0.84) | $ (0.07) | 9.09% |
| | Family - FOUR TIER | $ (1.12) | $ (1.22) | $ (0.10) | 8.93% | $ (1.14) | $ (1.24) | $ (0.10) | 8.77% |
| HMEXAL314 | HMEXAL315 | | | | | | | | |
| | Individual - ALL TIERS | $ (0.15) | $ (0.16) | $ (0.01) | 6.67% | $ (0.15) | $ (0.16) | $ (0.01) | 6.67% |
| | Family - TWO TIER | $ (0.37) | $ (0.41) | $ (0.04) | 10.81% | $ (0.38) | $ (0.41) | $ (0.03) | 7.89% |
| | Double - THREE TIER | $ (0.30) | $ (0.32) | $ (0.02) | 6.67% | $ (0.30) | $ (0.33) | $ (0.03) | 10.00% |
| | Family - THREE TIER | $ (0.39) | $ (0.42) | $ (0.03) | 7.69% | $ (0.39) | $ (0.43) | $ (0.04) | 10.26% |
| | Employee/Spouse - FOUR TIER | $ (0.30) | $ (0.32) | $ (0.02) | 6.67% | $ (0.30) | $ (0.33) | $ (0.03) | 10.00% |
| | Employee/Chld(rn) - FOUR TIER | $ (0.28) | $ (0.31) | $ (0.03) | 10.71% | $ (0.29) | $ (0.31) | $ (0.02) | 6.90% |
| | Family - FOUR TIER | $ (0.42) | $ (0.45) | $ (0.03) | 7.14% | $ (0.42) | $ (0.46) | $ (0.04) | 9.52% |
| HMLABL14 | HMLABL15 | | | | | | | | |
| | Individual - ALL TIERS | $ 0.52 | $ 0.56 | $ 0.04 | 7.69% | $ 0.52 | $ 0.57 | $ 0.05 | 9.62% |
| | Family - TWO TIER | $ 1.29 | $ 1.40 | $ 0.11 | 8.53% | $ 1.31 | $ 1.42 | $ 0.11 | 8.40% |
| | Double - THREE TIER | $ 1.03 | $ 1.12 | $ 0.09 | 8.74% | $ 1.04 | $ 1.14 | $ 0.10 | 9.62% |
| | Family - THREE TIER | $ 1.34 | $ 1.46 | $ 0.12 | 8.96% | $ 1.36 | $ 1.48 | $ 0.12 | 8.82% |
| | Employee/Spouse - FOUR TIER | $ 1.03 | $ 1.12 | $ 0.09 | 8.74% | $ 1.04 | $ 1.14 | $ 0.10 | 9.62% |
| | Employee/Chld(rn) - FOUR TIER | $ 0.98 | $ 1.07 | $ 0.09 | 9.18% | $ 0.99 | $ 1.08 | $ 0.09 | 9.09% |
| | Family - FOUR TIER | $ 1.44 | $ 1.57 | $ 0.13 | 9.03% | $ 1.46 | $ 1.59 | $ 0.13 | 8.90% |
| HMSNFL114 | HMSNFL115 | | | | | | | | |
| | Individual - ALL TIERS | $ 0.73 | $ 0.80 | $ 0.07 | 9.59% | $ 0.74 | $ 0.81 | $ 0.07 | 9.46% |
| | Family - TWO TIER | $ 1.83 | $ 2.00 | $ 0.17 | 9.29% | $ 1.86 | $ 2.02 | $ 0.16 | 8.60% |
| | Double - THREE TIER | $ 1.47 | $ 1.60 | $ 0.13 | 8.84% | $ 1.49 | $ 1.62 | $ 0.13 | 8.72% |
| | Family - THREE TIER | $ 1.91 | $ 2.08 | $ 0.17 | 8.90% | $ 1.93 | $ 2.10 | $ 0.17 | 8.81% |
| | Employee/Spouse - FOUR TIER | $ 1.47 | $ 1.60 | $ 0.13 | 8.84% | $ 1.49 | $ 1.62 | $ 0.13 | 8.72% |
| | Employee/Chld(rn) - FOUR TIER | $ 1.39 | $ 1.52 | $ 0.13 | 9.35% | $ 1.41 | $ 1.54 | $ 0.13 | 9.22% |
| | Family - FOUR TIER | $ 2.05 | $ 2.24 | $ 0.19 | 9.27% | $ 2.08 | $ 2.26 | $ 0.18 | 8.65% |
| HMVSNL114 | HMVSNL115 | | | | | | | | |
| | Individual - ALL TIERS | $ 3.39 | $ 3.67 | $ 0.28 | 8.26% | $ 3.44 | $ 3.71 | $ 0.27 | 7.85% |
| | Family - TWO TIER | $ 8.47 | $ 9.17 | $ 0.70 | 8.26% | $ 8.59 | $ 9.28 | $ 0.69 | 8.03% |
| | Double - THREE TIER | $ 6.78 | $ 7.34 | $ 0.56 | 8.26% | $ 6.87 | $ 7.42 | $ 0.55 | 8.01% |
| | Family - THREE TIER | $ 8.81 | $ 9.54 | $ 0.73 | 8.29% | $ 8.93 | $ 9.65 | $ 0.72 | 8.06% |
| | Employee/Spouse - FOUR TIER | $ 6.78 | $ 7.34 | $ 0.56 | 8.26% | $ 6.87 | $ 7.42 | $ 0.55 | 8.01% |
| | Employee/Chld(rn) - FOUR TIER | $ 6.44 | $ 6.97 | $ 0.53 | 8.23% | $ 6.53 | $ 7.05 | $ 0.52 | 7.96% |
| | Family - FOUR TIER | $ 9.49 | $ 10.27 | $ 0.78 | 8.22% | $ 9.62 | $ 10.39 | $ 0.77 | 8.00% |
| HMVSNL214 | HMVSNL215 | | | | | | | | |
| | Individual - ALL TIERS | $ 2.60 | $ 2.82 | $ 0.22 | 8.46% | $ 2.64 | $ 2.85 | $ 0.21 | 7.95% |
| | Family - TWO TIER | $ 6.50 | $ 7.05 | $ 0.55 | 8.46% | $ 6.59 | $ 7.13 | $ 0.54 | 8.19% |
| | Double - THREE TIER | $ 5.20 | $ 5.64 | $ 0.44 | 8.46% | $ 5.27 | $ 5.71 | $ 0.44 | 8.35% |
| | Family - THREE TIER | $ 6.76 | $ 7.33 | $ 0.57 | 8.43% | $ 6.85 | $ 7.42 | $ 0.57 | 8.32% |
| | Employee/Spouse - FOUR TIER | $ 5.20 | $ 5.64 | $ 0.44 | 8.46% | $ 5.27 | $ 5.71 | $ 0.44 | 8.35% |
| | Employee/Chld(rn) - FOUR TIER | $ 4.94 | $ 5.36 | $ 0.42 | 8.50% | $ 5.01 | $ 5.42 | $ 0.41 | 8.18% |
| | Family - FOUR TIER | $ 7.28 | $ 7.90 | $ 0.62 | 8.52% | $ 7.38 | $ 7.99 | $ 0.61 | 8.27% |
| HMVSNL314 | HMVSNL315 | | | | | | | | |
| | Individual - ALL TIERS | $ 6.96 | $ 7.54 | $ 0.58 | 8.33% | $ 7.06 | $ 7.63 | $ 0.57 | 8.07% |
| | Family - TWO TIER | $ 17.41 | $ 18.84 | $ 1.43 | 8.21% | $ 17.65 | $ 19.07 | $ 1.42 | 8.05% |
| | Double - THREE TIER | $ 13.93 | $ 15.07 | $ 1.14 | 8.18% | $ 14.12 | $ 15.25 | $ 1.13 | 8.00% |
| | Family - THREE TIER | $ 18.10 | $ 19.59 | $ 1.49 | 8.23% | $ 18.35 | $ 19.83 | $ 1.48 | 8.07% |
| | Employee/Spouse - FOUR TIER | $ 13.93 | $ 15.07 | $ 1.14 | 8.18% | $ 14.12 | $ 15.25 | $ 1.13 | 8.00% |
| | Employee/Chld(rn) - FOUR TIER | $ 13.23 | $ 14.32 | $ 1.09 | 8.24% | $ 13.41 | $ 14.49 | $ 1.08 | 8.05% |
| | Family - FOUR TIER | $ 19.50 | $ 21.10 | $ 1.60 | 8.21% | $ 19.76 | $ 21.35 | $ 1.59 | 8.05% |

**Capital District Physicians' Health Plan, Inc**
**Region 6 (Syracuse)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 1 Current Rate | 2015 Quarter 1 Proposed Rate | Quarter 1 Amount of Adjustment | Quarter 1 Percent Change | 2014 Quarter 2 Current Rate | 2015 Quarter 2 Proposed Rate | Quarter 2 Amount of Adjustment | Quarter 2 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *First Quarter 2014 (1/1/2014 - 3/31/2014)* | | | | *Second Quarter 2014 (4/1/2014 - 6/30/2014)* | | | |
| HMVSNL414 | HMVSNL415 | | | | | | | | |
| | Individual - ALL TIERS | $ 11.14 | $ 12.11 | $ 0.97 | 8.71% | $ 11.30 | $ 12.26 | $ 0.96 | 8.50% |
| | Family - TWO TIER | $ 27.86 | $ 30.27 | $ 2.41 | 8.65% | $ 28.24 | $ 30.64 | $ 2.40 | 8.50% |
| | Double - THREE TIER | $ 22.28 | $ 24.22 | $ 1.94 | 8.71% | $ 22.59 | $ 24.51 | $ 1.92 | 8.50% |
| | Family - THREE TIER | $ 28.97 | $ 31.49 | $ 2.52 | 8.70% | $ 29.37 | $ 31.86 | $ 2.49 | 8.48% |
| | Employee/Spouse - FOUR TIER | $ 22.28 | $ 24.22 | $ 1.94 | 8.71% | $ 22.59 | $ 24.51 | $ 1.92 | 8.50% |
| | Employee/Chld(rn) - FOUR TIER | $ 21.17 | $ 23.01 | $ 1.84 | 8.69% | $ 21.46 | $ 23.28 | $ 1.82 | 8.48% |
| | Family - FOUR TIER | $ 31.20 | $ 33.91 | $ 2.71 | 8.69% | $ 31.63 | $ 34.31 | $ 2.68 | 8.47% |
| HMVSNL514 | HMVSNL515 | | | | | | | | |
| | Individual - ALL TIERS | $ 16.88 | $ 18.34 | $ 1.46 | 8.65% | $ 17.11 | $ 18.56 | $ 1.45 | 8.47% |
| | Family - TWO TIER | $ 42.20 | $ 45.84 | $ 3.64 | 8.63% | $ 42.78 | $ 46.39 | $ 3.61 | 8.44% |
| | Double - THREE TIER | $ 33.76 | $ 36.67 | $ 2.91 | 8.62% | $ 34.23 | $ 37.11 | $ 2.88 | 8.41% |
| | Family - THREE TIER | $ 43.89 | $ 47.67 | $ 3.78 | 8.61% | $ 44.49 | $ 48.24 | $ 3.75 | 8.43% |
| | Employee/Spouse - FOUR TIER | $ 33.76 | $ 36.67 | $ 2.91 | 8.62% | $ 34.23 | $ 37.11 | $ 2.88 | 8.41% |
| | Employee/Chld(rn) - FOUR TIER | $ 32.07 | $ 34.84 | $ 2.77 | 8.64% | $ 32.52 | $ 35.25 | $ 2.73 | 8.39% |
| | Family - FOUR TIER | $ 47.26 | $ 51.34 | $ 4.08 | 8.63% | $ 47.92 | $ 51.95 | $ 4.03 | 8.41% |
| HMVSNL614 | HMVSNL615 | | | | | | | | |
| | Individual - ALL TIERS | $ 5.30 | $ 5.76 | $ 0.46 | 8.68% | $ 5.38 | $ 5.83 | $ 0.45 | 8.36% |
| | Family - TWO TIER | $ 13.26 | $ 14.41 | $ 1.15 | 8.67% | $ 13.44 | $ 14.58 | $ 1.14 | 8.48% |
| | Double - THREE TIER | $ 10.61 | $ 11.53 | $ 0.92 | 8.67% | $ 10.75 | $ 11.66 | $ 0.91 | 8.47% |
| | Family - THREE TIER | $ 13.79 | $ 14.98 | $ 1.19 | 8.63% | $ 13.98 | $ 15.16 | $ 1.18 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 10.61 | $ 11.53 | $ 0.92 | 8.67% | $ 10.75 | $ 11.66 | $ 0.91 | 8.47% |
| | Employee/Chld(rn) - FOUR TIER | $ 10.08 | $ 10.95 | $ 0.87 | 8.63% | $ 10.22 | $ 11.08 | $ 0.86 | 8.41% |
| | Family - FOUR TIER | $ 14.85 | $ 16.14 | $ 1.29 | 8.69% | $ 15.06 | $ 16.33 | $ 1.27 | 8.43% |
| HMVSNL714 | HMVSNL715 | | | | | | | | |
| | Individual - ALL TIERS | $ 8.80 | $ 9.56 | $ 0.76 | 8.64% | $ 8.92 | $ 9.68 | $ 0.76 | 8.52% |
| | Family - TWO TIER | $ 22.01 | $ 23.91 | $ 1.90 | 8.63% | $ 22.31 | $ 24.20 | $ 1.89 | 8.47% |
| | Double - THREE TIER | $ 17.60 | $ 19.13 | $ 1.53 | 8.69% | $ 17.85 | $ 19.36 | $ 1.51 | 8.46% |
| | Family - THREE TIER | $ 22.89 | $ 24.87 | $ 1.98 | 8.65% | $ 23.20 | $ 25.16 | $ 1.96 | 8.45% |
| | Employee/Spouse - FOUR TIER | $ 17.60 | $ 19.13 | $ 1.53 | 8.69% | $ 17.85 | $ 19.36 | $ 1.51 | 8.46% |
| | Employee/Chld(rn) - FOUR TIER | $ 16.72 | $ 18.17 | $ 1.45 | 8.67% | $ 16.96 | $ 18.39 | $ 1.43 | 8.43% |
| | Family - FOUR TIER | $ 24.65 | $ 26.78 | $ 2.13 | 8.64% | $ 24.99 | $ 27.10 | $ 2.11 | 8.44% |
| HMVSNL814 | HMVSNL815 | | | | | | | | |
| | Individual - ALL TIERS | $ 13.38 | $ 14.53 | $ 1.15 | 8.59% | $ 13.57 | $ 14.71 | $ 1.14 | 8.40% |
| | Family - TWO TIER | $ 33.45 | $ 36.34 | $ 2.89 | 8.64% | $ 33.92 | $ 36.77 | $ 2.85 | 8.40% |
| | Double - THREE TIER | $ 26.76 | $ 29.07 | $ 2.31 | 8.63% | $ 27.13 | $ 29.42 | $ 2.29 | 8.44% |
| | Family - THREE TIER | $ 34.79 | $ 37.79 | $ 3.00 | 8.62% | $ 35.27 | $ 38.24 | $ 2.97 | 8.42% |
| | Employee/Spouse - FOUR TIER | $ 26.76 | $ 29.07 | $ 2.31 | 8.63% | $ 27.13 | $ 29.42 | $ 2.29 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 25.43 | $ 27.61 | $ 2.18 | 8.57% | $ 25.78 | $ 27.95 | $ 2.17 | 8.42% |
| | Family - FOUR TIER | $ 37.47 | $ 40.70 | $ 3.23 | 8.62% | $ 37.99 | $ 41.18 | $ 3.19 | 8.40% |
| HMUNNL114 | HMUNNL115 | | | | | | | | |
| | Individual - ALL TIERS | $ 9.91 | $ 10.76 | $ 0.85 | 8.58% | $ 10.04 | $ 10.89 | $ 0.85 | 8.47% |
| | Family - TWO TIER | $ 24.76 | $ 26.89 | $ 2.13 | 8.60% | $ 25.11 | $ 27.22 | $ 2.11 | 8.40% |
| | Double - THREE TIER | $ 19.81 | $ 21.51 | $ 1.70 | 8.58% | $ 20.08 | $ 21.77 | $ 1.69 | 8.42% |
| | Family - THREE TIER | $ 25.75 | $ 27.97 | $ 2.22 | 8.62% | $ 26.11 | $ 28.31 | $ 2.20 | 8.43% |
| | Employee/Spouse - FOUR TIER | $ 19.81 | $ 21.51 | $ 1.70 | 8.58% | $ 20.08 | $ 21.77 | $ 1.69 | 8.42% |
| | Employee/Chld(rn) - FOUR TIER | $ 18.82 | $ 20.44 | $ 1.62 | 8.61% | $ 19.08 | $ 20.68 | $ 1.60 | 8.39% |
| | Family - FOUR TIER | $ 27.73 | $ 30.12 | $ 2.39 | 8.62% | $ 28.12 | $ 30.48 | $ 2.36 | 8.39% |
| HMUNNL214 | HMUNNL215 | | | | | | | | |
| | Individual - ALL TIERS | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | Family - TWO TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | Double - THREE TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | Family - THREE TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | Employee/Spouse - FOUR TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | Employee/Chld(rn) - FOUR TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | Family - FOUR TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| SRFHMELG14 | SRFHMELG15 | | | | | | | | |
| | Individual - ALL TIERS | $ 6.34 | $ 6.88 | $ 0.54 | 8.52% | $ 6.43 | $ 6.97 | $ 0.54 | 8.40% |
| | Family - TWO TIER | $ 15.85 | $ 17.21 | $ 1.36 | 8.58% | $ 16.07 | $ 17.41 | $ 1.34 | 8.34% |
| | Double - THREE TIER | $ 12.68 | $ 13.77 | $ 1.09 | 8.60% | $ 12.85 | $ 13.93 | $ 1.08 | 8.40% |
| | Family - THREE TIER | $ 16.48 | $ 17.90 | $ 1.42 | 8.62% | $ 16.71 | $ 18.11 | $ 1.40 | 8.38% |
| | Employee/Spouse - FOUR TIER | $ 12.68 | $ 13.77 | $ 1.09 | 8.60% | $ 12.85 | $ 13.93 | $ 1.08 | 8.40% |
| | Employee/Chld(rn) - FOUR TIER | $ 12.05 | $ 13.08 | $ 1.03 | 8.55% | $ 12.21 | $ 13.24 | $ 1.03 | 8.44% |
| | Family - FOUR TIER | $ 17.75 | $ 19.27 | $ 1.52 | 8.56% | $ 18.00 | $ 19.50 | $ 1.50 | 8.33% |
| HMTRAVL114 | HMTRAVL115 | | | | | | | | |
| | Individual - ALL TIERS | $ 12.72 | $ 13.83 | $ 1.11 | 8.73% | $ 12.90 | $ 13.99 | $ 1.09 | 8.45% |
| | Family - TWO TIER | $ 31.81 | $ 34.57 | $ 2.76 | 8.68% | $ 32.25 | $ 34.98 | $ 2.73 | 8.47% |
| | Double - THREE TIER | $ 25.45 | $ 27.66 | $ 2.21 | 8.68% | $ 25.80 | $ 27.99 | $ 2.19 | 8.49% |
| | Family - THREE TIER | $ 33.08 | $ 35.95 | $ 2.87 | 8.68% | $ 33.54 | $ 36.38 | $ 2.84 | 8.47% |
| | Employee/Spouse - FOUR TIER | $ 25.45 | $ 27.66 | $ 2.21 | 8.68% | $ 25.80 | $ 27.99 | $ 2.19 | 8.49% |
| | Employee/Chld(rn) - FOUR TIER | $ 24.18 | $ 26.27 | $ 2.09 | 8.64% | $ 24.51 | $ 26.59 | $ 2.08 | 8.49% |
| | Family - FOUR TIER | $ 35.63 | $ 38.72 | $ 3.09 | 8.67% | $ 36.12 | $ 39.18 | $ 3.06 | 8.47% |

**Capital District Physicians' Health Plan, Inc**
**Region 6 (Syracuse)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 3 Current Rate | 2015 Quarter 3 Proposed Rate | Quarter 3 Amount of Adjustment | Quarter 3 Percent Change | 2014 Quarter 4 Current Rate | 2015 Quarter 4 Proposed Rate | Quarter 4 Amount of Adjustment | Quarter 4 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *Third Quarter 2014 (7/1/2014 - 9/30/2014)* | | | | *Fourth Quarter 2014 (10/1/2014 - 12/31/2014)* | | | |
| HMVSNL414 | HMVSNL415 | | | | | | | | |
| | Individual - ALL TIERS | $ 11.45 | $ 12.40 | $ 0.95 | 8.30% | $ 11.61 | $ 12.55 | $ 0.94 | 8.10% |
| | Family - TWO TIER | $ 28.63 | $ 31.01 | $ 2.38 | 8.31% | $ 29.02 | $ 31.38 | $ 2.36 | 8.13% |
| | Double - THREE TIER | $ 22.90 | $ 24.80 | $ 1.90 | 8.30% | $ 23.22 | $ 25.10 | $ 1.88 | 8.10% |
| | Family - THREE TIER | $ 29.77 | $ 32.25 | $ 2.48 | 8.33% | $ 30.19 | $ 32.63 | $ 2.44 | 8.08% |
| | Employee/Spouse - FOUR TIER | $ 22.90 | $ 24.80 | $ 1.90 | 8.30% | $ 23.22 | $ 25.10 | $ 1.88 | 8.10% |
| | Employee/Chld(rn) - FOUR TIER | $ 21.76 | $ 23.56 | $ 1.80 | 8.27% | $ 22.06 | $ 23.85 | $ 1.79 | 8.11% |
| | Family - FOUR TIER | $ 32.06 | $ 34.73 | $ 2.67 | 8.33% | $ 32.51 | $ 35.14 | $ 2.63 | 8.09% |
| HMVSNL514 | HMVSNL515 | | | | | | | | |
| | Individual - ALL TIERS | $ 17.35 | $ 18.78 | $ 1.43 | 8.24% | $ 17.59 | $ 19.00 | $ 1.41 | 8.02% |
| | Family - TWO TIER | $ 43.37 | $ 46.94 | $ 3.57 | 8.23% | $ 43.97 | $ 47.51 | $ 3.54 | 8.05% |
| | Double - THREE TIER | $ 34.70 | $ 37.56 | $ 2.86 | 8.24% | $ 35.18 | $ 38.01 | $ 2.83 | 8.04% |
| | Family - THREE TIER | $ 45.11 | $ 48.82 | $ 3.71 | 8.22% | $ 45.73 | $ 49.41 | $ 3.68 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 34.70 | $ 37.56 | $ 2.86 | 8.24% | $ 35.18 | $ 38.01 | $ 2.83 | 8.04% |
| | Employee/Chld(rn) - FOUR TIER | $ 32.96 | $ 35.68 | $ 2.72 | 8.25% | $ 33.42 | $ 36.11 | $ 2.69 | 8.05% |
| | Family - FOUR TIER | $ 48.58 | $ 52.58 | $ 4.00 | 8.23% | $ 49.25 | $ 53.21 | $ 3.96 | 8.04% |
| HMVSNL614 | HMVSNL615 | | | | | | | | |
| | Individual - ALL TIERS | $ 5.45 | $ 5.90 | $ 0.45 | 8.26% | $ 5.53 | $ 5.97 | $ 0.44 | 7.96% |
| | Family - TWO TIER | $ 13.63 | $ 14.75 | $ 1.12 | 8.22% | $ 13.82 | $ 14.93 | $ 1.11 | 8.03% |
| | Double - THREE TIER | $ 10.90 | $ 11.80 | $ 0.90 | 8.26% | $ 11.05 | $ 11.94 | $ 0.89 | 8.05% |
| | Family - THREE TIER | $ 14.17 | $ 15.34 | $ 1.17 | 8.26% | $ 14.37 | $ 15.53 | $ 1.16 | 8.07% |
| | Employee/Spouse - FOUR TIER | $ 10.90 | $ 11.80 | $ 0.90 | 8.26% | $ 11.05 | $ 11.94 | $ 0.89 | 8.05% |
| | Employee/Chld(rn) - FOUR TIER | $ 10.36 | $ 11.21 | $ 0.85 | 8.20% | $ 10.50 | $ 11.35 | $ 0.85 | 8.10% |
| | Family - FOUR TIER | $ 15.26 | $ 16.52 | $ 1.26 | 8.26% | $ 15.47 | $ 16.72 | $ 1.25 | 8.08% |
| HMVSNL714 | HMVSNL715 | | | | | | | | |
| | Individual - ALL TIERS | $ 9.05 | $ 9.79 | $ 0.74 | 8.18% | $ 9.17 | $ 9.91 | $ 0.74 | 8.07% |
| | Family - TWO TIER | $ 22.62 | $ 24.49 | $ 1.87 | 8.27% | $ 22.93 | $ 24.78 | $ 1.85 | 8.07% |
| | Double - THREE TIER | $ 18.09 | $ 19.59 | $ 1.50 | 8.29% | $ 18.34 | $ 19.82 | $ 1.48 | 8.07% |
| | Family - THREE TIER | $ 23.52 | $ 25.47 | $ 1.95 | 8.29% | $ 23.85 | $ 25.77 | $ 1.92 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 18.09 | $ 19.59 | $ 1.50 | 8.29% | $ 18.34 | $ 19.82 | $ 1.48 | 8.07% |
| | Employee/Chld(rn) - FOUR TIER | $ 17.19 | $ 18.61 | $ 1.42 | 8.26% | $ 17.43 | $ 18.83 | $ 1.40 | 8.03% |
| | Family - FOUR TIER | $ 25.33 | $ 27.42 | $ 2.09 | 8.25% | $ 25.68 | $ 27.75 | $ 2.07 | 8.06% |
| HMVSNL814 | HMVSNL815 | | | | | | | | |
| | Individual - ALL TIERS | $ 13.75 | $ 14.89 | $ 1.14 | 8.29% | $ 13.94 | $ 15.06 | $ 1.12 | 8.03% |
| | Family - TWO TIER | $ 34.38 | $ 37.21 | $ 2.83 | 8.23% | $ 34.86 | $ 37.66 | $ 2.80 | 8.03% |
| | Double - THREE TIER | $ 27.51 | $ 29.77 | $ 2.26 | 8.22% | $ 27.89 | $ 30.13 | $ 2.24 | 8.03% |
| | Family - THREE TIER | $ 35.76 | $ 38.70 | $ 2.94 | 8.22% | $ 36.25 | $ 39.17 | $ 2.92 | 8.06% |
| | Employee/Spouse - FOUR TIER | $ 27.51 | $ 29.77 | $ 2.26 | 8.22% | $ 27.89 | $ 30.13 | $ 2.24 | 8.03% |
| | Employee/Chld(rn) - FOUR TIER | $ 26.13 | $ 28.28 | $ 2.15 | 8.23% | $ 26.49 | $ 28.62 | $ 2.13 | 8.04% |
| | Family - FOUR TIER | $ 38.51 | $ 41.68 | $ 3.17 | 8.23% | $ 39.04 | $ 42.18 | $ 3.14 | 8.04% |
| HMUNNL114 | HMUNNL115 | | | | | | | | |
| | Individual - ALL TIERS | $ 10.18 | $ 11.02 | $ 0.84 | 8.25% | $ 10.32 | $ 11.15 | $ 0.83 | 8.04% |
| | Family - TWO TIER | $ 25.45 | $ 27.54 | $ 2.09 | 8.21% | $ 25.80 | $ 27.87 | $ 2.07 | 8.02% |
| | Double - THREE TIER | $ 20.36 | $ 22.03 | $ 1.67 | 8.20% | $ 20.64 | $ 22.30 | $ 1.66 | 8.04% |
| | Family - THREE TIER | $ 26.47 | $ 28.64 | $ 2.17 | 8.20% | $ 26.83 | $ 28.99 | $ 2.16 | 8.05% |
| | Employee/Spouse - FOUR TIER | $ 20.36 | $ 22.03 | $ 1.67 | 8.20% | $ 20.64 | $ 22.30 | $ 1.66 | 8.04% |
| | Employee/Chld(rn) - FOUR TIER | $ 19.34 | $ 20.93 | $ 1.59 | 8.22% | $ 19.61 | $ 21.18 | $ 1.57 | 8.01% |
| | Family - FOUR TIER | $ 28.51 | $ 30.85 | $ 2.34 | 8.21% | $ 28.90 | $ 31.22 | $ 2.32 | 8.03% |
| HMUNNL214 | HMUNNL215 | | | | | | | | |
| | Individual - ALL TIERS | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | Family - TWO TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | Double - THREE TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | Family - THREE TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | Employee/Spouse - FOUR TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | Employee/Chld(rn) - FOUR TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | Family - FOUR TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| SRFHMELG14 | SRFHMELG15 | | | | | | | | |
| | Individual - ALL TIERS | $ 6.52 | $ 7.05 | $ 0.53 | 8.13% | $ 6.61 | $ 7.13 | $ 0.52 | 7.87% |
| | Family - TWO TIER | $ 16.29 | $ 17.62 | $ 1.33 | 8.16% | $ 16.51 | $ 17.84 | $ 1.33 | 8.06% |
| | Double - THREE TIER | $ 13.03 | $ 14.10 | $ 1.07 | 8.21% | $ 13.21 | $ 14.27 | $ 1.06 | 8.02% |
| | Family - THREE TIER | $ 16.94 | $ 18.33 | $ 1.39 | 8.21% | $ 17.18 | $ 18.55 | $ 1.37 | 7.97% |
| | Employee/Spouse - FOUR TIER | $ 13.03 | $ 14.10 | $ 1.07 | 8.21% | $ 13.21 | $ 14.27 | $ 1.06 | 8.02% |
| | Employee/Chld(rn) - FOUR TIER | $ 12.38 | $ 13.39 | $ 1.01 | 8.16% | $ 12.55 | $ 13.55 | $ 1.00 | 7.97% |
| | Family - FOUR TIER | $ 18.24 | $ 19.74 | $ 1.50 | 8.22% | $ 18.50 | $ 19.98 | $ 1.48 | 8.00% |
| HMTRAVL114 | HMTRAVL115 | | | | | | | | |
| | Individual - ALL TIERS | $ 13.08 | $ 14.16 | $ 1.08 | 8.26% | $ 13.26 | $ 14.33 | $ 1.07 | 8.07% |
| | Family - TWO TIER | $ 32.69 | $ 35.40 | $ 2.71 | 8.29% | $ 33.15 | $ 35.83 | $ 2.68 | 8.08% |
| | Double - THREE TIER | $ 26.16 | $ 28.32 | $ 2.16 | 8.26% | $ 26.52 | $ 28.66 | $ 2.14 | 8.07% |
| | Family - THREE TIER | $ 34.00 | $ 36.82 | $ 2.82 | 8.29% | $ 34.47 | $ 37.26 | $ 2.79 | 8.09% |
| | Employee/Spouse - FOUR TIER | $ 26.16 | $ 28.32 | $ 2.16 | 8.26% | $ 26.52 | $ 28.66 | $ 2.14 | 8.07% |
| | Employee/Chld(rn) - FOUR TIER | $ 24.85 | $ 26.91 | $ 2.06 | 8.29% | $ 25.19 | $ 27.23 | $ 2.04 | 8.10% |
| | Family - FOUR TIER | $ 36.62 | $ 39.65 | $ 3.03 | 8.27% | $ 37.12 | $ 40.13 | $ 3.01 | 8.11% |

**Capital District Physicians' Health Plan, Inc**
**Region 6 (Syracuse)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 1 Current Rate | 2015 Quarter 1 Proposed Rate | Quarter 1 Amount of Adjustment | Quarter 1 Percent Change | 2014 Quarter 2 Current Rate | 2015 Quarter 2 Proposed Rate | Quarter 2 Amount of Adjustment | Quarter 2 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *First Quarter 2014 (1/1/2014 - 3/31/2014)* | | | | *Second Quarter 2014 (4/1/2014 - 6/30/2014)* | | | |
| HMTRAVL214 | HMTRAVL215 | | | | | | | | |
| | Individual - ALL TIERS | $ 24.74 | $ 26.88 | $ 2.14 | 8.65% | $ 25.08 | $ 27.20 | $ 2.12 | 8.45% |
| | Family - TWO TIER | $ 61.84 | $ 67.19 | $ 5.35 | 8.65% | $ 62.69 | $ 67.99 | $ 5.30 | 8.45% |
| | Double - THREE TIER | $ 49.47 | $ 53.75 | $ 4.28 | 8.65% | $ 50.15 | $ 54.40 | $ 4.25 | 8.47% |
| | Family - THREE TIER | $ 64.31 | $ 69.88 | $ 5.57 | 8.66% | $ 65.20 | $ 70.71 | $ 5.51 | 8.45% |
| | Employee/Spouse - FOUR TIER | $ 49.47 | $ 53.75 | $ 4.28 | 8.65% | $ 50.15 | $ 54.40 | $ 4.25 | 8.47% |
| | Employee/Chld(rn) - FOUR TIER | $ 47.00 | $ 51.06 | $ 4.06 | 8.64% | $ 47.65 | $ 51.68 | $ 4.03 | 8.46% |
| | Family - FOUR TIER | $ 69.26 | $ 75.25 | $ 5.99 | 8.65% | $ 70.22 | $ 76.15 | $ 5.93 | 8.44% |
| HMTRAVL314 | HMTRAVL315 | | | | | | | | |
| | Individual - ALL TIERS | $ 15.72 | $ 17.08 | $ 1.36 | 8.65% | $ 15.94 | $ 17.29 | $ 1.35 | 8.47% |
| | Family - TWO TIER | $ 39.30 | $ 42.70 | $ 3.40 | 8.65% | $ 39.85 | $ 43.21 | $ 3.36 | 8.43% |
| | Double - THREE TIER | $ 31.44 | $ 34.16 | $ 2.72 | 8.65% | $ 31.88 | $ 34.57 | $ 2.69 | 8.44% |
| | Family - THREE TIER | $ 40.88 | $ 44.41 | $ 3.53 | 8.64% | $ 41.44 | $ 44.94 | $ 3.50 | 8.45% |
| | Employee/Spouse - FOUR TIER | $ 31.44 | $ 34.16 | $ 2.72 | 8.65% | $ 31.88 | $ 34.57 | $ 2.69 | 8.44% |
| | Employee/Chld(rn) - FOUR TIER | $ 29.87 | $ 32.45 | $ 2.58 | 8.64% | $ 30.28 | $ 32.84 | $ 2.56 | 8.45% |
| | Family - FOUR TIER | $ 44.02 | $ 47.83 | $ 3.81 | 8.66% | $ 44.63 | $ 48.40 | $ 3.77 | 8.45% |
| HMWELL114 | HMWELL115 | | | | | | | | |
| | Individual - ALL TIERS | $ 0.04 | $ 0.04 | $ - | 0.00% | $ 0.04 | $ 0.04 | $ - | 0.00% |
| | Family - TWO TIER | $ 0.10 | $ 0.11 | $ 0.01 | 10.00% | $ 0.10 | $ 0.11 | $ 0.01 | 10.00% |
| | Double - THREE TIER | $ 0.08 | $ 0.09 | $ 0.01 | 12.50% | $ 0.08 | $ 0.09 | $ 0.01 | 12.50% |
| | Family - THREE TIER | $ 0.10 | $ 0.11 | $ 0.01 | 10.00% | $ 0.10 | $ 0.11 | $ 0.01 | 10.00% |
| | Employee/Spouse - FOUR TIER | $ 0.08 | $ 0.09 | $ 0.01 | 12.50% | $ 0.08 | $ 0.09 | $ 0.01 | 12.50% |
| | Employee/Chld(rn) - FOUR TIER | $ 0.08 | $ 0.08 | $ - | 0.00% | $ 0.08 | $ 0.08 | $ - | 0.00% |
| | Family - FOUR TIER | $ 0.11 | $ 0.12 | $ 0.01 | 9.09% | $ 0.11 | $ 0.12 | $ 0.01 | 9.09% |
| HMWELL214 | HMWELL215 | | | | | | | | |
| | Individual - ALL TIERS | $ 0.05 | $ 0.05 | $ - | 0.00% | $ 0.05 | $ 0.05 | $ - | 0.00% |
| | Family - TWO TIER | $ 0.13 | $ 0.12 | $ (0.01) | -7.69% | $ 0.13 | $ 0.12 | $ (0.01) | -7.69% |
| | Double - THREE TIER | $ 0.10 | $ 0.10 | $ - | 0.00% | $ 0.10 | $ 0.10 | $ - | 0.00% |
| | Family - THREE TIER | $ 0.13 | $ 0.13 | $ - | 0.00% | $ 0.13 | $ 0.13 | $ - | 0.00% |
| | Employee/Spouse - FOUR TIER | $ 0.10 | $ 0.10 | $ - | 0.00% | $ 0.10 | $ 0.10 | $ - | 0.00% |
| | Employee/Chld(rn) - FOUR TIER | $ 0.10 | $ 0.09 | $ (0.01) | -10.00% | $ 0.10 | $ 0.09 | $ (0.01) | -10.00% |
| | Family - FOUR TIER | $ 0.14 | $ 0.14 | $ - | 0.00% | $ 0.14 | $ 0.14 | $ - | 0.00% |
| HMWWREMVEL | HMWWREMVELG | | | | | | | | |
| | Individual - ALL TIERS | $ (4.30) | $ (4.67) | $ (0.37) | 8.60% | $ (4.30) | $ (4.67) | $ (0.37) | 8.60% |
| | Family - TWO TIER | $ (10.75) | $ (11.68) | $ (0.93) | 8.65% | $ (10.75) | $ (11.68) | $ (0.93) | 8.65% |
| | Double - THREE TIER | $ (8.60) | $ (9.34) | $ (0.74) | 8.60% | $ (8.60) | $ (9.34) | $ (0.74) | 8.60% |
| | Family - THREE TIER | $ (11.18) | $ (12.14) | $ (0.96) | 8.59% | $ (11.18) | $ (12.14) | $ (0.96) | 8.59% |
| | Employee/Spouse - FOUR TIER | $ (8.60) | $ (9.34) | $ (0.74) | 8.60% | $ (8.60) | $ (9.34) | $ (0.74) | 8.60% |
| | Employee/Chld(rn) - FOUR TIER | $ (8.17) | $ (8.88) | $ (0.71) | 8.69% | $ (8.17) | $ (8.88) | $ (0.71) | 8.69% |
| | Family - FOUR TIER | $ (12.04) | $ (13.08) | $ (1.04) | 8.64% | $ (12.04) | $ (13.08) | $ (1.04) | 8.64% |
| NYSHIPAMEND | NYSHIPAMEND-2015 | | | | | | | | |
| | Individual - ALL TIERS | $ 0.33 | $ 0.37 | $ 0.04 | 12.12% | $ 0.34 | $ 0.37 | $ 0.03 | 8.82% |
| | Family - TWO TIER | $ 0.84 | $ 0.91 | $ 0.07 | 8.33% | $ 0.85 | $ 0.92 | $ 0.07 | 8.24% |
| | Double - THREE TIER | $ 0.67 | $ 0.73 | $ 0.06 | 8.96% | $ 0.68 | $ 0.74 | $ 0.06 | 8.82% |
| | Family - THREE TIER | $ 0.87 | $ 0.95 | $ 0.08 | 9.20% | $ 0.88 | $ 0.96 | $ 0.08 | 9.09% |
| | Employee/Spouse - FOUR TIER | $ 0.67 | $ 0.73 | $ 0.06 | 8.96% | $ 0.68 | $ 0.74 | $ 0.06 | 8.82% |
| | Employee/Chld(rn) - FOUR TIER | $ 0.64 | $ 0.69 | $ 0.05 | 7.81% | $ 0.64 | $ 0.70 | $ 0.06 | 9.38% |
| | Family - FOUR TIER | $ 0.94 | $ 1.02 | $ 0.08 | 8.51% | $ 0.95 | $ 1.04 | $ 0.09 | 9.47% |
| HMDMELCPAP | HMDMELCPAP | | | | | | | | |
| | Individual - ALL TIERS | $ 0.34 | $ 0.37 | $ 0.03 | 8.82% | $ 0.34 | $ 0.37 | $ 0.03 | 8.82% |
| | Family - TWO TIER | $ 0.84 | $ 0.91 | $ 0.07 | 8.33% | $ 0.85 | $ 0.92 | $ 0.07 | 8.24% |
| | Double - THREE TIER | $ 0.67 | $ 0.73 | $ 0.06 | 8.96% | $ 0.68 | $ 0.74 | $ 0.06 | 8.82% |
| | Family - THREE TIER | $ 0.87 | $ 0.95 | $ 0.08 | 9.20% | $ 0.88 | $ 0.96 | $ 0.08 | 9.09% |
| | Employee/Spouse - FOUR TIER | $ 0.67 | $ 0.73 | $ 0.06 | 8.96% | $ 0.68 | $ 0.74 | $ 0.06 | 8.82% |
| | Employee/Chld(rn) - FOUR TIER | $ 0.64 | $ 0.69 | $ 0.05 | 7.81% | $ 0.65 | $ 0.70 | $ 0.05 | 7.69% |
| | Family - FOUR TIER | $ 0.94 | $ 1.02 | $ 0.08 | 8.51% | $ 0.95 | $ 1.04 | $ 0.09 | 9.47% |

**Capital District Physicians' Health Plan, Inc**
**Region 6 (Syracuse)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 3 Current Rate | 2015 Quarter 3 Proposed Rate | Quarter 3 Amount of Adjustment | Quarter 3 Percent Change | 2014 Quarter 4 Current Rate | 2015 Quarter 4 Proposed Rate | Quarter 4 Amount of Adjustment | Quarter 4 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *Third Quarter 2014 (7/1/2014 - 9/30/2014)* | | | | *Fourth Quarter 2014 (10/1/2014 - 12/31/2014)* | | | |
| HMTRAVL214 | HMTRAVL215 | | | | | | | | |
| | Individual - ALL TIERS | $ 25.42 | $ 27.52 | $ 2.10 | 8.26% | $ 25.77 | $ 27.85 | $ 2.08 | 8.07% |
| | Family - TWO TIER | $ 63.56 | $ 68.81 | $ 5.25 | 8.26% | $ 64.43 | $ 69.64 | $ 5.21 | 8.09% |
| | Double - THREE TIER | $ 50.85 | $ 55.05 | $ 4.20 | 8.26% | $ 51.55 | $ 55.71 | $ 4.16 | 8.07% |
| | Family - THREE TIER | $ 66.10 | $ 71.56 | $ 5.46 | 8.26% | $ 67.01 | $ 72.42 | $ 5.41 | 8.07% |
| | Employee/Spouse - FOUR TIER | $ 50.85 | $ 55.05 | $ 4.20 | 8.26% | $ 51.55 | $ 55.71 | $ 4.16 | 8.07% |
| | Employee/Chld(rn) - FOUR TIER | $ 48.30 | $ 52.30 | $ 4.00 | 8.28% | $ 48.97 | $ 52.92 | $ 3.95 | 8.07% |
| | Family - FOUR TIER | $ 71.18 | $ 77.07 | $ 5.89 | 8.27% | $ 72.17 | $ 77.99 | $ 5.82 | 8.06% |
| HMTRAVL314 | HMTRAVL315 | | | | | | | | |
| | Individual - ALL TIERS | $ 16.16 | $ 17.49 | $ 1.33 | 8.23% | $ 16.38 | $ 17.70 | $ 1.32 | 8.06% |
| | Family - TWO TIER | $ 40.40 | $ 43.73 | $ 3.33 | 8.24% | $ 40.95 | $ 44.26 | $ 3.31 | 8.08% |
| | Double - THREE TIER | $ 32.32 | $ 34.99 | $ 2.67 | 8.26% | $ 32.76 | $ 35.41 | $ 2.65 | 8.09% |
| | Family - THREE TIER | $ 42.01 | $ 45.48 | $ 3.47 | 8.26% | $ 42.59 | $ 46.03 | $ 3.44 | 8.08% |
| | Employee/Spouse - FOUR TIER | $ 32.32 | $ 34.99 | $ 2.67 | 8.26% | $ 32.76 | $ 35.41 | $ 2.65 | 8.09% |
| | Employee/Chld(rn) - FOUR TIER | $ 30.70 | $ 33.24 | $ 2.54 | 8.27% | $ 31.12 | $ 33.64 | $ 2.52 | 8.10% |
| | Family - FOUR TIER | $ 45.24 | $ 48.98 | $ 3.74 | 8.27% | $ 45.87 | $ 49.57 | $ 3.70 | 8.07% |
| HMWELL114 | HMWELL115 | | | | | | | | |
| | Individual - ALL TIERS | $ 0.04 | $ 0.04 | $ - | 0.00% | $ 0.04 | $ 0.04 | $ - | 0.00% |
| | Family - TWO TIER | $ 0.10 | $ 0.11 | $ 0.01 | 10.00% | $ 0.10 | $ 0.11 | $ 0.01 | 10.00% |
| | Double - THREE TIER | $ 0.08 | $ 0.09 | $ 0.01 | 12.50% | $ 0.08 | $ 0.09 | $ 0.01 | 12.50% |
| | Family - THREE TIER | $ 0.10 | $ 0.11 | $ 0.01 | 10.00% | $ 0.10 | $ 0.11 | $ 0.01 | 10.00% |
| | Employee/Spouse - FOUR TIER | $ 0.08 | $ 0.09 | $ 0.01 | 12.50% | $ 0.08 | $ 0.09 | $ 0.01 | 12.50% |
| | Employee/Chld(rn) - FOUR TIER | $ 0.08 | $ 0.08 | $ - | 0.00% | $ 0.08 | $ 0.08 | $ - | 0.00% |
| | Family - FOUR TIER | $ 0.11 | $ 0.12 | $ 0.01 | 9.09% | $ 0.11 | $ 0.12 | $ 0.01 | 9.09% |
| HMWELL214 | HMWELL215 | | | | | | | | |
| | Individual - ALL TIERS | $ 0.05 | $ 0.05 | $ - | 0.00% | $ 0.05 | $ 0.05 | $ - | 0.00% |
| | Family - TWO TIER | $ 0.13 | $ 0.12 | $ (0.01) | -7.69% | $ 0.13 | $ 0.12 | $ (0.01) | -7.69% |
| | Double - THREE TIER | $ 0.10 | $ 0.10 | $ - | 0.00% | $ 0.10 | $ 0.10 | $ - | 0.00% |
| | Family - THREE TIER | $ 0.13 | $ 0.13 | $ - | 0.00% | $ 0.13 | $ 0.13 | $ - | 0.00% |
| | Employee/Spouse - FOUR TIER | $ 0.10 | $ 0.10 | $ - | 0.00% | $ 0.10 | $ 0.10 | $ - | 0.00% |
| | Employee/Chld(rn) - FOUR TIER | $ 0.10 | $ 0.09 | $ (0.01) | -10.00% | $ 0.10 | $ 0.09 | $ (0.01) | -10.00% |
| | Family - FOUR TIER | $ 0.14 | $ 0.14 | $ - | 0.00% | $ 0.14 | $ 0.14 | $ - | 0.00% |
| HMWWREMVEL | HMWWREMVELG | | | | | | | | |
| | Individual - ALL TIERS | $ (4.30) | $ (4.67) | $ (0.37) | 8.60% | $ (4.30) | $ (4.67) | $ (0.37) | 8.60% |
| | Family - TWO TIER | $ (10.75) | $ (11.68) | $ (0.93) | 8.65% | $ (10.75) | $ (11.68) | $ (0.93) | 8.65% |
| | Double - THREE TIER | $ (8.60) | $ (9.34) | $ (0.74) | 8.60% | $ (8.60) | $ (9.34) | $ (0.74) | 8.60% |
| | Family - THREE TIER | $ (11.18) | $ (12.14) | $ (0.96) | 8.59% | $ (11.18) | $ (12.14) | $ (0.96) | 8.59% |
| | Employee/Spouse - FOUR TIER | $ (8.60) | $ (9.34) | $ (0.74) | 8.60% | $ (8.60) | $ (9.34) | $ (0.74) | 8.60% |
| | Employee/Chld(rn) - FOUR TIER | $ (8.17) | $ (8.88) | $ (0.71) | 8.69% | $ (8.17) | $ (8.88) | $ (0.71) | 8.69% |
| | Family - FOUR TIER | $ (12.04) | $ (13.08) | $ (1.04) | 8.64% | $ (12.04) | $ (13.08) | $ (1.04) | 8.64% |
| NYSHIPAMEND | NYSHIPAMEND-2015 | | | | | | | | |
| | Individual - ALL TIERS | $ 0.34 | $ 0.37 | $ 0.03 | 8.82% | $ 0.35 | $ 0.38 | $ 0.03 | 8.57% |
| | Family - TWO TIER | $ 0.86 | $ 0.94 | $ 0.08 | 9.30% | $ 0.87 | $ 0.95 | $ 0.08 | 9.20% |
| | Double - THREE TIER | $ 0.69 | $ 0.75 | $ 0.06 | 8.70% | $ 0.70 | $ 0.76 | $ 0.06 | 8.57% |
| | Family - THREE TIER | $ 0.89 | $ 0.97 | $ 0.08 | 8.99% | $ 0.91 | $ 0.98 | $ 0.07 | 7.69% |
| | Employee/Spouse - FOUR TIER | $ 0.69 | $ 0.75 | $ 0.06 | 8.70% | $ 0.70 | $ 0.76 | $ 0.06 | 8.57% |
| | Employee/Chld(rn) - FOUR TIER | $ 0.65 | $ 0.71 | $ 0.06 | 9.23% | $ 0.66 | $ 0.72 | $ 0.06 | 9.09% |
| | Family - FOUR TIER | $ 0.96 | $ 1.05 | $ 0.09 | 9.38% | $ 0.98 | $ 1.06 | $ 0.08 | 8.16% |
| HMDMELCPAP | HMDMELCPAP | | | | | | | | |
| | Individual - ALL TIERS | $ 0.34 | $ 0.37 | $ 0.03 | 8.82% | $ 0.35 | $ 0.38 | $ 0.03 | 8.57% |
| | Family - TWO TIER | $ 0.86 | $ 0.94 | $ 0.08 | 9.30% | $ 0.87 | $ 0.95 | $ 0.08 | 9.20% |
| | Double - THREE TIER | $ 0.69 | $ 0.75 | $ 0.06 | 8.70% | $ 0.70 | $ 0.76 | $ 0.06 | 8.57% |
| | Family - THREE TIER | $ 0.90 | $ 0.97 | $ 0.07 | 7.78% | $ 0.91 | $ 0.98 | $ 0.07 | 7.69% |
| | Employee/Spouse - FOUR TIER | $ 0.69 | $ 0.75 | $ 0.06 | 8.70% | $ 0.70 | $ 0.76 | $ 0.06 | 8.57% |
| | Employee/Chld(rn) - FOUR TIER | $ 0.65 | $ 0.71 | $ 0.06 | 9.23% | $ 0.66 | $ 0.72 | $ 0.06 | 9.09% |
| | Family - FOUR TIER | $ 0.97 | $ 1.05 | $ 0.08 | 8.25% | $ 0.98 | $ 1.06 | $ 0.08 | 8.16% |

**Capital District Physicians' Health Plan, Inc**
**Region 7 (UticaWatertown)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 1 Current Rate | 2015 Quarter 1 Proposed Rate | Quarter 1 Amount of Adjustment | Quarter 1 Percent Change | 2014 Quarter 2 Current Rate | 2015 Quarter 2 Proposed Rate | Quarter 2 Amount of Adjustment | Quarter 2 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *First Quarter 2014 (1/1/2014 - 3/31/2014)* | | | | *Second Quarter 2014 (4/1/2014 - 6/30/2014)* | | | |
| HMDMEL214 | HMDMEL215 | | | | | | | | |
| | Individual - ALL TIERS | $ 1.42 | $ 1.54 | $ 0.12 | 8.45% | $ 1.44 | $ 1.56 | $ 0.12 | 8.33% |
| | Family - TWO TIER | $ 3.56 | $ 3.86 | $ 0.30 | 8.43% | $ 3.61 | $ 3.91 | $ 0.30 | 8.31% |
| | Double - THREE TIER | $ 2.85 | $ 3.09 | $ 0.24 | 8.42% | $ 2.89 | $ 3.13 | $ 0.24 | 8.30% |
| | Family - THREE TIER | $ 3.70 | $ 4.02 | $ 0.32 | 8.65% | $ 3.75 | $ 4.06 | $ 0.31 | 8.27% |
| | Employee/Spouse - FOUR TIER | $ 2.85 | $ 3.09 | $ 0.24 | 8.42% | $ 2.89 | $ 3.13 | $ 0.24 | 8.30% |
| | Employee/Chld(rn) - FOUR TIER | $ 2.70 | $ 2.93 | $ 0.23 | 8.52% | $ 2.74 | $ 2.97 | $ 0.23 | 8.39% |
| | Family - FOUR TIER | $ 3.99 | $ 4.32 | $ 0.33 | 8.27% | $ 4.04 | $ 4.38 | $ 0.34 | 8.42% |
| HMEXAL114 | HMEXAL115 | | | | | | | | |
| | Individual - ALL TIERS | $ (0.18) | $ (0.20) | $ (0.02) | 11.11% | $ (0.18) | $ (0.20) | $ (0.02) | 11.11% |
| | Family - TWO TIER | $ (0.45) | $ (0.50) | $ (0.05) | 11.11% | $ (0.46) | $ (0.50) | $ (0.04) | 8.70% |
| | Double - THREE TIER | $ (0.36) | $ (0.40) | $ (0.04) | 11.11% | $ (0.37) | $ (0.40) | $ (0.03) | 8.11% |
| | Family - THREE TIER | $ (0.47) | $ (0.52) | $ (0.05) | 10.64% | $ (0.48) | $ (0.52) | $ (0.04) | 8.33% |
| | Employee/Spouse - FOUR TIER | $ (0.36) | $ (0.40) | $ (0.04) | 11.11% | $ (0.37) | $ (0.40) | $ (0.03) | 8.11% |
| | Employee/Chld(rn) - FOUR TIER | $ (0.35) | $ (0.38) | $ (0.03) | 8.57% | $ (0.35) | $ (0.38) | $ (0.03) | 8.57% |
| | Family - FOUR TIER | $ (0.51) | $ (0.56) | $ (0.05) | 9.80% | $ (0.52) | $ (0.56) | $ (0.04) | 7.69% |
| HMEXAL214 | HMEXAL215 | | | | | | | | |
| | Individual - ALL TIERS | $ (0.37) | $ (0.41) | $ (0.04) | 10.81% | $ (0.38) | $ (0.41) | $ (0.03) | 7.89% |
| | Family - TWO TIER | $ (0.94) | $ (1.02) | $ (0.08) | 8.51% | $ (0.95) | $ (1.04) | $ (0.09) | 9.47% |
| | Double - THREE TIER | $ (0.75) | $ (0.82) | $ (0.07) | 9.33% | $ (0.76) | $ (0.83) | $ (0.07) | 9.21% |
| | Family - THREE TIER | $ (0.97) | $ (1.06) | $ (0.09) | 9.28% | $ (0.99) | $ (1.08) | $ (0.09) | 9.09% |
| | Employee/Spouse - FOUR TIER | $ (0.75) | $ (0.82) | $ (0.07) | 9.33% | $ (0.76) | $ (0.83) | $ (0.07) | 9.21% |
| | Employee/Chld(rn) - FOUR TIER | $ (0.71) | $ (0.78) | $ (0.07) | 9.86% | $ (0.72) | $ (0.79) | $ (0.07) | 9.72% |
| | Family - FOUR TIER | $ (1.05) | $ (1.15) | $ (0.10) | 9.52% | $ (1.06) | $ (1.16) | $ (0.10) | 9.43% |
| HMEXAL314 | HMEXAL315 | | | | | | | | |
| | Individual - ALL TIERS | $ (0.14) | $ (0.15) | $ (0.01) | 7.14% | $ (0.14) | $ (0.15) | $ (0.01) | 7.14% |
| | Family - TWO TIER | $ (0.35) | $ (0.38) | $ (0.03) | 8.57% | $ (0.35) | $ (0.38) | $ (0.03) | 8.57% |
| | Double - THREE TIER | $ (0.28) | $ (0.30) | $ (0.02) | 7.14% | $ (0.28) | $ (0.31) | $ (0.03) | 10.71% |
| | Family - THREE TIER | $ (0.36) | $ (0.40) | $ (0.04) | 11.11% | $ (0.37) | $ (0.40) | $ (0.03) | 8.11% |
| | Employee/Spouse - FOUR TIER | $ (0.28) | $ (0.30) | $ (0.02) | 7.14% | $ (0.28) | $ (0.31) | $ (0.03) | 10.71% |
| | Employee/Chld(rn) - FOUR TIER | $ (0.26) | $ (0.29) | $ (0.03) | 11.54% | $ (0.27) | $ (0.29) | $ (0.02) | 7.41% |
| | Family - FOUR TIER | $ (0.39) | $ (0.43) | $ (0.04) | 10.26% | $ (0.39) | $ (0.43) | $ (0.04) | 10.26% |
| HMLABL14 | HMLABL15 | | | | | | | | |
| | Individual - ALL TIERS | $ 0.48 | $ 0.53 | $ 0.05 | 10.42% | $ 0.49 | $ 0.53 | $ 0.04 | 8.16% |
| | Family - TWO TIER | $ 1.20 | $ 1.32 | $ 0.12 | 10.00% | $ 1.22 | $ 1.33 | $ 0.11 | 9.02% |
| | Double - THREE TIER | $ 0.96 | $ 1.05 | $ 0.09 | 9.38% | $ 0.98 | $ 1.07 | $ 0.09 | 9.18% |
| | Family - THREE TIER | $ 1.25 | $ 1.37 | $ 0.12 | 9.60% | $ 1.27 | $ 1.39 | $ 0.12 | 9.45% |
| | Employee/Spouse - FOUR TIER | $ 0.96 | $ 1.05 | $ 0.09 | 9.38% | $ 0.98 | $ 1.07 | $ 0.09 | 9.18% |
| | Employee/Chld(rn) - FOUR TIER | $ 0.91 | $ 1.00 | $ 0.09 | 9.89% | $ 0.93 | $ 1.01 | $ 0.08 | 8.60% |
| | Family - FOUR TIER | $ 1.35 | $ 1.47 | $ 0.12 | 8.89% | $ 1.37 | $ 1.49 | $ 0.12 | 8.76% |
| HMSNFL114 | HMSNFL115 | | | | | | | | |
| | Individual - ALL TIERS | $ 0.68 | $ 0.75 | $ 0.07 | 10.29% | $ 0.69 | $ 0.76 | $ 0.07 | 10.14% |
| | Family - TWO TIER | $ 1.71 | $ 1.87 | $ 0.16 | 9.36% | $ 1.74 | $ 1.89 | $ 0.15 | 8.62% |
| | Double - THREE TIER | $ 1.37 | $ 1.50 | $ 0.13 | 9.49% | $ 1.39 | $ 1.52 | $ 0.13 | 9.35% |
| | Family - THREE TIER | $ 1.78 | $ 1.95 | $ 0.17 | 9.55% | $ 1.81 | $ 1.97 | $ 0.16 | 8.84% |
| | Employee/Spouse - FOUR TIER | $ 1.37 | $ 1.50 | $ 0.13 | 9.49% | $ 1.39 | $ 1.52 | $ 0.13 | 9.35% |
| | Employee/Chld(rn) - FOUR TIER | $ 1.30 | $ 1.42 | $ 0.12 | 9.23% | $ 1.32 | $ 1.44 | $ 0.12 | 9.09% |
| | Family - FOUR TIER | $ 1.92 | $ 2.10 | $ 0.18 | 9.38% | $ 1.94 | $ 2.12 | $ 0.18 | 9.28% |
| HMVSNL114 | HMVSNL115 | | | | | | | | |
| | Individual - ALL TIERS | $ 3.17 | $ 3.44 | $ 0.27 | 8.52% | $ 3.21 | $ 3.48 | $ 0.27 | 8.41% |
| | Family - TWO TIER | $ 7.92 | $ 8.60 | $ 0.68 | 8.59% | $ 8.03 | $ 8.70 | $ 0.67 | 8.34% |
| | Double - THREE TIER | $ 6.34 | $ 6.88 | $ 0.54 | 8.52% | $ 6.42 | $ 6.96 | $ 0.54 | 8.41% |
| | Family - THREE TIER | $ 8.24 | $ 8.94 | $ 0.70 | 8.50% | $ 8.35 | $ 9.05 | $ 0.70 | 8.38% |
| | Employee/Spouse - FOUR TIER | $ 6.34 | $ 6.88 | $ 0.54 | 8.52% | $ 6.42 | $ 6.96 | $ 0.54 | 8.41% |
| | Employee/Chld(rn) - FOUR TIER | $ 6.02 | $ 6.54 | $ 0.52 | 8.64% | $ 6.10 | $ 6.61 | $ 0.51 | 8.36% |
| | Family - FOUR TIER | $ 8.87 | $ 9.63 | $ 0.76 | 8.57% | $ 8.99 | $ 9.75 | $ 0.76 | 8.45% |
| HMVSNL214 | HMVSNL215 | | | | | | | | |
| | Individual - ALL TIERS | $ 2.43 | $ 2.64 | $ 0.21 | 8.64% | $ 2.46 | $ 2.68 | $ 0.22 | 8.94% |
| | Family - TWO TIER | $ 6.07 | $ 6.61 | $ 0.54 | 8.90% | $ 6.16 | $ 6.69 | $ 0.53 | 8.60% |
| | Double - THREE TIER | $ 4.86 | $ 5.29 | $ 0.43 | 8.85% | $ 4.93 | $ 5.35 | $ 0.42 | 8.52% |
| | Family - THREE TIER | $ 6.32 | $ 6.88 | $ 0.56 | 8.86% | $ 6.40 | $ 6.96 | $ 0.56 | 8.75% |
| | Employee/Spouse - FOUR TIER | $ 4.86 | $ 5.29 | $ 0.43 | 8.85% | $ 4.93 | $ 5.35 | $ 0.42 | 8.52% |
| | Employee/Chld(rn) - FOUR TIER | $ 4.62 | $ 5.02 | $ 0.40 | 8.66% | $ 4.68 | $ 5.08 | $ 0.40 | 8.55% |
| | Family - FOUR TIER | $ 6.80 | $ 7.40 | $ 0.60 | 8.82% | $ 6.90 | $ 7.49 | $ 0.59 | 8.55% |
| HMVSNL314 | HMVSNL315 | | | | | | | | |
| | Individual - ALL TIERS | $ 6.51 | $ 7.07 | $ 0.56 | 8.60% | $ 6.60 | $ 7.15 | $ 0.55 | 8.33% |
| | Family - TWO TIER | $ 16.27 | $ 17.67 | $ 1.40 | 8.60% | $ 16.49 | $ 17.88 | $ 1.39 | 8.43% |
| | Double - THREE TIER | $ 13.01 | $ 14.13 | $ 1.12 | 8.61% | $ 13.19 | $ 14.30 | $ 1.11 | 8.42% |
| | Family - THREE TIER | $ 16.92 | $ 18.37 | $ 1.45 | 8.57% | $ 17.15 | $ 18.60 | $ 1.45 | 8.45% |
| | Employee/Spouse - FOUR TIER | $ 13.01 | $ 14.13 | $ 1.12 | 8.61% | $ 13.19 | $ 14.30 | $ 1.11 | 8.42% |
| | Employee/Chld(rn) - FOUR TIER | $ 12.36 | $ 13.43 | $ 1.07 | 8.66% | $ 12.53 | $ 13.59 | $ 1.06 | 8.46% |
| | Family - FOUR TIER | $ 18.22 | $ 19.79 | $ 1.57 | 8.62% | $ 18.47 | $ 20.03 | $ 1.56 | 8.45% |

**Capital District Physicians' Health Plan, Inc**
**Region 7 (UticaWatertown)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 3 Current Rate | 2015 Quarter 3 Proposed Rate | Quarter 3 Amount of Adjustment | Quarter 3 Percent Change | 2014 Quarter 4 Current Rate | 2015 Quarter 4 Proposed Rate | Quarter 4 Amount of Adjustment | Quarter 4 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *Third Quarter 2014 (7/1/2014 - 9/30/2014)* | | | | *Fourth Quarter 2014 (10/1/2014 - 12/31/2014)* | | | |
| HMDMEL214 | HMDMEL215 | | | | | | | | |
| | Individual - ALL TIERS | $ 1.46 | $ 1.58 | $ 0.12 | 8.22% | $ 1.48 | $ 1.60 | $ 0.12 | 8.11% |
| | Family - TWO TIER | $ 3.66 | $ 3.95 | $ 0.29 | 7.92% | $ 3.71 | $ 4.00 | $ 0.29 | 7.82% |
| | Double - THREE TIER | $ 2.93 | $ 3.16 | $ 0.23 | 7.85% | $ 2.97 | $ 3.20 | $ 0.23 | 7.74% |
| | Family - THREE TIER | $ 3.80 | $ 4.11 | $ 0.31 | 8.16% | $ 3.86 | $ 4.16 | $ 0.30 | 7.77% |
| | Employee/Spouse - FOUR TIER | $ 2.93 | $ 3.16 | $ 0.23 | 7.85% | $ 2.97 | $ 3.20 | $ 0.23 | 7.74% |
| | Employee/Chld(rn) - FOUR TIER | $ 2.78 | $ 3.01 | $ 0.23 | 8.27% | $ 2.82 | $ 3.04 | $ 0.22 | 7.80% |
| | Family - FOUR TIER | $ 4.10 | $ 4.43 | $ 0.33 | 8.05% | $ 4.15 | $ 4.48 | $ 0.33 | 7.95% |
| HMEXAL114 | HMEXAL115 | | | | | | | | |
| | Individual - ALL TIERS | $ (0.19) | $ (0.20) | $ (0.01) | 5.26% | $ (0.19) | $ (0.21) | $ (0.02) | 10.53% |
| | Family - TWO TIER | $ (0.47) | $ (0.51) | $ (0.04) | 8.51% | $ (0.47) | $ (0.52) | $ (0.05) | 10.64% |
| | Double - THREE TIER | $ (0.37) | $ (0.41) | $ (0.04) | 10.81% | $ (0.38) | $ (0.41) | $ (0.03) | 7.89% |
| | Family - THREE TIER | $ (0.49) | $ (0.53) | $ (0.04) | 8.16% | $ (0.49) | $ (0.54) | $ (0.05) | 10.20% |
| | Employee/Spouse - FOUR TIER | $ (0.37) | $ (0.41) | $ (0.04) | 10.81% | $ (0.38) | $ (0.41) | $ (0.03) | 7.89% |
| | Employee/Chld(rn) - FOUR TIER | $ (0.36) | $ (0.39) | $ (0.03) | 8.33% | $ (0.36) | $ (0.39) | $ (0.03) | 8.33% |
| | Family - FOUR TIER | $ (0.52) | $ (0.57) | $ (0.05) | 9.62% | $ (0.53) | $ (0.58) | $ (0.05) | 9.43% |
| HMEXAL214 | HMEXAL215 | | | | | | | | |
| | Individual - ALL TIERS | $ (0.38) | $ (0.42) | $ (0.04) | 10.53% | $ (0.39) | $ (0.42) | $ (0.03) | 7.69% |
| | Family - TWO TIER | $ (0.96) | $ (1.05) | $ (0.09) | 9.38% | $ (0.98) | $ (1.06) | $ (0.08) | 8.16% |
| | Double - THREE TIER | $ (0.77) | $ (0.84) | $ (0.07) | 9.09% | $ (0.78) | $ (0.85) | $ (0.07) | 8.97% |
| | Family - THREE TIER | $ (1.00) | $ (1.09) | $ (0.09) | 9.00% | $ (1.01) | $ (1.10) | $ (0.09) | 8.91% |
| | Employee/Spouse - FOUR TIER | $ (0.77) | $ (0.84) | $ (0.07) | 9.09% | $ (0.78) | $ (0.85) | $ (0.07) | 8.97% |
| | Employee/Chld(rn) - FOUR TIER | $ (0.73) | $ (0.80) | $ (0.07) | 9.59% | $ (0.74) | $ (0.81) | $ (0.07) | 9.46% |
| | Family - FOUR TIER | $ (1.08) | $ (1.17) | $ (0.09) | 8.33% | $ (1.09) | $ (1.19) | $ (0.10) | 9.17% |
| HMEXAL314 | HMEXAL315 | | | | | | | | |
| | Individual - ALL TIERS | $ (0.14) | $ (0.16) | $ (0.02) | 14.29% | $ (0.15) | $ (0.16) | $ (0.01) | 6.67% |
| | Family - TWO TIER | $ (0.36) | $ (0.39) | $ (0.03) | 8.33% | $ (0.36) | $ (0.39) | $ (0.03) | 8.33% |
| | Double - THREE TIER | $ (0.29) | $ (0.31) | $ (0.02) | 6.90% | $ (0.29) | $ (0.32) | $ (0.03) | 10.34% |
| | Family - THREE TIER | $ (0.37) | $ (0.41) | $ (0.04) | 10.81% | $ (0.38) | $ (0.41) | $ (0.03) | 7.89% |
| | Employee/Spouse - FOUR TIER | $ (0.29) | $ (0.31) | $ (0.02) | 6.90% | $ (0.29) | $ (0.32) | $ (0.03) | 10.34% |
| | Employee/Chld(rn) - FOUR TIER | $ (0.27) | $ (0.30) | $ (0.03) | 11.11% | $ (0.28) | $ (0.30) | $ (0.02) | 7.14% |
| | Family - FOUR TIER | $ (0.40) | $ (0.44) | $ (0.04) | 10.00% | $ (0.41) | $ (0.44) | $ (0.03) | 7.32% |
| HMLABL14 | HMLABL15 | | | | | | | | |
| | Individual - ALL TIERS | $ 0.49 | $ 0.54 | $ 0.05 | 10.20% | $ 0.50 | $ 0.55 | $ 0.05 | 10.00% |
| | Family - TWO TIER | $ 1.24 | $ 1.35 | $ 0.11 | 8.87% | $ 1.25 | $ 1.36 | $ 0.11 | 8.80% |
| | Double - THREE TIER | $ 0.99 | $ 1.08 | $ 0.09 | 9.09% | $ 1.00 | $ 1.09 | $ 0.09 | 9.00% |
| | Family - THREE TIER | $ 1.29 | $ 1.40 | $ 0.11 | 8.53% | $ 1.30 | $ 1.42 | $ 0.12 | 9.23% |
| | Employee/Spouse - FOUR TIER | $ 0.99 | $ 1.08 | $ 0.09 | 9.09% | $ 1.00 | $ 1.09 | $ 0.09 | 9.00% |
| | Employee/Chld(rn) - FOUR TIER | $ 0.94 | $ 1.02 | $ 0.08 | 8.51% | $ 0.95 | $ 1.04 | $ 0.09 | 9.47% |
| | Family - FOUR TIER | $ 1.39 | $ 1.51 | $ 0.12 | 8.63% | $ 1.40 | $ 1.53 | $ 0.13 | 9.29% |
| HMSNFL114 | HMSNFL115 | | | | | | | | |
| | Individual - ALL TIERS | $ 0.70 | $ 0.77 | $ 0.07 | 10.00% | $ 0.71 | $ 0.78 | $ 0.07 | 9.86% |
| | Family - TWO TIER | $ 1.76 | $ 1.92 | $ 0.16 | 9.09% | $ 1.78 | $ 1.94 | $ 0.16 | 8.99% |
| | Double - THREE TIER | $ 1.41 | $ 1.53 | $ 0.12 | 8.51% | $ 1.43 | $ 1.55 | $ 0.12 | 8.39% |
| | Family - THREE TIER | $ 1.83 | $ 1.99 | $ 0.16 | 8.74% | $ 1.86 | $ 2.02 | $ 0.16 | 8.60% |
| | Employee/Spouse - FOUR TIER | $ 1.41 | $ 1.53 | $ 0.12 | 8.51% | $ 1.43 | $ 1.55 | $ 0.12 | 8.39% |
| | Employee/Chld(rn) - FOUR TIER | $ 1.34 | $ 1.46 | $ 0.12 | 8.96% | $ 1.36 | $ 1.47 | $ 0.11 | 8.09% |
| | Family - FOUR TIER | $ 1.97 | $ 2.15 | $ 0.18 | 9.14% | $ 2.00 | $ 2.17 | $ 0.17 | 8.50% |
| HMVSNL114 | HMVSNL115 | | | | | | | | |
| | Individual - ALL TIERS | $ 3.26 | $ 3.52 | $ 0.26 | 7.98% | $ 3.30 | $ 3.57 | $ 0.27 | 8.18% |
| | Family - TWO TIER | $ 8.14 | $ 8.81 | $ 0.67 | 8.23% | $ 8.25 | $ 8.91 | $ 0.66 | 8.00% |
| | Double - THREE TIER | $ 6.51 | $ 7.05 | $ 0.54 | 8.29% | $ 6.60 | $ 7.13 | $ 0.53 | 8.03% |
| | Family - THREE TIER | $ 8.46 | $ 9.16 | $ 0.70 | 8.27% | $ 8.58 | $ 9.27 | $ 0.69 | 8.04% |
| | Employee/Spouse - FOUR TIER | $ 6.51 | $ 7.05 | $ 0.54 | 8.29% | $ 6.60 | $ 7.13 | $ 0.53 | 8.03% |
| | Employee/Chld(rn) - FOUR TIER | $ 6.19 | $ 6.69 | $ 0.50 | 8.08% | $ 6.27 | $ 6.77 | $ 0.50 | 7.97% |
| | Family - FOUR TIER | $ 9.12 | $ 9.86 | $ 0.74 | 8.11% | $ 9.24 | $ 9.98 | $ 0.74 | 8.01% |
| HMVSNL214 | HMVSNL215 | | | | | | | | |
| | Individual - ALL TIERS | $ 2.50 | $ 2.71 | $ 0.21 | 8.40% | $ 2.53 | $ 2.74 | $ 0.21 | 8.30% |
| | Family - TWO TIER | $ 6.24 | $ 6.77 | $ 0.53 | 8.49% | $ 6.33 | $ 6.85 | $ 0.52 | 8.21% |
| | Double - THREE TIER | $ 4.99 | $ 5.42 | $ 0.43 | 8.62% | $ 5.06 | $ 5.48 | $ 0.42 | 8.30% |
| | Family - THREE TIER | $ 6.49 | $ 7.04 | $ 0.55 | 8.47% | $ 6.58 | $ 7.13 | $ 0.55 | 8.36% |
| | Employee/Spouse - FOUR TIER | $ 4.99 | $ 5.42 | $ 0.43 | 8.62% | $ 5.06 | $ 5.48 | $ 0.42 | 8.30% |
| | Employee/Chld(rn) - FOUR TIER | $ 4.74 | $ 5.15 | $ 0.41 | 8.65% | $ 4.81 | $ 5.21 | $ 0.40 | 8.32% |
| | Family - FOUR TIER | $ 6.99 | $ 7.58 | $ 0.59 | 8.44% | $ 7.09 | $ 7.67 | $ 0.58 | 8.18% |
| HMVSNL314 | HMVSNL315 | | | | | | | | |
| | Individual - ALL TIERS | $ 6.69 | $ 7.24 | $ 0.55 | 8.22% | $ 6.78 | $ 7.32 | $ 0.54 | 7.96% |
| | Family - TWO TIER | $ 16.72 | $ 18.09 | $ 1.37 | 8.19% | $ 16.95 | $ 18.31 | $ 1.36 | 8.02% |
| | Double - THREE TIER | $ 13.37 | $ 14.48 | $ 1.11 | 8.30% | $ 13.56 | $ 14.65 | $ 1.09 | 8.04% |
| | Family - THREE TIER | $ 17.39 | $ 18.82 | $ 1.43 | 8.22% | $ 17.63 | $ 19.04 | $ 1.41 | 8.00% |
| | Employee/Spouse - FOUR TIER | $ 13.37 | $ 14.48 | $ 1.11 | 8.30% | $ 13.56 | $ 14.65 | $ 1.09 | 8.04% |
| | Employee/Chld(rn) - FOUR TIER | $ 12.71 | $ 13.75 | $ 1.04 | 8.18% | $ 12.88 | $ 13.92 | $ 1.04 | 8.07% |
| | Family - FOUR TIER | $ 18.72 | $ 20.27 | $ 1.55 | 8.28% | $ 18.98 | $ 20.51 | $ 1.53 | 8.06% |

**Capital District Physicians' Health Plan, Inc**
**Region 7 (UticaWatertown)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 1 Current Rate | 2015 Quarter 1 Proposed Rate | Quarter 1 Amount of Adjustment | Quarter 1 Percent Change | 2014 Quarter 2 Current Rate | 2015 Quarter 2 Proposed Rate | Quarter 2 Amount of Adjustment | Quarter 2 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *First Quarter 2014 (1/1/2014 - 3/31/2014)* | | | | *Second Quarter 2014 (4/1/2014 - 6/30/2014)* | | | |
| HMVSNL414 | HMVSNL415 | | | | | | | | |
| | Individual - ALL TIERS | $ 10.70 | $ 11.63 | $ 0.93 | 8.69% | $ 10.85 | $ 11.77 | $ 0.92 | 8.48% |
| | Family - TWO TIER | $ 26.75 | $ 29.08 | $ 2.33 | 8.71% | $ 27.12 | $ 29.42 | $ 2.30 | 8.48% |
| | Double - THREE TIER | $ 21.40 | $ 23.26 | $ 1.86 | 8.69% | $ 21.70 | $ 23.54 | $ 1.84 | 8.48% |
| | Family - THREE TIER | $ 27.82 | $ 30.24 | $ 2.42 | 8.70% | $ 28.21 | $ 30.60 | $ 2.39 | 8.47% |
| | Employee/Spouse - FOUR TIER | $ 21.40 | $ 23.26 | $ 1.86 | 8.69% | $ 21.70 | $ 23.54 | $ 1.84 | 8.48% |
| | Employee/Chld(rn) - FOUR TIER | $ 20.33 | $ 22.10 | $ 1.77 | 8.71% | $ 20.61 | $ 22.36 | $ 1.75 | 8.49% |
| | Family - FOUR TIER | $ 29.96 | $ 32.56 | $ 2.60 | 8.68% | $ 30.38 | $ 32.96 | $ 2.58 | 8.49% |
| HMVSNL514 | HMVSNL515 | | | | | | | | |
| | Individual - ALL TIERS | $ 16.21 | $ 17.61 | $ 1.40 | 8.64% | $ 16.44 | $ 17.82 | $ 1.38 | 8.39% |
| | Family - TWO TIER | $ 40.53 | $ 44.02 | $ 3.49 | 8.61% | $ 41.09 | $ 44.55 | $ 3.46 | 8.42% |
| | Double - THREE TIER | $ 32.42 | $ 35.22 | $ 2.80 | 8.64% | $ 32.87 | $ 35.64 | $ 2.77 | 8.43% |
| | Family - THREE TIER | $ 42.15 | $ 45.78 | $ 3.63 | 8.61% | $ 42.73 | $ 46.33 | $ 3.60 | 8.42% |
| | Employee/Spouse - FOUR TIER | $ 32.42 | $ 35.22 | $ 2.80 | 8.64% | $ 32.87 | $ 35.64 | $ 2.77 | 8.43% |
| | Employee/Chld(rn) - FOUR TIER | $ 30.80 | $ 33.46 | $ 2.66 | 8.64% | $ 31.23 | $ 33.86 | $ 2.63 | 8.42% |
| | Family - FOUR TIER | $ 45.39 | $ 49.31 | $ 3.92 | 8.64% | $ 46.02 | $ 49.90 | $ 3.88 | 8.43% |
| HMVSNL614 | HMVSNL615 | | | | | | | | |
| | Individual - ALL TIERS | $ 5.09 | $ 5.53 | $ 0.44 | 8.64% | $ 5.16 | $ 5.60 | $ 0.44 | 8.53% |
| | Family - TWO TIER | $ 12.73 | $ 13.84 | $ 1.11 | 8.72% | $ 12.91 | $ 14.00 | $ 1.09 | 8.44% |
| | Double - THREE TIER | $ 10.19 | $ 11.07 | $ 0.88 | 8.64% | $ 10.33 | $ 11.20 | $ 0.87 | 8.42% |
| | Family - THREE TIER | $ 13.24 | $ 14.39 | $ 1.15 | 8.69% | $ 13.43 | $ 14.56 | $ 1.13 | 8.41% |
| | Employee/Spouse - FOUR TIER | $ 10.19 | $ 11.07 | $ 0.88 | 8.64% | $ 10.33 | $ 11.20 | $ 0.87 | 8.42% |
| | Employee/Chld(rn) - FOUR TIER | $ 9.68 | $ 10.52 | $ 0.84 | 8.68% | $ 9.81 | $ 10.64 | $ 0.83 | 8.46% |
| | Family - FOUR TIER | $ 14.26 | $ 15.50 | $ 1.24 | 8.70% | $ 14.46 | $ 15.68 | $ 1.22 | 8.44% |
| HMVSNL714 | HMVSNL715 | | | | | | | | |
| | Individual - ALL TIERS | $ 8.45 | $ 9.18 | $ 0.73 | 8.64% | $ 8.57 | $ 9.30 | $ 0.73 | 8.52% |
| | Family - TWO TIER | $ 21.13 | $ 22.96 | $ 1.83 | 8.66% | $ 21.43 | $ 23.24 | $ 1.81 | 8.45% |
| | Double - THREE TIER | $ 16.91 | $ 18.37 | $ 1.46 | 8.63% | $ 17.14 | $ 18.59 | $ 1.45 | 8.46% |
| | Family - THREE TIER | $ 21.98 | $ 23.88 | $ 1.90 | 8.64% | $ 22.28 | $ 24.17 | $ 1.89 | 8.48% |
| | Employee/Spouse - FOUR TIER | $ 16.91 | $ 18.37 | $ 1.46 | 8.63% | $ 17.14 | $ 18.59 | $ 1.45 | 8.46% |
| | Employee/Chld(rn) - FOUR TIER | $ 16.06 | $ 17.45 | $ 1.39 | 8.66% | $ 16.28 | $ 17.66 | $ 1.38 | 8.48% |
| | Family - FOUR TIER | $ 23.67 | $ 25.72 | $ 2.05 | 8.66% | $ 24.00 | $ 26.03 | $ 2.03 | 8.46% |
| HMVSNL814 | HMVSNL815 | | | | | | | | |
| | Individual - ALL TIERS | $ 12.85 | $ 13.96 | $ 1.11 | 8.64% | $ 13.03 | $ 14.13 | $ 1.10 | 8.44% |
| | Family - TWO TIER | $ 32.13 | $ 34.90 | $ 2.77 | 8.62% | $ 32.57 | $ 35.32 | $ 2.75 | 8.44% |
| | Double - THREE TIER | $ 25.70 | $ 27.92 | $ 2.22 | 8.64% | $ 26.06 | $ 28.25 | $ 2.19 | 8.40% |
| | Family - THREE TIER | $ 33.41 | $ 36.29 | $ 2.88 | 8.62% | $ 33.88 | $ 36.73 | $ 2.85 | 8.41% |
| | Employee/Spouse - FOUR TIER | $ 25.70 | $ 27.92 | $ 2.22 | 8.64% | $ 26.06 | $ 28.25 | $ 2.19 | 8.40% |
| | Employee/Chld(rn) - FOUR TIER | $ 24.42 | $ 26.52 | $ 2.10 | 8.60% | $ 24.76 | $ 26.84 | $ 2.08 | 8.40% |
| | Family - FOUR TIER | $ 35.99 | $ 39.08 | $ 3.09 | 8.59% | $ 36.48 | $ 39.55 | $ 3.07 | 8.42% |
| HMUNNL114 | HMUNNL115 | | | | | | | | |
| | Individual - ALL TIERS | $ 9.51 | $ 10.33 | $ 0.82 | 8.62% | $ 9.64 | $ 10.46 | $ 0.82 | 8.51% |
| | Family - TWO TIER | $ 23.78 | $ 25.83 | $ 2.05 | 8.62% | $ 24.11 | $ 26.14 | $ 2.03 | 8.42% |
| | Double - THREE TIER | $ 19.03 | $ 20.66 | $ 1.63 | 8.57% | $ 19.29 | $ 20.91 | $ 1.62 | 8.40% |
| | Family - THREE TIER | $ 24.73 | $ 26.86 | $ 2.13 | 8.61% | $ 25.08 | $ 27.18 | $ 2.10 | 8.37% |
| | Employee/Spouse - FOUR TIER | $ 19.03 | $ 20.66 | $ 1.63 | 8.57% | $ 19.29 | $ 20.91 | $ 1.62 | 8.40% |
| | Employee/Chld(rn) - FOUR TIER | $ 18.08 | $ 19.63 | $ 1.55 | 8.57% | $ 18.32 | $ 19.87 | $ 1.55 | 8.46% |
| | Family - FOUR TIER | $ 26.64 | $ 28.93 | $ 2.29 | 8.60% | $ 27.00 | $ 29.28 | $ 2.28 | 8.44% |
| HMUNNL214 | HMUNNL215 | | | | | | | | |
| | Individual - ALL TIERS | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | Family - TWO TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | Double - THREE TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | Family - THREE TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | Employee/Spouse - FOUR TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | Employee/Chld(rn) - FOUR TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | Family - FOUR TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| SRFHMELG14 | SRFHMELG15 | | | | | | | | |
| | Individual - ALL TIERS | $ 6.09 | $ 6.61 | $ 0.52 | 8.54% | $ 6.17 | $ 6.69 | $ 0.52 | 8.43% |
| | Family - TWO TIER | $ 15.22 | $ 16.53 | $ 1.31 | 8.61% | $ 15.43 | $ 16.73 | $ 1.30 | 8.43% |
| | Double - THREE TIER | $ 12.18 | $ 13.22 | $ 1.04 | 8.54% | $ 12.35 | $ 13.38 | $ 1.03 | 8.34% |
| | Family - THREE TIER | $ 15.83 | $ 17.19 | $ 1.36 | 8.59% | $ 16.05 | $ 17.39 | $ 1.34 | 8.35% |
| | Employee/Spouse - FOUR TIER | $ 12.18 | $ 13.22 | $ 1.04 | 8.54% | $ 12.35 | $ 13.38 | $ 1.03 | 8.34% |
| | Employee/Chld(rn) - FOUR TIER | $ 11.57 | $ 12.56 | $ 0.99 | 8.56% | $ 11.73 | $ 12.71 | $ 0.98 | 8.35% |
| | Family - FOUR TIER | $ 17.05 | $ 18.51 | $ 1.46 | 8.56% | $ 17.28 | $ 18.73 | $ 1.45 | 8.39% |
| HMTRAVL114 | HMTRAVL115 | | | | | | | | |
| | Individual - ALL TIERS | $ 12.22 | $ 13.28 | $ 1.06 | 8.67% | $ 12.39 | $ 13.44 | $ 1.05 | 8.47% |
| | Family - TWO TIER | $ 30.55 | $ 33.20 | $ 2.65 | 8.67% | $ 30.97 | $ 33.60 | $ 2.63 | 8.49% |
| | Double - THREE TIER | $ 24.44 | $ 26.56 | $ 2.12 | 8.67% | $ 24.78 | $ 26.88 | $ 2.10 | 8.47% |
| | Family - THREE TIER | $ 31.77 | $ 34.53 | $ 2.76 | 8.69% | $ 32.21 | $ 34.94 | $ 2.73 | 8.48% |
| | Employee/Spouse - FOUR TIER | $ 24.44 | $ 26.56 | $ 2.12 | 8.67% | $ 24.78 | $ 26.88 | $ 2.10 | 8.47% |
| | Employee/Chld(rn) - FOUR TIER | $ 23.22 | $ 25.23 | $ 2.01 | 8.66% | $ 23.54 | $ 25.54 | $ 2.00 | 8.50% |
| | Family - FOUR TIER | $ 34.22 | $ 37.18 | $ 2.96 | 8.65% | $ 34.69 | $ 37.63 | $ 2.94 | 8.48% |

**Capital District Physicians' Health Plan, Inc**
**Region 7 (UticaWatertown)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 3 Current Rate | 2015 Quarter 3 Proposed Rate | Quarter 3 Amount of Adjustment | Quarter 3 Percent Change | 2014 Quarter 4 Current Rate | 2015 Quarter 4 Proposed Rate | Quarter 4 Amount of Adjustment | Quarter 4 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *Third Quarter 2014 (7/1/2014 - 9/30/2014)* | | | | *Fourth Quarter 2014 (10/1/2014 - 12/31/2014)* | | | |
| HMVSNL414 | HMVSNL415 | | | | | | | | |
| | Individual - ALL TIERS | $ 11.00 | $ 11.91 | $ 0.91 | 8.27% | $ 11.15 | $ 12.05 | $ 0.90 | 8.07% |
| | Family - TWO TIER | $ 27.50 | $ 29.78 | $ 2.28 | 8.29% | $ 27.88 | $ 30.14 | $ 2.26 | 8.11% |
| | Double - THREE TIER | $ 22.00 | $ 23.82 | $ 1.82 | 8.27% | $ 22.30 | $ 24.11 | $ 1.81 | 8.12% |
| | Family - THREE TIER | $ 28.60 | $ 30.97 | $ 2.37 | 8.29% | $ 28.99 | $ 31.34 | $ 2.35 | 8.11% |
| | Employee/Spouse - FOUR TIER | $ 22.00 | $ 23.82 | $ 1.82 | 8.27% | $ 22.30 | $ 24.11 | $ 1.81 | 8.12% |
| | Employee/Chld(rn) - FOUR TIER | $ 20.90 | $ 22.63 | $ 1.73 | 8.28% | $ 21.19 | $ 22.90 | $ 1.71 | 8.07% |
| | Family - FOUR TIER | $ 30.80 | $ 33.35 | $ 2.55 | 8.28% | $ 31.22 | $ 33.75 | $ 2.53 | 8.10% |
| HMVSNL514 | HMVSNL515 | | | | | | | | |
| | Individual - ALL TIERS | $ 16.66 | $ 18.03 | $ 1.37 | 8.22% | $ 16.89 | $ 18.25 | $ 1.36 | 8.05% |
| | Family - TWO TIER | $ 41.66 | $ 45.09 | $ 3.43 | 8.23% | $ 42.23 | $ 45.63 | $ 3.40 | 8.05% |
| | Double - THREE TIER | $ 33.33 | $ 36.07 | $ 2.74 | 8.22% | $ 33.79 | $ 36.50 | $ 2.71 | 8.02% |
| | Family - THREE TIER | $ 43.32 | $ 46.89 | $ 3.57 | 8.24% | $ 43.92 | $ 47.45 | $ 3.53 | 8.04% |
| | Employee/Spouse - FOUR TIER | $ 33.33 | $ 36.07 | $ 2.74 | 8.22% | $ 33.79 | $ 36.50 | $ 2.71 | 8.02% |
| | Employee/Chld(rn) - FOUR TIER | $ 31.66 | $ 34.27 | $ 2.61 | 8.24% | $ 32.10 | $ 34.68 | $ 2.58 | 8.04% |
| | Family - FOUR TIER | $ 46.66 | $ 50.50 | $ 3.84 | 8.23% | $ 47.30 | $ 51.10 | $ 3.80 | 8.03% |
| HMVSNL614 | HMVSNL615 | | | | | | | | |
| | Individual - ALL TIERS | $ 5.24 | $ 5.67 | $ 0.43 | 8.21% | $ 5.31 | $ 5.74 | $ 0.43 | 8.10% |
| | Family - TWO TIER | $ 13.09 | $ 14.17 | $ 1.08 | 8.25% | $ 13.27 | $ 14.34 | $ 1.07 | 8.06% |
| | Double - THREE TIER | $ 10.47 | $ 11.34 | $ 0.87 | 8.31% | $ 10.61 | $ 11.47 | $ 0.86 | 8.11% |
| | Family - THREE TIER | $ 13.61 | $ 14.74 | $ 1.13 | 8.30% | $ 13.80 | $ 14.91 | $ 1.11 | 8.04% |
| | Employee/Spouse - FOUR TIER | $ 10.47 | $ 11.34 | $ 0.87 | 8.31% | $ 10.61 | $ 11.47 | $ 0.86 | 8.11% |
| | Employee/Chld(rn) - FOUR TIER | $ 9.95 | $ 10.77 | $ 0.82 | 8.24% | $ 10.08 | $ 10.90 | $ 0.82 | 8.13% |
| | Family - FOUR TIER | $ 14.66 | $ 15.87 | $ 1.21 | 8.25% | $ 14.86 | $ 16.06 | $ 1.20 | 8.08% |
| HMVSNL714 | HMVSNL715 | | | | | | | | |
| | Individual - ALL TIERS | $ 8.69 | $ 9.41 | $ 0.72 | 8.29% | $ 8.81 | $ 9.52 | $ 0.71 | 8.06% |
| | Family - TWO TIER | $ 21.72 | $ 23.52 | $ 1.80 | 8.29% | $ 22.02 | $ 23.80 | $ 1.78 | 8.08% |
| | Double - THREE TIER | $ 17.38 | $ 18.81 | $ 1.43 | 8.23% | $ 17.62 | $ 19.04 | $ 1.42 | 8.06% |
| | Family - THREE TIER | $ 22.59 | $ 24.46 | $ 1.87 | 8.28% | $ 22.90 | $ 24.75 | $ 1.85 | 8.08% |
| | Employee/Spouse - FOUR TIER | $ 17.38 | $ 18.81 | $ 1.43 | 8.23% | $ 17.62 | $ 19.04 | $ 1.42 | 8.06% |
| | Employee/Chld(rn) - FOUR TIER | $ 16.51 | $ 17.87 | $ 1.36 | 8.24% | $ 16.74 | $ 18.09 | $ 1.35 | 8.06% |
| | Family - FOUR TIER | $ 24.33 | $ 26.34 | $ 2.01 | 8.26% | $ 24.66 | $ 26.65 | $ 1.99 | 8.07% |
| HMVSNL814 | HMVSNL815 | | | | | | | | |
| | Individual - ALL TIERS | $ 13.21 | $ 14.30 | $ 1.09 | 8.25% | $ 13.39 | $ 14.47 | $ 1.08 | 8.07% |
| | Family - TWO TIER | $ 33.02 | $ 35.74 | $ 2.72 | 8.24% | $ 33.48 | $ 36.17 | $ 2.69 | 8.03% |
| | Double - THREE TIER | $ 26.42 | $ 28.59 | $ 2.17 | 8.21% | $ 26.78 | $ 28.93 | $ 2.15 | 8.03% |
| | Family - THREE TIER | $ 34.34 | $ 37.17 | $ 2.83 | 8.24% | $ 34.82 | $ 37.62 | $ 2.80 | 8.04% |
| | Employee/Spouse - FOUR TIER | $ 26.42 | $ 28.59 | $ 2.17 | 8.21% | $ 26.78 | $ 28.93 | $ 2.15 | 8.03% |
| | Employee/Chld(rn) - FOUR TIER | $ 25.10 | $ 27.16 | $ 2.06 | 8.21% | $ 25.44 | $ 27.49 | $ 2.05 | 8.06% |
| | Family - FOUR TIER | $ 36.99 | $ 40.03 | $ 3.04 | 8.22% | $ 37.50 | $ 40.51 | $ 3.01 | 8.03% |
| HMUNNL114 | HMUNNL115 | | | | | | | | |
| | Individual - ALL TIERS | $ 9.78 | $ 10.58 | $ 0.80 | 8.18% | $ 9.91 | $ 10.71 | $ 0.80 | 8.07% |
| | Family - TWO TIER | $ 24.44 | $ 26.45 | $ 2.01 | 8.22% | $ 24.78 | $ 26.77 | $ 1.99 | 8.03% |
| | Double - THREE TIER | $ 19.56 | $ 21.16 | $ 1.60 | 8.18% | $ 19.83 | $ 21.42 | $ 1.59 | 8.02% |
| | Family - THREE TIER | $ 25.42 | $ 27.51 | $ 2.09 | 8.22% | $ 25.77 | $ 27.84 | $ 2.07 | 8.03% |
| | Employee/Spouse - FOUR TIER | $ 19.56 | $ 21.16 | $ 1.60 | 8.18% | $ 19.83 | $ 21.42 | $ 1.59 | 8.02% |
| | Employee/Chld(rn) - FOUR TIER | $ 18.58 | $ 20.10 | $ 1.52 | 8.18% | $ 18.83 | $ 20.35 | $ 1.52 | 8.07% |
| | Family - FOUR TIER | $ 27.38 | $ 29.63 | $ 2.25 | 8.22% | $ 27.76 | $ 29.98 | $ 2.22 | 8.00% |
| HMUNNL214 | HMUNNL215 | | | | | | | | |
| | Individual - ALL TIERS | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | Family - TWO TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | Double - THREE TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | Family - THREE TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | Employee/Spouse - FOUR TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | Employee/Chld(rn) - FOUR TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| | Family - FOUR TIER | $ - | $ - | $ - | 0.00% | $ - | $ - | $ - | 0.00% |
| SRFHMELG14 | SRFHMELG15 | | | | | | | | |
| | Individual - ALL TIERS | $ 6.26 | $ 6.77 | $ 0.51 | 8.15% | $ 6.34 | $ 6.85 | $ 0.51 | 8.04% |
| | Family - TWO TIER | $ 15.65 | $ 16.93 | $ 1.28 | 8.18% | $ 15.86 | $ 17.13 | $ 1.27 | 8.01% |
| | Double - THREE TIER | $ 12.52 | $ 13.54 | $ 1.02 | 8.15% | $ 12.69 | $ 13.70 | $ 1.01 | 7.96% |
| | Family - THREE TIER | $ 16.27 | $ 17.60 | $ 1.33 | 8.17% | $ 16.50 | $ 17.81 | $ 1.31 | 7.94% |
| | Employee/Spouse - FOUR TIER | $ 12.52 | $ 13.54 | $ 1.02 | 8.15% | $ 12.69 | $ 13.70 | $ 1.01 | 7.96% |
| | Employee/Chld(rn) - FOUR TIER | $ 11.89 | $ 12.86 | $ 0.97 | 8.16% | $ 12.05 | $ 13.02 | $ 0.97 | 8.05% |
| | Family - FOUR TIER | $ 17.52 | $ 18.96 | $ 1.44 | 8.22% | $ 17.76 | $ 19.18 | $ 1.42 | 8.00% |
| HMTRAVL114 | HMTRAVL115 | | | | | | | | |
| | Individual - ALL TIERS | $ 12.56 | $ 13.60 | $ 1.04 | 8.28% | $ 12.73 | $ 13.76 | $ 1.03 | 8.09% |
| | Family - TWO TIER | $ 31.40 | $ 34.00 | $ 2.60 | 8.28% | $ 31.83 | $ 34.41 | $ 2.58 | 8.11% |
| | Double - THREE TIER | $ 25.12 | $ 27.20 | $ 2.08 | 8.28% | $ 25.47 | $ 27.53 | $ 2.06 | 8.09% |
| | Family - THREE TIER | $ 32.66 | $ 35.36 | $ 2.70 | 8.27% | $ 33.11 | $ 35.79 | $ 2.68 | 8.09% |
| | Employee/Spouse - FOUR TIER | $ 25.12 | $ 27.20 | $ 2.08 | 8.28% | $ 25.47 | $ 27.53 | $ 2.06 | 8.09% |
| | Employee/Chld(rn) - FOUR TIER | $ 23.86 | $ 25.84 | $ 1.98 | 8.30% | $ 24.19 | $ 26.15 | $ 1.96 | 8.10% |
| | Family - FOUR TIER | $ 35.17 | $ 38.08 | $ 2.91 | 8.27% | $ 35.65 | $ 38.54 | $ 2.89 | 8.11% |

**Capital District Physicians' Health Plan, Inc**
**Region 7 (UticaWatertown)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 1 Current Rate | 2015 Quarter 1 Proposed Rate | Quarter 1 Amount of Adjustment | Quarter 1 Percent Change | 2014 Quarter 2 Current Rate | 2015 Quarter 2 Proposed Rate | Quarter 2 Amount of Adjustment | Quarter 2 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *First Quarter 2014 (1/1/2014 - 3/31/2014)* | | | | *Second Quarter 2014 (4/1/2014 - 6/30/2014)* | | | |
| HMTRAVL214 | HMTRAVL215 | | | | | | | | |
| | Individual - ALL TIERS | $ 23.76 | $ 25.81 | $ 2.05 | 8.63% | $ 24.08 | $ 26.12 | $ 2.04 | 8.47% |
| | Family - TWO TIER | $ 59.39 | $ 64.53 | $ 5.14 | 8.65% | $ 60.21 | $ 65.30 | $ 5.09 | 8.45% |
| | Double - THREE TIER | $ 47.51 | $ 51.62 | $ 4.11 | 8.65% | $ 48.17 | $ 52.24 | $ 4.07 | 8.45% |
| | Family - THREE TIER | $ 61.77 | $ 67.11 | $ 5.34 | 8.64% | $ 62.62 | $ 67.91 | $ 5.29 | 8.45% |
| | Employee/Spouse - FOUR TIER | $ 47.51 | $ 51.62 | $ 4.11 | 8.65% | $ 48.17 | $ 52.24 | $ 4.07 | 8.45% |
| | Employee/Chld(rn) - FOUR TIER | $ 45.14 | $ 49.04 | $ 3.90 | 8.64% | $ 45.76 | $ 49.63 | $ 3.87 | 8.46% |
| | Family - FOUR TIER | $ 66.52 | $ 72.27 | $ 5.75 | 8.64% | $ 67.44 | $ 73.14 | $ 5.70 | 8.45% |
| HMTRAVL314 | HMTRAVL315 | | | | | | | | |
| | Individual - ALL TIERS | $ 15.10 | $ 16.40 | $ 1.30 | 8.61% | $ 15.31 | $ 16.60 | $ 1.29 | 8.43% |
| | Family - TWO TIER | $ 37.75 | $ 41.01 | $ 3.26 | 8.64% | $ 38.27 | $ 41.50 | $ 3.23 | 8.44% |
| | Double - THREE TIER | $ 30.20 | $ 32.81 | $ 2.61 | 8.64% | $ 30.61 | $ 33.20 | $ 2.59 | 8.46% |
| | Family - THREE TIER | $ 39.26 | $ 42.65 | $ 3.39 | 8.63% | $ 39.80 | $ 43.16 | $ 3.36 | 8.44% |
| | Employee/Spouse - FOUR TIER | $ 30.20 | $ 32.81 | $ 2.61 | 8.64% | $ 30.61 | $ 33.20 | $ 2.59 | 8.46% |
| | Employee/Chld(rn) - FOUR TIER | $ 28.69 | $ 31.17 | $ 2.48 | 8.64% | $ 29.08 | $ 31.54 | $ 2.46 | 8.46% |
| | Family - FOUR TIER | $ 42.28 | $ 45.93 | $ 3.65 | 8.63% | $ 42.86 | $ 46.48 | $ 3.62 | 8.45% |
| HMWELL114 | HMWELL115 | | | | | | | | |
| | Individual - ALL TIERS | $ 0.04 | $ 0.04 | $ - | 0.00% | $ 0.04 | $ 0.04 | $ - | 0.00% |
| | Family - TWO TIER | $ 0.10 | $ 0.11 | $ 0.01 | 10.00% | $ 0.10 | $ 0.11 | $ 0.01 | 10.00% |
| | Double - THREE TIER | $ 0.08 | $ 0.09 | $ 0.01 | 12.50% | $ 0.08 | $ 0.09 | $ 0.01 | 12.50% |
| | Family - THREE TIER | $ 0.10 | $ 0.11 | $ 0.01 | 10.00% | $ 0.10 | $ 0.11 | $ 0.01 | 10.00% |
| | Employee/Spouse - FOUR TIER | $ 0.08 | $ 0.09 | $ 0.01 | 12.50% | $ 0.08 | $ 0.09 | $ 0.01 | 12.50% |
| | Employee/Chld(rn) - FOUR TIER | $ 0.08 | $ 0.08 | $ - | 0.00% | $ 0.08 | $ 0.08 | $ - | 0.00% |
| | Family - FOUR TIER | $ 0.11 | $ 0.12 | $ 0.01 | 9.09% | $ 0.11 | $ 0.12 | $ 0.01 | 9.09% |
| HMWELL214 | HMWELL215 | | | | | | | | |
| | Individual - ALL TIERS | $ 0.05 | $ 0.05 | $ - | 0.00% | $ 0.05 | $ 0.05 | $ - | 0.00% |
| | Family - TWO TIER | $ 0.13 | $ 0.12 | $ (0.01) | -7.69% | $ 0.13 | $ 0.12 | $ (0.01) | -7.69% |
| | Double - THREE TIER | $ 0.10 | $ 0.10 | $ - | 0.00% | $ 0.10 | $ 0.10 | $ - | 0.00% |
| | Family - THREE TIER | $ 0.13 | $ 0.13 | $ - | 0.00% | $ 0.13 | $ 0.13 | $ - | 0.00% |
| | Employee/Spouse - FOUR TIER | $ 0.10 | $ 0.10 | $ - | 0.00% | $ 0.10 | $ 0.10 | $ - | 0.00% |
| | Employee/Chld(rn) - FOUR TIER | $ 0.10 | $ 0.09 | $ (0.01) | -10.00% | $ 0.10 | $ 0.09 | $ (0.01) | -10.00% |
| | Family - FOUR TIER | $ 0.14 | $ 0.14 | $ - | 0.00% | $ 0.14 | $ 0.14 | $ - | 0.00% |
| HMWWREMVEL | HMWWREMVELG | | | | | | | | |
| | Individual - ALL TIERS | $ (4.30) | $ (4.67) | $ (0.37) | 8.60% | $ (4.30) | $ (4.67) | $ (0.37) | 8.60% |
| | Family - TWO TIER | $ (10.75) | $ (11.68) | $ (0.93) | 8.65% | $ (10.75) | $ (11.68) | $ (0.93) | 8.65% |
| | Double - THREE TIER | $ (8.60) | $ (9.34) | $ (0.74) | 8.60% | $ (8.60) | $ (9.34) | $ (0.74) | 8.60% |
| | Family - THREE TIER | $ (11.18) | $ (12.14) | $ (0.96) | 8.59% | $ (11.18) | $ (12.14) | $ (0.96) | 8.59% |
| | Employee/Spouse - FOUR TIER | $ (8.60) | $ (9.34) | $ (0.74) | 8.60% | $ (8.60) | $ (9.34) | $ (0.74) | 8.60% |
| | Employee/Chld(rn) - FOUR TIER | $ (8.17) | $ (8.88) | $ (0.71) | 8.69% | $ (8.17) | $ (8.88) | $ (0.71) | 8.69% |
| | Family - FOUR TIER | $ (12.04) | $ (13.08) | $ (1.04) | 8.64% | $ (12.04) | $ (13.08) | $ (1.04) | 8.64% |
| NYSHIPAMEND | NYSHIPAMEND-2015 | | | | | | | | |
| | Individual - ALL TIERS | $ 0.32 | $ 0.35 | $ 0.03 | 9.38% | $ 0.33 | $ 0.36 | $ 0.03 | 9.09% |
| | Family - TWO TIER | $ 0.80 | $ 0.88 | $ 0.08 | 10.00% | $ 0.81 | $ 0.89 | $ 0.08 | 9.88% |
| | Double - THREE TIER | $ 0.64 | $ 0.70 | $ 0.06 | 9.38% | $ 0.65 | $ 0.71 | $ 0.06 | 9.23% |
| | Family - THREE TIER | $ 0.83 | $ 0.91 | $ 0.08 | 9.64% | $ 0.85 | $ 0.92 | $ 0.07 | 8.24% |
| | Employee/Spouse - FOUR TIER | $ 0.64 | $ 0.70 | $ 0.06 | 9.38% | $ 0.65 | $ 0.71 | $ 0.06 | 9.23% |
| | Employee/Chld(rn) - FOUR TIER | $ 0.61 | $ 0.67 | $ 0.06 | 9.84% | $ 0.62 | $ 0.67 | $ 0.05 | 8.06% |
| | Family - FOUR TIER | $ 0.90 | $ 0.98 | $ 0.08 | 8.89% | $ 0.91 | $ 0.99 | $ 0.08 | 8.79% |
| HMDMELCPAP | HMDMELCPAP | | | | | | | | |
| | Individual - ALL TIERS | $ 0.32 | $ 0.35 | $ 0.03 | 9.38% | $ 0.33 | $ 0.36 | $ 0.03 | 9.09% |
| | Family - TWO TIER | $ 0.81 | $ 0.88 | $ 0.07 | 8.64% | $ 0.82 | $ 0.89 | $ 0.07 | 8.54% |
| | Double - THREE TIER | $ 0.64 | $ 0.70 | $ 0.06 | 9.38% | $ 0.66 | $ 0.71 | $ 0.05 | 7.58% |
| | Family - THREE TIER | $ 0.84 | $ 0.91 | $ 0.07 | 8.33% | $ 0.85 | $ 0.92 | $ 0.07 | 8.24% |
| | Employee/Spouse - FOUR TIER | $ 0.64 | $ 0.70 | $ 0.06 | 9.38% | $ 0.65 | $ 0.71 | $ 0.06 | 9.23% |
| | Employee/Chld(rn) - FOUR TIER | $ 0.61 | $ 0.67 | $ 0.06 | 9.84% | $ 0.62 | $ 0.67 | $ 0.05 | 8.06% |
| | Family - FOUR TIER | $ 0.90 | $ 0.98 | $ 0.08 | 8.89% | $ 0.91 | $ 0.99 | $ 0.08 | 8.79% |

**Capital District Physicians' Health Plan, Inc**
**Region 7 (UticaWatertown)**
**Large Group Rates**
**Proposed Premium Rates Effective 1/1/2015**

| Old Rider Name | New Rider Name | 2014 Quarter 3 Current Rate | 2015 Quarter 3 Proposed Rate | Quarter 3 Amount of Adjustment | Quarter 3 Percent Change | 2014 Quarter 4 Current Rate | 2015 Quarter 4 Proposed Rate | Quarter 4 Amount of Adjustment | Quarter 4 Percent Change |
|---|---|---|---|---|---|---|---|---|---|
| | | *Third Quarter 2014 (7/1/2014 - 9/30/2014)* | | | | *Fourth Quarter 2014 (10/1/2014 - 12/31/2014)* | | | |
| HMTRAVL214 | HMTRAVL215 | | | | | | | | |
| | Individual - ALL TIERS | $ 24.42 | $ 26.43 | $ 2.01 | 8.23% | $ 24.75 | $ 26.75 | $ 2.00 | 8.08% |
| | Family - TWO TIER | $ 61.04 | $ 66.09 | $ 5.05 | 8.27% | $ 61.88 | $ 66.88 | $ 5.00 | 8.08% |
| | Double - THREE TIER | $ 48.83 | $ 52.87 | $ 4.04 | 8.27% | $ 49.51 | $ 53.50 | $ 3.99 | 8.06% |
| | Family - THREE TIER | $ 63.48 | $ 68.73 | $ 5.25 | 8.27% | $ 64.36 | $ 69.55 | $ 5.19 | 8.06% |
| | Employee/Spouse - FOUR TIER | $ 48.83 | $ 52.87 | $ 4.04 | 8.27% | $ 49.51 | $ 53.50 | $ 3.99 | 8.06% |
| | Employee/Chld(rn) - FOUR TIER | $ 46.39 | $ 50.23 | $ 3.84 | 8.28% | $ 47.03 | $ 50.83 | $ 3.80 | 8.08% |
| | Family - FOUR TIER | $ 68.37 | $ 74.02 | $ 5.65 | 8.26% | $ 69.31 | $ 74.91 | $ 5.60 | 8.08% |
| HMTRAVL314 | HMTRAVL315 | | | | | | | | |
| | Individual - ALL TIERS | $ 15.52 | $ 16.80 | $ 1.28 | 8.25% | $ 15.73 | $ 17.00 | $ 1.27 | 8.07% |
| | Family - TWO TIER | $ 38.80 | $ 42.00 | $ 3.20 | 8.25% | $ 39.33 | $ 42.50 | $ 3.17 | 8.06% |
| | Double - THREE TIER | $ 31.04 | $ 33.60 | $ 2.56 | 8.25% | $ 31.47 | $ 34.00 | $ 2.53 | 8.04% |
| | Family - THREE TIER | $ 40.35 | $ 43.68 | $ 3.33 | 8.25% | $ 40.91 | $ 44.20 | $ 3.29 | 8.04% |
| | Employee/Spouse - FOUR TIER | $ 31.04 | $ 33.60 | $ 2.56 | 8.25% | $ 31.47 | $ 34.00 | $ 2.53 | 8.04% |
| | Employee/Chld(rn) - FOUR TIER | $ 29.49 | $ 31.92 | $ 2.43 | 8.24% | $ 29.89 | $ 32.30 | $ 2.41 | 8.06% |
| | Family - FOUR TIER | $ 43.45 | $ 47.04 | $ 3.59 | 8.26% | $ 44.05 | $ 47.61 | $ 3.56 | 8.08% |
| HMWELL114 | HMWELL115 | | | | | | | | |
| | Individual - ALL TIERS | $ 0.04 | $ 0.04 | $ - | 0.00% | $ 0.04 | $ 0.04 | $ - | 0.00% |
| | Family - TWO TIER | $ 0.10 | $ 0.11 | $ 0.01 | 10.00% | $ 0.10 | $ 0.11 | $ 0.01 | 10.00% |
| | Double - THREE TIER | $ 0.08 | $ 0.09 | $ 0.01 | 12.50% | $ 0.08 | $ 0.09 | $ 0.01 | 12.50% |
| | Family - THREE TIER | $ 0.10 | $ 0.11 | $ 0.01 | 10.00% | $ 0.10 | $ 0.11 | $ 0.01 | 10.00% |
| | Employee/Spouse - FOUR TIER | $ 0.08 | $ 0.09 | $ 0.01 | 12.50% | $ 0.08 | $ 0.09 | $ 0.01 | 12.50% |
| | Employee/Chld(rn) - FOUR TIER | $ 0.08 | $ 0.08 | $ - | 0.00% | $ 0.08 | $ 0.08 | $ - | 0.00% |
| | Family - FOUR TIER | $ 0.11 | $ 0.12 | $ 0.01 | 9.09% | $ 0.11 | $ 0.12 | $ 0.01 | 9.09% |
| HMWELL214 | HMWELL215 | | | | | | | | |
| | Individual - ALL TIERS | $ 0.05 | $ 0.05 | $ - | 0.00% | $ 0.05 | $ 0.05 | $ - | 0.00% |
| | Family - TWO TIER | $ 0.13 | $ 0.12 | $ (0.01) | -7.69% | $ 0.13 | $ 0.12 | $ (0.01) | -7.69% |
| | Double - THREE TIER | $ 0.10 | $ 0.10 | $ - | 0.00% | $ 0.10 | $ 0.10 | $ - | 0.00% |
| | Family - THREE TIER | $ 0.13 | $ 0.13 | $ - | 0.00% | $ 0.13 | $ 0.13 | $ - | 0.00% |
| | Employee/Spouse - FOUR TIER | $ 0.10 | $ 0.10 | $ - | 0.00% | $ 0.10 | $ 0.10 | $ - | 0.00% |
| | Employee/Chld(rn) - FOUR TIER | $ 0.10 | $ 0.09 | $ (0.01) | -10.00% | $ 0.10 | $ 0.09 | $ (0.01) | -10.00% |
| | Family - FOUR TIER | $ 0.14 | $ 0.14 | $ - | 0.00% | $ 0.14 | $ 0.14 | $ - | 0.00% |
| HMWWREMVEL | HMWWREMVELG | | | | | | | | |
| | Individual - ALL TIERS | $ (4.30) | $ (4.67) | $ (0.37) | 8.60% | $ (4.30) | $ (4.67) | $ (0.37) | 8.60% |
| | Family - TWO TIER | $ (10.75) | $ (11.68) | $ (0.93) | 8.65% | $ (10.75) | $ (11.68) | $ (0.93) | 8.65% |
| | Double - THREE TIER | $ (8.60) | $ (9.34) | $ (0.74) | 8.60% | $ (8.60) | $ (9.34) | $ (0.74) | 8.60% |
| | Family - THREE TIER | $ (11.18) | $ (12.14) | $ (0.96) | 8.59% | $ (11.18) | $ (12.14) | $ (0.96) | 8.59% |
| | Employee/Spouse - FOUR TIER | $ (8.60) | $ (9.34) | $ (0.74) | 8.60% | $ (8.60) | $ (9.34) | $ (0.74) | 8.60% |
| | Employee/Chld(rn) - FOUR TIER | $ (8.17) | $ (8.88) | $ (0.71) | 8.69% | $ (8.17) | $ (8.88) | $ (0.71) | 8.69% |
| | Family - FOUR TIER | $ (12.04) | $ (13.08) | $ (1.04) | 8.64% | $ (12.04) | $ (13.08) | $ (1.04) | 8.64% |
| NYSHIPAMEND | NYSHIPAMEND-2015 | | | | | | | | |
| | Individual - ALL TIERS | $ 0.33 | $ 0.36 | $ 0.03 | 9.09% | $ 0.33 | $ 0.36 | $ 0.03 | 9.09% |
| | Family - TWO TIER | $ 0.82 | $ 0.90 | $ 0.08 | 9.76% | $ 0.84 | $ 0.91 | $ 0.07 | 8.33% |
| | Double - THREE TIER | $ 0.66 | $ 0.72 | $ 0.06 | 9.09% | $ 0.67 | $ 0.73 | $ 0.06 | 8.96% |
| | Family - THREE TIER | $ 0.86 | $ 0.93 | $ 0.07 | 8.14% | $ 0.87 | $ 0.95 | $ 0.08 | 9.20% |
| | Employee/Spouse - FOUR TIER | $ 0.66 | $ 0.72 | $ 0.06 | 9.09% | $ 0.67 | $ 0.73 | $ 0.06 | 8.96% |
| | Employee/Chld(rn) - FOUR TIER | $ 0.63 | $ 0.68 | $ 0.05 | 7.94% | $ 0.64 | $ 0.69 | $ 0.05 | 7.81% |
| | Family - FOUR TIER | $ 0.92 | $ 1.01 | $ 0.09 | 9.78% | $ 0.94 | $ 1.02 | $ 0.08 | 8.51% |
| HMDMELCPAP | HMDMELCPAP | | | | | | | | |
| | Individual - ALL TIERS | $ 0.33 | $ 0.36 | $ 0.03 | 9.09% | $ 0.34 | $ 0.36 | $ 0.02 | 5.88% |
| | Family - TWO TIER | $ 0.83 | $ 0.90 | $ 0.07 | 8.43% | $ 0.84 | $ 0.91 | $ 0.07 | 8.33% |
| | Double - THREE TIER | $ 0.66 | $ 0.72 | $ 0.06 | 9.09% | $ 0.67 | $ 0.73 | $ 0.06 | 8.96% |
| | Family - THREE TIER | $ 0.86 | $ 0.93 | $ 0.07 | 8.14% | $ 0.87 | $ 0.95 | $ 0.08 | 9.20% |
| | Employee/Spouse - FOUR TIER | $ 0.66 | $ 0.72 | $ 0.06 | 9.09% | $ 0.67 | $ 0.73 | $ 0.06 | 8.96% |
| | Employee/Chld(rn) - FOUR TIER | $ 0.63 | $ 0.68 | $ 0.05 | 7.94% | $ 0.64 | $ 0.69 | $ 0.05 | 7.81% |
| | Family - FOUR TIER | $ 0.93 | $ 1.01 | $ 0.08 | 8.60% | $ 0.94 | $ 1.02 | $ 0.08 | 8.51% |

**Capital District Physicians' Health Plan, Inc**
**All Regions**
**Student/Dependent Factors**
**Proposed Factors Effective 1/1/2015**
** Applied only to Base Medical and Pharmacy rates

| | Form Number | 2014 Plan Code | 2015 Plan Code | Benefit | 2014 Factor |
|---|---|---|---|---|---|
| **Large Group** | HMELG[L,S]-0107 | HMELGL914 | HMELGL915 | Extend Dependent Coverage to the end of the calendar year | 1.003 |
| | HMELG[L,S]-0107 | HMELGL1014 | HMELGL1015 | Extend Dependent Coverage to the end of the Groups Benefit Period | 1.003 |
| | HMELG[L,S]-0107 | HMELGL1114 | HMELGL1115 | Changes Dependent Termination to the Date they Become Ineligible | 0.000 |
| | HMELG[L,S]-0107 | HMELGL1214 | HMELGL1215 | Domestic Partner - Same or Opposite Sex | 0.000 |
| | HMELG[L,S]-0107 | HMELGL1314 | HMELGL1315 | Domestic Partner - Same Sex Only | 0.000 |
| | HMELG[L,S]-0107 | HMELGL1414 | HMELGL1415 | Domestic Partner - Same or Opposite Sex (Extended enrollment) | 0.000 |
| | HMELG[L,S]-0107 | HMELGL1514 | HMELGL1515 | Domestic Partner - Same Sex Only (Extended enrollment) | 0.000 |
| | HMELG[L,S]-0107 | HMELGL1614 | HMELGL1615 | Surviving Spouse | 0.000 |
| | HMELG[L,S]-0107 | HMELGL1714 | HMELGL1715 | Surviving Spouse & Dependents | 0.000 |
| | HM29R RIDER-0909 | HMELGL2914 | HMELGL2915 | Young Adult to 29 | 1.010 |

**Capital District Physicians' Health Plan**
**Form HMOAmend-2011**
**PPACA Factors**
**Rate Manual**
**Rates Effective 1/1/2015**

| | Form Number | 2014 Plan Code | 2015 Plan Code | Benefit | 2015 Factor |
|---|---|---|---|---|---|
| Large Group | HMOAMEND-2011 | HPPACANGF14 | HPPACANGF15 | Healthcare Reform Mandatory Rider | 1.000 |
| | HMOAMEND-2011 | HPPACAGFNP14 | HPPACAGFNP15 | Healthcare Reform Mandatory Rider (Grandathered without Preventive Care) | 0.986 |
| | HMOAMEND-2011 | HPPACAGF14 | HPPACAGF15 | Healthcare Reform Mandatory Rider (Grandathered with Preventive Care) | 1.000 |

***Factor to be applied to base medical and pharmacy rates***

**Capital District Physicians' Health Plan, Inc**
**Benefit Summary and Form Numbers**

**Proposed Premium Rates Effective 1/1/2015**

| Form Number | Group Size | Product Line | Plan Type | 2014 Plan Code | 2015 Plan Code | Benefits |
|---|---|---|---|---|---|---|
| HMDME[L]-0110 | LG | HMO | Other | HMDMEL214 | HMDMEL215 | Change DME Coinsurance to 20% |
| HMEXAL-0107 | LG | HMO | Other | HMEXAL114 | HMEXAL115 | Exclude Elective Abortions |
| HMEXAL-0107 | LG | HMO | Other | HMEXAL214 | HMEXAL215 | Exclude Elective Abortions & Elective Sterilizations |
| HMOEXA-ST | LG | HMO | Other | HMEXAL314 | HMEXAL315 | Exclude Elective Abortions & Male Sterilizations |
| HMLABL | LG | HMO | Other | HMLABL14 | HMLABL15 | Laboratory Services covered in full |
| HMSNF[L;S]-0107 | LG | HMO | Other | HMSNFL114 | HMSNFL115 | Changes SNF to 365 Days |
| HMVSN[L;S]-0110 | LG | HMO | Vision | HMVSNL114 | HMVSNL115 | Routine Eye Exam Every 12 Months |
| HMVSN[L;S]-0110 | LG | HMO | Vision | HMVSNL214 | HMVSNL215 | Routine Eye Exam Every 24 Months |
| HMVSN[L;S]-0110 | LG | HMO | Vision | HMVSNL314 | HMVSNL315 | Vision Hardware and Routine Eye Exam Every 12 Months (Low Option Hardware: $75 Frames & Lenses/$75 Contract Lenses) |
| HMVSN[L;S]-0110 | LG | HMO | Vision | HMVSNL414 | HMVSNL415 | Vision Hardware and Routine Eye Exam Every 12 Months (Med Option Harware: $160 Frames & Lenses/$125 Contact Lenses) |
| HMVSN[L;S]-0110 | LG | HMO | Vision | HMVSNL514 | HMVSNL515 | Vision Hardware and Routine Eye Exam Every 12 Months (High Option Hardware: $260 Frames & Lenses/$175 Contact Lenses) |
| HMVSN[L;S]-0110 | LG | HMO | Vision | HMVSNL614 | HMVSNL615 | Vision Hardware and Routine Eye Exam Every 24 Months (Low Option Hardware: $75 Frames & Lenses/$75 Contract Lenses) |
| HMVSN[L;S]-0110 | LG | HMO | Vision | HMVSNL714 | HMVSNL715 | Vision Hardware and Routine Eye Exam Every 24 Months (Med Option Hardware: $160 Frames & Lenses/$125 Contact Lenses) |
| HMVSN[L;S]-0110 | LG | HMO | Vision | HMVSNL814 | HMVSNL815 | Vision Hardware and Routine Eye Exam Every 24 Months (High Option Hardware: $260 Frames & Lenses/$175 Contact Lenses) |
| HMUNN[L]-0110 | LG | HMO | Union | HMUNNL114 | HMUNNL115 | Union Benefits Rider - Medical (Freestanding Lab, Radiology/Imaging and Ambulatory Surgery Facility Services; SNF @ 90 days, PT/OT – 120 days, ST – 60 days ; IP Physical Rehab – Covered in Full; OP Surgery Facility – Covered at the Visit Copayment) |
| HMUNN[L]-0110 | LG | HMO | Union | HMUNNL214 | HMUNNL215 | Union Benefits Rider - Eligibility (The subscriber must work a minimum of 15) |
| SRFHM ELG-0110 | LG | HMO | Other | SRFHMELG14 | SRFHMELG15 | SUNY Research Eligibility |
| HMTRAV[L;S]-0110 | LG | HMO | Other | HMTRAVL114 | HMTRAVL115 | Travel Rider #1 - 30% Coinsurance w/ a $3000 Annual Max |
| HMTRAV[L;S]-0110 | LG | HMO | Other | HMTRAVL214 | HMTRAVL215 | Travel Rider #2 - $10,000 Annual Max (no Coinsurance) |
| HMTRAV[L;S]-0110 | LG | HMO | Other | HMTRAVL314 | HMTRAVL315 | Travel Rider #3 - $3,000 Annual Max (no Coinsurance) |
| [HM]WELL112 | LG | HMO | Wellness | HMWELL114 | HMWELL115 | Nutritional Counseling at a $10 copayment |
| [HM]WELL212 | LG | HMO | Wellness | HMWELL214 | HMWELL215 | Maintenance Weight Loss Program Reimbursement |
| HMOEXCONT | LG | HMO | Wellness | HMWWREMVELG | HMWWREMVELG | Removes women's wellness mandate |
| NYSHIP Amend-2010 | LG | HMO | Other | NYSHIPAMEND-2014 | NYSHIPAMEND-2015 | Rider to Modify Conditions of Coverage, Covered Health Services, and Limitations of Coverage |
| HMDMELCPAP | LG | HMO | Other | HMDMELCPAP | HMDMELCPAP | 100% Coverage for CPAP Supplies |

**State:** New York **Filing Company:** Capital District Physicians Health Plan Inc
**TOI/Sub-TOI:** HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.003C Large Group Only - HMO
**Product Name:** 2015 LG HMO Renewal
**Project Name/Number:** /

## Supporting Document Schedules

| | |
|---|---|
| **Satisfied - Item:** | Actuarial Memorandum/Actuarial Certification |
| **Comments:** | |
| **Attachment(s):** | 1. Actuarial Memorandum - LG HMO.pdf<br>2. Actuarial Certification - LG HMO.pdf<br>3. Data Reliance.pdf<br>5. Compliance Certification.pdf<br>Exhibit A - Standardized Premium LG HMO.pdf<br>Exhibit C and C-2.pdf<br>Exhibit D (Repricing) - HMO LG 2015.pdf<br>Exhibit D (Repricing) - HMO LG 2015-2.pdf<br>Exhibit E.pdf<br>Exhibit IV.pdf<br>Exhibit F.pdf |
| **Item Status:** | |
| **Status Date:** | |

| | |
|---|---|
| **Satisfied - Item:** | Final Notice of Proposed Rate Adjustment |
| **Comments:** | |
| **Attachment(s):** | Large Group 60 Day.pdf |
| **Item Status:** | |
| **Status Date:** | |

| | |
|---|---|
| **Satisfied - Item:** | Initial Notice of Proposed Rate Adjustment |
| **Comments:** | |
| **Attachment(s):** | 14-0917 Large Group Rate Adjust Group Certificateholder.pdf |
| **Item Status:** | |
| **Status Date:** | |

| | |
|---|---|
| **Satisfied - Item:** | Redacted Documents for Web Posting |
| **Comments:** | |
| **Attachment(s):** | Exhibit_1_LG_HMO REDACTED.pdf<br>Exhibit_1_LG_HMO REDACTED.xlsx |
| **Item Status:** | |
| **Status Date:** | |

| | |
|---|---|
| **Satisfied - Item:** | Standard Exhibit 2 - Summary of Average Claim Trend and Administrative Expenses |
| **Comments:** | |

**State:** New York **Filing Company:** Capital District Physicians Health Plan Inc
**TOI/Sub-TOI:** HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.003C Large Group Only - HMO
**Product Name:** 2015 LG HMO Renewal
**Project Name/Number:** /

| | |
|---|---|
| **Attachment(s):** | Exhibit_2_LG_HMO.pdf<br>Exhibit_2_LG_HMO.xlsx |
| **Item Status:** | |
| **Status Date:** | |

| | |
|---|---|
| **Satisfied - Item:** | Standard Exhibit 3 - Narrative Summary |
| **Comments:** | |
| **Attachment(s):** | Exhibit_3 Rate Change Narrative LG HMO.pdf |
| **Item Status:** | |
| **Status Date:** | |

| | |
|---|---|
| **Satisfied - Item:** | Standard Exhibit 4 - Part B - Summary of Proposed Percentage Rate Changes |
| **Comments:** | |
| **Attachment(s):** | Exhibit_4B.pdf<br>Exhibit_4B.xlsx |
| **Item Status:** | |
| **Status Date:** | |

| | |
|---|---|
| **Satisfied - Item:** | Standard Exhibit 4 - Part D - Summary of Proposed Percentage Rate Changes |
| **Comments:** | |
| **Attachment(s):** | Exhibit_4D.pdf<br>Exhibit_4D.xlsx |
| **Item Status:** | |
| **Status Date:** | |

| | |
|---|---|
| **Satisfied - Item:** | Standard Exhibit 5 - Part B - Distribution of Contracts Affected by Proposed Rate Adjustments |
| **Comments:** | |
| **Attachment(s):** | Exhibit_5B.pdf<br>Exhibit_5B.xls |
| **Item Status:** | |
| **Status Date:** | |

| | |
|---|---|
| **Satisfied - Item:** | Standard Exhibit 6 - Summary of Policy Form and Product Changes |
| **Comments:** | |
| **Attachment(s):** | Exhibit_6_LG_HMO.pdf<br>Exhibit_6_LG_HMO.xlsx |
| **Item Status:** | |
| **Status Date:** | |

**State:** New York **Filing Company:** Capital District Physicians Health Plan Inc
**TOI/Sub-TOI:** HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.003C Large Group Only - HMO
**Product Name:** 2015 LG HMO Renewal
**Project Name/Number:** /

| | |
|---|---|
| **Satisfied - Item:** | Standard Exhibit 7 - Historical Data |
| **Comments:** | |
| **Attachment(s):** | Exhibit_7_LG_HMO_2015.pdf<br>Exhibit_7_LG_HMO_2015.xlsx |
| **Item Status:** | |
| **Status Date:** | |

| | |
|---|---|
| **Satisfied - Item:** | Unified Rate Review Template |
| **Comments:** | |
| **Attachment(s):** | URRT_LG_HMO_2015.v2.0.2.04152014.pdf<br>URRT_LG_HMO_2015.v2.0.2.04152014.xlsm |
| **Item Status:** | |
| **Status Date:** | |

# Capital District Physicians' Health Plan
# Premium Rate Filing
# Forms #01-0001-2010, 01-0002-2010; 01-0004-2012

## ACTUARIAL MEMORANDUM

## Large Group HMO

### Base Medical Plans, Medical Riders, and Pharmacy Riders

**General Information**

**Company Legal Name:** Capital District Physicians' Health Plan
**State:** New York
**HIOS Issuer ID:** 94788
**SERFF #:** CAPD - 129593947
**Market:** Large Group
**Effective Date:** January – December 2015
**Primary Contact Name:** Patricia Zuchowski
**Primary Contact Telephone Number:** 518-641-4096
**Primary Contact Email Address:** pzuchows@cdphp.com

Capital District Physicians' Health Plan (CDPHP) offers a Health Maintenance Organization (HMO), and High Deductible HMO (HDHMO) product on a community rated basis to large employer groups (>50). This filing explains the development of the pure renewal rates for existing benefit plans for Q1-Q4 2015.

**Overview**

This document contains the Actuarial Memorandum for Capital District Physicians' Health Plan, Inc.'s ("CDPHP") large group comprehensive medical block of business, effective January 1, 2015. These large group rates are guaranteed 12 months after the group's effective date.

The purpose of the actuarial memorandum is to provide certain information related to the submission of premium rate filings. This memorandum may not be appropriate for other purposes.

The information in this actuarial memorandum has been prepared for the use of CDPHP. We understand that this actuarial memorandum will be provided to the New York State Department of Financial Services, the Center for Consumer Information and Insurance Oversight (CCIIO), and their subcontractors to assist in the review of CDPHP's rate filing process. We understand that the information provided may be considered public documents, and, as such, may be subject to disclosure to other third parties. Milliman makes no representations or warranties regarding the contents of this actuarial memorandum or rate filing to third parties. Likewise, third parties are to place no reliance upon this actuarial memorandum or rate filing prepared for CDPHP by Milliman that would create any legal duty under any theory of law by Milliman to any third party.

The analysis in this report is based on our current understanding of federal and state rules and regulations. To the extent that these rules and regulations continue to evolve, our work may be subject to change.

# Capital District Physicians' Health Plan
# Premium Rate Filing
# Forms #01-0001-2010, 01-0002-2010; 01-0004-2012

Milliman is not a law firm. Nothing in this correspondence should be construed as legal advice. In the event a legal interpretation is required, we recommend review by your legal counsel.

## Reliance

In performing this analysis, I relied on data and other information provided by CDPHP. I have not audited or verified this data and other information. If the underlying data or information is inaccurate or incomplete, the results of our analysis may likewise be inaccurate or incomplete.

I performed a limited review of the data used directly in the analysis for reasonableness and consistency and have not found material defects in the data. If there are material defects in the data, it is possible that they would be uncovered by a detailed, systematic review and comparison of the data to search for data values that are questionable or for relationships that are materially inconsistent. Such a review was beyond the scope of the assignment.

A data reliance letter is included in this rate submission.

## Identification

I, Susan E. Pantely, am associated with the firm of Milliman, Inc., Consultants and Actuaries, and am a Member of the American Academy of Actuaries. I meet the Academy qualification standards for rendering an opinion in the area of health insurance. I have been retained by Capital District Physicians' Health Plan, Inc. to assist in the development of premium rates for the Large Group CDPHP plans.

## Justification of Rates

**a. (i) Member weighted average proposed percentage change over the current rates charged**

| | | Large Group Regions 1, 6, 7 | Large Group Region 3 |
|---|---|---|---|
| 1st Quarter 2015 over 1st Quarter 2014 | | | |
| | Current Year | 8.63% | 13.44% |
| | Prior Year 1 | 5.43% | 5.43% |
| | Prior Year 2 | 6.87% | 6.87% |
| 2nd Quarter 2015 over 2nd Quarter 2014 | | | |
| | Current Year | 8.44% | 13.23% |
| | Prior Year 1 | 5.37% | 5.37% |
| | Prior Year 2 | 6.45% | 6.45% |
| 3rd Quarter 2015 over 3rd Quarter 2014 | | | |
| | Current Year | 8.25% | 13.03% |
| | Prior Year 1 | 5.31% | 5.31% |
| | Prior Year 2 | 6.03% | 6.03% |

# Capital District Physicians' Health Plan
# Premium Rate Filing
# Forms #01-0001-2010, 01-0002-2010; 01-0004-2012

4th Quarter 2015 over 4th Quarter 2014

| | | |
|---|---|---|
| Current Year | 8.05% | 12.83% |
| Prior Year 1 | 5.25% | 5.25% |
| Prior Year 2 | 5.61% | 5.61% |

## (ii) Percentage Change over prior quarter

| | Large Group |
|---|---|
| 1st Quarter 2015 over 4th Quarter 2014 | 4.26% |
| 2nd Quarter 2015 over 1st Quarter 2015 | 1.20% |
| 3rd Quarter 2015 over 2nd Quarter 2015 | 1.20% |
| 4th Quarter 2015 over 3rd Quarter 2015 | 1.20% |

## (iii) Quarterly Percentage Change over prior 24-month period

| | | Large Group | | |
|---|---|---|---|---|
| | | Medical | Pharmacy | Total |
| 2013 | Q1 | 1.18% | 1.18% | 1.18% |
| | Q2 | 1.44% | 1.44% | 1.44% |
| | Q3 | 1.44% | 1.44% | 1.44% |
| | Q4 | 1.44% | 1.44% | 1.44% |
| 2014 | Q1 | 0.99% | 0.99% | 0.99% |
| | Q2 | 1.38% | 1.38% | 1.38% |
| | Q3 | 1.38% | 1.38% | 1.38% |
| | Q4 | 1.38% | 1.38% | 1.38% |

# Capital District Physicians' Health Plan
# Premium Rate Filing
# Forms #01-0001-2010, 01-0002-2010; 01-0004-2012

**(iv) Percentage change due to any change in the projected loss ratio from the prior rate filing**

CDPHP is holding the target loss ratio flat over the previous filing. The retention for CY 2015 compared to the prior filing is as follows:

| | Large Group | | |
|---|---|---|---|
| | Prior Filing 2014 | This Filing 2015 | Change |
| Administration | 9.53% | 9.53% | |
| Contribution to Reserves & Surplus | 1.50% | 1.50% | |
| Commissions | 1.58% | 1.58% | |
| Total | 12.61% | 12.61% | |
| ACA related Fees | 3.15% | 3.15% | |
| Expected Incurred Loss Ratio | 84.24% | 84.24% | **0.00%** |

**(v) Tier structure relationships:** No change

**(vi) Conversion factors:** The Conversion Factor has been updated to reflect the change in membership distribution for the Large Group HMO pool. See Exhibit VI.

**(vii) Variance**

Additional run-out has indicated an adjustment to the prior year pricing due to over/understatement of claims incurred than expected as determined by:

**Detailed calculation of this adjustment can be found on Exhibit C-2**

**(viii) Regional factors:**

The regional factor for Region 3 (Mid-Hudson) has been increased from 1.1305 to 1.1805 to account for the recent bankruptcy of St. Francis Hospital which represents approximately 10% of the hospital spend in this rating area. St Francis hospital was acquired by Westchester Medical Center, currently a non-participating hospital in CDPHP's commercial network. The impact of this network disruption was estimated assuming that all St Francis services would be redirected to the closest participating hospital, Vassar Hospital. The impact if all services were performed at Vassar Hospital is an increase of 10%. CDPHP anticipates that it will negotiate more favorable reimbursement rates and re-contract directly with St. Francis/Westchester. Therefore, we have included only half of the estimated impact, 5%, in the regional factor adjustment.

This change is consistent with the factors filed for the small group market.

# Capital District Physicians' Health Plan
# Premium Rate Filing
# Forms #01-0001-2010, 01-0002-2010; 01-0004-2012

| | 2014 Filed Regional Factor | |
|---|---|---|
| Albany Region | 1.0000 | (A) |
| Mid-Hudson Region (current) | 1.1305 | (B) |
| Increase in 2015 regional cost due to change in provider network (St. Francis Hospital no longer participating) | 13% | (C ) |
| Hospital Expenses as a Percent of Total | 40% | (D) |
| Total Impact to expenses Mid-Hudson Region | 5.2% | (E) = (C ) * (D) |
| Implied New Regional Factor | 18.3% | (F) = (B) + (E) -1 |
| Proposed 2015 Regional Factor - Additional increase at 5% | **1.1805** | (G) = (B) + 5% |
| Impact to Rate for Region 3 (Mid-Hudson) 1.1805/1.1305 = **4.4%** | | (G) / (B) |

Regional factors are shown in Exhibit VII.

**b. New benefit options**

Effective 1/1/2015 all plan designs will include the following:

1. Plan designs will include an OOP limit of $6600 for Individual and $13200 for Family, as required under the ACA. The factors were developed by pricing each plan design with both the existing $6350, and new $6600 OOP Max using the 2013 Milliman *Health Cost Guidelines™*. The difference between these plans resulted in the factor used to account for this change. See Exhibit D for the specific factor for each plan design. The language for the benefit is filed under CAPD-129583705
2. Ten (10) visits for Acupuncture (Exhibit E). The language for this benefit is filed under CAPD-129583705.
3. Benefits for Residential Treatment to comply with Mental Health Parity final regulations. The (Exhibit F). The language for this benefit is filed under CAPD-129568187.

**c. Changes in rate tables**

The dollar change and percentage change per each rolling rate table is shown in the rate manual.

**d. Standardized Premium Development**

The standardized premium shown in Exhibit 7 was generated using a similar methodology as the previous filing. The quarterly increases used were from previously approved filings. Renewals by month indicate 2014 group renewals. See Exhibit A for the standardized premium calculation.

**e. Source Data used to develop the claims projected for the renewal rate applicability period**

**(i)** The data used in the development of the renewal rate period CDPHP medical expenses is based on incurred claims and membership for the 12 months ending December 31, 2013 with run-out through May 31, 2014. Completion to fully incurred levels was accomplished by adding an estimate of incurred but not reported claims (IBNR).

**(ii)** Not applicable

**(iii)** The source data is considered 100% credible with 1,041,385 member months for large groups, and a full year of claims data.

**(iv)** Adjustments made to source data to develop the projected claims for the renewal rate applicability period

Exhibits C and C-2 show the derivation of the necessary increases due to claims trend, and correction of past pricing.

**f. Assumed annualized claim trend factors**

The following table provides a summary of the utilization and cost assumptions used in the claim projections used for our commercial lines of business. Composite trend factors provided in section (i) are derived based on the distribution of services within each rate pool. These factors were derived from an analysis of historical data, actual and projected contract provider reimbursement rates, and input by CDPHP's medical utilization management team. See Exhibit IV.

**(i) Composite Trend Factors**

Large Group: For the base medical benefits and for the medical riders, this data was trended to 2014 and 2015 rate effective periods using an annual trend of 5.18% and 4.10% respectively. For the pharmacy riders, the data was trended to the same basis using a trend of 9.33% for 2014 and 9.20% to 2015.

**(ii) Composite Utilization and Cost Components (Allowed)**

| | **2014** | | **2015** | |
|---|---|---|---|---|
| **Large Group** | **Utilization** | **Cost** | **Utilization** | **Cost** |
| **Medical** | 1.21% | 3.90% | 1.23 % | 2.64% |
| **Pharmacy** | 1.00% | 7.00% | 1.00% | 7.00% |

**(iii) Application of annualized trend factors**

Please refer to Exhibit C.

**g. Actuarial justification of proposed rate change.**

**(i)** Combined Overall Annual Rate Changes

| | Q1 2015 | Q2 2015 | Q3 2015 | Q4 2015 |
|---|---|---|---|---|
| Large Group | 8.63% | 8.44% | 8.25% | 8.05% |

See Exhibit C-2 for actuarial justification of the proposed rate changes by quarter

**(ii) Provide justification for changes between the rolling rate tables.**

See Exhibit C-2 for actuarial justification of the proposed rate changes

**(iii) Standard Direct Pay and Healthy NY stop loss pools**

Not Applicable

**(iv) Regulation 146 and Market Stabilization pool**

Not Applicable

**(v) Large Claims**

The net reinsurance for each market segment has been included in the underlying claims data. The impact on a per member per month (pmpm) basis is $0.17 for Large Group.

**h. Demonstration of rate change by benefit option (if variable)**

There have been no adjustments made to the benefit option relativities from the previous filing.

**i. Demonstration of rate change by permitted aggregation of policy forms (if variable)**

Not Applicable

**j. Demonstration of rate change by rating region (if variable)**

The rating region factor for Region 3 (Mid-Hudson) is being increased as discussed above in section a (viii). As a result, the impact of the rate increase will be 4.4% higher than the rest of the regions. The factors in the remaining regions are not changing.

**k. Non-claim expense components**

| | Large Group | |
|---|---|---|
| | Percentage | PMPM |
| Regulatory licenses and fees | 0.81% | $4.16 |
| Admin fees for activities that improve health care quality | 0.92% | $4.73 |
| Commissions/broker fees | 1.58% | $8.12 |
| Premium Taxes (ACA fees) | 3.15% | $16.18 |
| Other Admin Expenses | 7.80% | $40.08 |
| After-tax profit/contribution to surplus | 1.50% | $7.71 |
| State income taxes | 0.00% | 0.00 |
| Federal income taxes | 0.00% | 0.00 |
| Reduction for net investment income | 0.00% | 0.00 |
| Total of the above | 15.76% | $80.98 |

Where possible, expenses are recorded directly to products. If this is not possible, expenses are allocated across companies and products. Administrative expenses are primarily incurred by Capital District Physicians' Health Plan, Inc (CDPHP) and are allocated according the following methodology:

The costs aggregated by cost center include the salary expense, fringe and other administrative costs directly incurred in that function. Rent expense is allocated to each cost center based on budgeted full-time employees (FTEs). Fringe expense is allocated to each cost center based upon payroll expense. Leasehold improvements and cubicles depreciation is allocated to cost centers based on budgeted FTEs.

Where costs aggregated by cost center are not booked directly to specific products, CDPHP allocates expenses across companies and products by applying statistical metrics by cost center. Each cost center has provided Cost Accounting a statistical metric to allocate their indirect administrative expenses to companies and products. The metrics are generally activity based for operational functions. Overhead related functions generally utilize member months

**Minimum Loss Ratio Requirements**

The minimum loss ratio required for the Large Group community rated products in this filing is 85%. The targeted Federal MLR in this filing is 88.67%.

# Capital District Physicians' Health Plan
# Premium Rate Filing
# FORM # 01-0001-2010, 01-0002-2010, 01-0004-2012
## ACTUARIAL MEMORANDUM

## Actuarial Certification
### Large Group HMO

I, [redacted] am associated with the firm of Milliman, Inc., Consultants and Actuaries, and am a Member of the American Academy of Actuaries. I meet the Academy qualification standards for rendering an opinion in the area of health insurance, and I am qualified to provide the following certification. I have been retained by Capital District Physicians' Health Plan, Inc. ("CDPHP") to assist in the development of premium rates for the Large Group CDPHP plans.

Guidelines issued by the American Academy of Actuaries require actuaries to include their professional qualifications in all actuarial communications. I am a member of the American Academy of Actuaries, and I meet its qualification standards to perform the analysis and render the actuarial opinion contained herein.

I certify that to the best of my knowledge and belief:

- The filing is in compliance with the applicable laws and regulations of the State of New York and Federal Statutes and Regulations (45CFR 156.80(d)).
- The submission is in compliance with the appropriate Actuarial Standards of Practice (ASOPs) including:
  - ASOP No. 5, Incurred Health and Disability Claims
  - ASOP No. 8, Regulatory Filings for Health Plan Entities
  - ASOP No. 12, Risk Classification
  - ASOP No. 23, Data Quality
  - ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
  - ASOP No. 41, Actuarial Communications

- The expected loss ratio incorporated into the proposed rate tables meets the minimum requirements of the State of New York.

- The benefits are reasonable in relation to the premiums charged.

- The rates are not unfairly discriminatory.

[redacted]

[redacted] FSA, MAAA
Principal & Consulting Actuary
Milliman, San Francisco Health Practice
[redacted]

6/23/2014
Date

June 10, 2014

Ms. [redacted] FSA, MAAA
Principal and Consulting Actuary
Milliman, Inc.
650 California Street
San Francisco, CA 94108

Re: Data Reliance Statement for 2015 Rate Filing

[redacted]

I, [redacted] Senior Vice President and Finance and CFO of Capital District Physicians' Health Plan (CDPHP) and CDPHP Universal Benefits, Inc, hereby affirm that the listings, summaries, exhibits, and analyses relating to the data prepared for and submitted to Ms. Susan E. Pantely, Principal and Consulting Actuary at Milliman, Inc. in support of the actuarial 2015 Rate filings were prepared under my direction and, to the best of my knowledge and belief, are accurate and complete and are the same as or derived from the records and other data which form the basis of the Premium Rate Filings, effective January 1, 2015.

Sincerely,

[redacted]

Senior Vice President, Finance and CFO
Capital District Physicians' Health Plan Inc.

**Capital District Physicians' Health Plan**
**Premium Rate Filing**
**Form # 01-0001-2010, 01-0002-2010, 01-0004-2011**

**Accident and Health Insurance Premium Rates**
**Compliance Certification**

I, [redacted] a duly authorized officer of **Capital District Physicians' Health Plan**, do hereby certify that I am knowledgeable as to the laws, regulations and circular letters applicable to the type of insurance coverage and premium rates submitted, and that such rates, actuarial memorandum, supporting rate materials and rate manual pages are in compliance with the applicable laws, regulations and circular letters to the best of my knowledge and belief. I further hereby certify that the information relating to rates set forth in the Accident and Health Insurance Standard Transmittal Form as submitted with, and made part of this filing, is true to the best of my knowledge and belief. I understand that the Insurance Department will rely on this certification, and should it be determined that this certification is materially false or incorrect, appropriate corrective and disciplinary action, as authorized by law, will be taken by the Insurance Department against the company and the officer completing this certification.

[redacted]
Signature of Authorized Officer

June 10, 2014
Date

[redacted]
Print Name of Authorized Officer

500 Patroon Creek Boulevard
Address of Insurer, Article 43 Corporation or HMO

CFO & Senior VP, Finance
Title

Albany, New York 12206-1057
City, State, Zip Code

[redacted]
Direct Telephone Number

[redacted]
E-Mail Address

[redacted]
Fax Number

**Capital District Physicians' Health Plan, Inc.**
**Commercial HMO Large Group**
**2015 Filing**
***Exemption from FOIL Disclosure Requested***
**Exhibit A**
**STANDARDIZATION OF PREMIUMS**

| | | QUARTERLY INCREASES | QUARTERLY LEVELS | CUMULATIVE LEVELS | CONVERSION TO 4Q14 | WEIGHTS PER BASIS A |
|---|---|---|---|---|---|---|
| 2012 | 1Q12 | 0.138% | 100.138% | 100.14% | 117.39% | 2.08% |
| | 2Q12 | 1.840% | 101.840% | 101.98% | 115.27% | 8.33% |
| | 3Q12 | 1.840% | 101.840% | 103.86% | 113.19% | 14.58% |
| | 4Q12 | 1.840% | 101.840% | 105.77% | 111.14% | 20.83% |
| 2013 | 1Q13 | 1.180% | 101.180% | 107.02% | 109.85% | 22.92% |
| | 2Q13 | 1.440% | 101.440% | 108.56% | 108.29% | 16.67% |
| | 3Q13 | 1.440% | 101.440% | 110.12% | 106.75% | 10.42% |
| | 4Q13 | 1.440% | 101.440% | 111.71% | 105.23% | 4.17% |
| 2014 | 1Q14 | 0.995% | 100.995% | 112.82% | 104.20% | 100.00% |
| | 2Q14 | 1.380% | 101.380% | 114.37% | 102.78% | |
| | 3Q14 | 1.380% | 101.380% | 115.95% | 101.38% | |
| | 4Q14 | 1.380% | 101.380% | 117.55% | 100.00% | |

| | | | |
|---|---|---|---|
| SUM | 100.00% | weighted by renewal month distribution | |
| AVERAGE | **110.44%** | **109.96%** | factor to bring to Q4 level |

| RENEWAL MONTH | 01-13 | 02-13 | 03-13 | 04-13 | 05-13 | 06-13 | 07-13 | 08-13 | 09-13 | 10-13 | 11-13 | 12-13 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **APPLICABLE RATE SCALES:** | | | | | | | | | | | | |
| 1 | 1Q13 | 1Q13 | 1Q13 | 1Q13 | 1Q13 | 1Q13 | 1Q13 | 1Q13 | 1Q13 | 1Q13 | 1Q13 | 1Q13 |
| 2 | 1Q12 | 1Q13 | 1Q13 | 1Q13 | 1Q13 | 1Q13 | 1Q13 | 1Q13 | 1Q13 | 1Q13 | 1Q13 | 1Q13 |
| 3 | 1Q12 | 1Q12 | 1Q13 | 1Q13 | 1Q13 | 1Q13 | 1Q13 | 1Q13 | 1Q13 | 1Q13 | 1Q13 | 1Q13 |
| 4 | 2Q12 | 2Q12 | 2Q12 | 2Q13 | 2Q13 | 2Q13 | 2Q13 | 2Q13 | 2Q13 | 2Q13 | 2Q13 | 2Q13 |
| 5 | 2Q12 | 2Q12 | 2Q12 | 2Q12 | 2Q13 | 2Q13 | 2Q13 | 2Q13 | 2Q13 | 2Q13 | 2Q13 | 2Q13 |
| 6 | 2Q12 | 2Q12 | 2Q12 | 2Q12 | 2Q12 | 2Q13 | 2Q13 | 2Q13 | 2Q13 | 2Q13 | 2Q13 | 2Q13 |
| 7 | 3Q12 | 3Q12 | 3Q12 | 3Q12 | 3Q12 | 3Q12 | 3Q13 | 3Q13 | 3Q13 | 3Q13 | 3Q13 | 3Q13 |
| 8 | 3Q12 | 3Q12 | 3Q12 | 3Q12 | 3Q12 | 3Q12 | 3Q12 | 3Q13 | 3Q13 | 3Q13 | 3Q13 | 3Q13 |
| 9 | 3Q12 | 3Q12 | 3Q12 | 3Q12 | 3Q12 | 3Q12 | 3Q12 | 3Q12 | 3Q13 | 3Q13 | 3Q13 | 3Q13 |
| 10 | 4Q12 | 4Q12 | 4Q12 | 4Q12 | 4Q12 | 4Q12 | 4Q12 | 4Q12 | 4Q12 | 4Q13 | 4Q13 | 4Q13 |
| 11 | 4Q12 | 4Q12 | 4Q12 | 4Q12 | 4Q12 | 4Q12 | 4Q12 | 4Q12 | 4Q12 | 4Q12 | 4Q13 | 4Q13 |
| 12 | 4Q12 | 4Q12 | 4Q12 | 4Q12 | 4Q12 | 4Q12 | 4Q12 | 4Q12 | 4Q12 | 4Q12 | 4Q12 | 4Q13 |
| **RENEWALS BY MONTH:** | | | | | | | | | | | | |
| 1 | 32,099 | 32,099 | 32,099 | 32,099 | 32,099 | 32,099 | 32,099 | 32,099 | 32,099 | 32,099 | 32,099 | 32,099 |
| 2 | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 |
| 3 | 380 | 380 | 380 | 380 | 380 | 380 | 380 | 380 | 380 | 380 | 380 | 380 |
| 4 | 423 | 423 | 423 | 423 | 423 | 423 | 423 | 423 | 423 | 423 | 423 | 423 |
| 5 | 339 | 339 | 339 | 339 | 339 | 339 | 339 | 339 | 339 | 339 | 339 | 339 |
| 6 | 987 | 987 | 987 | 987 | 987 | 987 | 987 | 987 | 987 | 987 | 987 | 987 |
| 7 | 4,817 | 4,817 | 4,817 | 4,817 | 4,817 | 4,817 | 4,817 | 4,817 | 4,817 | 4,817 | 4,817 | 4,817 |
| 8 | 82 | 82 | 82 | 82 | 82 | 82 | 82 | 82 | 82 | 82 | 82 | 82 |
| 9 | 167 | 167 | 167 | 167 | 167 | 167 | 167 | 167 | 167 | 167 | 167 | 167 |
| 10 | 173 | 173 | 173 | 173 | 173 | 173 | 173 | 173 | 173 | 173 | 173 | 173 |
| 11 | 232 | 232 | 232 | 232 | 232 | 232 | 232 | 232 | 232 | 232 | 232 | 232 |
| 12 | 2,019 | 2,019 | 2,019 | 2,019 | 2,019 | 2,019 | 2,019 | 2,019 | 2,019 | 2,019 | 2,019 | 2,019 |
| **SUM** | **41,859** | **41,859** | **41,859** | **41,859** | **41,859** | **41,859** | **41,859** | **41,859** | **41,859** | **41,859** | **41,859** | **41,859** |
| **RATIOS SP TO P [PER CDPHP'S TABLE]:** | | | | | | | | | | | | |
| 1 | 109.85% | 109.85% | 109.85% | 109.85% | 109.85% | 109.85% | 109.85% | 109.85% | 109.85% | 109.85% | 109.85% | 109.85% |
| 2 | 117.39% | 109.85% | 109.85% | 109.85% | 109.85% | 109.85% | 109.85% | 109.85% | 109.85% | 109.85% | 109.85% | 109.85% |
| 3 | 117.39% | 117.39% | 109.85% | 109.85% | 109.85% | 109.85% | 109.85% | 109.85% | 109.85% | 109.85% | 109.85% | 109.85% |
| 4 | 115.27% | 115.27% | 115.27% | 108.29% | 108.29% | 108.29% | 108.29% | 108.29% | 108.29% | 108.29% | 108.29% | 108.29% |
| 5 | 115.27% | 115.27% | 115.27% | 115.27% | 108.29% | 108.29% | 108.29% | 108.29% | 108.29% | 108.29% | 108.29% | 108.29% |
| 6 | 115.27% | 115.27% | 115.27% | 115.27% | 115.27% | 108.29% | 108.29% | 108.29% | 108.29% | 108.29% | 108.29% | 108.29% |
| 7 | 113.19% | 113.19% | 113.19% | 113.19% | 113.19% | 113.19% | 106.75% | 106.75% | 106.75% | 106.75% | 106.75% | 106.75% |
| 8 | 113.19% | 113.19% | 113.19% | 113.19% | 113.19% | 113.19% | 113.19% | 106.75% | 106.75% | 106.75% | 106.75% | 106.75% |
| 9 | 113.19% | 113.19% | 113.19% | 113.19% | 113.19% | 113.19% | 113.19% | 113.19% | 106.75% | 106.75% | 106.75% | 106.75% |
| 10 | 111.14% | 111.14% | 111.14% | 111.14% | 111.14% | 111.14% | 111.14% | 111.14% | 111.14% | 105.23% | 105.23% | 105.23% |
| 11 | 111.14% | 111.14% | 111.14% | 111.14% | 111.14% | 111.14% | 111.14% | 111.14% | 111.14% | 111.14% | 105.23% | 105.23% |
| 12 | 111.14% | 111.14% | 111.14% | 111.14% | 111.14% | 111.14% | 111.14% | 111.14% | 111.14% | 111.14% | 111.14% | 105.23% |
| **AVERAGE** **BASIS B** | 110.65% | 110.62% | 110.55% | 110.48% | 110.42% | 110.26% | 109.52% | 109.51% | 109.48% | 109.46% | 109.42% | 109.14% |
| **AVERAGE** **BASIS A** | 113.62% | 112.99% | 112.36% | 111.78% | 111.20% | 110.62% | 110.08% | 109.54% | 109.01% | 108.51% | 108.02% | 107.53% |

| | # MONTHS | % DIST. |
|---|---|---|
| 1Q12 | 3 | 2.08% |
| 2Q12 | 12 | 8.33% |
| 3Q12 | 21 | 14.58% |
| 4Q12 | 30 | 20.83% |
| 1Q13 | 33 | 22.92% |
| 2Q13 | 24 | 16.67% |
| 3Q13 | 15 | 10.42% |
| 4Q13 | 6 | 4.17% |
| SUM | 144 | 100.00% |

| | | |
|---|---|---|
| 109.96% | BASIS B | |
| 110.44% | BASIS A | |

**BASIS A:** UNIFORM DISTRIBUTION BY RENEWAL MONTH;
**BASIS B:** ACTUAL CDPHP UBI DISTRIBUTION BY RENEWAL MONTH.

# CDPHP
## Commercial HMO - Large Group
## Derivation of Required Rate Increase

| | | | Medical | Rx | Total |
|---|---|---|---|---|---|
| Membermonths | | | 1,041,946 | 875,521 | 1,041,946 |
| 2013 Premium | A | | | | $466,531,259 |
| Adjust to Q4_14 Rate Level | B | | | | 1.0996 |
| **2013 Premium At Q4_2014 Rate Level** | C=A x B | | | | $512,997,772 |
| 2013 Claims Incurred | D | | $336,633,519 | $61,036,280 | $397,669,799 |
| Trend 2014 (12 months) | | 12 | 5.18% | 9.33% | 5.82% |
| Trend 2015 (12 months) | | 12 | 4.10% | 9.20% | 4.88% |
| Trend to Rate Period | E=weighted trend | | 9.49% | 19.39% | 12.10% |
| Aging factor | E1 | | 0.20% | 0.20% | 0.20% |
| Severity | E2 | | 1.10% | 1.10% | 1.10% |
| Benefit Changes | E3 | | 0.84% | 0.84% | 0.84% |
| Medical Expense Trended to Rate Period | F=D x (1+E) | | $376,524,263 | $74,440,689 | $450,964,952 |
| Target Loss Ratio | G | | 84.24% | 84.24% | 84.24% |
| Required Revenue Q1_2015 | H = F / G | | $446,966,124 | $88,367,390 | $535,333,514 |
| **Necessary Qtrly Increase over Q4_2014** | I = (H/C)-1 | | | | **4.35%** |
| **Qtrly Factor Q2_15, Q3_15, Q4_15** | J | | | | **1.20%** |

## Actuarial Justification of proposed rate change - Large Group

**1st Quarter 2015**

| | |
|---|---|
| 2015 Trend | 1.0488 |
| Aging factor | 1.0020 |
| Severity factor | 1.0110 |
| Administrative Expense Adjustment | 1.0000 |
| Residential Care Mandate | 1.0095 |
| Benefit changes | 0.9989 |
| Pricing Correction | 1.0148 |
| **Annual Increase Q1_2015 over Q1_2014** | 8.73% |
| **Annual Increase Q1_2015 over Q1_2014 with conversion factor change** | 8.63% |

**2nd Quarter 2015**

| | |
|---|---|
| Additional Medical/Rx Trend | 1.0120 |
| Rate Change already implemented Q2_2014 | 1.0138 |
| **Annual Increase Q2_2015 over Q2_2014** | 8.54% |
| **Annual Increase Q2_2015 over Q2_2014 with conversion factor change** | 8.44% |

**3rd Quarter 2015**

| | |
|---|---|
| Additional Medical/Rx Trend | 1.0120 |
| Rate Change already implemented Q2_2014 | 1.0138 |
| **Annual Increase Q2_2015 over Q2_2014** | 8.34% |
| **Annual Increase Q3_2015 over Q3_2014 with conversion factor change** | 8.25% |

**4th Quarter 2015**

| | |
|---|---|
| Additional Medical/Rx Trend | 1.0120 |
| Rate Change already implemented Q2_2014 | 1.0138 |
| **Annual Increase Q2_2015 over Q2_2014** | 8.15% |
| **Annual Increase Q4_2015 over Q4_2014 with conversion factor change** | 8.05% |

**Loss Ratio Adjustment - 2014 to 2015**

| | |
|---|---|
| Projected Loss Ratio | 84.24% |
| Prior Loss Ratio | 84.24% |
| Loss Ratio Adjustment | 0.00% |

**Administrative Expense components**

| | | |
|---|---|---|
| Required Rev PMPM | | $513.78 |
| **Regulatory License Fees** | 0.81% | $4.16 |
| Admin Fees for activities that improve Health care | 0.92% | $4.73 |
| **Commissions / broker fees** | 1.58% | $8.12 |
| Claim Adjustments Expenses | 4.68% | $24.05 |
| Other Admin expenses | 3.12% | $16.03 |
| | 11.11% | $57.09 |
| ACA Fees | 3.15% | $16.18 |
| Profit/Surplus | 1.50% | $7.71 |
| | 15.76% | $80.98 |
| Admin expense load | 84.24% | |
| Target Federal MLR | 88.67% | |

| | |
|---|---|
| **2014 Conv Factor** | **1.215** |
| **2015 Conv Factor** | **1.213** |
| **2014 ALR** | **84.24%** |
| **2015 ALR** | **84.24%** |

Average Single Increase (weighted by membership) 8.63%

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | **Albany Region** | | | | | | | | | | |
| | | | | $482.05 | $334.17 | $348.36 | 0.99875 | | 1.0001 | | | $523.66 | |
| | **2014 Plan Name** | **2015 Plan Name** | **Membership as of May 2014** | **2014 Filed Ind Rate** | **Q1 2014 PMPM** | **Q4 2014 PMPM** | **Impact of Benefit change ($6600 OOP Max)** | **Residential Care** | **Addition of Acupuncture Benefit** | **Annual Increase** | **Q1 2015 PMPM** | **Calculated 2015 Ind Rate** | **Indicated Rate Change** |
| | | | | A | B | C | D | | E | 8.73% | F = B * D * E * Trend | G = F * Conv Factor /2015 ALR | |
| LG | HM2L14 | HM2L15 | 13,438 | $436.14 | $302.49 | $315.18 | 0.9979 | 1.0095 | 1.0001 | 8.73% | $328.90 | $473.78 | 8.63% |
| LG | HM1L14 | HM1L15 | 4,087 | $454.77 | $315.41 | $328.65 | 0.9983 | 1.0095 | 1.0001 | 8.73% | $342.95 | $494.02 | 8.63% |
| LG | HM3L14 | HM3L15 | 0 | $457.67 | $317.42 | $330.75 | 0.9983 | 1.0095 | 1.0001 | 8.73% | $345.13 | $497.17 | 8.63% |
| LG | HA28L14 | HA28L15 | 935 | $456.99 | $316.95 | $330.26 | 0.9983 | 1.0095 | 1.0001 | 8.73% | $344.62 | $496.43 | 8.63% |
| LG | HA29L14 | HA29L15 | 3,713 | $457.67 | $317.42 | $330.75 | 0.9983 | 1.0095 | 1.0001 | 8.73% | $345.13 | $497.17 | 8.63% |
| LG | HA36L14 | HA36L15 | 26 | $460.84 | $319.62 | $333.04 | 0.9983 | 1.0095 | 1.0001 | 8.73% | $347.52 | $500.62 | 8.63% |
| LG | HA37L14 | RETIRE | 0 | | | | | | | | | | |
| LG | HA47L14 | HA47L15 | 694 | $460.64 | $319.48 | $332.89 | 0.9983 | 1.0095 | 1.0001 | 8.73% | $347.37 | $500.40 | 8.63% |
| LG | HA35L14 | HA35L15 | 473 | $463.81 | $321.68 | $335.18 | 0.9984 | 1.0095 | 1.0001 | 8.73% | $349.76 | $503.84 | 8.63% |
| LG | HA52L14 | HA52L15 | 1,199 | $463.34 | $321.35 | $334.84 | 0.9985 | 1.0095 | 1.0001 | 8.73% | $349.41 | $503.33 | 8.63% |
| LG | HA46L14 | HA46L15 | 24 | $472.81 | $327.92 | $341.69 | 0.9986 | 1.0095 | 1.0001 | 8.73% | $356.55 | $513.62 | 8.63% |
| LG | HA27L14 | HA27L15 | 6 | $471.64 | $327.11 | $340.84 | 0.9986 | 1.0095 | 1.0001 | 8.73% | $355.67 | $512.35 | 8.63% |
| LG | HA6L14 | HA6L15 | 114 | $472.32 | $327.58 | $341.33 | 0.9987 | 1.0095 | 1.0001 | 8.73% | $356.18 | $513.09 | 8.63% |
| LG | HA25L14 | RETIRE | 0 | | | | | | | | | | |
| LG | HA26L14 | RETIRE | 0 | | | | | | | | | | |
| LG | HA45L14 | HA45L15 | 69 | $480.35 | $333.15 | $347.13 | 0.9986 | 1.0095 | 1.0001 | 8.73% | $362.24 | $521.81 | 8.63% |
| LG | HA31L14 | RETIRE | 0 | | | | | | | | | | |
| LG | HA42L14 | HA42L15 | 0 | $482.64 | $334.74 | $348.79 | 0.9987 | 1.0095 | 1.0001 | 8.73% | $363.96 | $524.30 | 8.63% |
| LG | HA5L14 | HA5L15 | 2,051 | $475.29 | $329.64 | $343.48 | 0.9987 | 1.0095 | 1.0001 | 8.73% | $358.42 | $516.31 | 8.63% |
| LG | HA43L14 | RETIRE | 0 | | | | | | | | | | |
| LG | HA34L14 | RETIRE | 0 | | | | | | | | | | |
| LG | HA40L14 | RETIRE | 0 | | | | | | | | | | |
| LG | HA14L14 | HA14L15 | 6,335 | $477.99 | $331.52 | $345.43 | 0.9987 | 1.0095 | 1.0001 | 8.73% | $360.46 | $519.25 | 8.63% |
| LG | HA24L14 | HA24L15 | 0 | $488.52 | $338.82 | $353.04 | 0.9989 | 1.0095 | 1.0001 | 8.73% | $368.40 | $530.68 | 8.63% |
| LG | HA33L14 | RETIRE | 0 | | | | | | | | | | |
| LG | HA20L14 | HA20L15 | 437 | $492.88 | $341.84 | $356.19 | 0.9989 | 1.0095 | 1.0001 | 8.73% | $371.69 | $535.42 | 8.63% |
| LG | HA30L14 | HA30L15 | 0 | $488.31 | $338.67 | $352.89 | 0.9989 | 1.0095 | 1.0001 | 8.73% | $368.24 | $530.46 | 8.63% |
| LG | HA9L14 | HA9L15 | 225 | $493.42 | $342.22 | $356.58 | 0.9990 | 1.0095 | 1.0001 | 8.73% | $372.09 | $536.01 | 8.63% |
| LG | HA23L14 | RETIRE | 0 | | | | | | | | | | |
| LG | HA4L14 | HA4L15 | 22 | $492.16 | $341.34 | $355.67 | 0.9990 | 1.0095 | 1.0001 | 8.73% | $371.14 | $534.64 | 8.63% |
| LG | HA17L14 | HA17L15 | 1,393 | $496.39 | $344.28 | $358.73 | 0.9990 | 1.0095 | 1.0001 | 8.73% | $374.33 | $539.23 | 8.63% |
| r | HA41L14 | RETIRE | 0 | | | | | | | | | | |
| LG | HA13L14 | HA13L15 | 2,477 | $499.09 | $346.15 | $360.68 | 0.9991 | 1.0095 | 1.0001 | 8.73% | $376.37 | $542.17 | 8.63% |
| LG | HA8L14 | HA8L15 | 4 | $508.36 | $352.58 | $367.38 | 0.9992 | 1.0095 | 1.0001 | 8.73% | $383.36 | $552.24 | 8.63% |
| LG | HA3L14 | HA3L15 | 297 | $507.10 | $351.71 | $366.47 | 0.9992 | 1.0095 | 1.0001 | 8.73% | $382.41 | $550.87 | 8.63% |
| LG | HA51L14 | RETIRE | 0 | | | | | | | | | | |
| LG | HA16L14 | HA16L15 | 144 | $511.33 | $354.64 | $369.52 | 0.9992 | 1.0095 | 1.0001 | 8.73% | $385.60 | $555.46 | 8.63% |
| LG | HA32L14 | RETIRE | 0 | | | | | | | | | | |
| LG | HA50L14 | HA50L15 | 28 | $519.39 | $360.23 | $375.35 | 0.9994 | 1.0095 | 1.0001 | 8.73% | $391.68 | $564.22 | 8.63% |
| LG | HA12L14 | HA12L15 | 640 | $514.03 | $356.51 | $371.48 | 0.9992 | 1.0095 | 1.0001 | 8.73% | $387.63 | $558.40 | 8.63% |
| LG | HA7L14 | HA7L15 | 18 | $525.17 | $364.24 | $379.52 | 0.9994 | 1.0095 | 1.0001 | 8.73% | $396.04 | $570.50 | 8.63% |
| LG | HA2L14 | HA2L15 | 1,480 | $514.73 | $357.00 | $371.98 | 0.9993 | 1.0095 | 1.0001 | 8.73% | $388.16 | $559.16 | 8.63% |
| LG | HA15L14 | HA15L15 | 23 | $528.14 | $366.30 | $381.67 | 0.9995 | 1.0095 | 1.0001 | 8.73% | $398.28 | $573.72 | 8.63% |
| LG | HA11L14 | HA11L15 | 1,923 | $530.84 | $368.17 | $383.62 | 0.9995 | 1.0095 | 1.0001 | 8.73% | $400.31 | $576.66 | 8.63% |
| LG | HA1L14 | HA1L15 | 416 | $531.54 | $368.66 | $384.13 | 0.9995 | 1.0095 | 1.0001 | 8.73% | $400.84 | $577.42 | 8.63% |
| LG | HDHA1L14 | HDHA1L15 | 234 | $533.80 | $314.05 | $385.77 | 1.0000 | 1.0095 | 1.0000 | 8.73% | $341.47 | $579.87 | 8.63% |

| | |
|---|---|
| 2014 Conv Factor | 1.215 |
| 2015 Conv Factor | 1.213 |
| 2014 ALR | 84.24% |
| 2015 ALR | 84.24% |

Average Single Increase (weighted by membership) 8.63%

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | | | $90.80 | $62.98 | | $68.48 | $98.64 | |
| | 2014 Plan Name | 2015 Plan Name | Membership as of May 2014 | 2014 Filed Ind Rate | 2014 PMPM | Trend to 2015 | 2015 PMPM | Calculated 2015 Ind Rate | Indicated Rate Change |
| | | | | A | B | 8.73% | C = B * Trend | D = C * Conv Factor / 2015 ALR | |
| LG | HMRXL3A14 | HMRXL3A15 | 1,023 | $116.38 | $80.72 | 8.7% | $87.76 | $126.42 | 8.63% |
| LG | HMRXL4A14 | HMRXL4A15 | 5,396 | $99.15 | $68.77 | 8.7% | $74.77 | $107.71 | 8.63% |
| LG | HMRXL5A14 | HMRXL5A15 | 4,122 | $111.40 | $77.26 | 8.7% | $84.01 | $121.02 | 8.63% |
| LG | HMRXL6A14 | HMRXL6A15 | 368 | $109.62 | $76.03 | 8.7% | $82.67 | $119.08 | 8.63% |
| LG | HMRXL7A14 | HMRXL7A15 | 9,573 | $104.67 | $72.60 | 8.7% | $78.93 | $113.70 | 8.63% |
| LG | HMRXL8A14 | HMRXL8A15 | 662 | $105.48 | $73.16 | 8.7% | $79.54 | $114.58 | 8.63% |
| LG | HMRXL15A14 | HMRXL15A15 | 46 | $71.22 | $49.40 | 8.7% | $53.71 | $77.37 | 8.63% |
| LG | HMRXL19A14 | HMRXL19A15 | 252 | $54.19 | $37.58 | 8.7% | $40.87 | $58.87 | 8.63% |
| LG | HMRXL21A14 | HMRXL21A15 | 3,311 | $16.35 | $11.34 | 8.7% | $12.33 | $17.76 | 8.63% |
| LG | HMRXL22A14 | HMRXL22A15 | 175 | $62.91 | $43.63 | 8.7% | $47.44 | $68.34 | 8.63% |
| LG | HMRXL23A14 | HMRXL23A15 | 0 | $83.68 | $58.04 | 8.7% | $63.10 | $90.90 | 8.63% |
| LG | HMRXL28A14 | HMRXL28A15 | 78 | $95.30 | $66.10 | 8.7% | $71.87 | $103.53 | 8.63% |
| LG | HMRXL29A14 | HMRXL29A15 | 0 | $81.12 | $56.26 | 8.7% | $61.17 | $88.12 | 8.63% |
| LG | HMRXL30A14 | HMRXL30A15 | 0 | $84.64 | $58.70 | 8.7% | $63.83 | $91.95 | 8.63% |
| LG | HMRXL35A14 | HMRXL35A15 | 3,753 | $88.74 | $61.55 | 8.7% | $66.92 | $96.40 | 8.63% |
| LG | HMRXL36A14 | HMRXL36A15 | 299 | $84.89 | $58.88 | 8.7% | $64.02 | $92.22 | 8.63% |
| LG | HMRXL37A14 | HMRXL37A15 | 1,230 | $81.27 | $56.37 | 8.7% | $61.29 | $88.28 | 8.63% |
| LG | HMRXL38A14 | HMRXL38A15 | 340 | $87.45 | $60.65 | 8.7% | $65.95 | $95.00 | 8.63% |
| LG | HMRXL39A14 | HMRXL39A15 | 22 | $78.99 | $54.78 | 8.7% | $59.57 | $85.81 | 8.63% |
| LG | HMRXL40A14 | HMRXL40A15 | 0 | $75.52 | $52.38 | 8.7% | $56.95 | $82.04 | 8.63% |
| LG | HMRXL41A14 | HMRXL41A15 | 0 | $80.89 | $56.10 | 8.7% | $61.00 | $87.87 | 8.63% |
| LG | HMRXL42A14 | HMRXL42A15 | 0 | $84.92 | $58.90 | 8.7% | $64.04 | $92.25 | 8.63% |
| LG | HMRXL44A14 | HMRXL44A15 | 303 | $75.94 | $52.67 | 8.7% | $57.27 | $82.49 | 8.63% |
| LG | HMRXL46A14 | HMRXL46A15 | 64 | $80.82 | $56.05 | 8.7% | $60.95 | $87.80 | 8.63% |
| LG | HMRXL47A14 | HMRXL47A15 | 1,027 | $68.19 | $47.29 | 8.7% | $51.42 | $74.08 | 8.63% |
| LG | HMRXL48A14 | HMRXL48A15 | 92 | $62.39 | $43.27 | 8.7% | $47.05 | $67.77 | 8.63% |
| LG | HMRXL60A14 | HMRXL60A15 | 0 | $66.89 | $46.39 | 8.7% | $50.44 | $72.66 | 8.63% |
| LG | HMRXL61A14 | HMRXL61A15 | 21 | $77.98 | $54.08 | 8.7% | $58.81 | $84.71 | 8.63% |
| LG | HMRXL63A14 | HMRXL63A15 | 100 | $62.13 | $43.09 | 8.7% | $46.85 | $67.49 | 8.63% |
| LG | HMRXL64A14 | HMRXL64A15 | 62 | $66.02 | $45.79 | 8.7% | $49.79 | $71.72 | 8.63% |
| LG | HMRXL69A14 | HMRXL69A15 | 0 | $76.06 | $52.75 | 8.7% | $57.36 | $82.62 | 8.63% |
| LG | HMRXL70A14 | HMRXL70A15 | 191 | $75.12 | $52.10 | 8.7% | $56.65 | $81.60 | 8.63% |
| LG | HMRXL71A14 | HMRXL71A15 | 0 | $65.21 | $45.23 | 8.7% | $49.18 | $70.84 | 8.63% |
| LG | HMRXL72A14 | HMRXL72A15 | 566 | $69.40 | $48.13 | 8.7% | $52.34 | $75.39 | 8.63% |
| LG | HMRXL73A14 | HMRXL73A15 | 68 | $61.04 | $42.34 | 8.7% | $46.03 | $66.31 | 8.63% |
| LG | HMRXL74A14 | HMRXL74A15 | 118 | $55.00 | $38.15 | 8.7% | $41.48 | $59.75 | 8.63% |
| LG | HMRXL89A14 | HMRXL89A15 | 1,317 | $103.93 | $72.08 | 8.7% | $78.37 | $112.90 | 8.63% |
| LG | HMRXL90A14 | HMRXL90A15 | 0 | $115.49 | $80.10 | 8.7% | $87.09 | $125.46 | 8.63% |
| LG | NYSHIP Rx-0114 | NYSHIP Rx-0115 | 0 | $105.61 | $73.25 | 8.7% | $79.64 | $114.73 | 8.63% |
| LG | HDHMRXL5A14-1 | | 234 | $80.99 | $56.17 | 8.7% | $61.07 | $87.98 | 8.63% |
| LG | HMRXL3G14 | HMRXL3G15 | 185 | $119.64 | $82.98 | 8.7% | $90.22 | $129.97 | 8.63% |
| LG | HMRXL4G14 | HMRXL4G15 | 36 | $101.93 | $70.69 | 8.7% | $76.87 | $110.73 | 8.63% |
| LG | HMRXL5G14 | HMRXL5G15 | 220 | $114.53 | $79.43 | 8.7% | $86.37 | $124.42 | 8.63% |
| LG | HMRXL6G14 | HMRXL6G15 | 158 | $112.68 | $78.15 | 8.7% | $84.97 | $122.41 | 8.63% |
| LG | HMRXL7G14 | HMRXL7G15 | 111 | $107.60 | $74.63 | 8.7% | $81.14 | $116.89 | 8.63% |
| LG | HMRXL8G14 | HMRXL8G15 | 0 | $108.44 | $75.21 | 8.7% | $81.78 | $117.80 | 8.63% |

| | |
|---|---|
| **2014 Conv Factor** | **1.215** |
| **2015 Conv Factor** | **1.213** |
| **2014 ALR** | **84.24%** |
| **2015 ALR** | **84.24%** |

Average Single Increase (weighted by membership) 8.63%

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | | | $90.80 | $62.98 | | $68.48 | $98.64 | |
| | **2014 Plan Name** | **2015 Plan Name** | **Membership as of May 2014** | **2014 Filed Ind Rate** | **2014 PMPM** | **Trend to 2015** | **2015 PMPM** | **Calculated 2015 Ind Rate** | **Indicated Rate Change** |
| | | | | A | B | 8.73% | C = B * Trend | D = C * Conv Factor / 2015 ALR | |
| LG | HMRXL15G14 | HMRXL15G15 | 0 | $72.86 | $50.53 | 8.7% | $54.94 | $79.15 | 8.63% |
| LG | HMRXL19G14 | HMRXL19G15 | 0 | $55.71 | $38.64 | 8.7% | $42.01 | $60.52 | 8.63% |
| LG | HMRXL21G14 | HMRXL21G15 | 62 | $16.82 | $11.67 | 8.7% | $12.68 | $18.27 | 8.63% |
| LG | HMRXL22G14 | HMRXL22G15 | 0 | $64.67 | $44.85 | 8.7% | $48.77 | $70.25 | 8.63% |
| LG | HMRXL23G14 | HMRXL23G15 | 0 | $86.02 | $59.66 | 8.7% | $64.87 | $93.44 | 8.63% |
| LG | HMRXL28G14 | HMRXL28G15 | 0 | $98.23 | $68.13 | 8.7% | $74.08 | $106.71 | 8.63% |
| LG | HMRXL29G14 | HMRXL29G15 | 0 | $83.75 | $58.09 | 8.7% | $63.16 | $90.98 | 8.63% |
| LG | HMRXL30G14 | HMRXL30G15 | 0 | $87.50 | $60.69 | 8.7% | $65.98 | $95.05 | 8.63% |
| LG | HMRXL35G14 | HMRXL35G15 | 0 | $91.23 | $63.27 | 8.7% | $68.80 | $99.10 | 8.63% |
| LG | HMRXL36G14 | HMRXL36G15 | 0 | $87.28 | $60.53 | 8.7% | $65.82 | $94.81 | 8.63% |
| LG | HMRXL37G14 | HMRXL37G15 | 0 | $83.55 | $57.95 | 8.7% | $63.01 | $90.76 | 8.63% |
| LG | HMRXL38G14 | HMRXL38G15 | 0 | $89.90 | $62.35 | 8.7% | $67.79 | $97.66 | 8.63% |
| LG | HMRXL39G14 | HMRXL39G15 | 0 | $81.19 | $56.31 | 8.7% | $61.23 | $88.20 | 8.63% |
| LG | HMRXL40G14 | HMRXL40G15 | 0 | $77.62 | $53.83 | 8.7% | $58.53 | $84.32 | 8.63% |
| LG | HMRXL41G14 | HMRXL41G15 | 0 | $83.16 | $57.68 | 8.7% | $62.71 | $90.34 | 8.63% |
| LG | HMRXL42G14 | HMRXL42G15 | 0 | $87.31 | $60.55 | 8.7% | $65.84 | $94.85 | 8.63% |
| LG | HMRXL44G14 | HMRXL44G15 | 0 | $78.16 | $54.21 | 8.7% | $58.94 | $84.91 | 8.63% |
| LG | HMRXL46G14 | HMRXL46G15 | 0 | $83.29 | $57.77 | 8.7% | $62.81 | $90.48 | 8.63% |
| LG | HMRXL47G14 | HMRXL47G15 | 0 | $70.38 | $48.81 | 8.7% | $53.07 | $76.45 | 8.63% |
| LG | HMRXL48G14 | HMRXL48G15 | 0 | $64.42 | $44.68 | 8.7% | $48.58 | $69.98 | 8.63% |
| LG | HMRXL60G14 | HMRXL60G15 | 0 | $68.42 | $47.45 | 8.7% | $51.60 | $74.33 | 8.63% |
| LG | HMRXL61G14 | HMRXL61G15 | 0 | $79.81 | $55.35 | 8.7% | $60.19 | $86.70 | 8.63% |
| LG | HMRXL63G14 | HMRXL63G15 | 0 | $63.60 | $44.11 | 8.7% | $47.96 | $69.09 | 8.63% |
| LG | HMRXL64G14 | HMRXL64G15 | 0 | $67.62 | $46.90 | 8.7% | $50.99 | $73.46 | 8.63% |
| LG | HMRXL69G14 | HMRXL69G15 | 0 | $78.77 | $54.63 | 8.7% | $59.40 | $85.57 | 8.63% |
| LG | HMRXL70G14 | HMRXL70G15 | 0 | $77.51 | $53.76 | 8.7% | $58.45 | $84.20 | 8.63% |
| LG | HMRXL71G14 | HMRXL71G15 | 0 | $67.47 | $46.79 | 8.7% | $50.88 | $73.29 | 8.63% |
| LG | HMRXL72G14 | HMRXL72G15 | 0 | $71.62 | $49.67 | 8.7% | $54.01 | $77.80 | 8.63% |
| LG | HMRXL73G14 | HMRXL73G15 | 0 | $63.23 | $43.85 | 8.7% | $47.68 | $68.69 | 8.63% |
| LG | HMRXL74G14 | HMRXL74G15 | 0 | $57.00 | $39.53 | 8.7% | $42.98 | $61.92 | 8.63% |
| LG | HMRXL89G14 | HMRXL89G15 | 0 | $106.84 | $74.10 | 8.7% | $80.57 | $116.06 | 8.63% |
| LG | HMRXL90G14 | HMRXL90G15 | 309 | $118.72 | $82.34 | 8.7% | $89.53 | $128.97 | 8.63% |
| LG | NYSHIP Rx-0114 | NYSHIP Rx-0115G | 0 | $108.57 | $75.30 | 8.7% | $81.87 | $117.94 | 8.63% |

**Capital District Physicians' Health Plan,Inc.**
**Large Group HMO Riders**

| | |
|---|---|
| **2014 Conv Factor** | **1.215** |
| **2015 conv Factor** | **1.213** |
| | |
| **2014 ALR** | **84.24%** |
| **2015 ALR** | **84.24%** |

| | |
|---|---|
| Effect of Conversion factor change | -0.09% |
| Effect of Loss ratio change | 0.000% |

| | 2014 Rider Name | 2015 Rider Name | 2014 Ind Filed Rate | 2014 PMPM | Trend to 2015 | 2015 PMPM | 2015 Ind Rate | % Increase | |
|---|---|---|---|---|---|---|---|---|---|
| | | | A | | **8.73%** | B | C = B * Conv Factor / ALR | | |
| LG | HMDMEL214 | HMDMEL215 | $1.32 | $0.92 | 8.73% | $1.00 | $1.43 | 8.63% | |
| LG | HMEXAL114 | HMEXAL115 | ($0.17) | ($0.12) | 8.73% | ($0.13) | ($0.18) | 8.63% | |
| LG | HMEXAL214 | HMEXAL215 | ($0.35) | ($0.24) | 8.73% | ($0.26) | ($0.38) | 8.63% | |
| LG | HMEXAL314 | HMEXAL315 | ($0.13) | ($0.09) | 8.73% | ($0.10) | ($0.14) | 8.63% | |
| LG | HMLABL14 | HMLABL15 | $0.45 | $0.31 | 8.73% | $0.34 | $0.49 | 8.63% | |
| LG | HMSNFL114 | HMSNFL115 | $0.64 | $0.44 | 8.73% | $0.48 | $0.70 | 8.63% | |
| LG | HMVSNL114 | HMVSNL115 | $2.94 | $2.04 | 8.73% | $2.22 | $3.19 | 8.63% | |
| LG | HMVSNL214 | HMVSNL215 | $2.26 | $1.57 | 8.73% | $1.70 | $2.46 | 8.63% | |
| LG | HMVSNL314 | HMVSNL315 | $6.04 | $4.19 | 8.73% | $4.55 | $6.56 | 8.63% | |
| LG | HMVSNL414 | HMVSNL415 | $9.94 | $6.89 | 8.73% | $7.50 | $10.80 | 8.63% | |
| LG | HMVSNL514 | HMVSNL515 | $15.05 | $10.44 | 8.73% | $11.35 | $16.35 | 8.63% | |
| LG | HMVSNL614 | HMVSNL615 | $4.73 | $3.28 | 8.73% | $3.57 | $5.14 | 8.63% | |
| LG | HMVSNL714 | HMVSNL715 | $7.85 | $5.44 | 8.73% | $5.92 | $8.53 | 8.63% | |
| LG | HMVSNL814 | HMVSNL815 | $11.93 | $8.27 | 8.73% | $9.00 | $12.96 | 8.63% | |
| LG | HMUNNL114 | HMUNNL115 | $8.83 | $6.12 | 8.73% | $6.66 | $9.59 | 8.63% | |
| LG | HMUNNL214 | HMUNNL215 | $0.00 | $0.00 | 8.73% | $0.00 | $0.00 | 0.00% | |
| LG | SRFHMELG14 | SRFHMELG15 | $5.65 | $3.92 | 8.73% | $4.26 | $6.14 | 8.63% | |
| LG | HMTRAVL114 | HMTRAVL115 | $11.35 | $7.87 | 8.73% | $8.56 | $12.33 | 8.63% | |
| LG | HMTRAVL214 | HMTRAVL215 | $22.06 | $15.30 | 8.73% | $16.64 | $23.96 | 8.63% | |
| LG | HMTRAVL314 | HMTRAVL315 | $14.02 | $9.72 | 8.73% | $10.57 | $15.23 | 8.63% | |
| LG | HMWELL114 | HMWELL115 | $0.04 | $0.03 | 8.73% | $0.03 | $0.04 | 8.63% | |
| LG | HMWELL214 | HMWELL215 | $0.05 | $0.03 | 0.00% | $0.03 | $0.05 | -0.09% | |
| LG | HMWELL314 | HMWELL315 | | | | | | | **Retire** |
| LG | HMWWREMVELG | HMWWREMVELG | ($4.30) | ($2.98) | 8.73% | ($3.24) | ($4.67) | 8.63% | |
| LG | NYSHIPAMEND-2014 | NYSHIPAMEND-2015 | $0.30 | $0.21 | 8.73% | $0.23 | $0.33 | 8.63% | |
| LG | HMDMELCPAP | HMDMELCPAP | $0.30 | $0.21 | 8.73% | $0.23 | $0.33 | 8.63% | |

**Capital District Physicians' Health Plan**
**Additional Benefits, effective January 1, 2015**

Exhibit E

**Acupuncture**

Data based on existing group coverage; calendar year 2013 as of March 31, 2014

Membermonths 157,414

| | | | | | | *24 months trend* **2013/2015 Trend** | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Util | Cost | Gross PMPM | Copay | Copay PMPM | Net PMPM | Util | Cost | FREQ | COST | PMPM | COPAY | COPAY PMPM | NET PMPM |
| 0.00488 | $161.23 | **$0.07** | $54.52 | $0.02 | $0.04 | 1.8% | 5.5% | 0.0050 | $170.05 | $0.07 | $54.52 | $0.02 | $0.05 |

| | |
|---|---|
| 2013 PMPM as of March 31, 2014 | $381.84 |
| 2015 Factor | 1.0001 |

# Capital District Physicians' Health Plan
## HMO Product Large Group
### Estimated 2014/2015 Trends

| 2014 Trend | Freq Trend | Cost Trend | Allowed Trend | Paid Trend |
|---|---|---|---|---|
| Inpatient | -2.10% | 6.44% | 4.20% | 3.99% |
| Outpatient | 4.36% | 2.84% | 7.32% | 7.43% |
| Professional | 0.81% | 0.42% | 1.23% | 1.04% |
| Prescription Drugs | 1.00% | 7.00% | 8.07% | 9.33% |
| Other | 2.80% | 1.65% | 4.50% | 4.46% |
| Capitation | | 45.06% | 45.06% | 45.06% |
| Total | 1.13% | 4.47% | 5.65% | 5.82% |

| 2015 Trend | Freq Trend | Cost Trend | Allowed Trend | Paid Trend |
|---|---|---|---|---|
| Inpatient | -1.29% | 5.69% | 4.33% | 4.45% |
| Outpatient | 1.39% | 4.24% | 5.70% | 5.94% |
| Professional | 1.25% | 0.63% | 1.89% | 1.93% |
| Prescription Drugs | 1.00% | 7.00% | 8.07% | 9.23% |
| Other | 1.52% | 2.13% | 3.69% | 3.80% |
| Capitation | | 11.46% | 11.46% | 11.46% |
| Total | 1.15% | 3.44% | 4.63% | 4.89% |

| 2014 Trend | Util | Allowed Cost | Total Allowed | Total Paid |
|---|---|---|---|---|
| Medical | 1.21% | 3.90% | 5.16% | 5.18% |
| Pharmacy | 1.00% | 7.00% | 8.07% | 9.33% |
| Medical + Rx | 1.13% | 4.47% | 5.65% | 5.82% |

| 2015 Trend | Util | Allowed Cost | Total Allowed | Total Paid |
|---|---|---|---|---|
| Medical | 1.23% | 2.64% | 3.90% | 4.10% |
| Pharmacy | 1.00% | 7.00% | 8.10% | 9.20% |
| Medical + Rx | 1.15% | 3.44% | 4.63% | 4.89% |

**Capital District Physicians' Health Plan**
**Additional Benefits, effective January 1, 2015**

Exhibit F

**Residential Treatment**

| | |
|---|---|
| Total Members | 243806 |
| # of eating disorder cases | 68 |
| | 0.03% |

| | Total January Enrollment | | | Hi Estimate | | | Lo Estimate | | |
|---|---|---|---|---|---|---|---|---|---|
| | Large | Serious Condit Prevalence | members ?/ Serious con | Assumed % residential care | Total in RC | | Assumed % residential care | Total in RC | |
| <12 | 16,842 | | | | | | | | |
| 12-17 | 11,745 | 4.4% | 517 | 1.19% | 6 | | 0.10% | 1 | |
| 18-25 | 21,425 | 4.1% | 878 | 1.19% | 10 | | 0.10% | 1 | |
| 26-49 | 49,843 | 5.2% | 2,592 | 1.19% | 31 | | 0.10% | 3 | |
| 50+ | 44,818 | 3.0% | 1,345 | 1.19% | 16 | | 0.10% | 1 | |
| - | 144,673 | - | 5,332 | | 63 | | | 5 | |
| | | | | @200K ea | 12,654,911 | | @200K ea | 1,066,316 | |
| | | | | PMPM | 7.29 | 1.0191 | PMPM | 0.61 | 1.0016 |
| | | | | @100K ea | 6,327,456 | | @100K ea | 533,158 | |
| | | | | PMPM | $3.64 | 1.0095 | PMPM | 0.31 | 1.0008 |
| | | | | | HMO | $381.84 | | | |

http://www.nccp.org/publications/pub_929.html

**Children's Mental Health Problems are Widespread**

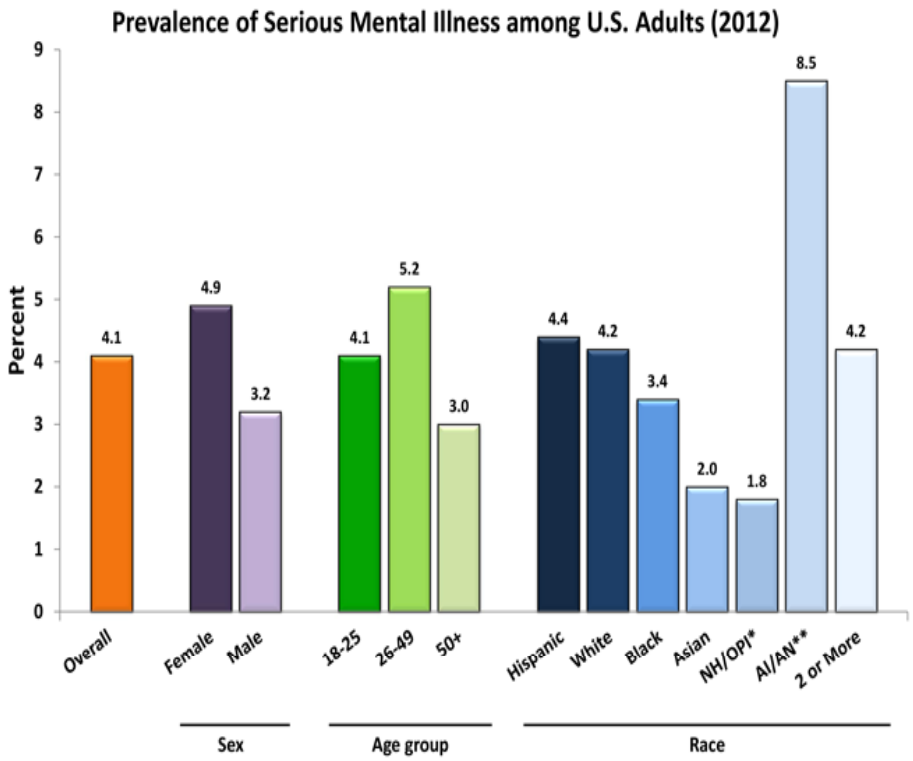
Mental health and substance abuse problems occur commonly among today's youth 1 and begin at a young age. 2

One in five children birth to 18 has a diagnosable mental disorder. 3
One in 10 youth has serious mental health problems that are severe enough to impair how they function at home, in school, or in the community. 4
The onset of major mental illness may occur as early as 7 to 11 years old. 5
Roughly half of all lifetime mental health disorders start by the midâ€teens. 6 7
Individual and enviromental risk factors that increase the likelihood of mental health problems include receiving public assistance, having unemployed or teenage parents, or being in the foster care system. These and other factors can be identified and addressed in the early years. 8
Among youths aged 12 to 17, 4.4 percent had serious emotional disorders in 2008. 9
Among youths aged 12 to 17, 4.4 percent had serious emotional disorders in 2008. 9

http://www.nimh.nih.gov/statistics/index.shtml
http://www.nimh.nih.gov/statistics/1EAT_CHILD.shtml

In 2012, there were an estimated 9.6 million adults aged 18 or older in the U.S. with SMI in the past year. This represented 4.1 percent of all U.S. adults.

Exhibit F




*NH/OPI = Native Hawaiian/Other Pacific Islander
**AI/AN = American Indian/Alaska Native

*Data courtesy of SAMHSA.*

[Date] Group Number: «Group_ID»

Health Benefits Administrator
«Group_Name»
«Group_Address»
«Group_Address_2»
«Group_City», «Group_State» «Group_Zip»

**Re: Notice of Premium Rates for 2014**

Dear Health Benefits Administrator:

As you may know, New York State requires health plans to submit proposed premium rates to the New York State Department of Financial Services (NYSDFS) for review and approval.

This letter is to inform you that the premium rate listed below was approved by NYSDFS and will be effective as of [Date].

| **Proposed 2014 Benefit Package** | |
|---|---|
| **Medical Plan:** | «Product_Type» «Rider1» |
| **Office Visit Copay:** | $«OV_Copay» |
| **Specialist Visit Copay:** | $«Spec_Copay» |
| **In-Network Deductible:** | N/A |
| **In-Network Coinsurance:** | N/A |
| **Rx Rider:** | «Description2» |
| **Other Riders:** | Domestic Partner-Same or Opposite Sex |
| | «Description3» |
| | «Description4» |
| | «Description5» |
| | «Description6» |
| **Proposed Monthly Premium on Your 2014 Effective Date** | |
| **Individual** | $«rate1» |
| **Employee+1** | $«rate2» |
| **Employee/Child** | $«rate3» |
| **Family** | $«rate4» |
| **Current Monthly Premium** | |
| **Individual** | $«Individual_Total_Old» |
| **Employee+1** | $«Employee1_Total_Old» |
| **Employee/Child** | $«EmployeeChild_Total_Old» |
| **Family** | $«Family_Total_Old» |

The premium rates above are for your existing plan and do not reflect any changes that you, as the health benefits administrator, may be making for 2014.

If you are interested in reviewing an alternative CDPHP® plan to cost-effectively meet the needs of your employees, our staff is ready to assist you and your broker.

Enclosed is a copy of a notice that employees enrolled in your CDPHP HMO plan are required to receive. If, for any reason, you are unable or unwilling to deliver these notices to your employees, please let us know within three business days by contacting us at employerinfo@cdphp.com. We

also recommend providing additional information with the notice, such as employee contribution levels, as the notice may be confusing to employees.

If you have questions or wish to request a PDF or extra copies of the member notice, please contact us as shown below, and indicate the correct contact person, address, and quantity desired. Thank you.

CDPHP
Att: Broker/Client Service Unit
500 Patroon Creek Blvd.
Albany, NY 12206

employerinfo@cdphp.com
(518) 641-5000

Sincerely,

April Braman
Director, Large Group Sales
CDPHP

**cc: «Broker_Name»**

[Date]

**Re: Notice of Premium Rates for 2014**

As you may know, a new law in New York State requires health plans to submit proposed premium rates to the New York State Department of Financial Services (NYSDFS) for review and approval.

This letter is to inform you that the premium rates listed below are approved by NYSDFS and will be effective as of [Date].

| **Proposed 2014 Benefit Package** | |
|---|---|
| **Medical Plan:** | «Product_Type» «Rider1» |
| **Office Visit Copay:** | $«OV_Copay» |
| **Specialist Visit Copay:** | $«Spec_Copay» |
| **In-Network Deductible:** | N/A |
| **In-Network Coinsurance:** | N/A |
| **Rx Rider:** | «Description2» |
| **Other Riders:** | Domestic Partner-Same or Opposite Sex |
| | «Description3» |
| | «Description4» |
| | «Description5» |
| | «Description6» |
| **Proposed Monthly Premium on Your 2014 Effective Date** | |
| **Individual** | $«rate1» |
| **Employee+1** | $«rate2» |
| **Employee/Child** | $«rate3» |
| **Family** | $«rate4» |
| **Current Monthly Premium** | |
| **Individual** | $«Individual_Total_Old» |
| **Employee+1** | $«Employee1_Total_Old» |
| **Employee/Child** | $«EmployeeChild_Total_Old» |
| **Family** | $«Family_Total_Old» |

The rates shown above do not reflect any benefit changes that your employer may make for 2014. It is also important to recall that details on premium cost-sharing are between you and your employer.

If you have any questions about your benefits, please speak with your employer's health benefits administrator or call the CDPHP member services department at the number on your member ID card. Thank you for your membership in CDPHP.

CDPHP®
500 Patroon Creek Blvd.
Albany, NY 12206-1057

[Date]

[Contact Name]
[Group Name]
[Address]
[City State Zip]

Re: Notice of Proposed Premium Rate Change
[Plan Name]

Dear [Name]:

Capital District Physicians' Health Plan, Inc. is filing a request with the New York State Department of Financial Services (DFS) to approve a change to your group 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 Changes**
If approved, the percentage change to your group's premium is ___%.

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 that your group policyholder selects on renewal. Also, the final, approved rate may differ because DFS may modify the proposed rate.

**Why We Are Requesting a Rate Change**
The increase requested is due to: increases in medical and pharmacy trend (expected increases in claim costs); corrections for past pricing; demographic and aging changes; changes in benefits; and changes in administrative expenses.

CDPHP expects to see increases in utilization due to advances in medical technology, increased frequency of genetic testing, and increased use of new specialty pharmaceuticals used to manage rare and complex medical conditions, such as the drug Sovaldi for treatment of Hepatitis C.

**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 for additional information at:
Capital District Physicians' Health Plan, Inc.
500 Patroon Creek Blvd.

Albany, NY 12206
1-800-777-2273
www.cdphp.com

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

NYS Department of Financial Services
Health Bureau – Premium Rate Adjustments
1 State Street
New York, NY, 10004
Email: premiumrateincreases@dfs.ny.gov
DFS Website: www.dfs.ny.gov/healthinsurancepremiums

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

1. The name of your insurer, which is Capital District Physicians' Health Plan, Inc.
2. The name of your plan, which is [Insert Plan Name]
3. Indicate you have large 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:

Capital District Physicians Health Plan, Inc. website: www.cdphp.com

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

**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.

Enclosed is a copy of a notice that employees enrolled in your CDPHP group plan are required to receive. If you are unable or unwilling to deliver these notices to your employees, please let us know within three business days by contacting us at employerinfo@cdphp.com. If you would prefer a PDF of the document, or need additional copies, please indicate the correct contact person, address, and quantity desired.

Sincerely,
Brian O'Grady
Sr. Vice President, Sales
Capital District Physicians' Health Plan, Inc.

Enclosure

CDPHP®
500 Patroon Creek Blvd.
Albany, NY 12206-1057

**Subscriber Notice of Proposed Premium Rate Change**
[Plan Name]

Capital District Physicians' Health Plan, Inc. is filing a request with the New York State Department of Financial Services (DFS) to approve a change to your group 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 Changes**

If approved, the percentage change to your group's premium is ___%.

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 that your group policyholder selects on renewal. Also, the final, approved rate may differ because DFS may modify the proposed rate.

**Why We Are Requesting a Rate Change**

The increase requested is due to: increases in medical and pharmacy trend (expected increases in claim costs); corrections for past pricing; demographic and aging changes; changes in benefits; and changes in administrative expenses.

CDPHP expects to see increases in utilization due to advances in medical technology, increased frequency of genetic testing, and increased use of new specialty pharmaceuticals used to manage rare and complex medical conditions, such as the drug Sovaldi for treatment of Hepatitis C.

**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 for additional information at:

Capital District Physicians' Health Plan, Inc.
500 Patroon Creek Blvd
Albany, NY 12206
1-800-777-2273
www.cdphp.com

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

NYS Department of Financial Services
Health Bureau – Premium Rate Adjustments
1 State Street
New York, NY, 10004
Email: premiumrateincreases@dfs.ny.gov
DFS Website: www.dfs.ny.gov/healthinsurancepremiums

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

1. The name of your insurer, which is Capital District Physicians' Health Plan, Inc.
2. The name of your plan, which is [Insert Plan Name]
3. Indicate you have large 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:

Capital District Physicians Health Plan, Inc. website: www.cdphp.com

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

**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,
Patricia Lushkevich
Vice President, Internal Operations
Capital District Physicians' Health Plan, Inc.

# EXHIBIT 1: GENERAL INFORMATION ABOUT THE RATE ADJUSTMENT SUBMISSION

A. Insurer Information:

| Company submitting the rate adjustment request | Company Type | Org. Type | Company NAIC Code |
|---|---|---|---|
| Captial District Physicians' Health Plan | HMO - 44 | Not-for-Profit | 95491 |

Company mailing address: 500 Patroon Creek Boulevard, Albany NY 12206

B. Contact Person:

| Rate filing contact person name, title | Contact phone number | Contact Email address |
|---|---|---|
| | | |

C. Actuarial Contact (If different from above):

| Actuary name, title | Actuary phone number | Actuary Email address |
|---|---|---|
| | | |

D. New Rate Information (See Note #1):

| New rate applicability period | New rate effective date | SERFF Tracking Number |
|---|---|---|
| January 1, 2015 - December 31, 2015 | 1/1/2014 | CAPD-129593947 |

E. Market segments included in filing (e.g., Large Group, Small Group, Sole Proprietors, Individual, Healthy NY, Medicare Supplement): Large Group HMO

F. Provide responses for the following questions:

| | Response |
|---|---|
| 1. Does this filing include any revision to contract language that is not yet approved? See note (2). | No |
| 2. Are there any rate filings submitted and not yet approved that if approved would affect the rate tables included in this rate filing? | No |
| 3. Have the initial notices already been sent to all policyholders and contract holders affected by this rate submission? Indicate what cohort of policyholders received the initial notice and the mailing date when the initial notice was sent. See note (3). | Yes July 1, 2014 |
| 4. Have all the required exhibits been submitted with this rate application? If any exhibit is not applicable, has an explanation been provided why such exhibit is not applicable? | Yes |
| 5. Did the company submit a "Prior Approval Prefiling" containing a draft of the initial notice and a draft of the narrative summary associated with this rate filing? Indicate Yes or No, and if Yes, please provide the SERFF number of the prefiling. | Yes, CAPD-129594032 |

Notes:

(1) It is recommended that a rate filing application subject to §3231(e)(1) or §4308(c) of the New York Insurance Law be submitted at least 150 days before the proposed effective date.
It is recommended that a rate adjustment application not be submitted more than 180 days prior to the proposed effective date.
It is recommended that a rate adjustment application not be submitted less than 125 days prior to the proposed effective date since there is a high probability that a decision on such a filing will not occur in time for the company to send the required final notice to the first renewal cohort affected by the rate adjustment filing.

(2) A rate adjustment filing submitted pursuant to §3231(e)(1) or §4308(c) of the New York Insurance Law should **not** include any revision to existing contract language or include new contract language. Any rate filing in connection with a form filing, a new form or a revision to an existing form, must be a separate filing from the rate adjustment filing.

Use the following SERFF filing types for rate adjustment filings:

* For a rate adjustment filing pursuant to §3231(e)(1): Rate Adjustment pursuant to §3231(e)(1)
* For a rate adjustment filing pursuant to §4308(c): Rate Adjustment pursuant to §4308(c)
* For all other prior approval filings: Normal Pre-Approval

(3) §3231(e)(1) and §4308(c) of the New York Insurance Law require that the initial notice to policyholders/subscribers/contract holders be sent on or before the date the rate adjustment application is submitted to the Insurance Department.

**EXHIBIT 2: SUMMARY OF AVERAGE CLAIM TREND AND ADMINISTRATIVE EXPENSES INCLUDED IN CURRENT AND PRIOR RATE ADJUSTMENT FILINGS**

**Company Name:** Capital District Physicians' Health Plan
**NAIC Code:** 95491
**SERFF Number:** CAPD-129593947

A. Complete a separate ROW for each market segment/rating pool combination included in the current rate adjustment filing:
- Information should be for medical base plans and associated riders combined.
- Indicate the market segment the rating pool belongs to by using the drop down list. 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-IND), Small Group Medicare Supplement (MS-SG), and Large Group Medicare Supplement (MS-LG). 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.
- Enter a description of the rating pool within the indicated market segment. If the rating pools vary by rating region, the rating pool description should include a region identifier (eg., SG HMO Downstate, SG HMO Upstate).
- Use a separate row for each market segment/rating pool combination included in the current rate adjustment filing.
- Append additional rows to the end of the existing rows as needed. Only use the first tab for data entry.

B. The average claim trend is the average annualized claim trend for that market segment/rating pool used in the applicable rate adjustment filing to project the source data forward to the applicable rating period (eg 10.0%).

C. Enter the required information for the new rate period included in this rate adjustment filing. This refers to the various expense components included in the proposed rates and the average annual claim trend assumed.

D. Enter the corresponding information requested for the immediately prior rate adjustment filing. This refers to the various expense components included in the proposed rates submitted with the immediately prior rate adjustment filing and the average claim trend assumed. If there is no immediately prior rate adjustment filing, enter the data from the initial form and rate filing.

E. This form must be submitted as an Excel file and as a PDF file.

| | | | Data Item for Specified Rating Pool | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | For the period included in this rate adjustment filing | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1. Market Segment | 2. Description of rating pool within the market segment | | 3. Period assumed - beginning date (MM/DD/YY) | 4. Period assumed - ending date (MM/DD/YY) | 5. Average annual claim trend assumed | 6.1 Regulatory authority licenses and fees, including New York State 332 assessment expenses - as a % of gross premium | Administrative expenses for activities that improve health care quality as defined in the NAIC Annual Statement Supplement Health | 6.3 Commissions and broker fees - as a % of gross premium | 6.4 Premium Taxes - as a % of gross premium | 6.5 Other state and federal taxes and assessments (other than income taxes and covered lives assessment) - as a % of gross premium | 6.6 Other administrative expenses - as a % of gross premium | 6.7 Subtotal columns 6.1 through 6.6 | 7. After tax underwriting margin (profit/contribution to surplus) - as a % of gross premium | 8. State income tax component - as a % of gross premium | 8.1 State income tax rate assumed (eg 3%) | 9. Federal income tax component - as a % of gross premium | 9.1 Federal income tax rate assumed (eg 30%) | 10. Reduction for assumed net investment income - as a % of gross premium (enter as a negative value) | 11. Subtotal columns 6.7 + 7 + 8 + 9 + 10 | 12.1 Regulatory authority licenses and fees, including New York State 332 assessment expenses - as $pmpm | 12.2 Administrative expenses for activities that improve health care quality as defined in the NAIC Annual Statement Supplement Health Care Exhibit - as $pmpm | 12.3 Commissions and broker fees - as $pmpm | 12.4 Premium Taxes - as $pmpm | 12.5 Other state and federal taxes and assessments (other than income taxes and covered lives assessment) - as $pmpm | 12.6 Other administrative expenses - as $pmpm | 12.7 Subtotal columns 12.1 through 12.6 | 13. After tax underwriting margin (profit/ contribution to surplus) - as $pmpm | 14. State income tax component - as $pmpm | 15. Federal income tax component - as $pmpm | 16. Reduction for assumed net investment income - as $pmpm (enter as a negative value) | 17. Subtotal columns 12.7 through 16 |
| LG | HMO | XX | 01/01/15 | 12/31/15 | 4.88% | 0.81% | 0.92% | 1.58% | 0.00% | 3.15% | 7.80% | 14.26% | 1.50% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 15.76% | 4.16 | 4.73 | 8.12 | 0.00 | 16.18 | 40.08 | 73.27 | 7.71 | 0.00 | 0.00 | 0.00 | 80.98 |
| | | XX | | | | | | | | | | 0.00% | | | | | | | 0.00% | | | | | | | 0.00 | | | | | 0.00 |
| | | XX | | | | | | | | | | 0.00% | | | | | | | 0.00% | | | | | | | 0.00 | | | | | 0.00 |
| | | XX | | | | | | | | | | 0.00% | | | | | | | 0.00% | | | | | | | 0.00 | | | | | 0.00 |
| | | XX | | | | | | | | | | 0.00% | | | | | | | 0.00% | | | | | | | 0.00 | | | | | 0.00 |
| | | XX | | | | | | | | | | 0.00% | | | | | | | 0.00% | | | | | | | 0.00 | | | | | 0.00 |
| | | XX | | | | | | | | | | 0.00% | | | | | | | 0.00% | | | | | | | 0.00 | | | | | 0.00 |
| | | XX | | | | | | | | | | 0.00% | | | | | | | 0.00% | | | | | | | 0.00 | | | | | 0.00 |
| | | XX | | | | | | | | | | 0.00% | | | | | | | 0.00% | | | | | | | 0.00 | | | | | 0.00 |
| | | XX | | | | | | | | | | 0.00% | | | | | | | 0.00% | | | | | | | 0.00 | | | | | 0.00 |
| | | XX | | | | | | | | | | 0.00% | | | | | | | 0.00% | | | | | | | 0.00 | | | | | 0.00 |
| | | XX | | | | | | | | | | 0.00% | | | | | | | 0.00% | | | | | | | 0.00 | | | | | 0.00 |
| | | XX | | | | | | | | | | 0.00% | | | | | | | 0.00% | | | | | | | 0.00 | | | | | 0.00 |
| | | XX | | | | | | | | | | 0.00% | | | | | | | 0.00% | | | | | | | 0.00 | | | | | 0.00 |
| | | XX | | | | | | | | | | 0.00% | | | | | | | 0.00% | | | | | | | 0.00 | | | | | 0.00 |
| | | XX | | | | | | | | | | 0.00% | | | | | | | 0.00% | | | | | | | 0.00 | | | | | 0.00 |
| | | XX | | | | | | | | | | 0.00% | | | | | | | 0.00% | | | | | | | 0.00 | | | | | 0.00 |

**EXHIBIT 2: SUMMARY OF AVERAGE CLAIM TREND AND ADMINISTRATIVE EXPENSES INCLUDED IN CURRENT AND PRIOR RATE ADJUSTMENT FILINGS**

**Company Nam**
**NAIC Coc**
**SERFF Numt**

A. Complete a separa
• Information shoul
• Indicate the mark
IND), Small Group
change for Sole Pr
• Enter a descriptio
Upstate).
• Use a separate rc
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| 1. Market Segment | 2. Description of rating pool within the market segment | | Data Item for Specified Rating Pool | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | For the rate period included in the immediately prior rate adjustment filing (or initial form & rate filing) | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | 18. Period assumed - beginning date (MM/DD/YY) | 19. Period assumed - ending date (MM/DD/YY) | 20. Average annual claim trend assumed | 21.1 Regulatory authority licenses and fees, including New York State 332 assessment expenses - as a % of gross premium | Administrative expenses for activities that improve health care quality as defined in the NAIC Annual Statement Supplement Health | 21.3 Commissions and broker fees - as a % of gross premium | 21.4 Premium Taxes - as a % of gross premium | 21.5 Other state and federal taxes and assessments (other than income taxes and covered lives assessment) - as a % of gross premium | 21.6 Other administrative expenses - as a % of gross premium | 21.7 Subtotal columns 21.1 through 21.6 | 22. After tax underwriting margin (profit/contribution to surplus) - as a % of gross premium | 23. State income tax component - as a % of gross premium | 23.1 State income tax rate assumed (eg 3%) | 24. Federal income tax component - as a % of gross premium | 24.1 Federal income tax rate assumed (eg 30%) | 25. Reduction for assumed net investment income - as a % of gross premium (enter as a negative value) | 26. Subtotal lines 21.7 + 22 + 23 + 24 + 25 | 27.1 Regulatory authority licenses and fees, including New York State 332 assessment expenses - as $pmpm | Administrative expenses for activities that improve health care quality as defined in the NAIC Annual Statement Supplement Health Care Exhibit - as $pmpm | 27.3 Commissions and broker fees - as $pmpm | 27.4 Premium Taxes - as $pmpm | 27.5 Other state and federal taxes and assessments (other than income taxes and covered lives assessment) - as $pmpm | 27.6 Other administrative expenses - as $pmpm | 27.7 Subtotal lines 27.1 through 27.6 | 28. After tax underwriting margin (profit/contribution to surplus) - as $pmpm | 29. State income tax component - as $pmpm | 30. Federal income tax component - as $pmpm | 31. Reduction for assumed net investment income - as $pmpm (enter as a negative value) | 32. Subtotal columns 27.7 through 31 |
| LG | HMO | XX | 1/1/2014 | 12/31/2014 | 5.65% | 0.81% | 0.92% | 1.58% | 0.00% | 3.15% | 7.80% | 14.26% | 1.50% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 15.76% | 3.78 | 4.29 | 7.37 | 0.00 | 14.70 | 36.40 | 66.54 | 7.00 | 0.00 | 0.00 | 0.00 | 73.54 |
| | | XX | | | | | | | | | | 0.00% | | | | | | | 0.00% | | | | | | | 0.00 | | | | | 0.00 |
| | | XX | | | | | | | | | | 0.00% | | | | | | | 0.00% | | | | | | | 0.00 | | | | | 0.00 |
| | | XX | | | | | | | | | | 0.00% | | | | | | | 0.00% | | | | | | | 0.00 | | | | | 0.00 |
| | | XX | | | | | | | | | | 0.00% | | | | | | | 0.00% | | | | | | | 0.00 | | | | | 0.00 |
| | | XX | | | | | | | | | | 0.00% | | | | | | | 0.00% | | | | | | | 0.00 | | | | | 0.00 |
| | | XX | | | | | | | | | | 0.00% | | | | | | | 0.00% | | | | | | | 0.00 | | | | | 0.00 |
| | | XX | | | | | | | | | | 0.00% | | | | | | | 0.00% | | | | | | | 0.00 | | | | | 0.00 |
| | | XX | | | | | | | | | | 0.00% | | | | | | | 0.00% | | | | | | | 0.00 | | | | | 0.00 |
| | | XX | | | | | | | | | | 0.00% | | | | | | | 0.00% | | | | | | | 0.00 | | | | | 0.00 |
| | | XX | | | | | | | | | | 0.00% | | | | | | | 0.00% | | | | | | | 0.00 | | | | | 0.00 |
| | | XX | | | | | | | | | | 0.00% | | | | | | | 0.00% | | | | | | | 0.00 | | | | | 0.00 |
| | | XX | | | | | | | | | | 0.00% | | | | | | | 0.00% | | | | | | | 0.00 | | | | | 0.00 |
| | | XX | | | | | | | | | | 0.00% | | | | | | | 0.00% | | | | | | | 0.00 | | | | | 0.00 |
| | | XX | | | | | | | | | | 0.00% | | | | | | | 0.00% | | | | | | | 0.00 | | | | | 0.00 |
| | | XX | | | | | | | | | | 0.00% | | | | | | | 0.00% | | | | | | | 0.00 | | | | | 0.00 |
| | | XX | | | | | | | | | | 0.00% | | | | | | | 0.00% | | | | | | | 0.00 | | | | | 0.00 |

**EXHIBIT 3**
**NARRATIVE SUMMARY**

**Company Name:** Capital District Physicians' Health Plan, Inc.
**NAIC Code:** 95491
**SERFF Tracking #:** CAPD-129593947

Capital District Physicians' Health Plan, Inc. (CDPHP) offers a Health Maintenance Organization (HMO) product on a community rated basis to employer groups with 51 or more full-time employees.

CDPHP has filed a request for approval by the New York State Department of Financial Services for changes to premium rates. Large group HMO policyholders will receive the rate adjustments on the policyholder's next anniversary on or after January 1, 2015.

| | Renewals Effective | | | |
|---|---|---|---|---|
| **Regions 1, 6, 7** | **1st Quarter** | **2nd Quarter** | **3rd Quarter** | **4th Quarter** |
| Proposed Rate Adjustment * | 8.63% | 8.44% | 8.25% | 8.05% |
| Policyholders Affected | 31,597 | 1,732 | 3,862 | 853 |
| Members Affected | 66,423 | 3,200 | 8,170 | 1,204 |
| **Region 3** | **1st Quarter** | **2nd Quarter** | **3rd Quarter** | **4th Quarter** |
| Proposed Rate Adjustment Medical | 13.44% | 13.23% | 13.03% | 12.83% |
| Proposed Rate Adjustment Pharmacy Riders | 8.63% | 8.44% | 8.25% | 8.05% |
| Policyholders Affected | 262 | - | 292 | 1,513 |
| Members Affected | 456 | - | 641 | 3,197 |

*****_Based on current benefits_

The increase requested is due to:

- Expected changes in medical and pharmacy trend (expected increases in claim costs): +4.88%
- Corrections for past pricing: +1.48%
- Demographic and aging changes +1.21%
- Changes in benefits: +.084% (varies by benefit plan)
- Changes in Network (Region 3 Medical only): +4.4%

Medical and pharmacy trends are typically broken into two components, utilization and cost. CDPHP expects to see increases in utilization due to advances in medical technology, increased frequency of genetic testing, and increased use of specialty pharmaceuticals used to manage rare and complex medical conditions. These increases will be held lower than industry-wide trends due to CDPHP medical management programs which include care management, disease management, medical therapy management, and hospital readmission avoidance.

The changes in utilization of medical and pharmacy services have been impacted by:

- Growth in Enhanced Primary Care (EPC) provider practices and quality incentive programs which will have a favorable impact on inpatient and ER services. (The Enhanced Primary Care program is an innovative CDPHP program designed to improve coordination of care and promote delivery of cost-effective services though greater use of technology and efficiency in the physician's office.)
- Movement of services to more cost-effective outpatient settings such as freestanding surgical centers.
- Expected increase in mental health services due to new behavioral health mandates and mental health parity requirements in the Affordable Care Act (ACA).

CDPHP negotiates reimbursement rates with hospitals on an annual or semiannual basis. CDPHP contracts with CVS Caremark for pharmacy benefit management. The unit cost increases projected for medical and pharmacy are:

- Facility: 6% to 7% (this is an average negotiated increase)
- Professional: 1.5% (effective July 1, 2015)
- Pharmacy costs: 6.45%. This is due to the increased use and associated high cost of specialty drugs; for example the cost of Hepatitis C pharmaceuticals.

A pricing correction of +1.48% was applied to the 2015 rates. Pricing corrections are made to correct for over/underestimating of medical trend in prior year's pricing.

Revised demographic assumptions resulted in a +1.21 % impact on premiums. This adjustment is due to a change in single/family mix and the expected age of the underlying population.

Changes to 2015 benefits impact the rates. The 2014 behavioral health residential care mandate will increase premium rates in 2015 by 0.95%. Federal changes to out of pocket maximums and deductibles will decrease premiums, on average, by 0.1%.

Enhanced benefits for acupuncture were added, which will increase premiums 0.01%.

Charges to administrative expenses, profit, and Federal ACA fees will remain the same for the 2015 rates.

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

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

| Capital District Physicians' Health Plan | 95491 | CAPD-129593947 |
|---|---|---|
| **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 (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#** CAPD-129593947

| 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 |
| 01-0001-2010 | LG | Region 1 (Albany) | HMO | HMO | 1/1/2015 | Q1 2015 | 8.63% | 8.63% | 8.63% |
| 01-0001-2010 | LG | Region 1 (Albany) | HMO | HMO | 4/1/2015 | Q2 2015 | 8.44% | 8.44% | 8.44% |
| 01-0001-2010 | LG | Region 1 (Albany) | HMO | HMO | 7/1/2015 | Q3 2015 | 8.24% | 8.25% | 8.25% |
| 01-0001-2010 | LG | Region 1 (Albany) | HMO | HMO | 10/1/2015 | Q4 2015 | 8.05% | 8.06% | 8.06% |
| 01-0001-2010 | LG | Region 3 (Mid-Hudson) | HMO | HMO | 1/1/2015 | Q1 2015 | 13.43% | 13.44% | 13.44% |
| 01-0001-2010 | LG | Region 3 (Mid-Hudson) | HMO | HMO | 4/1/2015 | Q2 2015 | 0.00% | 0.00% | 0.00% |
| 01-0001-2010 | LG | Region 3 (Mid-Hudson) | HMO | HMO | 7/1/2015 | Q3 2015 | 13.03% | 13.03% | 13.03% |
| 01-0001-2010 | LG | Region 3 (Mid-Hudson) | HMO | HMO | 10/1/2015 | Q4 2015 | 12.83% | 12.83% | 12.83% |
| 01-0001-2010 | LG | Region 6 (Syracuse) | HMO | HMO | 1/1/2015 | Q1 2015 | 8.63% | 8.63% | 8.63% |
| 01-0001-2010 | LG | Region 6 (Syracuse) | HMO | HMO | 4/1/2015 | Q2 2015 | 0.00% | 0.00% | 0.00% |
| 01-0001-2010 | LG | Region 6 (Syracuse) | HMO | HMO | 7/1/2015 | Q3 2015 | 0.00% | 0.00% | 0.00% |
| 01-0001-2010 | LG | Region 6 (Syracuse) | HMO | HMO | 10/1/2015 | Q4 2015 | 0.00% | 0.00% | 0.00% |
| 01-0001-2010 | LG | Region 7 (UticaWatertown) | HMO | HMO | 1/1/2015 | Q1 2015 | 8.63% | 8.63% | 8.63% |
| 01-0001-2010 | LG | Region 7 (UticaWatertown) | HMO | HMO | 4/1/2015 | Q2 2015 | 8.44% | 8.44% | 8.44% |
| 01-0001-2010 | LG | Region 7 (UticaWatertown) | HMO | HMO | 7/1/2015 | Q3 2015 | 8.24% | 8.25% | 8.25% |
| 01-0001-2010 | LG | Region 7 (UticaWatertown) | HMO | HMO | 10/1/2015 | Q4 2015 | 0.00% | 0.00% | 0.00% |
| 01-0004-2012 | LG | Region 1 (Albany) | HDHMO | HDHMO | 1/1/2015 | Q1 2015 | 8.63% | 8.63% | 8.63% |
| 01-0004-2012 | LG | Region 1 (Albany) | HDHMO | HDHMO | 4/1/2015 | Q2 2015 | 8.44% | 8.44% | 8.44% |
| 01-0004-2012 | LG | Region 1 (Albany) | HDHMO | HDHMO | 7/1/2015 | Q3 2015 | 8.24% | 8.25% | 8.25% |
| 01-0004-2012 | LG | Region 1 (Albany) | HDHMO | HDHMO | 10/1/2015 | Q4 2015 | 8.05% | 8.06% | 8.06% |

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

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

| Capital District Physicians' Health Plan | 95491 | CAPD-129593947 |
|---|---|---|
| **Company submitting the rate adjustment request** | **Company NAIC Code** | **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 nev 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: CAPD-129593947

| 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 |
| 01-0001-2010 | LG | Region 1 (Albany) | HMO Rx | HMO | 1/1/2015 | Q1 2015 | 8.62% | 8.64% | 8.63% |
| 01-0001-2010 | LG | Region 1 (Albany) | HMO Rx | HMO | 4/1/2015 | Q2 2015 | 8.41% | 8.45% | 8.43% |
| 01-0001-2010 | LG | Region 1 (Albany) | HMO Rx | HMO | 7/1/2015 | Q3 2015 | 8.24% | 8.25% | 8.25% |
| 01-0001-2010 | LG | Region 1 (Albany) | HMO Rx | HMO | 10/1/2015 | Q4 2015 | 8.05% | 8.06% | 8.05% |
| 01-0001-2010 | LG | Region 3 (Mid-Hudson) | HMO Rx | HMO | 1/1/2015 | Q1 2015 | 8.62% | 8.64% | 8.63% |
| 01-0001-2010 | LG | Region 3 (Mid-Hudson) | HMO Rx | HMO | 4/1/2015 | Q2 2015 | 0.00% | 0.00% | 0.00% |
| 01-0001-2010 | LG | Region 3 (Mid-Hudson) | HMO Rx | HMO | 7/1/2015 | Q3 2015 | 8.24% | 8.25% | 8.25% |
| 01-0001-2010 | LG | Region 3 (Mid-Hudson) | HMO Rx | HMO | 10/1/2015 | Q4 2015 | 8.05% | 8.06% | 8.05% |
| 01-0001-2010 | LG | Region 6 (Syracuse) | HMO Rx | HMO | 1/1/2015 | Q1 2015 | 8.63% | 8.63% | 8.63% |
| 01-0001-2010 | LG | Region 6 (Syracuse) | HMO Rx | HMO | 4/1/2015 | Q2 2015 | 0.00% | 0.00% | 0.00% |
| 01-0001-2010 | LG | Region 6 (Syracuse) | HMO Rx | HMO | 7/1/2015 | Q3 2015 | 0.00% | 0.00% | 0.00% |
| 01-0001-2010 | LG | Region 6 (Syracuse) | HMO Rx | HMO | 10/1/2015 | Q4 2015 | 0.00% | 0.00% | 0.00% |
| 01-0001-2010 | LG | Region 7 (UticaWatertown) | HMO Rx | HMO | 1/1/2015 | Q1 2015 | 8.63% | 8.64% | 8.63% |
| 01-0001-2010 | LG | Region 7 (UticaWatertown) | HMO Rx | HMO | 4/1/2015 | Q2 2015 | 8.43% | 8.43% | 8.43% |
| 01-0001-2010 | LG | Region 7 (UticaWatertown) | HMO Rx | HMO | 7/1/2015 | Q3 2015 | 8.24% | 8.25% | 8.25% |
| 01-0001-2010 | LG | Region 7 (UticaWatertown) | HMO Rx | HMO | 10/1/2015 | Q4 2015 | 0.00% | 0.00% | 0.00% |

## EXHIBIT 5 - PART B: DISTRIBUTION OF CONTRACTS AFFECTED BY PROPOSED RATE ADJUSTMENTS for ROLLING Rate Structured Products

**Company Name:** Capital District Physicians' Health Plan
**NAIC Code:** 95491
**SERFF Tracking #:** CAPD-129593947

**Instructions:**

1) The percentage rate change reflects the impact of all riders that apply to the contracts. The percentage rate change reflects the expected change in premium that would apply to the contract holder on that contract holder's next rate change date.
2) 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)
3) The distribution is by number of members or number of contracts . The Company should fill in the appropriate column below (members or contracts) and replace the mm/dd/yy placeholder with the applicable as of date.
4) The Weighted Average Percentage should be developed based on the distribution of annualized premiums for that Market Segment/Rating Region/Product and for the market segment in total.
5) 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.
6) Under each market segment, the table should provide the distribution by broad product type (e.g., HMO, POS, EPO, PPO, Indemnity, High Deductible/Consumer Driven, Medicare Supplement, etc.).
7) Provide distribution information for each rolling rate cohort of a rolling rate structure contract affected by this rate submission (e.g., by quarter of renewal for a quarterly rolling rate structure).
8) Edit the worksheet to add more rows as needed. Only use the first tab for data entry.
9) After each effective period/market segment combination there should be a market segment total row. Enter Total in the "Product" column, the sum of the counts in the various columns, and the market segment weighted avg %.
10) This exhibit must be submitted as an Excel file and a PDF file.

**FOR ROLLING RATE STRUCTURE PRODUCTS - Distribution of Rolling Rate Contracts by Proposed Rate Adjustment by Each Rolling Rate Cohort** **SERFF#: CAPD-129593947**

| Effective Date | Effective Period | Market Segment | Rating Region | Product | Weighted Avg % | Annualized Premiums as of 5/15/2014 | Total # of Members as of 5/15/2014 | Total # of Contracts as of 5/15/2014 | Number of (*) with Proposed Percentage Rate Change at Renewal: Decrease | No Change | 0.1% - 4.9% | 5.0% - 9.9% | 10.0% - 14.9% | 15.0% - 19.9% | 20.0% - 24.9% | 25.0% - 29.9% | 30.0% - 39.9% | 40.0% - 49.9% | 50.0% or higher |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1/1/2015 | Q1 2015 | LG | Region 1 (Albany) | HMO | 8.6% | $397,865,836.50 | 66,080 | 31,440 | 0 | 0 | 0 | 31,440 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1/1/2015 | Q1 2015 | LG | Region 3 (Mid-Hudson) | HMO | 12.9% | $2,871,954.47 | 456 | 262 | 0 | 0 | 0 | 0 | 262 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1/1/2015 | Q1 2015 | LG | Region 6 (Syracuse) | HMO | 8.6% | $288,753.12 | 43 | 15 | 0 | 0 | 0 | 15 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1/1/2015 | Q1 2015 | LG | Region 7 (UticaWatertown) | HMO | 8.6% | $1,918,822.33 | 300 | 142 | 0 | 0 | 0 | 142 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4/1/2015 | Q2 2015 | LG | Region 1 (Albany) | HMO | 8.4% | $16,584,009.72 | 3,187 | 1,719 | 0 | 0 | 0 | 1,719 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4/1/2015 | Q2 2015 | LG | Region 3 (Mid-Hudson) | HMO | 0.0% | $0.00 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4/1/2015 | Q2 2015 | LG | Region 6 (Syracuse) | HMO | 0.0% | $0.00 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4/1/2015 | Q2 2015 | LG | Region 7 (UticaWatertown) | HMO | 8.4% | $85,079.44 | 13 | 13 | 0 | 0 | 0 | 13 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 7/1/2015 | Q3 2015 | LG | Region 1 (Albany) | HMO | 8.2% | $44,681,856.77 | 7,892 | 3,736 | 0 | 0 | 0 | 3,736 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 7/1/2015 | Q3 2015 | LG | Region 3 (Mid-Hudson) | HMO | 12.4% | $4,177,162.52 | 641 | 292 | 0 | 0 | 0 | 0 | 292 | 0 | 0 | 0 | 0 | 0 | 0 |
| 7/1/2015 | Q3 2015 | LG | Region 6 (Syracuse) | HMO | 0.0% | $0.00 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 7/1/2015 | Q3 2015 | LG | Region 7 (UticaWatertown) | HMO | 8.2% | $275,876.03 | 44 | 22 | 0 | 0 | 0 | 22 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 10/1/2015 | Q4 2015 | LG | Region 1 (Albany) | HMO | 8.1% | $7,083,544.66 | 1,204 | 853 | 0 | 0 | 0 | 853 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 10/1/2015 | Q4 2015 | LG | Region 3 (Mid-Hudson) | HMO | 12.7% | $16,852,799.39 | 3,197 | 1,513 | 0 | 0 | 0 | 0 | 1,513 | 0 | 0 | 0 | 0 | 0 | 0 |
| 10/1/2015 | Q4 2015 | LG | Region 6 (Syracuse) | HMO | 0.0% | $0.00 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 10/1/2015 | Q4 2015 | LG | Region 7 (UticaWatertown) | HMO | 0.0% | $0.00 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 7/1/2015 | Q3 2015 | LG | Region 1 (Albany) | HDHMO | 8.2% | $1,249,568.40 | 234 | 104 | 0 | 0 | 0 | 104 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | **Market Segment Total:** | | | **8.8%** | **$493,935,263.35** | **83,291** | **40,111** | **0** | **0** | **0** | **38,044** | **2,067** | **0** | **0** | **0** | **0** | **0** | **0** |

# EXHIBIT 6: SUMMARY OF POLICY FORM AND PRODUCT CHANGES

**Company Name:** Captial District Physicians' Health Plan

**NAIC Code:** 95491

**SERFF Number:** CAPD-129593947

**Instructions:**

- This Exhibit summarizes all benefit/rate changes filed under sections other than §3231(e)(1)/4308(c) that impact the rate tables in this filing.
- 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).
- Enter filing status (approved or pending) using the drop down list. For pending files leave the approval date blank.
- Extend the worksheet to add more rows as needed. Only use the first tab for data entry.

**List of rate filings that have been approved since the prior §3231(e)(1) or §4308(c) rate filing or are currently pending with the Department, which impact the rate tables in this filing.**

| Filing Status | SERFF # | NY State Tracking # | Date of Submission | Policy Form # | Product Name (including Street Name) | Brief Description of Benefit/Rate Change | Approval Date |
|---|---|---|---|---|---|---|---|
| Approved | CAPD-129568187 | 2014060124 | 6/9/2014 | 01-0030-2015 | HMO | Residential Treatment Amendment | 6/11/2014 |
| Pending | CAPD-129585838 | 2014060332 | 6/17/2014 | 01-0001-2010; [HM]WELL3 | HMO | Retirment filing | |
| Pending | CAPD-129583705 | | 6/30/2014 | 2015LGHMOAMEND | HMO | Riders: Accupunture, wellness and more | |
| | | | | | | | |
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## EXHIBIT 7: HISTORICAL DATA BY EACH POLICY FORM INCLUDED IN RATE ADJUSTMENT FILING

**Company Name:** Capital District Physicians' Health Plan
**NAIC Code:** 95491
**SERFF Number:** CAPD-129593947

A. Complete a separate ROW for each base medical policy form included in the rate adjustment filing, even if no rate adjustment is proposed for that base medical policy form.
- Information requested applies to New York State business only.
- Include riders that may be available with that policy form in each policy form response.
- Insert additional rows as needed to include all base medical policy forms included in a particular rating pool.
- Add a row with the aggregate values for that entire rating pool and enter an appropriate identifier in column 1a. Skip a row between the different rating pools.

B. In Column 2 enter a Rating Pool Identifier for the rating pool the policy form belongs to, such as SG HMO, or SG HMO Upstate if rating pools vary by rating region.

C. 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-IND), 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.

D. Product type is HMO, HMO based POS, POS-OON, EPO, PPO, Comprehensive Major Medical, Non-HMO based POS, Consumer Health Plans, Hospital Only, Medical Only, Base+Supplemental, Supplementary Major Medical, Other Limited Benefit, Medicare Supplement (A, B, C, D, E, F Basic, F High, G, H, I, J Basic, J High, K, L, M, N, or Other - indicate appropriate designation for policy form), etc.

E. 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). Include a region identifier in this column if needed.

F. Note that many cells include a drop down list. Use the drop down list for entries.

G. If members, covered lives or member months are not known, use reasonable estimates (note methodology used in the actuarial memorandum).

H. This form must be submitted as an Excel file and as a PDF file. Only use the first tab for data entry.

**Data Item for Specified Base Medical Policy Form**

| 1a. Base medical policy form number | 1b. Product Name as in Rate Manual | 1c. Product Street Name as indicated to consumers | 2. Rating Pool Identifier | 3. Effective date of rate change (MM/DD/YY) | 4. Market Segment [drop down menu] | 5. Product type (see above for examples) [drop down menu] | 6. Is a rolling rate structure used for this base medical policy form? (Yes or No) [drop down menu] | 7. Has base medical policy form aggregation changed from previous filing? (Yes or No) [drop down menu] | 8. Is base medical policy form open (new sales allowed) or closed (no new sales) [drop down menu] | 9. Rate guarantee period incorporated into rate tables (months) (e.g., 12, for a 12 month rate guarantee period; or 0, if no rate guarantee period.) | 10. Weighted average rate change % proposed across base medical policy form from current rate charged policyholder (including all associated riders) | 11. Number of policyholders affected by rate change. (For group business this is number of groups.) | 12. Number of covered lives affected by rate change | 13. Expected NY statewide loss ratio for base medical policy form including associated riders |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 01-0001-2010, 01-0002-2010; 01-0004-2012 | HMO | HMO | No | 01/01/2015 | Large Group | HMO | Yes | No | Open | 12 | 8.79% | 40,111 | 83,291 | 84.2% |

**EXHIBIT 7: HISTORICAL DATA BY EACH POLICY FORM INCLUDED IN RATE ADJUSTMENT FILING**

| | Most Recent Experience Period (NY statewide experience, base medical policy form + associated riders) | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 14.1 Beginning Date of the experience period (MM/DD/YY) | 14.2 Ending Date of the experience period (MM/DD/YY) | 14.3 Member months for experience period | 14.4 Earned premiums for experience period ($) | 14.5 Standardized earned premiums for experience period ($) | Paid claims for experience period - before any adjustment for amounts received from the standard direct pay and Healthy NY stop loss pools and before any adjustment for | Incurred claims for experience period - before any adjustment for amounts received from the standard direct pay and Healthy NY stop loss pools and before any adjustment for | Adjustment to the incurred claims for the period due to receipts from the standard direct pay or Healthy NY stop loss pools (enter receipts from the pool as a negative | Adjustment to the incurred claims for the period due to receipts from or payments to the Regulation 146 pool (enter receipts as a negative | Administrative expenses for experience period (including commissions and premium taxes, but excluding federal and state income taxes) ($) | 14.11 Earned premiums for experience period ($pmpm) | 14.12 Standardized premiums for experience period ($pmpm) | Paid claims for experience period - before any adjustment for amounts received from the standard direct pay and Healthy NY stop loss pools and before any adjustment for | Incurred claims for experience period - before any adjustment for amounts received from the standard direct pay and Healthy NY stop loss pools and before any adjustment for receipts from | Adjustment to the incurred claims for the period due to receipts from the standard direct pay or Healthy NY stop loss pools (enter receipts from the pool as a negative value) | Adjustment to the incurred claims for the period due to receipts from or payments to the Regulation 146 pool (enter receipts as a negative | Administrative expenses for experience period (including commissions and premium taxes, but excluding federal and state income | 14.18 Ratio: Col 14.7/ Col 14.4 (Incurred Claims / Earned Premiums) | 14.19 Ratio: Col 14.7/ Col 14.5 (Incurred Claims / Standardized Earned Premiums) | 14.20 Ratio:Col 14.10/ Col 14.4 (Administration Expenses / Earned Premiums) | 14.21 Ratio: (Col 14.7 + Col 14.8 + Col 14.9 + Col 14.10) / Col 14.4 |
| XX | 01/01/13 | 12/31/13 | 1,041,946 | 466,529,901 | 484,309,590 | 401,622,472 | 397,669,799 | 0 | 0 | 45,543,904 | 447.75 | 464.81 | 385.45 | 381.66 | 0.00 | 0.00 | 43.71 | 0.852 | 0.821 | 0.098 | 0.950 |
| XX | | | | | | | | | | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000 | 0.000 | 0.000 | 0.000 |
| XX | | | | | | | | | | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000 | 0.000 | 0.000 | 0.000 |
| XX | | | | | | | | | | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000 | 0.000 | 0.000 | 0.000 |
| XX | | | | | | | | | | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000 | 0.000 | 0.000 | 0.000 |
| XX | | | | | | | | | | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000 | 0.000 | 0.000 | 0.000 |
| XX | | | | | | | | | | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000 | 0.000 | 0.000 | 0.000 |
| XX | | | | | | | | | | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000 | 0.000 | 0.000 | 0.000 |
| XX | | | | | | | | | | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000 | 0.000 | 0.000 | 0.000 |
| XX | | | | | | | | | | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000 | 0.000 | 0.000 | 0.000 |
| XX | | | | | | | | | | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000 | 0.000 | 0.000 | 0.000 |
| XX | | | | | | | | | | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000 | 0.000 | 0.000 | 0.000 |
| XX | | | | | | | | | | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000 | 0.000 | 0.000 | 0.000 |
| XX | | | | | | | | | | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000 | 0.000 | 0.000 | 0.000 |

**EXHIBIT 7: HISTORICAL DATA BY EACH POLICY FORM INCLUDED IN RATE ADJUSTMENT FILING**

**First Prior Experience Period**
**(NY statewide experience, base medical policy form + associated riders)**

| | 15.1 Beginning date of the experience period (MM/DD/YY) | 15.2 Ending Date of the experience period (MM/DD/YY) | 15.3 Member months for experience period | 15.4 Earned premiums for experience period ($) | 15.5 Standardized earned premiums for experience period ($) | Paid claims for experience period - before any adjustment for amounts received from the standard direct pay and Healthy NY stop loss pools and before any adjustment for | claims for experience period - before any adjustment for amounts received from the standard direct pay and Healthy NY stop loss pools and before any adjustment for | Adjustment to the incurred claims for the period due to receipts from the standard direct pay or Healthy NY stop loss pools (enter receipts from | Adjustment to the incurred claims for the period due to receipts from or payments to the Regulation 146 pool (enter receipts as a negative value and | Administrative expenses for experience period (including commissions and premium taxes, but excluding federal and state income taxes) ($) | 15.11 Earned premiums for experience period ($pmpm) | 15.12 Standardized premiums for experience period ($pmpm) | Paid claims for experience period - before any adjustment for amounts received from the standard direct pay and Healthy NY stop loss pools and before any adjustment for receipts from or | Incurred claims for experience period - before any adjustment for amounts received from the standard direct pay and Healthy NY stop loss pools and before any adjustment for receipts from or | Adjustment to the incurred claims for the period due to receipts from the standard direct pay or Healthy NY stop loss pools (enter receipts from the pool as a | Adjustment to the incurred claims for the period due to receipts from or payments to the Regulation 146 pool (enter receipts as a negative value and payments to the pool as a | Administrative expenses for experience period (including commissions and premium taxes, but excluding federal and state income taxes) | 15.18 Ratio: Col 15.7/ Col 15.4 (Incurred Claims / Earned Premiums ) | 15.19 Ratio: Col 15.7/ Col 15.5 (Incurred Claims / Standardized Earned Premiums) | 15.20 Ratio: Col 15.10/ Col 15.4 (Administration Expenses / Earned Premiums) | 15.21 Ratio: (Col 15.7 + Col 15.8 + Col 15.9 + Col 15.10) / Col 15.4 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| XX | 01/01/12 | 12/31/12 | 1,113,094 | 460,138,466 | 509,765,735 | 392,030,766 | 390,329,455 | 0 | 0 | 51,112,312 | 413.39 | 457.97 | 352.20 | 350.67 | 0.00 | 0.00 | 45.92 | 0.848 | 0.766 | 0.111 | 0.959 |
| XX | | | | | | | | | | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000 | 0.000 | 0.000 | 0.000 |
| XX | | | | | | | | | | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000 | 0.000 | 0.000 | 0.000 |
| XX | | | | | | | | | | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000 | 0.000 | 0.000 | 0.000 |
| XX | | | | | | | | | | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000 | 0.000 | 0.000 | 0.000 |
| XX | | | | | | | | | | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000 | 0.000 | 0.000 | 0.000 |
| XX | | | | | | | | | | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000 | 0.000 | 0.000 | 0.000 |
| XX | | | | | | | | | | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000 | 0.000 | 0.000 | 0.000 |
| XX | | | | | | | | | | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000 | 0.000 | 0.000 | 0.000 |
| XX | | | | | | | | | | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000 | 0.000 | 0.000 | 0.000 |
| XX | | | | | | | | | | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000 | 0.000 | 0.000 | 0.000 |
| XX | | | | | | | | | | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000 | 0.000 | 0.000 | 0.000 |
| XX | | | | | | | | | | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000 | 0.000 | 0.000 | 0.000 |
| XX | | | | | | | | | | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000 | 0.000 | 0.000 | 0.000 |
| XX | | | | | | | | | | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000 | 0.000 | 0.000 | 0.000 |

**EXHIBIT 7: HISTORICAL DATA BY EACH POLICY FORM INCLUDED IN RATE ADJUSTMENT FILING**

**Second Prior Experience Period**
**(NY statewide experience, base medical policy form + associated riders)**

| | 16.1 Beginning date of the experience period (MM/DD/YY) | 16.2 Ending Date of the experience period (MM/DD/YY) | 16.3 Member months for experience period | 16.4 Earned premiums for experience period ($) | 16.5 Standardized earned premiums for experience period ($) | Paid claims for experience period - before any adjustment for amounts received from the standard direct pay and Healthy NY stop loss pools and before any adjustment for | Incurred claims for experience period - before any adjustment for amounts received from the standard direct pay and Healthy NY stop loss pools and before any adjustment for receipts from or payments to the Regulation 146 pool | 16.8 Adjustment to the incurred claims for the period due to receipts from the standard direct pay or Healthy NY stop loss pools (enter receipts from the pool as a negative value) ($) | Adjustment to the incurred claims for the period due to receipts from or payments to the Regulation 146 pool (enter receipts as a negative value and payments to the pool as a | Administrative expenses for experience period (including commissions and premium taxes, but excluding federal and state income | 16.11 Earned premiums for experience period ($pmpm) | 16.12 Standardized premiums for experience period ($pmpm) | Paid claims for experience period - before any adjustment for amounts received from the standard direct pay and Healthy NY stop loss pools and before any adjustment for receipts from or | Incurred claims for experience period - before any adjustment for amounts received from the standard direct pay and Healthy NY stop loss pools and before any adjustment for receipts from or | 16.15 Adjustment to the incurred claims for the period due to receipts from the standard direct pay or Healthy NY stop loss pools (enter receipts from the pool as a negative value) ($pmpm) | Adjustment to the incurred claims for the period due to receipts from or payments to the Regulation 146 pool (enter receipts as a negative value and payments to the pool as a | 16.17 Administrative expenses for experience period (including commissions and premium taxes, but excluding federal and state income taxes) ($pmpm) | 16.18 Ratio: Col 16.7/ Col 16.4 (Incurred Claims / Earned Premiums) | 16.19 Ratio: Col 16.7/ Col16.5 (Incurred Claims / Standardized Earned Premiums) | 16.20 Ratio:Col 16.10/ Col16.4 (Administration Expenses / Earned Premiums) | 16.21 Ratio: (Col 16.7 + Col 16.8 + Col 16.9 +Col 16.10) /Col 16.4 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| XX | 01/01/11 | 12/31/11 | 1,109,987 | 456,911,168 | 516,819,453 | 355,916,819 | 366,132,882 | 0 | 0 | 50,073,199 | 411.64 | 465.61 | 320.65 | 329.85 | 0.00 | 0.00 | 45.11 | 0.801 | 0.708 | 0.110 | 0.911 |
| XX | | | | | | | | | | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000 | 0.000 | 0.000 | 0.000 |
| XX | | | | | | | | | | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000 | 0.000 | 0.000 | 0.000 |
| XX | | | | | | | | | | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000 | 0.000 | 0.000 | 0.000 |
| XX | | | | | | | | | | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000 | 0.000 | 0.000 | 0.000 |
| XX | | | | | | | | | | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000 | 0.000 | 0.000 | 0.000 |
| XX | | | | | | | | | | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000 | 0.000 | 0.000 | 0.000 |
| XX | | | | | | | | | | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000 | 0.000 | 0.000 | 0.000 |
| XX | | | | | | | | | | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000 | 0.000 | 0.000 | 0.000 |
| XX | | | | | | | | | | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000 | 0.000 | 0.000 | 0.000 |
| XX | | | | | | | | | | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000 | 0.000 | 0.000 | 0.000 |
| XX | | | | | | | | | | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000 | 0.000 | 0.000 | 0.000 |
| XX | | | | | | | | | | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000 | 0.000 | 0.000 | 0.000 |
| XX | | | | | | | | | | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000 | 0.000 | 0.000 | 0.000 |
| XX | | | | | | | | | | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000 | 0.000 | 0.000 | 0.000 |

**EXHIBIT 7: HISTORICAL DATA BY EACH POLICY FORM INCLUDED IN RATE ADJUSTMENT FILING**

| | Annualized Medical Trend Factors Assumed in Rate Development (%) | | | | | Ratios: Most Recent Experience Period to First Prior Period | | | | | | | Ratios: First Prior Period to Second Prior Period | | | | | | | Ratio: Standard Premium to Earned Premium | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 17.1 All benefits combined, composite | 17.2 Due to utilization | 17.3 Due to unit cost | 17.4 Due to case mix/intensity/other | | 18.1 Member months | 18.2 Earned premiums ($pmpm) | 18.3 Standardized premiums ($pmpm) | Paid claims for experience period - before any adjustment for amounts received from the standard direct pay and Healthy NY stop loss pools and before any adjustment for receipts from or | Incurred claims for experience period - before any adjustment for amounts received from the standard direct pay and Healthy NY stop loss pools and before any adjustment for receipts from or | Administrative expenses (including commissions and premium taxes, but excluding federal and state income | | 19.1 Member months | 19.2 Earned premiums ($pmpm) | 19.3 Standardized premiums ($pmpm) | Paid claims for experience period - before any adjustment for amounts received from the standard direct pay and Healthy NY stop loss pools and before any adjustment for receipts from or | Incurred claims for experience period - before any adjustment for amounts received from the standard direct pay and Healthy NY stop loss pools and before any adjustment for receipts from | Administrative expenses (including commissions and premium taxes, but excluding federal and state income | | 20.1 Most Recent Experience Period | 20.2 First Prior Experience Period | 20.3 Second Prior Experience Period |
| XX | 6.25% | 1.15% | 3.69% | 1.30% | XX | 0.936 | 1.083 | 1.015 | 1.094 | 1.088 | 0.952 | XX | 1.003 | 1.004 | 0.984 | 1.098 | 1.063 | 1.018 | XX | 1.038 | 1.108 | 1.131 |
| XX | | | | | XX | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | XX | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | XX | 0.000 | 0.000 | 0.000 |
| XX | | | | | XX | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | XX | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | XX | 0.000 | 0.000 | 0.000 |
| XX | | | | | XX | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | XX | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | XX | 0.000 | 0.000 | 0.000 |
| XX | | | | | XX | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | XX | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | XX | 0.000 | 0.000 | 0.000 |
| XX | | | | | XX | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | XX | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | XX | 0.000 | 0.000 | 0.000 |
| XX | | | | | XX | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | XX | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | XX | 0.000 | 0.000 | 0.000 |
| XX | | | | | XX | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | XX | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | XX | 0.000 | 0.000 | 0.000 |
| XX | | | | | XX | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | XX | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | XX | 0.000 | 0.000 | 0.000 |
| XX | | | | | XX | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | XX | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | XX | 0.000 | 0.000 | 0.000 |
| XX | | | | | XX | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | XX | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | XX | 0.000 | 0.000 | 0.000 |
| XX | | | | | XX | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | XX | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | XX | 0.000 | 0.000 | 0.000 |
| XX | | | | | XX | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | XX | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | XX | 0.000 | 0.000 | 0.000 |
| XX | | | | | XX | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | XX | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | XX | 0.000 | 0.000 | 0.000 |

**Unified Rate Review v2.0.2**

Company Legal Name: **Capital District Physicians' Hea** State: **NY**

HIOS Issuer ID: **94788** Market:

Effective Date of Rate Change(s): **1/1/2015**

**Market Level Calculations (Same for all Plans)**

**Section I: Experience period data**

**Experience Period:** 1/1/2013 to 12/31/2013

| | Experience Period Aggregate Amount | PMPM | % of Prem |
|---|---|---|---|
| **Premiums (net of MLR Rebate) in Experience Period:** | $466,529,901 | $447.75 | 100.00% |
| **Incurred Claims in Experience Period** | $397,669,799 | 381.66 | 85.24% |
| **Allowed Claims:** | $427,577,316 | 410.36 | 91.65% |
| **Index Rate of Experience Period** | | $410.00 | |
| **Experience Period Member Months** | 1,041,946 | | |

**Section II: Allowed Claims, PMPM basis**

**Projection Period:** 1/1/2015 to 12/31/2015 Mid-point to Mid-point, Experience to Projection: 24 months

| | Experience Period on Actual Experience Allowed | | | | Adj't. from Experience to Projection Period | | Annualized Trend Factors | | Projections, before credibility Adjustment | | | Credibility Manual | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Benefit Category** | **Utilization Description** | **Utilization per 1,000** | **Average Cost/Service** | **PMPM** | **Pop'l risk Morbidity** | **Other** | **Cost** | **Util** | **Utilization per 1,000** | **Average Cost/Service** | **PMPM** | **Utilization per 1,000** | **Average Cost/Service** | **PMPM** |
| Inpatient Hospital | Days | 324.60 | 2,669.87 | $72.22 | 1.000 | 1.000 | 1.061 | 0.989 | 317.75 | $3,007.53 | $79.64 | 0.00 | $0.00 | $0.00 |
| Outpatient Hospital | Visits | 1,977.40 | 456.84 | 75.28 | 1.000 | 1.000 | 1.041 | 1.022 | 2,065.50 | 494.96 | 85.19 | 0.00 | 0.00 | 0.00 |
| Professional | Visits | 11,530.00 | 132.42 | 127.23 | 1.000 | 1.000 | 1.022 | 1.009 | 11,727.43 | 138.34 | 135.19 | 0.00 | 0.00 | 0.00 |
| Other Medical | Visits | 5,395.90 | 75.26 | 33.84 | 1.000 | 1.000 | 1.046 | 1.028 | 5,700.97 | 82.30 | 39.10 | 0.00 | 0.00 | 0.00 |
| Capitation | Other | 12,000.00 | 32.87 | 32.87 | 1.000 | 1.000 | 1.178 | 1.000 | 12,000.00 | 45.60 | 45.60 | 0.00 | 0.00 | 0.00 |
| Prescription Drug | Prescriptions | 13,588.00 | 72.34 | 81.91 | 1.000 | 1.000 | 1.049 | 1.012 | 13,912.64 | 79.58 | 92.26 | 0.00 | 0.00 | 0.00 |
| Total | | | | $423.36 | | | | | | | $476.98 | | | $0.00 |

**Section III: Projected Experience:**

| | | | After Credibility | Projected Period Totals |
|---|---|---|---|---|
| Projected Allowed Experience Claims PMPM (w/applied credibility if applicable) | 100.00% | 0.00% | $476.98 | $496,989,913 |
| Paid to Allowed Average Factor in Projection Period | | | 0.934 | |
| Projected Incurred Claims, before ACA rein & Risk Adj't, PMPM | | | $445.70 | $464,398,149 |
| Projected Risk Adjustments PMPM | | | 0.00 | 0 |
| Projected Incurred Claims, before reinsurance recoveries, net of rein prem, PMPM | | | $445.70 | $464,398,149 |
| Projected ACA reinsurance recoveries, net of rein prem, PMPM | | | 0.00 | 0 |
| Projected Incurred Claims | | | $445.70 | $464,398,149 |
| Administrative Expense Load | | 10.30% | 54.50 | 56,781,825 |
| Profit & Risk Load | | 1.50% | 7.94 | 8,269,198 |
| Taxes & Fees | | 3.96% | 20.95 | 21,830,682 |
| Single Risk Pool Gross Premium Avg. Rate, PMPM | | | $529.09 | $551,279,854 |
| Index Rate for Projection Period | | | $513.63 | |
| % increase over Experience Period | | | 18.17% | |
| % Increase, annualized: | | | 8.70% | |
| **Projected Member Months** | | | | 1,041,946 |

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